

# **PUBLIC DISCLOSURE**

March 13, 2006

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Sky Bank  
RSSD #576710

10 East Main Street  
Salineville, Ohio 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 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.

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

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

Major factors supporting the institution’s rating include:

- Lending levels reflect a good responsiveness to assessment area credit needs;
- A substantial majority of loans are made in its assessment areas;
- The geographic distribution of loans reflects a good penetration throughout the assessment area;
- The distribution of borrowers reflects a good penetration among customers of different income levels;
- The distribution of lending reflects a good penetration among businesses of different revenue sizes;
- The bank is a leader in making community development loans;
- The bank has an excellent level of qualified investments, often in a leadership position;
- Service delivery systems are reasonably accessible to essentially all portions of the assessment areas and to individuals of different income levels in its assessment areas; and,
- The bank provides a relatively high level of community development services.

## DESCRIPTION OF INSTITUTION

Sky Bank, with assets of \$15.5 billion as of December 31, 2005, is a subsidiary of Sky Financial Group, Inc. (“SFG”), Bowling Green, Ohio. As of the same date, SFG had assets of \$15.7 billion. As of year-end, Sky had 293 branches and more than 300 ATMs in five states – Ohio, Indiana, Michigan, Pennsylvania, and West Virginia. Although Sky maintains a regional focus through its local management teams, product lines are relatively standard across the organization. Sky Insurance, with offices in Ohio and Pennsylvania, offers a full range of insurance products and services, including home, automobile, life, health, disability, and long-term care. In addition to Sky, SFG owns Sky Trust, NA, a nationally chartered trust company that provides trust and fiduciary services.

Since the previous review in October 2003, SFG has acquired and merged five financial institutions into Sky Bank. Through these acquisitions, Sky has solidified its presence in the Cleveland, Columbus, and Akron markets. With the acquisition of Belmont Bancorp and its subsidiary, Belmont National Bank, Sky expanded its presence not only in southeastern Ohio, but also in the Wheeling, WV-OH MSA. On February 3, 2006, Sky announced that it had entered into an agreement to acquire Union Federal Bank of Indianapolis and Waterfield Insurance Agency. The application has been filed with the Reserve Bank. Pending approval, this acquisition will expand Sky’s market into the Indianapolis metropolitan area.

Sky offers a wide range of consumer and commercial deposit and credit products. It extends consumer open- and closed-end, fixed- and adjustable-rate residential real estate, construction, housing rehabilitation, agricultural, and commercial loans. Although the bank offers a variety of loan products, only loans subject to reporting under the Home Mortgage Disclosure Act (“HMDA”) and small business and small farm loans are evaluated in this review.

Sky’s market consists of 21 assessment areas within the five states listed above. Each assessment area is discussed in detail within the respective states.

Demographic information and key financial information regarding the institution for 2003 and 2004 are illustrated in the tables that follow. Additional information regarding assessment area demographics can be found in tables throughout this report.

## Combined Demographics Report

Exam: Sky Bank

Analysis Year: 2003

Assessment Group(s): Overall

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	246	9.3	110,133	4.4	39,622	36.0	469,233	18.7
Moderate-income	546	20.7	386,722	15.4	62,194	16.1	456,689	18.2
Middle-income	1,255	47.6	1,324,637	52.8	75,388	5.7	569,108	22.7
Upper-income	576	21.9	687,106	27.4	16,037	2.3	1,013,568	40.4
Unknown-income	12	0.5	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>2,635</b>	<b>100.0</b>	<b>2,508,598</b>	<b>100.0</b>	<b>193,241</b>	<b>7.7</b>	<b>2,508,598</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	232,580	63,847	2.4	27.5	131,607	56.6	37,126	16.0
Moderate-income	741,216	345,976	13.2	46.7	318,097	42.9	77,143	10.4
Middle-income	2,087,032	1,447,570	55.2	69.4	520,713	24.9	118,749	5.7
Upper-income	987,867	762,664	29.1	77.2	181,180	18.3	44,023	4.5
Unknown-income	69	0	0.0	0.0	42	60.9	27	39.1
<b>Total Assessment Area</b>	<b>4,048,764</b>	<b>2,620,057</b>	<b>100.0</b>	<b>64.7</b>	<b>1,151,639</b>	<b>28.4</b>	<b>277,068</b>	<b>6.8</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	17,809	5.3	14,545	5.0	2,500	7.2	764	6.4
Moderate-income	50,026	14.8	42,438	14.5	5,663	16.4	1,925	16.0
Middle-income	162,229	47.9	141,183	48.4	14,933	43.2	6,113	50.8
Upper-income	107,773	31.8	93,276	32.0	11,298	32.7	3,199	26.6
Unknown-income	698	0.2	475	0.2	196	0.6	27	0.2
<b>Total Assessment Area</b>	<b>338,535</b>	<b>100.0</b>	<b>291,917</b>	<b>100.0</b>	<b>34,590</b>	<b>100.0</b>	<b>12,028</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>86.2</b>		<b>10.2</b>		<b>3.6</b>
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	21	0.2	20	0.2	1	0.7	0	0.0
Moderate-income	412	3.8	406	3.8	6	4.5	0	0.0
Middle-income	8,235	76.1	8,142	76.2	92	68.7	1	50.0
Upper-income	2,153	19.9	2,118	19.8	34	25.4	1	50.0
Unknown-income	2	0.0	1	0.0	1	0.7	0	0.0
<b>Total Assessment Area</b>	<b>10,823</b>	<b>100.0</b>	<b>10,687</b>	<b>100.0</b>	<b>134</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>				<b>98.7</b>		<b>1.2</b>		<b>0.0</b>

# Combined Demographics Report

Exam: Sky Bank

Analysis Year: 2004

Assessment Group(s): Overall

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	247	9.2	111,357	4.4	39,989	35.9	470,961	18.4
Moderate-income	526	19.6	367,887	14.4	60,374	16.4	461,093	18.1
Middle-income	1,296	48.4	1,358,716	53.2	78,141	5.8	578,203	22.6
Upper-income	596	22.3	714,933	28.0	16,882	2.4	1,042,636	40.8
Unknown-income	12	0.4	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>2,677</b>	<b>100.0</b>	<b>2,552,893</b>	<b>100.0</b>	<b>195,386</b>	<b>7.7</b>	<b>2,552,893</b>	<b>100.0</b>

	Housing Units by Tract		Housing Types by Tract						
	#	%	Owner-Occupied			Rental		Vacant	
#			%	%	#	%	#	%	
Low-income	234,636		65,025	2.4	27.7	132,150	56.3	37,461	16.0
Moderate-income	708,394		327,198	12.3	46.2	307,916	43.5	73,280	10.3
Middle-income	2,147,850		1,483,486	55.6	69.1	534,540	24.9	129,824	6.0
Upper-income	1,030,054		793,635	29.7	77.0	188,416	18.3	48,003	4.7
Unknown-income	69		0	0.0	0.0	42	60.9	27	39.1
<b>Total Assessment Area</b>	<b>4,121,003</b>		<b>2,669,344</b>	<b>100.0</b>	<b>64.8</b>	<b>1,163,064</b>	<b>28.2</b>	<b>288,595</b>	<b>7.0</b>

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
#			%	#	%	#	%	#
Low-income	17,226	5.2	13,917	4.9	2,509	7.2	800	5.6
Moderate-income	45,995	13.8	38,540	13.6	5,412	15.5	2,043	14.2
Middle-income	162,858	48.9	140,041	49.3	15,359	44.0	7,458	52.0
Upper-income	106,372	31.9	90,921	32.0	11,424	32.7	4,027	28.1
Unknown-income	667	0.2	456	0.2	184	0.5	27	0.2
<b>Total Assessment Area</b>	<b>333,118</b>	<b>100.0</b>	<b>283,875</b>	<b>100.0</b>	<b>34,888</b>	<b>100.0</b>	<b>14,355</b>	<b>100.0</b>

**Percentage of Total Businesses: 85.2 10.5 4.3**

	Total Farms by Tract		Farms by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
#			%	#	%	#	%	#
Low-income	17	0.1	17	0.1	0	0.0	0	0.0
Moderate-income	219	1.9	215	1.9	4	2.9	0	0.0
Middle-income	8,754	75.6	8,631	75.7	95	69.3	28	68.3
Upper-income	2,586	22.3	2,536	22.2	37	27.0	13	31.7
Unknown-income	3	0.0	2	0.0	1	0.7	0	0.0
<b>Total Assessment Area</b>	<b>11,579</b>	<b>100.0</b>	<b>11,401</b>	<b>100.0</b>	<b>137</b>	<b>100.0</b>	<b>41</b>	<b>100.0</b>

**Percentage of Total Farms: 98.5 1.2 0.4**

<b>KEY FINANCIAL INFORMATION AS OF DECEMBER 31, 2005</b>	<b>In thousands</b>
Total Assets	\$15,482,866
Total Deposits	\$10,827,455
Net Loans & Leases	\$11,028,945
Loans Secured by Real Estate	\$7,441,860
Consumer Loans	\$707,209
Commercial and Industrial Loans	\$2,995,006

The following summarizes Sky's assessment areas that received a full-scope review. A more detailed discussion of the assessment areas selected for full-scope review can be found in the respective sections of this report.

**Multi-State Assessment Areas (Ohio, Pennsylvania, and West Virginia)**

- Weirton-Steubenville MSA
- Youngstown-Warren-Boardman MSA
- Wheeling MSA

**Ohio**

- Cleveland-Akron CMSA
- Canton-Massillon MSA
- Northwestern nonmetropolitan area

**Pennsylvania**

- Pittsburgh MSA

**Michigan**

- Ann-Arbor MSA - 2003
- Nonmetropolitan area - 2004

**Indiana**

- Fort Wayne MSA

The remaining assessment areas received limited-scope reviews and were analyzed to ensure consistent performance throughout the assessment area, as compared to the full scope assessments. In determining the overall rating, the greatest weight was given to the bank's performance in the three multi-state MSA areas and the State of Ohio, particularly the Cleveland-Akron CMSA. The scope of the examination is consistent throughout the evaluation unless otherwise noted.

As noted later, the Metropolitan Statistical Areas (“MSA”) data includes changes to some counties and the renumbering of the MSAs due to changes made by the U.S. Census Bureau. In addition, some of the nonmetropolitan counties were affected by the 2004 Census change. Although Metropolitan Statistical Areas are still referred to as an MSA, the Non-MSA term is now referred to as a nonmetropolitan area. For further information regarding the changes between 2003 and 2004, please refer to the U.S. Census Bureau website.



## SCOPE OF EXAMINATION

All assessment areas for Sky were evaluated for lending, investment, and service performance. The assessment areas aforementioned were reviewed by using the full-scope examination procedures. The Cincinnati-Middleton OH MSA, Columbus OH MSA, Dayton-Springfield OH MSA, Lima OH MSA, Toledo OH MSA, and Erie PA MSA assessment areas were reviewed using the limited-scope examination procedures. In addition, the nonmetropolitan assessment areas in northeast Ohio, which include Ashtabula, Columbiana, Harrison, Tuscarawas, and Wayne Counties, and one nonmetropolitan assessment area in Pennsylvania, which includes all of Lawrence County, were also reviewed using the limited-scope examination procedures. The listing of each of the assessment areas reviewed are indicated in Appendix A at the end of this report.

The following types of loans, were originated between January 1, 2003 and December 31, 2004, and considered for purposes of this evaluation:

- Home purchase loans
- Refinancing of home mortgage loans
- Home improvement loans
- Multi-family loans
- Small business loans
- Small farm loans

Collectively, the home mortgage loans are sometimes referred to as HMDA loans. These loans were evaluated to determine the lending activity inside and outside the bank's assessment area. In addition, these loans were evaluated on the geographic and borrower-income distribution for each assessment area.

The primary products reviewed in this evaluation were HMDA loans and small business loans. Although the bank made some small farm loans, this product only accounted for approximately 1% of loans made during the review period. Therefore, this product did not factor prevalently in the overall evaluation. HMDA loans accounted for 80.0% of loans made during the review period, with refinance loans accounting for 39.5% and home purchase loans accounting for 27.6% of all loan products. Small business loans accounted for 18.8%. Home improvement loans account for approximately 12.7% of all loans and therefore received the least weight of any loan product. As such, refinance, home purchase, and small business loans received the greatest weight in the overall evaluation.

As part of the lending test, the bank's geographic distribution with respect to HMDA loans was assessed by comparing the percentage of loans made in each geography type (low-, moderate-, middle-, and upper-income) to the percentage of owner-occupied units in each geography type. Small business and small farm loans, which are considered CRA loans, were compared to the percentage of businesses and farms within each geographic income category, regardless of revenue size of the business.

The bank's borrower income distribution with respect to HMDA loans was assessed by comparing the percentage of loans made to borrowers in each income category (low-, moderate-, middle-, and upper-income) to the percentage of families in each income category. The bank's lending pattern to low- and moderate-income families, in particular, is weighted most heavily in this analysis. In addition, although poverty level is determined by both income and family size, a larger proportion of poverty level families are found in the low-income category and, to some extent, in the moderate-income category and is based on a national average. Further, poverty levels can impact middle- and upper-income families as well, but not as significantly as low- and moderate-income families. It is difficult for borrowers at poverty level to qualify for loans because their income is so limited. Although poverty level is taken into consideration in the performance context, income categories and percentage of families are not affected in these analyses.

In addition, the bank's borrower income distribution with respect to small business loans was assessed by comparing the percentage of loans made to businesses in each revenue category (less than or equal to \$1 million or greater than \$1 million) to the percentage of total businesses in each revenue category. The bank's lending pattern to businesses with \$1 million or less in revenue is weighted the most heavily in this analysis.

The bank's lending performance from January 2003 through December 2004 was also compared to the aggregate performance of all lenders required to report HMDA and CRA data within the respective assessment areas. The bank's market share of lending is also discussed to give the reader a better understanding of how Sky ranks within the respective areas.

Community development loans and investments (including grants and donations) made by the bank between October 2003 and March 2006 were reviewed under the lending and investment tests. In addition, the bank's community development services were evaluated under the service test for the same time period.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

### LENDING TEST

The lending test is rated “High Satisfactory” based on a good responsiveness to the credit needs of the bank’s communities, a substantial majority of loans being made within its assessment areas, an adequate distribution of loans among geographies and borrowers of different income levels and businesses of different revenue sizes, and a leadership role in community development lending. The Commonwealth of Pennsylvania received an outstanding rating for the lending test. The multi-states of Weirton-Steubenville OH-WV, Youngstown-Warren-Boardman OH-PA, and Wheeling OH-WV, and the States of Ohio and Michigan received a “High Satisfactory” rating. The State of Indiana received a “Low Satisfactory” rating.

### Lending Activity

Sky’s lending activity reflects a good responsiveness to the credit needs of its assessment areas. Due to the decline in market demand for some mortgage loan products, overall volume of HMDA loans decreased 40.3% between 2003 and 2004, although there was an increase in home purchase loans of 25.5%. Small business loan volume increased slightly by 1.5% between the two years, while small farm loans decreased by approximately 24.7%.

### Assessment Area Concentration

The Assessment Area Lending table shows the extent of Sky’s lending inside and outside its assessment area. The first table represents activity in its assessment areas for the period from January 1, 2003 through December 31, 2003. The second table reflects the lending activity from January 1, 2004 through December 31, 2004. As can be seen from the table, Sky’s major products are HMDA loans and small business loans, followed by small farm loans. Because small farm and multi-family loans represent less than 1% of the bank’s loan portfolio for both review periods, these two products are given minimal consideration in the overall evaluation. Overall, the lending levels inside the assessment area reflect a good responsiveness to assessment area credit needs within the bank’s market.

Assessment Area Lending 2003								
	Inside				Outside			
	#	%	\$(‘000s)	%	#	%	\$(‘000s)	%
HMDA Home Purchase	3,847	86.1	444,013	84.2	623	13.9	83,054	15.8
HMDA Refinancing	16,542	86.1	1,613,753	83.8	2,670	13.9	310,899	16.2
HMDA Home Improvement	2,998	96.5	77,396	96.7	110	3.5	2,601	3.3
HMDA Multifamily	73	85.9	59,178	91.1	12	14.1	5,746	8.9
<b>Total HMDA-Related</b>	<b>23,460</b>	<b>87.3</b>	<b>2,194,350</b>	<b>84.5</b>	<b>3,415</b>	<b>12.7</b>	<b>402,300</b>	<b>15.5</b>
<b>Total Small Business</b>	<b>3,236</b>	<b>89.4</b>	<b>455,115</b>	<b>83.7</b>	<b>563</b>	<b>14.8</b>	<b>88,740</b>	<b>16.3</b>
<b>Total Small Farm</b>	<b>271</b>	<b>89.4</b>	<b>21,190</b>	<b>90.3</b>	<b>32</b>	<b>10.6</b>	<b>2,281</b>	<b>9.7</b>
<b>TOTAL LOANS</b>	<b>26,967</b>	<b>87.1</b>	<b>2,670,655</b>	<b>84.4</b>	<b>4,010</b>	<b>12.9</b>	<b>493,321</b>	<b>15.6</b>

Assessment Area Lending 2004								
	Inside				Outside			
	#	%	\$('000s)	%	#	%	\$('000s)	%
HMDA Home Purchase	4,826	90.3	539,392	86.6	521	9.7	83,341	13.4
HMDA Refinance	6,914	91.1	712,854	88.6	673	8.9	92,158	11.4
HMDA Home Improvement	2,217	95.1	61,692	92.6	114	4.9	4,952	7.4
HMDA Multifamily	51	78.5	49,525	82.5	14	21.5	10,494	17.5
<b>Total HMDA-Related</b>	<b>14,008</b>	<b>91.4</b>	<b>1,363,463</b>	<b>87.7</b>	<b>1,322</b>	<b>8.6</b>	<b>190,945</b>	<b>12.3</b>
<b>Total Small Business</b>	<b>3,283</b>	<b>91.0</b>	<b>457,466</b>	<b>86.6</b>	<b>326</b>	<b>9.0</b>	<b>70,745</b>	<b>13.4</b>
<b>Total Small Farm</b>	<b>204</b>	<b>96.2</b>	<b>15,770</b>	<b>96.7</b>	<b>8</b>	<b>3.8</b>	<b>535</b>	<b>3.3</b>
<b>TOTAL LOANS</b>	<b>17,495</b>	<b>91.4</b>	<b>1,836,699</b>	<b>87.5</b>	<b>1,656</b>	<b>8.6</b>	<b>262,225</b>	<b>12.5</b>

Note: Affiliate loans not included.

### **Geographic and Borrower Distribution**

Overall, the geographic distribution of Sky's loans is adequate. However, the geographic distribution of different loan products within each assessment areas ranged from poor to excellent (see evaluations for each assessment area for further details).

Except for within the Cleveland-Akron MSA, no significant gaps were noted in the distribution of the bank's loans throughout its assessment areas. Within the Cleveland-Akron market, Sky's presence is relatively new and the bank faces significant competition from well-established financial institutions.

The distribution of loans to borrowers reflects an adequate penetration among customers of different income levels, yet a good distribution to businesses of different revenue sizes. In addition, the bank demonstrated an adequate record of serving the credit needs of small businesses, those defined as having gross annual revenues of \$1 million or less. A detailed analysis for the geographic distribution and borrower-income distribution is provided with the analysis for each assessment area.

The following is an example of loan programs available throughout the bank's assessment areas, which were considered in evaluating Sky's flexible lending practices to address the credit needs of low- and moderate-income individuals or low- and moderate-income geographies. In addition, programs specific to particular markets are discussed within those areas.

- **Good Start Program**
  - This is an affordable housing program partnered with Fannie Mae and Self Help to assist low- and moderate-income families, economically-impacted neighborhoods, and underserved minority borrowers. The program can provide 100% financing at a more competitive rate and fee structure than FHA loans.

## **Community Development Lending**

Overall, Sky is a leader in making community development loans in its assessment areas, especially in the State of Ohio and the Commonwealth of Pennsylvania. Although the bank made community development loans in the majority of their markets, there were no community development loans in the State of Michigan.

The dollar volume of community development lending increased from \$81.8 million on the previous examination to \$129.1 million on this examination, an increase of roughly 57.9%. Although there were some areas with substantial increases in community development loan dollars, other areas had significant decreases. In 2003, Sky made community development loans totaling approximately \$14.6 million, \$66.4 million in 2004, \$46.2 million in 2005, and \$1.9 million in January 2006.

The community development loans evaluated during this evaluation period were for a variety of purposes, including affordable housing, economic development, and working capital for agencies that service primarily low- and moderate-income individuals.

The bank's overall lending evaluation was improved due to the substantial dollar amount of community development loans made within Sky's markets.

## **INVESTMENT TEST**

Overall, Sky's performance under the investment test is rated "Outstanding." The Youngstown-Warren-Boardman OH-PA multi-state, the State of Ohio, and the Commonwealth of Pennsylvania were rated "Outstanding" in the investment test, reflecting an excellent level of qualified investments in the bank's various assessment areas. Although the bank has an excellent level of investments in the aforementioned markets, this level of investments is not consistent throughout its assessment areas. Steubenville-Weirton, OH-WV and the State of Michigan received "High Satisfactory" ratings, while the Wheeling MSA and State of Indiana received "Low Satisfactory" ratings.

Sky has shown a good responsiveness to the credit and community development needs of its market areas. In total, the bank made approximately \$14.3 million in new qualified investments and donations. In addition, the bank has committed approximately \$10.6 million to be used for future investment and donations throughout its assessment areas. Further, Sky has qualified investments from the prior period with an unamortized balance of approximately \$77.8 million. Lastly, the bank made approximately \$371,000 in various investments and donations outside its assessment area.

A detailed review of the investments is provided with an analysis for each assessment area. Additionally, there are tables at the end of this report with the total number and dollar amount of investments made within each assessment area.

In looking at the trend between the previous examination and the current, there was a noteworthy increase of 15.9% in overall new investments made within Sky's market areas.

## **SERVICE TEST**

The service test is rated "High Satisfactory." The Wheeling MSA and the States of Indiana and Ohio received "Low Satisfactory" ratings, while all other assessment areas received "High Satisfactory" ratings. Specific details of community services are discussed in the respective assessment area sections of this report.

### **Retail Services**

Sky's retail delivery systems are accessible to essentially all portions of the bank's assessment area. The banking services and business hours do not vary in a way that inconvenience any portions of the bank's assessment area, particularly low- and moderate-income geographies and individuals. However, the delivery systems in the Cleveland-Akron assessment area are considered poor. The bank's branch locations are limited to primarily middle- and upper-income portions of the assessment area. In addition, the bank does have ATM locations throughout its footprint; however, the majority of the machines are located within the branch locations. For further information about the bank's delivery services, refer to the respective assessment areas. In addition, there is a table at the end of this report listing the number of branches in each assessment area, as well as the percentage of branches in each geographic location.

### **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 members are involved in numerous organizations and activities that promote or facilitate affordable housing for low- and moderate-income individuals, services for low- and moderate-income individuals, and economic development and revitalization of low- and moderate-income areas. Following are some examples of community development services Sky offers throughout its footprint. Additional community development services are discussed within the respective assessment area sections of this evaluation.

- Economic Development Corporations:
  - Several staff members are involved with various economic development corporations throughout its markets by providing financial expertise in their role with the organization
- Community Reinvestment Housing Council:
  - Providing financial expertise on loan committees for small business loans

- Community Homebuyer Investment Program:
  - Provides homebuyer education and post purchase counseling
- Local Initiatives Support Corporation:
  - Facilitate revitalization of distressed neighborhoods; promote affordable housing low- and moderate-income households, support business creation and job growth

## **COMPLIANCE WITH ANTIDISCRIMINATION LAWS**

No violations of the substantive provisions of the antidiscrimination laws and regulations were noted. The bank continues the use of fair lending policies and procedures and has an effective fair lending training program to address fair lending issues. Internal reviews of bank policies and procedures are conducted routinely to ensure compliance.

## MULTISTATE METROPOLITAN AREA

**CRA RATING FOR:** Weirton-Steubenville WV MSA 48260 – Satisfactory

**The lending test is rated:** High Satisfactory

**The investment test is rated:** High Satisfactory

**The service test is rated:** High Satisfactory

Major factors supporting the rating include:

- Lending levels reflect a good responsiveness to assessment area credit needs;
- The geographic distribution of loans reflects a good penetration throughout the assessment area;
- The distribution of lending to borrowers reflects a good penetration among customers of different income levels and an adequate distribution to businesses of different revenue sizes;
- The bank has a good record of serving the credit needs of low- and moderate-income individuals;
- The bank demonstrates a good record of serving the credit needs of small businesses;
- The bank made a high level of community development loans in this assessment area;
- The bank made a significant level of qualified investments;
- Service delivery systems are accessible to essentially all geographies and individuals of different income levels in its assessment area; and,
- The bank provides a relatively high level of community development services.

## SCOPE OF EXAMINATION

The scope of the examination for the Weirton-Steubenville MSA is consistent with the scope of the examination for the institution. As with the institution overall, loans secured by 1-4 family dwellings represented a substantial majority of lending volume in this MSA. As a result, home refinance loans and home purchase loans were the major products included in this evaluation, with home refinance loans weighed more heavily.

## DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE WEIRTON-STEUBENVILLE WV-OH MSA

Sky's operations in the Weirton-Steubenville multi-state assessment area are consistent with the overall operations of the institution. Lending activity accounted for approximately 6% of the bank's total lending activity in 2003 and approximately 5.6% in 2004. Sky's market share of deposits accounts for 25.3% of the market within the multi-state, which ranks the bank first out of 13 institutions.



The Weirton-Steubenville MSA consists of three counties, which includes Jefferson County in Ohio and Brooke and Hancock Counties in West Virginia. The bank's assessment area includes all three counties. Sky operates 11 branch offices and 12 ATMs in the assessment area – two branch offices are located in moderate-income tracts and nine branch offices and one ATM are located in middle-income tracts.

In reviewing the demographic data for this assessment area, there were no changes or differences between 2003 and 2004. There were a total of 39 tracts in this assessment area for both years of this evaluation period – one low-income tract, four moderate-income tracts, 32 middle-income tracts, and two upper-income tracts.

Since the demographic tables were the same for both evaluation periods, only the 2004 table is provided for this assessment area. Certain components of the data in the table are discussed in this evaluation as they apply to particular parts of the analysis.

# Combined Demographics Report

Exam: Sky Bank

Analysis Year: 2004

Assessment Area(s): Weirton-Steubenville MSA 48260

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.6	273	0.7	121	44.3	7,046	18.8
Moderate-income	4	10.3	2,274	6.1	573	25.2	7,090	18.9
Middle-income	32	82.1	32,925	87.8	3,095	9.4	8,813	23.5
Upper-income	2	5.1	2,048	5.5	123	6.0	14,571	38.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>39</b>	<b>100.0</b>	<b>37,520</b>	<b>100.0</b>	<b>3,912</b>	<b>10.4</b>	<b>37,520</b>	<b>100.0</b>

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	580	209	0.5	36.0	293	50.5	78	13.4
Moderate-income	4,927	1,920	4.7	39.0	2,314	47.0	693	14.1
Middle-income	50,476	36,707	89.3	72.7	10,050	19.9	3,719	7.4
Upper-income	3,186	2,261	5.5	71.0	737	23.1	188	5.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>59,169</b>	<b>41,097</b>	<b>100.0</b>	<b>69.5</b>	<b>13,394</b>	<b>22.6</b>	<b>4,678</b>	<b>7.9</b>

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	44	1.2	37	1.1	6	2.2	1	0.4
Moderate-income	470	12.5	392	12.1	44	16.4	34	13.5
Middle-income	2,997	79.6	2,584	79.7	205	76.5	208	82.5
Upper-income	253	6.7	231	7.1	13	4.9	9	3.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>3,764</b>	<b>100.0</b>	<b>3,244</b>	<b>100.0</b>	<b>268</b>	<b>100.0</b>	<b>252</b>	<b>100.0</b>

**Percentage of Total Businesses: 86.2 7.1 6.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	84	98.8	84	98.8	0	0.0	0	0.0
Upper-income	1	1.2	1	1.2	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>85</b>	<b>100.0</b>	<b>85</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>

**Characteristics**

**Percentage of Total Farms: 100.0 0.0 0.0**

According to the 2000 U.S. Census, the population of the Weirton-Steubenville assessment area was 132,008, of which 94.1% are white, 4.2% black, and 0.6% Hispanic. There was no difference in the total population between 2003 and 2004 within this assessment area.

### **Income Characteristics**

The 2000 median family income in the assessment area was \$39,496, with 18.8% considered low-income, 18.9% moderate-income, 23.5 % middle-income, and 38.8% upper-income. The median family income in the assessment area was well below the State of Ohio's median family income of \$50,037, but higher than the State of West Virginia's median family income of \$36,484.

Additionally, 10.4% of families in the assessment area had incomes below the poverty level. A significant level of poverty existed in the low-income tracts, where 44.3% of the families had incomes below the poverty level and 25.2% of families in the moderate-income tracts had incomes below the poverty level. Typically, families with incomes below the poverty level have difficulty qualifying for residential real estate loans without flexible or innovative loan underwriting standards.

### **Housing Characteristics**

According to the 2000 Census, there were 59,169 housing units in the Weirton-Steubenville assessment area, of which 69.5% were owner-occupied units, 22.6% were rental units, and 7.9% were vacant units. The median housing value in the assessment area was \$64,392, which was below both the State of Ohio at \$100,500 and the State of West Virginia at \$66,000. Only 5.2% of total owner-occupied units were located in low-income and moderate-income tracts, while 89.3% of total owner-occupied units were located in the middle-income tracts and 5.5% in the upper-income tracts. As a result, it can be expected that the greater percentage of HMDA loans would be originated in the middle-income tracts.

### **Labor, Employment, and Economic Characteristics**

The Weirton-Steubenville assessment area's economy is primarily dependent on the healthcare, retail trade, and manufacturing sectors. The steel industry has historically been a major contributor to the economy along both sides of the Ohio-West Virginia border; however, recent declines in the steel industry are reflected in the unemployment rates for the three counties, which are higher than the statewide rates. The January 2006 unemployment rate for Jefferson County, Ohio was 8.0% compared to the statewide unemployment rate of 6.1% and the national rate of 4.7%. In Brooke and Hancock Counties in West Virginia, the unemployment rates were both at 7.3% compared to the statewide rate of 4.8%. Major employers in the area include Wheeling-Pittsburgh Steel, Titanium Metals Corporation, American Electric Power, and FirstEnergy Corporation.

The demographic tables for the Weirton-Steubenville assessment area provide key assessment area demographic business data by revenue size and Census tract income type for 2003 and 2004.

The information illustrates that in both 2003 and 2004, 86.2% of the businesses in the assessment area reported total annual revenues of less than \$1 million and were considered to be small businesses.

The level of competition was considered high in the assessment area due to the presence of several banks in this market. The financial institutions operating offices in the Weirton-Steubenville assessment area were regional, statewide, and national banks. As of the June 30, 2005 FDIC/OTS Summary of Deposits Report, there were 13 financial institutions operating 53 offices in Weirton-Steubenville MSA with total deposits of \$1.7 billion. Sky Bank increased its deposit market share from 22.9% in 2004 to 25.3% in 2005, which was highest among its competitors. Local competition does not appear to adversely affect the bank's ability to serve the credit needs of its assessment area. Local competitors include WesBanco Bank, Parkvale Savings Bank, and National City Bank

According to a community contact, Sky Bank has been very involved serving the area's credit needs. However, with the layoffs and downsizing in the local steel plants, there is a growing need for small business start-up loans. Additionally, due to a decrease in Federal funding for housing rehabilitation, there is a need for more community development lending.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE WEIRTON-STEUBENVILLE WV-OH MSA**

### **LENDING TEST**

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

### **Lending Activity**

The bank's overall lending performance in the Weirton-Steubenville assessment area reflects a good responsiveness to assessment area credit needs. HMDA-reportable loans and small business loans were the two major product lines evaluated in this assessment area. Because of the higher dollar percentage invested, home refinance loans received greater weight in the evaluation, followed by home purchase loans, small business loans, and home improvement loans. Multi-family loans and small farm loans were not evaluated because of the low number of originations in this assessment area.

The geographic distribution was considered good, with home refinance and home purchase lending considered adequate, small business lending considered excellent, and home improvement

lending considered good. The borrower-income distribution was also considered good, with home refinance and small business lending considered good. Home purchase and home improvement lending was considered excellent.

In 2003, Sky ranked first in overall market share in this assessment area with 21.8% of the originated HMDA loans. In 2004, the bank was again ranked first; however, the percentage of market share fell slightly to 17.4%.

### **Geographic Distribution**

The overall geographic distribution of lending is considered good.

#### ***Home Refinance Loans***

Due to the decline in market demand for home refinance loans, Sky Bank's volume of refinance loans in the Weirton-Steubenville assessment area dropped from 1,028 loans in 2003 to 434 loans in 2004, a 57.8% decrease in this loan product.

In 2003 and 2004, Sky Bank did not make any home refinance loans in the low-income tracts; however, there is a small percentage of owner-occupied units in these tracts at 0.5%. Although the aggregate lenders did make 0.1% of its refinance loans in low-income tracts in 2003 and 2004, the responsiveness to the needs of the area are considered poor.

In 2003, Sky's home refinance lending in the moderate-income tracts at 4.0% was comparable to the percentage of owner-occupied units in these tracts at 4.7%. The bank outperformed the aggregate lenders, who made 3.7% of its loans in the moderate-income tracts. As a result, the bank's lending is considered good. In 2004, the bank originated 4.1% of its refinance loans in these areas. The bank's lending was again comparable to the aggregate lenders, who made 4.2% of its loans in the moderate-income geographies. The bank's lending in the moderate-income tracts is again considered good.

Because a high percentage of owner-occupied units are in the middle-income tracts at 89.3%, it is expected that a majority of home refinance lending would occur in these geographies. Accordingly, 91.0% of the bank's home refinance loans in 2003 and 89.9% of the bank's home refinance loans in 2004 were made in the middle-income tracts.

In 2003, Sky Bank's home refinance lending in the upper-income tracts at 5.1% was slightly below the percentage of owner-occupied units in these tracts at 5.5%. In 2004, the bank's lending in the upper-income tracts at 6.0% was slightly above that level.

### ***Home Purchase Loans***

Home purchase lending increased slightly during the review period from 245 loans in 2003 to 283 loans in 2004, an increase of 15.5%.

In 2003, approximately 0.4% of the home purchase loans were made in low-income geographies, which is comparable to the 0.5% owner-occupancy rate, yet exceeding the aggregate lenders who made no home purchase loans in these areas. The bank's lending activity in 2003 was comparable to the proxy and is considered good. In 2004, the bank lending increased slightly to 0.7% of its home refinance loans in the low-income geographies, which again compares favorably to the 0.4% owner-occupancy rate. The bank again outperformed the aggregate lender, who made 0.2% of its loans in these areas. As a result, the bank's overall performance is considered good.

In 2003, the bank originated 4.9% of its home purchase loans in the moderate-income tracts, which was comparable with the percentage of owner-occupied units at 4.7%. The bank's lending exceeded the aggregate lenders, who made 3.7% of its home purchase loans in these areas. The bank's lending activity in 2003 is considered excellent. In 2004, the bank's lending in the moderate-income tracts increased slightly to 5.7% and again outperformed the aggregate lenders, who made 4.9% of its home purchase loans in the low-income geographies. As a result of the bank's improved lending in these areas, the bank's lending is considered excellent.

Because a high percentage of owner-occupied units are in the middle-income tracts at 89.3%, it is expected that a majority of home purchase lending would occur these geographies. Accordingly, 87.3% of the bank's home purchase loans in 2003 and 85.2% in 2004 were made in the middle-income tracts.

Sky Bank's home purchase lending in the upper-income tracts at 7.3% in 2003 and 6.0% in 2004 was above the percentage of owner-occupied units in these tracts at 5.5%.

### ***Home Improvement Loans***

Home improvement lending decreased during the review period from 191 loans in 2003 to 146 loans in 2004, a decrease of 23.6%.

In 2003, Sky Bank's home improvement lending in the low-income tracts at 1.0% was above the percentage of owner-occupied units in these tracts at 0.5%. Again, the aggregate lenders made no home improvement loans in these tracts. The bank's lending activity in 2003 is considered excellent. In 2004, overall home improvement lending decreased and so did Sky's lending in the low-income tracts. Although there was no lending by the bank or peer, there is a slight demand for loans in these tracts, with 0.5% owner-occupied units. As a result, the bank's lending activity is considered poor.

In 2003, the bank's home improvement lending in the moderate-income tracts at 6.3% was above the percentage of owner-occupied units in these tracts at 4.7%. The bank's lending outperformed the aggregate lenders, who made 4.4% of its home improvement loans in these areas. The bank's lending activity in 2003 is considered excellent. In 2004, the bank's lending in the moderate-income tracts dropped to 4.8%, which was comparable to the 4.7% owner-occupancy rate and to the percentage of loans made by the aggregate lender at 4.4%. As a result, the bank's lending performance is considered good.

As discussed earlier, because a high percentage of owner-occupied units are in the middle-income tracts at 89.3%, it is expected that a majority of home improvement lending would occur these geographies. Accordingly, 90.1% of the bank's home improvement loans in 2003 and 93.2% in 2004 were made in the middle-income tracts.

Sky Bank's home refinance lending in the upper-income tracts at 2.6% in 2003 and 2.1% in 2004 was below the percentage of owner-occupied units in these tracts at 5.5%.

### ***Small Business Loans***

In 2003, Sky ranked fifth in overall market share out of 36 reportable institutions in this assessment area, with 6.0% of the overall market share of small business loans originated in the Weirton-Steubenville assessment area. In 2004, the bank's ranking fell to seventh in overall market share out of 36 reportable institutions with a 5.4% overall market share.

As with most lending products, small business lending decreased slightly during the review period from 124 loans in 2003 to 108 loans in 2004, a decrease of 12.9%.

In 2003 and 2004, there were no changes to the number of small businesses in the Weirton-Steubenville assessment area.

In 2003, the bank originated 0.8% of its small business loans in the low-income geographies, which is slightly below the percentage of small businesses in these tracts at 1.1%. However, the bank did outperform the aggregate lenders, who made 0.7% of its loans in the low-income geographies. The bank's small business lending in the low-income tracts is considered good. In 2004, the bank's small business lending in the low-income geographies improved to 1.9%, which exceeded the percentage of businesses in the assessment area and percentages of loans made by the aggregate lenders, who made 0.6% of its small business loans in these areas. As a result, the bank's small business lending performance in the low-income geographies in 2004 is considered excellent.

In 2003, the bank originated 17.7% of its small business loans in the moderate-income geographies, which accounts for 12.1% of the small businesses in the assessment area. Additionally, the bank outperformed the aggregate lenders, who made 9.2% of its loans in the moderate-income geographies. As a result, the bank's lending performance is considered excellent. In 2004, the bank originated 14.8% of its small business loans in the moderate-income geographies, which remained slightly above the percentage of businesses within this assessment area and again exceeded the aggregate lenders, who made 10.4% of its loans in 2004. The bank's lending activity in the moderate-income geographies is considered excellent.

In 2003, the bank originated 76.6% of its small business loans in middle-income geographies, which account for 79.7% of the small businesses in the assessment area. Because of the high percentage of businesses in the middle-income tracts, it would be expected that a majority of small business lending would occur in these geographies. In 2004, the bank originated 76.9% of its small business loans in middle-income geographies, which is equivalent to the percentage of small businesses in the assessment area.

In 2003, the bank originated 4.8% of its small business loans in upper-income geographies, which account for 7.1% of the businesses in the assessment area. In 2004, the bank originated 6.5% of its small business loans in upper-income geographies, which is also below the percentage of small businesses in the assessment area.

### **Distribution by Borrower Income and Revenue Size of the Business**

The bank's borrower distribution is considered good in this assessment area.

#### ***Home Refinance Loans***

In 2003, the bank made 7.7% of its refinance loans to low-income borrowers, who comprise 18.8% of the families in the assessment area. Although Sky's lending was equivalent to the aggregate of all lenders, who originated 7.5% of their refinance loans to low-income borrowers, the bank's refinance lending to low-income borrower is poor. In 2004, the bank made 8.5% of its refinance loans to low-income borrowers, which again is significantly below the percentage of families at 18.8% residing in the assessment area, yet comparable to the aggregate lenders who made 8.1% of its loans to low-income borrowers. Nonetheless, Sky's performance is considered poor.

In 2003, the percentage of lending to moderate-income borrowers of 19.2% slightly exceeds the percentage of families living in this assessment area at 18.9%. Sky outperformed the aggregate lenders, who made 16.4% of refinance loans to moderate-income borrowers. As a result, the bank's lending performance to these borrowers is considered excellent. In 2004, the volume of lending to moderate-income borrower decreased by approximately 110 loans; however, the percentage of loans at 20.0% slightly exceeded the percentage of moderate-income families residing in this assessment area, yet below the aggregate level of loans of 23.5%. However, the bank's performance is considered excellent.



Middle-income borrowers received 31.7% of the home refinance loans in 2003 and 31.1% in 2004, which exceeds the percentage of middle-income families living in the assessment area at 23.5%.

The bank made a majority of its home refinance loans to upper-income borrowers, who comprise 38.8% of the families living in this assessment area. Sky made 41.2% of its home refinance loans to upper-income borrowers in 2003 and 40.1% in 2004, which exceeds the percentage of upper-income families residing in this assessment area.

### ***Home Purchase Loans***

In 2003, Sky originated 11.4% of its home purchase loans to low-income borrowers, who comprise 18.8% of the low-income families living in the area. Although Sky's lending was slightly better than the aggregate of all lenders, who originated 10.0% of their loans to low-income borrowers, the bank's home purchase lending to low-income borrower is adequate. In 2004, the bank made 12.0% of its home purchase loans to low-income borrowers, which again is significantly below the percentage of families at 18.8% residing in the assessment area, yet better than the aggregate lenders who made 8.4% of its loans to low-income borrowers. As a result, Sky's performance is considered adequate.

In 2003, the bank made 29.0% of its home purchase loans to moderate-income borrowers. Sky exceeded the percentage of families at 18.9% residing in the area and the performance by the aggregate of all lenders, who originated 24.5% of their home purchase loans to moderate-income borrowers. Therefore, the bank's performance is considered excellent. In 2004, the bank originated 30.0% of its home purchase loans to moderate-income borrowers, which exceeds the percentage of families living in the assessment area. In addition, the bank also exceeded the aggregate lenders, who made 25.1% of its home purchase loans to moderate-income borrowers. Based on this analysis, the bank's performance of lending to moderate-income borrowers is considered excellent.

Middle-income borrowers received 27.8% of the home purchase loans in 2003 and 27.2% in 2004, which exceeds the percentage of middle-income families living in the assessment area at 23.5%.

Upper-income borrowers, who comprise 38.8% of the families living in this assessment area, received 31.4% of Sky's home purchase loans in 2003 and 30.4% in 2004, which exceeds the percentage of upper-income families residing in this assessment area.

### ***Home Improvement Loans***

In 2003, Sky originated 14.1% of its home improvement loans to low-income borrowers, who comprise 18.8% of the low-income families living in the area. Sky's lending outperformed the aggregate of all lenders who originated 10.3% of their loans to low-income borrowers. As a result, the bank's home improvement lending in 2003 is good. In 2004, the bank's overall volume of home improvement loans decreased slightly and, as a result, the percentage of loans made to low-income borrowers also declined to 13.0%. In addition, aggregate lenders, who made 14.1% of its home improvement loans to low-income borrowers, outperformed the bank. As a result, Sky's performance is considered adequate.

In 2003, the bank made 24.1% of its home improvement loans to moderate-income borrowers. Sky again exceeded percentage of families at 18.9% residing in the area, yet was comparable to the performance by the aggregate of all lenders, who originated 24.5% of their home improvement loans to moderate-income borrowers. Therefore, the bank's performance is considered excellent. In 2004, the bank originated 20.5% of its home improvement loans to moderate-income borrowers, which exceeds the percentage of families living in the assessment area. However, the bank was slightly outperformed by the aggregate lenders, who made 23.8% of its home improvement loans to moderate-income borrowers. Based on this analysis, the bank's performance of lending to moderate-income borrowers is considered excellent.

Middle-income borrowers received 21.5% of the home improvement loans in 2003, which falls below the percentage of middle-income families living in the assessment area at 23.5%. In 2004, the bank improved its home improvement lending to moderate-income borrowers to 26.7%, which exceeds the percentage of moderate-income families in the assessment area.

Upper-income borrowers comprise 38.8% of the families living in this assessment area. Sky made 39.3% of its home purchase loans to upper-income borrowers in 2003 and 39.0% in 2004, which exceeds the percentage of families residing in this assessment area.

### ***Small Business Loans***

In 2003, the bank originated 75.0% of its small business loans to businesses with \$1 million or less in revenue, which was slightly below the percentage of small businesses in the assessment area at 86.2%, but above aggregate lenders at 30.1%. In addition, 69.4% of the loans were made in amounts of \$100,000 or less, which was below the aggregate lender's level at 96.6%. As a result, the bank's small business lending to small businesses is considered good. In 2004, the bank originated 51.9% of its small business loans to businesses with \$1 million or less in revenue, which is significantly lower than the percentage of small businesses in this assessment area, but still above the aggregate lenders at 30.4%. In addition, 67.6% of the loans were made in amounts of \$100,000 or less, which was below the aggregate lender's level at 95.9%. Due to the decrease in lending since 2003, the bank's overall lending performance is considered adequate.

### ***Community Development Loans***

Sky made a high level of community development loans in this assessment area. The bank originated one community development loan totaling \$2.75 million. The loans supported affordable housing within the assessment area for low- and moderate-income borrowers.

### **INVESTMENT TEST**

The investment test is rated “High Satisfactory.” Sky made a good level of qualified community investments in the Weirton-Steubenville MSA, exhibiting a good responsiveness to credit and community development needs. Details of the number and dollar amounts of the investments can be found in the table at the end of the report. Included in the bank’s qualified investments is a prior period investment with an unamortized balance of approximately \$30,000. Of the \$231,550 in new investments, approximately \$18,000 is in the form of donations. The bank made a significant increase in new investments of 373% since the previous examination. Included in the \$541,800 of unfunded commitments is \$8,000 of donation commitments.

### **SERVICE TEST**

Sky’s overall service performance in the Weirton-Steubenville MSA assessment area is considered “High Satisfactory.” The bank is considered to be assisting the needs of this area through retail and community development services.

### **Retail Services**

Delivery services are accessible to essentially all portions of the bank’s assessment area and business hours do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and/or LMI individuals.

Since the previous examination, Sky opened one branch location in Hancock County in West Virginia. As a result, there were 11 office locations within this assessment area. There were two offices located in moderate-income tracts and nine in middle-income tracts. The office locations in this assessment area represent 3.8% of the total banking offices.

Although there is only one low-income tract in this assessment area, there are no branch locations located in this tract. The branch and ATM distribution within the moderate-income tracts is greater than the percentage of moderate-income tracts and comparable to the percentage of families living in those areas. Branches and ATMs located in the middle-income tracts are comparable to the percentage of respective tracts and greater than the percentage of families living in those geographies.

The bank's record of opening branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies or individuals. The services provided do not vary in any way that inconveniences certain portions of the assessment areas, particularly in LMI geographies or individuals.

### **Community Development Services**

Sky provided a high level of community development services within the Weirton-Steubenville MSA. The bank offered several financial literacy programs and credit counseling, as well as assisting in several non-profit organizations. Below are a few examples of some services provided by Sky in this assessment area.

- Community Homebuyer Investment Program – provides homebuyer education and post purchase counseling service.
- Valley Ventures – provides education to small business owners.
- Brooke Hancock Jefferson Entrepreneurship Project – provides counseling for small businesses.
- Jefferson County HA Self-Sufficiency Committee – provides information, resources, and programming to public housing and Section 8 residents.
- Jefferson County Head Start – provides educational programs for preschool children and supportive services for families.
- Community Reinvestment Council – focuses on plans for economic development and revitalization for the City of Steubenville.

## MULTISTATE METROPOLITAN AREA

**CRA RATING FOR:** Wheeling WV-OH MSA 48540 – Satisfactory

**The lending test is rated:** High Satisfactory

**The investment test is rated:** Low Satisfactory

**The service test is rated:** Low Satisfactory

Major factors supporting the rating include:

- Lending levels reflect a good responsiveness to assessment area credit needs;
- The geographic distribution of loans reflects an excellent penetration throughout the assessment area;
- The distribution of lending to borrowers reflects an adequate penetration among customers of different income levels;
- The bank has a good record of serving the credit needs of low- and moderate-income individuals;
- The bank made a low level community development loans in this assessment area;
- Service delivery systems are accessible to essentially all geographies and individuals of different income levels in its assessment area; and,
- The bank provides an adequate level of community development services.

## SCOPE OF EXAMINATION

The scope of the examination for the Wheeling MSA is consistent with the scope of the examination for the institution. As with the institution overall, loans secured by 1-4 family dwellings represented a substantial majority of lending volume in this MSA. As a result, home refinance loans and home purchase, and home improvement loans were the major products included in this evaluation. Small business loans were also included in the evaluation.

## DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE WHEELING WV-OH MSA

Since the previous examination, Sky has entered into the Wheeling multi-state MSA. Previously the bank's assessment area was only in Belmont County in Ohio. Due to the acquisition of Belmont National, Sky's market now includes Ohio County in the State of West Virginia. Although the Wheeling MSA includes Belmont County in Ohio and Marshall and Ohio County in West Virginia, the bank's assessment area only includes the entirety of Belmont County and Ohio County.

Sky's operations in the Wheeling multi-state assessment area are consistent with the overall operations of the institution. Lending activity accounts for approximately 0.8% of the bank's total lending activity in 2003 and 0.9% of the total lending activity in 2004. Sky's market share of deposits accounts for 10.5% of the market within the multi-state, which ranks the bank third out of 14 institutions.

Sky operates seven branch offices with ATMs in the assessment area. One branch office is located in a moderate-income tract, three are located in middle-income tracts, and three are located in upper-income tracts.

In reviewing the demographic data for this assessment area, the only change between 2003 and 2004 was a tenth of a percent change in the families by family income category considered moderate-income. As a result, the discussion in this section will summarize the demographics for both years. There were a total of 40 tracts in this assessment area for both years of this evaluation period – two low-income tracts, 10 moderate-income tracts, 20 middle-income tracts, and eight upper-income tracts.

The following tables provide demographic data that were used in analyzing the bank's CRA performance in the Wheeling MSA for 2003 and 2004. Certain components of the data in the table are discussed in this evaluation as they apply to particular parts of the analysis.

## Combined Demographics Report

Exam: Sky Bank

Analysis Year: 2003

Assessment Area(s): Wheeling MSA 9000

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	5.0	469	1.5	208	44.3	6,247	19.7
Moderate-income	10	25.0	3,729	11.8	798	21.4	5,910	18.7
Middle-income	20	50.0	20,992	66.3	2,264	10.8	7,013	22.1
Upper-income	8	20.0	6,477	20.5	406	6.3	12,497	39.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>40</b>	<b>100.0</b>	<b>31,667</b>	<b>100.0</b>	<b>3,676</b>	<b>11.6</b>	<b>31,667</b>	<b>100.0</b>

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,365	356	1.0	26.1	584	42.8	425	31.1
Moderate-income	8,238	3,510	10.1	42.6	3,286	39.9	1,442	17.5
Middle-income	33,091	23,599	67.9	71.3	6,734	20.3	2,758	8.3
Upper-income	10,708	7,316	21.0	68.3	2,657	24.8	735	6.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>53,402</b>	<b>34,781</b>	<b>100.0</b>	<b>65.1</b>	<b>13,261</b>	<b>24.8</b>	<b>5,360</b>	<b>10.0</b>

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	141	3.4	110	3.2	25	6.1	6	2.6
Moderate-income	1,005	24.4	799	23.0	138	33.9	68	29.1
Middle-income	2,193	53.2	1,887	54.2	182	44.7	124	53.0
Upper-income	783	19.0	685	19.7	62	15.2	36	15.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>4,122</b>	<b>100.0</b>	<b>3,481</b>	<b>100.0</b>	<b>407</b>	<b>100.0</b>	<b>234</b>	<b>100.0</b>

**Percentage of Total Businesses:                    84.4    9.9    5.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.7	1	0.7	0	0.0	0	0.0
Moderate-income	2	1.4	2	1.4	0	0.0	0	0.0
Middle-income	134	93.1	131	92.9	1	100.0	2	100.0
Upper-income	7	4.9	7	5.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>144</b>	<b>100.0</b>	<b>141</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>

**Percentage of Total Farms:    97.9    0.7    1.4**

## Combined Demographics Report

Exam: Sky Bank

Analysis Year: 2004

Assessment Area(s): Wheeling 48540

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	5.0	469	1.5	208	44.3	6,235	19.7
Moderate-income	10	25.0	3,729	11.8	798	21.4	5,894	18.6
Middle-income	20	50.0	20,992	66.3	2,264	10.8	7,008	22.1
Upper-income	8	20.0	6,477	20.5	406	6.3	12,530	39.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>40</b>	<b>100.0</b>	<b>31,667</b>	<b>100.0</b>	<b>3,676</b>	<b>11.6</b>	<b>31,667</b>	<b>100.0</b>

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,365	356	1.0	26.1	584	42.8	425	31.1
Moderate-income	8,238	3,510	10.1	42.6	3,286	39.9	1,442	17.5
Middle-income	33,091	23,599	67.9	71.3	6,734	20.3	2,758	8.3
Upper-income	10,708	7,316	21.0	68.3	2,657	24.8	735	6.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>53,402</b>	<b>34,781</b>	<b>100.0</b>	<b>65.1</b>	<b>13,261</b>	<b>24.8</b>	<b>5,360</b>	<b>10.0</b>

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	141	3.4	110	3.2	25	6.1	6	2.6
Moderate-income	1,005	24.4	799	23.0	138	33.9	68	29.1
Middle-income	2,193	53.2	1,887	54.2	182	44.7	124	53.0
Upper-income	783	19.0	685	19.7	62	15.2	36	15.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>4,122</b>	<b>100.0</b>	<b>3,481</b>	<b>100.0</b>	<b>407</b>	<b>100.0</b>	<b>234</b>	<b>100.0</b>

**Percentage of Total Businesses:                    84.4    9.9    5.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.7	1	0.7	0	0.0	0	0.0
Moderate-income	2	1.4	2	1.4	0	0.0	0	0.0
Middle-income	134	93.1	131	92.9	1	100.0	2	100.0
Upper-income	7	4.9	7	5.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>144</b>	<b>100.0</b>	<b>141</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>

**Percentage of Total Farms:    97.9    0.7    1.4**



## **Population Characteristics**

According to the 2000 U.S. Census, the population of the Wheeling assessment area was 117,653, of which 94.5% are white, 3.9% black, 0.6% Asian, and 0.4% Hispanic. There was no difference in the total population between 2003 and 2004 within this assessment area.

## **Income Characteristics**

The 2000 median family income in the assessment area was \$38,775 with 19.7% low-income, 18.6% moderate-income, 22.1% middle-income, and 39.6% upper-income. The median family income in the assessment area was well below the median family income of \$50,037 for the State of Ohio, but higher than the State of West Virginia's median family income of \$36,484.

Additionally, 11.6% had incomes below the poverty level. A significant level of poverty existed in the low-income tracts, where 44.3% of the families had incomes below the poverty level and 21.4% of families in the moderate-income tracts had incomes below the poverty level. Typically, families with incomes below the poverty level have difficulty qualifying for residential real estate loans without flexible or innovative loan underwriting standards.

## **Housing Characteristics**

According to the 2000 Census, there were 53,402 housing units in the Wheeling assessment area, of which 65.1% were owner-occupied units, 24.8% were rental units, and 10.0% were vacant units. The median housing value in the assessment area was \$65,728, which was below both the State of Ohio at \$100,500 and the State of West Virginia at \$66,000. Of total owner-occupied units, 1.0% was located in low-income tracts and 10.1% in moderate-income tracts, while 67.9% were located in the middle-income tracts and 21.0% in upper-income tracts. As a result, it can be expected that the greater percentage of HMDA loans would be originated in the middle-income tracts.

## **Labor, Employment, and Economic Characteristics**

The Wheeling assessment area's economy is primarily dependent on the retail trade, healthcare, and food services sectors. As with the Weirton-Steubenville assessment area, the manufacturing industry has historically been a large contributor to the economy. While recent declines in the steel industry have affected the local economy, the assessment area's diversity has deflected some of the recent losses. The January 2006 unemployment rate for the Wheeling MSA was 6.0%, which was comparable to Ohio's unemployment rate of 6.1%, but higher than West Virginia's unemployment rate of 4.8% and the national rate of 4.7%. Major employers in the area include Kroger, Wal-Mart Stores Inc., American Ohio Valley Coal, and three local hospitals.

The demographic tables for the Wheeling assessment area provide key assessment area demographic business data by revenue size and Census tract income type for 2003 and 2004. The information illustrates that in both 2003 and 2004, 84.4% of the businesses in the assessment area reported total annual revenues of less than \$1 million and were considered to be small businesses.

The level of competition was considered high in the assessment area due to the presence of several banks in this market. The financial institutions operating offices in the Wheeling assessment area were regional, statewide, and national banks. As of the June 30, 2005 FDIC/OTS Summary of Deposits Report, there were 14 financial institutions operating 74 offices in the Wheeling MSA with total deposits of \$2.4 billion. Sky Bank ranked third in deposits after WesBanco Bank Inc and United Bank, which had market shares of 31.1% and 14.4%, respectively. However, Sky increased its deposit market share from 2.4% in 2004 to 10.5% in 2005, mostly through the acquisition of Belmont National Bank, which had a deposit market share of 7.5% as of June 30, 2004. Local competition does not appear to adversely affect the bank's ability to serve the credit needs of its assessment area.

According to a community contact, because of recent declines in the steel and coal mining industries, there has been an outflow of population and good paying jobs from the region. Therefore, there are some areas with high concentrations of low-income families and old housing stock in need of repair.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE WHEELING WV-OH MSA**

### **LENDING TEST**

The lending performance for the Wheeling MSA assessment area is rated "High Satisfactory." The bank demonstrates a good responsiveness to community credit needs, an excellent distribution of loans among geographies, and a good distribution of loans to borrowers of different income levels, but a low level of community development lending. However, it should be noted that Sky Bank did not have a large presence in the Wheeling assessment area until the acquisition of Belmont National Bank in July 2005. As a result, the bank's lending analysis in the Wheeling assessment areas is considered good, based solely on its lending activity in Belmont County, Ohio. However, the community development loan, investment, and service activities were evaluated on the current assessment area, which includes Belmont and Ohio Counties.

## **Lending Activity**

The bank's overall lending performance in the Wheeling assessment area reflects a good responsiveness to assessment area credit needs. Refinance and home purchase loans were the only major product lines evaluated in this assessment area. Because of the higher dollar percentage invested, home refinance loans received greater weight in the evaluation, followed by home purchase loans. Home improvement, multi-family, small business, and small farm loans were not evaluated because of the low number of originations in this assessment area.

The geographic distribution for HMDA-reportable loans was considered excellent, the overall borrower-income distribution was considered adequate, and lending activity to moderate-income borrowers ranged from adequate to excellent.

For both 2003 and 2004, Sky only had offices in the Ohio portion of the multi-state MSA. In 2003, Sky ranked eighth out of 197 financial institutions in overall market share in the Wheeling assessment area, with 3.6% of the market share of originated HMDA loans. In 2004, the bank ranked eighth again, but out of 228 financial institutions with 3.4% of the overall market share.

## **Geographic Distribution**

The overall geographic distribution of lending is considered excellent, particularly considering the bank's lack of a physical presence in the West Virginia portion of the MSA for the time period under review.

### ***Home Refinance Loans***

Due to the decline in market demand for home refinance loans, Sky Bank's volume of refinance loans in the Wheeling assessment area declined from 160 loans in 2003 to 77 loans in 2004, a 51.9% decrease in this loan product.

In 2003, Sky's home refinance lending in the moderate-income tracts at 10.6% was comparable to the percentage of owner-occupied units in these tracts at 10.1%. The bank outperformed the aggregate lenders, who made 6.5% of its loans in the moderate-income tracts. As a result, the bank's lending is considered excellent. In 2004, the bank originated 13.0% of its refinance loans to in these areas. The bank's lending exceeded the aggregate lenders, who made 7.7% of its loans in the moderate-income geographies. The bank's lending in the moderate-income tracts is excellent.

Because a high percentage of owner-occupied units are in the middle-income tracts at 67.9%, it is expected that a majority of home refinance lending would occur in these geographies. Accordingly, 76.3% of the bank's home refinance loans in 2003 and 66.2% of the bank's home refinance loans in 2004 were made in the middle-income tracts.

In 2003, Sky Bank's home refinance lending in the upper-income tracts at 13.1% was below the percentage of owner-occupied units in these tracts at 21.0%. In 2004, the bank's lending in the upper-income tracts at 20.8% was in line with that level.

### ***Home Purchase Loans***

Home purchase lending increased slightly in the assessment area during the review period from 37 loans in 2003 to 50 loans in 2004.

In 2003, Sky's home purchase lending in the moderate-income tracts at 13.5% was above the percentage of owner-occupied units in these tracts at 10.1%. The bank outperformed the aggregate lenders, who made 7.4% of its loans in the moderate-income tracts. As a result, the bank's lending is considered excellent. In 2004, the bank originated 14.0% of its home purchase loans to in these areas. The bank's lending exceeded the aggregate lenders, who made 7.1% of its loans in the moderate-income geographies. Again, the bank's lending in the moderate-income tracts is excellent.

Because a high percentage of owner-occupied units are in the middle-income tracts at 67.9%, it is expected that a majority of home purchase lending would occur these geographies. Accordingly, 73.0% of the bank's home purchase loans in 2003 and 68.0% of the bank's home purchase loans in 2004 were made in the middle-income tracts.

In 2003, Sky Bank's home purchase lending in the upper-income tracts at 13.5% was below the percentage of owner-occupied units in these tracts at 21.0%. In 2004, the bank's lending in the upper-income tracts at 18.0% was closer, but still below that level.

### **Distribution by Borrower Income and Revenue Size of the Business**

The bank's borrower distribution is considered adequate in this assessment area. The following discussion highlights significant performance information.

### ***Home Refinance Loans***

In 2003, the bank made 6.3% of its refinance loans to low-income borrowers, who comprise 19.7% of the families in the assessment area. Although Sky's lending was almost equivalent to the aggregate of all lenders, who originated 6.4% of their refinance loans to low-income borrowers, the bank's refinance lending to low-income borrower is considered poor. In 2004, the bank made 6.5% of its refinance loans to low-income borrowers, which again is significantly below the percentage of families residing in the assessment area, yet again, almost comparable to the aggregate lenders who made 6.6% of its loans to low-income borrowers. Nonetheless, Sky's performance is considered poor.

In 2003, the percentage of lending to moderate-income borrowers of 12.5% was less than the percentage of families living in this assessment area at 18.6%. In addition, Sky was slightly outperformed by aggregate lenders, who made 13.3% of refinance loans to moderate-income borrowers. As a result, the bank's lending performance to these borrowers is considered adequate. In 2004, the volume of lending to moderate-income borrower decreased by 83 loans and the percentage loans to 6.5%. Again, aggregate lenders outperformed Sky, originating 18.3% of all refinance loans to moderate-income borrowers. Based on this analysis, the bank's performance is considered poor.

Middle-income borrowers received 36.3% of the home refinance loans in 2003 and 39.0% in 2004, which exceeds the percentage of middle-income families living in the assessment area at 22.1%.

Sky made a majority of its home refinance loans to upper-income borrowers, who comprise 39.6% of the families living in this assessment area. The bank made 45.0% of its home refinance loans to upper-income borrowers in 2003 and 48.1% in 2004, which exceeds the percentage of upper-income families residing in this assessment area.

While home refinance lending in the low- and moderate-income tracts is below the percentage of families in those tracts, it would be expected that more lending would be in the middle- and upper-income tracts, considering the families in these tracts and the percentage of owner-occupied housing.

### ***Home Purchase Loans***

In 2003, Sky originated 2.7% of its home purchase loans to low-income borrowers, who comprise 19.7% of the low-income families living in the area. The aggregate lenders outperformed Sky, originating 9.7% of home purchase loans to low-income borrowers. As a result, the bank's performance is considered poor. In 2004, the bank significantly improved its lending, with 10.0% of its home purchase loans originated to low-income borrowers. This level was still below the percentage of families residing in the assessment area. However, the bank's performance was better than the aggregate lenders, who made 8.5% of its loans to low-income borrowers. As a result, Sky's performance is considered adequate.

In 2003, the bank made 18.9% of its home purchase loans to moderate-income borrowers, which is comparable to the 18.6% of families residing in the area. Sky was slightly outperformed by the aggregate lenders, who made 20.6% of their home purchase loans to moderate-income borrowers. However, considering the bank's limited presence in the MSA during this time period, the bank's performance is considered excellent. In 2004, the bank originated 24.0% of its home purchase loans to moderate-income borrowers, which exceeds the percentage of families living in the assessment area. In addition, the bank also exceeded the aggregate lenders, who made 19.6% of its home purchase loans to moderate-income borrowers. Based on this analysis, the bank's performance of lending to moderate-income borrowers is considered excellent.

Middle-income borrowers received 40.5% of the home purchase loans in 2003 and 22.0% in 2004, which exceeds the percentage of middle-income families living in the assessment area at 22.1%.

Upper-income borrowers, who comprise 39.6% of the families living in this assessment area, received 37.8% of Sky's home purchase loans in 2003 and 44.0% in 2004.

### ***Community Development Loans***

Sky originated a low level of community development loans in this assessment area. The bank had one unfunded community development loan totaling \$200,000. The unfunded line is to support the purchase, renovation, and sale of single-family homes to low-income families. The dollars are set aside for funding at a later date when dollars are needed for this project.

### **INVESTMENT TEST**

The investment test is rated "Low Satisfactory." Sky made an adequate level of qualified community investments in the Wheeling MSA, exhibiting an adequate responsiveness to credit and community development needs. Details of the number and dollar amounts of the investments can be found in the table at the end of the report. Included in the bank's qualified investments is a prior period investment with an unamortized balance of approximately \$32,000. Of the approximately \$127,000 in new investments, \$4,700 is in the form of donations. Although there was a significant increase of 119% in new investment since the previous examination, Sky's qualified investments in this multi-state assessment area is considered adequate. Additionally, Sky has a total of approximately \$290,000 of unfunded commitments.

### **SERVICE TEST**

Sky's overall service performance in the Wheeling MSA assessment area is considered "Low Satisfactory." The bank is considered to be adequately assisting the needs of this area through retail and community development services.

### **Retail Services**

Delivery services are reasonably accessible to essentially all portions of the bank's assessment area and business hours.

Since the previous examination, there was a relocation of one branch in St. Clairsville. One branch closed in an upper-income tract and opened in a middle-income tract. As a result, there were seven office locations within this assessment area, six in Ohio and one in West Virginia. There was one office located in a moderate-income tract and three each in middle- and upper-income tracts. The office locations in this assessment area represent 2.4% of the total banking offices.

Although there are two low-income tracts in this assessment area, there are no branch locations. The branch and ATM distribution within the moderate-income tracts is comparable to the percentage of moderate-income tracts, yet less than the percentage of families living in those areas. Branches and ATMs located in the middle-income tracts are less than the percentage of respective tracts, yet greater than the percentage of families living in those geographies. Branches located in the upper-income tracts are greater than the percentage of tracts and percentage of families residing in those areas.

The bank's record of relocating branches has not adversely affected the accessibility of its delivery systems. The services provided do not vary in any way that inconvenience certain portions of the assessment areas, particularly in LMI geographies or individuals.

### **Community Development Services**

Sky provided an adequate level of community development services within the Wheeling MSA. The bank offered several financial literacy programs on homeowner and small business ownership. Below are a few examples of some services provided by Sky in this assessment area.

- Community Homebuyer Investment Program – provides homebuyer education and post purchase counseling service.
- Valley Ventures – provides education to small business owners.
- Wheeling Community Homebuyers Investment Program – provides homebuyer education and post purchase counseling service specifically in St. Clairsville.

## MULTISTATE METROPOLITAN AREA

**CRA RATING FOR:** Youngstown-Warren-Boardman OH-PA MSA 49660 - Satisfactory

**The lending test is rated:** High Satisfactory

**The investment test is rated:** Outstanding

**The service test is rated:** High Satisfactory

Major factors supporting the rating include:

- Lending levels reflect a good responsiveness to assessment area credit needs;
- The geographic distribution of loans reflects an adequate penetration throughout the assessment area;
- The distribution of lending to borrowers reflects a good penetration among customers of different income levels and an adequate distribution to businesses of different revenue sizes;
- The bank has a good record of serving the credit needs of low- and moderate-income individuals;
- The bank demonstrates an adequate record of serving the credit needs of small businesses;
- The bank is a leader in making community development loans in this assessment area;
- The bank has an excellent level of qualified investments;
- Delivery systems are reasonably accessible to essentially all portions of the bank's assessment area; and,
- The bank provides a high level of community development services.

## SCOPE OF EXAMINATION

The scope of the examination for the Youngstown-Warren-Boardman MSA is consistent with the scope of the examination for the institution. As with the institution overall, loans secured by 1-4 family dwellings represented a substantial majority of lending volume in this MSA. As a result, home refinance loans and home purchase and home improvement loans were the major products included in this evaluation. Small business loans were also including in the evaluation.

In order to give the reader the opportunity to see a trend in the bank's activity in this multi-state assessment, the Sharon MSA and Youngstown-Warren MSA for 2003 are included in this section of the public evaluation in order to compare the two demographic areas side-by-side, thereby giving a fair analysis of the bank's lending activity in these areas. Further explanation is in the following section.



## **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE YOUNGSTOWN-WARREN-BOARDMAN OH-PA MSA**

Sky's operations in the Youngstown-Warren-Boardman multi-state assessment area are consistent with the overall operations of the institution. Lending activity accounted for approximately 10.0% of the bank's total lending activity in 2003 and a slight increase in 2004 with 11.4% of total lending activity in this assessment area. Sky's market share of deposits accounts for 22.0% of the market within the multi-state, which ranks the bank first out of 17 institutions.

In 2004, the U.S. Census added the Sharon MSA in Pennsylvania to the Youngstown-Warren MSA in Ohio, making it a multi-state assessment area. As a result, this section discusses each demographic area. The 2003 analysis discusses the Youngstown-Warren MSA in the State of Ohio separately from the Sharon MSA in the Commonwealth of Pennsylvania. The 2004 analysis is based on the multi-state assessment in the Youngstown-Warren-Boardman MSA assessment area. Although the bank's overall performance evaluation is based on both years, the focus of the evaluation is based on the multi-state performance.

In 2003, there was a total of 34 tracts in the Sharon assessment area - three low-income tracts, five moderate-income tracts, 22 middle-income tracts, and four upper-income tracts. The Youngstown-Warren assessment area had a total of 158 tracts in 2003 - 14 low-income tracts, 36 moderate-income tracts, 83 middle-income tracts, and 24 upper-income tracts. One tract had unknown income. In 2004, the Youngstown-Warren-Boardman MSA contained 168 tracts - 17 low-income tracts, 37 moderate-income tracts, 91 middle-income tracts, and 22 upper-income tracts. One Census tract had unknown income.

The Youngstown-Warren-Boardman MSA consists of three counties, which include Mahoning and Trumbull Counties in Ohio and Mercer County in Pennsylvania. The bank's assessment area includes all three counties. Sky operates 40 branch offices and 40 ATMs in the assessment area.

The following tables provide demographic data that were used in analyzing the bank's CRA performance in the Sharon MSA and Youngstown-Warren MSA in 2003 and the Youngstown-Warren-Boardman MSA for 2004.

## Combined Demographics Report

Exam: Sky Bank

Analysis Year: 2003

Assessment Area(s): Sharon 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	8.8	917	2.8	413	45.0	5,638	17.4
Moderate-income	5	14.7	2,927	9.0	617	21.1	6,453	19.9
Middle-income	22	64.7	24,462	75.3	1,692	6.9	7,739	23.8
Upper-income	4	11.8	4,188	12.9	128	3.1	12,664	39.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>34</b>	<b>100.0</b>	<b>32,494</b>	<b>100.0</b>	<b>2,850</b>	<b>8.8</b>	<b>32,494</b>	<b>100.0</b>

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,920	631	1.8	32.9	1,033	53.8	256	13.3
Moderate-income	5,097	2,656	7.5	52.1	1,998	39.2	443	8.7
Middle-income	36,974	27,448	77.1	74.2	7,292	19.7	2,234	6.0
Upper-income	5,868	4,878	13.7	83.1	776	13.2	214	3.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>49,859</b>	<b>35,613</b>	<b>100.0</b>	<b>71.4</b>	<b>11,099</b>	<b>22.3</b>	<b>3,147</b>	<b>6.3</b>

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	282	6.4	215	5.7	57	14.5	10	4.1
Moderate-income	380	8.6	317	8.4	32	8.1	31	12.8
Middle-income	3,144	71.0	2,714	71.6	254	64.6	176	72.7
Upper-income	620	14.0	545	14.4	50	12.7	25	10.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>4,426</b>	<b>100.0</b>	<b>3,791</b>	<b>100.0</b>	<b>393</b>	<b>100.0</b>	<b>242</b>	<b>100.0</b>

**Percentage of Total Businesses:                    85.7    8.9    5.5**

	Total Farms by Tract		Farms by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.4	1	0.5	0	0.0	0	0.0
Moderate-income	2	0.9	1	0.5	1	25.0	0	0.0
Middle-income	206	90.7	202	91.0	3	75.0	1	100.0
Upper-income	18	7.9	18	8.1	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>227</b>	<b>100.0</b>	<b>222</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>

**Percentage of Total Farms:    97.8    1.8    0.4**

# Combined Demographics Report

Exam: Sky Bank

Analysis Year: 2003

Assessment Area(s): Youngstown-Warren MSA 9320

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	14	8.9	4,937	3.0	1,753	35.5	30,449	18.8
Moderate-income	36	22.8	23,594	14.6	4,859	20.6	30,403	18.8
Middle-income	83	52.5	99,215	61.2	6,757	6.8	36,649	22.6
Upper-income	24	15.2	34,336	21.2	979	2.9	64,581	39.8
Unknown-income	1	0.6	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>158</b>	<b>100.0</b>	<b>162,082</b>	<b>100.0</b>	<b>14,348</b>	<b>8.9</b>	<b>162,082</b>	<b>100.0</b>

	Housing Units by Tract		Housing Types by Tract						
	#	%	Owner-Occupied			Rental		Vacant	
			#	%	%	#	%	#	%
Low-income	9,783		3,860	2.2	39.5	4,001	40.9	1,922	19.6
Moderate-income	42,421		22,321	12.9	52.6	14,955	35.3	5,145	12.1
Middle-income	152,092		108,613	62.6	71.4	34,385	22.6	9,094	6.0
Upper-income	48,666		38,656	22.3	79.4	7,789	16.0	2,221	4.6
Unknown-income	0		0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>252,962</b>		<b>173,450</b>	<b>100.0</b>	<b>68.6</b>	<b>61,130</b>	<b>24.2</b>	<b>18,382</b>	<b>7.3</b>

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	717	3.9	589	3.8	94	5.4	34	4.5
Moderate-income	2,674	14.7	2,243	14.3	303	17.3	128	17.0
Middle-income	10,220	56.3	8,893	56.8	910	52.0	417	55.2
Upper-income	4,515	24.9	3,911	25.0	430	24.6	174	23.0
Unknown-income	37	0.2	23	0.1	12	0.7	2	0.3
<b>Total Assessment Area</b>	<b>18,163</b>	<b>100.0</b>	<b>15,659</b>	<b>100.0</b>	<b>1,749</b>	<b>100.0</b>	<b>755</b>	<b>100.0</b>

**Percentage of Total Businesses:                   86.2   9.6   4.2**

	Total Farms by Tract		Farms by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.3	2	0.3	0	0.0	0	0.0
Moderate-income	9	1.4	9	1.4	0	0.0	0	0.0
Middle-income	529	79.8	520	79.8	6	85.7	3	75.0
Upper-income	123	18.6	121	18.6	1	14.3	1	25.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>663</b>	<b>100.0</b>	<b>652</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>

**Percentage of Total Farms:   98.3   1.1   0.6**

# Combined Demographics Report

Exam: Sky Bank

Analysis Year: 2004

Assessment Area(s): Youngstown-Warren-Boardman MSA 49660

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	17	10.1	5,854	3.6	2,166	37.0	30,607	18.7
Moderate-income	37	22.0	22,032	13.5	4,609	20.9	30,913	18.9
Middle-income	91	54.2	103,542	63.3	6,767	6.5	37,019	22.6
Upper-income	22	13.1	32,271	19.7	869	2.7	65,160	39.8
Unknown-income	1	0.6	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>168</b>	<b>100.0</b>	<b>163,699</b>	<b>100.0</b>	<b>14,411</b>	<b>8.8</b>	<b>163,699</b>	<b>100.0</b>

	Housing Units by Tract		Housing Types by Tract						
	#	% %	Owner-Occupied			Rental		Vacant	
#			%	%	#	%	#	%	
Low-income	11,703		4,491	2.5	38.4	5,034	43.0	2,178	18.6
Moderate-income	40,417		20,763	11.8	51.4	14,647	36.2	5,007	12.4
Middle-income	158,648		114,511	64.9	72.2	34,852	22.0	9,285	5.9
Upper-income	45,970		36,642	20.8	79.7	7,379	16.1	1,949	4.2
Unknown-income	0		0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>256,738</b>		<b>176,407</b>	<b>100.0</b>	<b>68.7</b>	<b>61,912</b>	<b>24.1</b>	<b>18,419</b>	<b>7.2</b>

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
	#	% %	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
#			%	#	%	#	%	#
Low-income	999	5.3	804	5.0	151	8.1	44	5.4
Moderate-income	2,653	14.1	2,193	13.5	328	17.7	132	16.2
Middle-income	10,700	56.7	9,286	57.3	951	51.2	463	56.7
Upper-income	4,483	23.8	3,892	24.0	416	22.4	175	21.4
Unknown-income	37	0.2	23	0.1	12	0.6	2	0.2
<b>Total Assessment Area</b>	<b>18,872</b>	<b>100.0</b>	<b>16,198</b>	<b>100.0</b>	<b>1,858</b>	<b>100.0</b>	<b>816</b>	<b>100.0</b>

**Percentage of Total Businesses:                      85.8    9.8    4.3**

	Total Farms by Tract		Farms by Tract & Revenue Size					
	#	% %	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
#			%	#	%	#	%	#
Low-income	3	0.5	3	0.5	0	0.0	0	0.0
Moderate-income	7	1.2	6	1.0	1	12.5	0	0.0
Middle-income	511	85.5	503	85.7	6	75.0	2	66.7
Upper-income	77	12.9	75	12.8	1	12.5	1	33.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>598</b>	<b>100.0</b>	<b>587</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>

**Percentage of Total Farms:    98.2    1.3    0.5**

## **Population Characteristics**

According to the 2000 U.S. Census, the population of the Youngstown-Warren-Boardman assessment area was 602,964, of which 86.0% are white, 11.0% black, 1.7% Hispanic, and 0.4% Asian.

## **Income Characteristics**

The 2000 median family income in the Sharon assessment area was \$41,699, with 17.4% low-income, 19.9% moderate-income, 23.8% middle-income, and 39.0% upper-income. The median family income in the assessment area was well below the median family income of \$50,037 for the State of Ohio and the median family income for the Commonwealth of Pennsylvania of \$49,184. Additionally, 8.8% of families in the assessment area had incomes below the poverty level. A significant level of poverty existed in the low-income tracts, where 45.0% of the families had incomes below the poverty level and 21.1% of families in the moderate-income tracts had incomes below the poverty level. Typically, families with incomes below the poverty level have difficulty qualifying for residential real estate loans without flexible or innovative loan underwriting standards.

The 2000 median family income in the Youngstown-Warren assessment area was \$44,127, with 18.8% low-income, 18.8% moderate-income, 22.6% middle-income, and 39.8% upper-income. Additionally, 8.9% of families in the assessment area had incomes below the poverty level. A sizeable level of poverty existed in the low-income tracts, where 35.5% of the families had incomes below the poverty level and 20.6% of families in the moderate-income tracts had incomes below the poverty level.

The 2000 median family income in the Youngstown-Warren-Boardman assessment area was \$44,377, with 18.7% low-income, 18.9% moderate-income, 22.6% middle-income, and 39.8% upper-income. Additionally, 8.8% of families in the assessment area had incomes below the poverty level. A sizeable level of poverty existed in the low-income tracts, where 37.0% of the families had incomes below the poverty level and 20.9% of families in the moderate-income tracts had incomes below the poverty level.

## **Housing Characteristics**

According to the 2000 Census, there were 49,859 housing units in the Sharon assessment area, of which 71.4% were owner-occupied units, 22.3% were rental units, and 6.3% were vacant units. The median housing value in the assessment area was \$75,082, which was below both the State of Ohio at \$100,500 and the Commonwealth of Pennsylvania at \$94,800. Of the total owner-occupied units, 1.8% was located in a low-income tract and 7.5% in moderate-income tracts, while 77.1% were located in the middle-income tracts and 13.7% in upper-income tracts. As a result, it can be expected that the greater percentage of HMDA loans would be originated in the middle-income tracts of this assessment area.

According to the 2000 Census, there were 252,962 housing units in the Youngstown-Warren assessment area, of which 68.6% were owner-occupied units, 24.2% were rental units, and 7.3% were vacant units. The median housing value in the assessment area was \$81,531. Of the total owner-occupied units, 2.2% were located in low-income tracts and 12.9% in moderate-income tracts, while 62.6% were located in the middle-income tracts and 22.3% in upper-income tracts. As a result, it can be expected that the greater percentage of HMDA loans would be originated in the middle- and upper-income tracts of this assessment area.

According to the 2000 Census, there were 256,738 housing units in the Youngstown-Warren-Boardman assessment area, of which 68.7% were owner-occupied units, 24.1% were rental units, and 7.2% were vacant units. The median housing value in the assessment area was \$80,900. Of the total owner-occupied units, 2.5% were located in low-income tracts and 11.8% in moderate-income tracts, while 64.9% were located in the middle-income tracts and 20.8% in upper-income tracts. As a result, it can be expected that the greater percentage of HMDA loans would be originated in the middle- and upper-income tracts of this assessment area.

### **Labor, Employment, and Economic Characteristics**

The Youngstown-Warren-Boardman assessment area's economy is primarily dependent on the manufacturing and retail trades and the healthcare service sector. As with the other multi-state assessment area, recent declines in manufacturing have affected the local economy and are reflected in higher than average unemployment rates. The January 2006 unemployment rate for Mahoning and Trumbull Counties was 7.2% and 6.8%, respectively, which was above Ohio's unemployment rate of 6.1% and the national rate of 4.7%. However, Mercer County, Pennsylvania had an unemployment rate of 4.5% in January 2006, which was comparable to the Commonwealth's rate of 4.4%. Major employers in the area include WCI Steel, Delphi Corporation, HM Health Partners, and Giant Eagle.

The demographic tables for the Sharon and Youngstown-Warren assessment areas provide key assessment area demographic business data by revenue size and Census tract income type for 2003 and the Youngstown-Warren-Boardman assessment area for 2004. The information illustrates that in 2003, 85.7% of the businesses in the Sharon assessment area and 86.2% of businesses in the Youngstown-Warren assessment area reported total annual revenues of less than \$1 million and were considered to be small businesses. In 2004, 85.8% of businesses in the Youngstown-Warren-Boardman assessment area reported total annual revenues of less than \$1 million.

The level of competition was considered high in the assessment area due to the strong presence of several banks in this market. The financial institutions operating offices in the Youngstown-Warren-Boardman assessment area were regional, statewide, and national banks. As of the June 30, 2005 FDIC/OTS Summary of Deposits Report, there were 17 financial institutions operating 202 offices in the Youngstown-Warren-Boardman MSA with total deposits of \$7.9 billion. Sky Bank ranked first in deposits with a market share of 22.0%. Local competition does not appear to adversely affect the bank's ability to serve the credit needs of its assessment area. Local competitors include First Place Bank, First National Bank of Pennsylvania, National City Bank, and JP Morgan Chase Bank.

According to two community contacts, there is ample opportunity for banks to participate in for low- and moderate-income individuals. One contact said that Sky was meeting the needs of the area, while the other stated that banks intimidated many individuals because of their bad credit and they feel they will be denied a loan.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE YOUNGSTOWN-WARREN-BOARDMAN OH-PA MSA**

### **LENDING TEST**

The lending performance for the Youngstown-Warren-Boardman MSA assessment area is rated “High Satisfactory.” The bank demonstrates a good 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 to businesses of different revenue sizes, and an excellent level of community development lending.

#### **Lending Activity**

The bank’s overall lending performance in the Youngstown-Warren-Boardman assessment area reflects a good responsiveness to assessment area credit needs. Home refinance, home purchase, small business, and home improvement loans were the major product lines evaluated in this assessment area. Because of the dollar percentage invested, home refinance loans, home purchase loans, and small business loans all received equal weight in the evaluation, with home improvement loans receiving lesser weight. Multi-family loans and small farm loans were not evaluated because of the low number of originations in this assessment area.

The geographic distribution for HMDA-reportable loans was considered adequate, while small business lending was considered good. The borrower-income distribution was considered good with home refinance, home purchase, and home improvement lending considered good. Small business lending to businesses of different revenue sizes was considered adequate.

In 2003, Sky ranked 4<sup>th</sup> in overall market share out of 369 reportable financial institutions in the Youngstown-Warren assessment area with 6.2% of the originated HMDA loans. In 2004, Sky ranked second in overall market share out of 384 financial institutions with 5.8% of the originated HMDA loans.

#### **Geographic Distribution**

The overall geographic distribution of lending is considered adequate.

## ***Home Refinance Loans***

Due to the decline in market demand for home refinance loans, Sky Bank's volume of refinance loans declined from 1,879 loans in the Sharon and Youngstown-Warren assessment areas in 2003 to 682 loans in the Youngstown-Warren-Boardman assessment area in 2004, representing a 63.7% decline in this loan product.

### **Sharon MSA**

In 2003, the bank made no home refinance loans in the low-income tracts, although 1.8% of owner-occupied units are located in this area. The aggregate lenders made 0.7% of their refinance loans in low-income geographies. As a result, the bank's lending activity is considered poor.

In 2003, the bank made 6.5% of its refinance loans in moderate-income geographies, below the percentage of owner-occupied units 7.5%. However, the bank's lending surpassed the aggregate lenders, who made 5.1% of the refinance loans in moderate-income tracts. As a result, the bank's lending performance is considered good.

Because a high percentage of owner-occupied units are in middle-income tracts at 77.1% and upper-income tracts at 13.7%, it is expected that a majority of home refinance lending would occur in these geographies. Accordingly, 72.3% of the bank's home refinance loans were made in middle-income tracts and 21.2% were made in upper-income tracts.

### **Youngstown-Warren MSA**

In 2003, the bank made 0.3% of home refinance loans in low-income tracts, although 2.2% of owner-occupied units are located in this area. The aggregate lenders made 0.7% of their refinance loans in low-income tracts. As a result, the bank's lending activity is considered poor.

In 2003, the bank made 4.8% of its refinance loans in moderate-income geographies, below the percentage of owner-occupied units 12.9%. The aggregate lenders outperformed the bank by making 8.3% of the refinance loans in the moderate-income tracts. As a result, the bank's lending performance is considered poor.

Because a high percentage of owner-occupied units are in middle-income tracts at 62.6% and upper-income tracts at 22.3%, it is expected that a majority of home refinance lending would occur in these geographies. Accordingly, 76.3% of the bank's home refinance loans were made in middle-income tracts and 18.7% were made in upper-income tracts.

### **Youngstown-Warren-Boardman MSA**

In 2004, the bank made 0.7% of home refinance loans in low-income tracts, although 2.5% of owner-occupied units are located in this area. The aggregate lenders made 1.7% of their refinance loans in low-income tracts. As a result, the bank's lending activity is considered poor.



In 2004, the bank made 8.7% of its refinance loans in moderate-income geographies, below the percentage of owner-occupied units at 11.8%. The aggregate lenders again outperformed the bank by making 10.8% of the refinance loans in moderate-income tracts. However, the bank's lending performance is considered adequate.

Because a high percentage of owner-occupied units are in middle-income tracts at 64.9% and upper-income tracts at 20.8%, it is expected that a majority of home refinance lending would occur in these geographies. Accordingly, 65.5% of the bank's home refinance loans were made in middle-income tracts and 25.1% were made in upper-income tracts.

### ***Home Purchase Loans***

Home purchase lending increased in the assessment area during the review period from 430 loans in 2003 to 592 loans in 2004, a 37.7% increase.

### **Sharon MSA**

In 2003, the bank made no home purchase loans in low-income tracts, although 1.8% of owner-occupied units are located in this area. The aggregate lenders made 0.6% of their home purchase loans in low-income tracts. As a result, the bank's lending activity is poor.

In 2003, the bank made 6.6% of its home purchase loans in moderate-income geographies, below the percentage of owner-occupied units 7.5%. However, the bank's lending was comparable to the aggregate lenders, who made 6.3% of the home purchase loans in moderate-income tracts. As a result, the bank's lending performance is considered good.

Because a high percentage of owner-occupied units are in middle-income tracts at 77.1% and upper-income tracts at 13.7%, it is expected that a majority of home purchase lending would occur in these geographies. Accordingly, 72.4% of the bank's home purchase loans were made in middle-income tracts and 21.1% were made in upper-income tracts.

### **Youngstown-Warren MSA**

In 2003, the bank made 0.8% of its home purchase loans in low-income tracts, although 2.2% of owner-occupied units are located in this area. The aggregate lenders made 0.4% of their home purchase loans in low-income tracts. As a result, the bank's lending activity is poor.

In 2003, the bank made 7.9% of its home purchase loans in the moderate-income geographies, below the percentage of owner-occupied units at 12.9%. In addition, aggregate lenders with 9.8% of their home purchase loans originated in moderate-income tracts outperformed the bank. As a result, the bank's lending performance is considered poor.

Because a high percentage of owner-occupied units are in middle-income tracts at 62.6% and upper-income tracts at 22.3%, it is expected that a majority of home purchase lending would occur in these geographies. Accordingly, 75.1% of the bank's home purchase loans were made in middle-income tracts and 16.1% were made in upper-income tracts.

## **Youngstown-Warren-Boardman MSA**

In 2004, the bank made 1.4% of its home purchase loans in low-income tracts, although 2.5% of owner-occupied units are located in this area. The aggregate lenders made 0.8% of their home purchase loans in low-income tracts. As a result, the bank's lending activity is considered adequate.

In 2004, the bank made 9.5% of its home purchase loans in the moderate-income geographies, below the percentage of owner-occupied units at 11.8%. In addition, the bank's lending was slightly outperformed by the aggregate lenders, who made 10.6% of the home purchase loans in moderate-income tracts. As a result, the bank's lending performance is considered good.

Because a high percentage of owner-occupied units are in middle-income tracts at 64.9% and upper-income tracts at 20.8%, it is expected that a majority of home purchase lending would occur in these geographies. Accordingly, 61.1% of the bank's home purchase loans were made in middle-income tracts and 28.0% were made in upper-income tracts.

### ***Small Business Loans***

In 2003, Sky ranked eighth out of 67 reportable financial institutions in overall market share with 3.1% of small business loans. In 2004, the bank fell slightly and ranked tenth out of 384 financial institutions. Sky had 2.9% of the small business originations in this assessment area.

As with most lending products, small business lending decreased slightly during the review period from 490 loans in 2003 to 381 loans in 2004, a decrease of 13.8%.

## **Sharon MSA**

In 2003, the bank originated 22.0% of its small business loans in low-income geographies, which is well above the percentage of businesses in these tracts at 6.4%. The bank also outperformed the aggregate lenders, who made 6.3% of the small business loans in these areas. As result, the bank's small business lending in these tracts is considered excellent.

In 2003, the bank originated 6.4% of its small business loans in moderate-income geographies, which is below the percentage of businesses at 8.6%. However, the bank's lending was comparable to the aggregate lenders, who made 6.5% of small business loans in these areas. The bank's overall performance is considered good.

In 2003, the bank originated 56.0% of its small business loans in middle-income geographies, which was below the percentage of small business lending in these tracts at 71.0%. The bank's small business lending in upper-income geographies at 15.6% was slightly higher than the percentage of businesses in upper-income tracts at 14.0%.

### **Youngstown-Warren MSA**

In 2003, the bank originated 3.9% of its small business loans in low-income geographies, which is comparable to the percentage of small businesses in these tracts at 3.9%. The bank's small business lending in these areas slightly exceeded aggregate lenders who made 3.2% of its loans in these geographies. The bank's lending performance is considered good.

In 2003, the bank's lending in moderate-income geographies at 10.8% is slightly below the percentage of small businesses in moderate-income tracts at 14.7%. Sky was outperformed by the aggregate lenders in the moderate-income tracts, who made 12.2% of their small business loans in these tracts. As a result, the bank's lending performance in these areas is considered adequate.

In 2003, the bank originated 57.7% of its small business loans in middle-income geographies, which was slightly above the percentage of small business in these tracts at 56.3%. The bank's small business lending in upper-income geographies at 24.9% was comparable to the percentage of businesses in upper-income tracts at 24.9%.

### **Youngstown-Warren-Boardman MSA**

In 2003, the bank originated 4.2% of its small business loans in low-income geographies, which is slightly below the percentage of small businesses in these tracts at 5.3%. However, Sky did outperform the aggregate lenders, who made 3.9% of its loans in these areas. The bank's lending performance is considered good.

In 2003, the bank's lending in moderate-income geographies at 16.0% is above the percentage of small businesses at 14.1% in these areas. Sky again outperformed the aggregate lenders with 11.3% of their small business loans in these tracts. The bank's overall performance in the moderate-income geographies is excellent.

In 2003, the bank originated 51.2% of its small business loans in middle-income geographies, which was below the percentage of small businesses at 56.7% in these tracts. The bank's small business lending in upper-income geographies at 26.8% was above the percentage of businesses in upper-income tracts at 23.8%.

### ***Home Improvement Loans***

Home improvement lending decreased in the assessment area during the review period from 524 loans in 2003 to 335 loans in 2004, a 36.1% decrease.

### **Sharon MSA**

In 2003, the bank made no home improvement loans in low-income tracts, although 1.8% of owner-occupied units are located in this area. The aggregate lenders made 0.6% of their home purchase loans in low-income tracts. As a result, the bank's lending activity is considered poor.

In 2003, the bank made 4.5% of its home improvement loans in moderate-income geographies, below the percentage of owner-occupied units at 7.5%. In addition, the bank's lending was comparable to the aggregate lenders, who made 4.7% of the home purchase loans in moderate-income tracts. As a result, the bank's lending performance is considered adequate.

Because a high percentage of owner-occupied units are in middle-income tracts at 77.1% and upper-income tracts at 13.7%, it is expected that a majority of home improvement lending would occur in these geographies. Accordingly, 84.3% of the bank's home improvement loans were made in middle-income tracts and 11.2% were made in upper-income tracts.

### **Youngstown-Warren MSA**

In 2003, the bank made 1.3% home improvement loans in low-income tracts, although 2.2% of owner-occupied units are located in this area. The aggregate lenders made 1.4% of their home purchase loans in low-income tracts. As a result, the bank's lending activity is considered adequate.

In 2003, the bank made 11.0% of its home improvement loans in moderate-income geographies, below the percentage of owner-occupied units at 12.9%. In addition, the bank's lending was comparable to the aggregate lenders, who made 11.3% of the home purchase loans in moderate-income tracts. As a result, the bank's lending performance is considered good.

Because a high percentage of owner-occupied units are in middle-income tracts at 62.6% and upper-income tracts 22.3%, it is expected that a majority of home improvement lending would occur in these geographies. Accordingly, 73.6% of the bank's home improvement loans were made in moderate-income tracts and 14.1% were made in upper-income tracts.

### **Youngstown-Warren-Boardman MSA**

In 2004, the bank made 1.2% home improvement loans in low-income tracts, although 2.5% of owner-occupied units are located in this area. The aggregate lenders made 1.3% of their home purchase loans in low-income geographies. As a result, the bank's lending activity is considered poor.

In 2004, the bank made 11.9% of its home improvement loans in moderate-income geographies, which is comparable to the percentage of owner-occupied units at 11.8%. In addition, the bank's lending was comparable to the aggregate lenders, who made 10.8% of the home purchase loans in moderate-income tracts. As a result, the bank's lending performance is considered good.

Because a high percentage of owner-occupied units are in middle-income tracts at 64.9% and upper-income tracts at 20.8%, it is expected that a majority of home improvement lending would occur in these geographies. Accordingly, 69.6% of the bank's home improvement loans were made in moderate-income tracts and 17.3% were made in upper-income tracts.

## **Distribution by Borrower Income and Revenue Size of the Business**

The bank's borrower distribution is considered good in this assessment area.

### ***Home Refinance Loans***

#### **Sharon MSA**

In 2003, low-income families represented 17.4% of families in the Sharon assessment area, but only received 4.9% of the bank's home refinance loans. The aggregate lenders outperformed the bank by making 6.4% of the home refinance loans in these areas. As a result, the bank's lending performance is considered poor.

In 2003, moderate-income families representing 19.9% of families in the assessment area received 18.8% of the home refinance loans originated by Sky. The bank's level of lending outperformed the aggregate lenders, who made 16.3% of their home refinance loans to moderate-income borrowers. The bank's home refinance lending in moderate-income geographies is considered excellent.

Middle-income borrowers received 29.5% of the home refinance loans in 2003, which exceeds the percentage of middle-income families living in the assessment area at 23.8%.

Sky made a majority of its home refinance loans to upper-income borrowers, who comprise 39.0% of the families living in this assessment area. The bank made 46.2% of its home refinance loans to upper-income borrowers in 2003, which exceeds the percentage of upper-income families residing in this assessment area.

#### **Youngstown-Warren MSA**

In 2003, low-income families represented 18.8% of families in the Youngstown-Warren assessment area, but only received 9.2% of the bank's home refinance loans. Although Sky's home refinance lending exceeded the aggregate lenders, who made 7.0% of its refinance loans to these borrowers, the bank's lending performance is considered adequate.

In 2003, moderate-income families representing 18.8% of families in the assessment area received 19.4% of the home refinance loans. This level of lending exceeded the aggregate lenders, who made 18.5% of their home refinance loans to moderate-income borrowers. The bank's lending performance is considered excellent.

Middle-income borrowers received 30.2% of the home refinance loans in 2003, which was above the percentage of middle-income families living in the assessment area at 22.6%.

Sky made a majority of its home refinance loans to upper-income borrowers, who comprise 39.8% of the families living in this assessment area. The bank made 40.4% of its home refinance loans to upper-income borrowers in 2003, which exceeds the percentage of upper-income families residing in this assessment area.

## **Youngstown-Warren-Boardman MSA**

In 2004, low-income families represented 18.7% of families in the Youngstown-Warren assessment area, but only received 9.5% of the bank's home refinance loans. Although Sky's home refinance lending exceeded the aggregate lenders, who made 8.4% of its refinance loans to these borrowers, the bank's lending performance is considered adequate.

In 2004, moderate-income families representing 18.9% of families in the assessment area received 21.8% of the home refinance loans. This level of lending by the bank exceeded the aggregate lenders, who made 20.1% of their home refinance loans to moderate-income borrowers. The bank's lending performance is considered excellent.

Middle-income borrowers received 28.2% of the home refinance loans in 2004, which exceeds the percentage of middle-income families living in the assessment area at 22.6%.

Sky made a majority of its home refinance loans to upper-income borrowers, who comprise 39.8% of the families living in this assessment area. The bank made 39.1% of its home refinance loans to upper-income borrowers in 2004, which exceeds the percentage of upper-income families residing in this assessment area.

### ***Home Purchase Loans***

## **Sharon MSA**

In 2003, Sky originated 9.2% of the bank's home purchase loans to low-income borrowers in the Sharon assessment area, which represent 17.4% of families in the assessment area. Although Sky outperformed the aggregate lenders, who made 7.5% of home purchase loans to low-income borrowers, the bank's lending performance is considered adequate.

In 2003, Sky originated 18.4% of the bank's home purchase loans to moderate-income borrowers, who represent 19.9% of families in the assessment area. Although Sky was outperformed by the aggregate lenders with 20.7% of their home refinance loans to moderate-income borrowers, the bank's lending performance is considered good.

Middle-income borrowers received 28.9% of the home purchase loans in 2003, which exceeds the percentage of middle-income families living in the assessment area at 23.8%.

Upper-income borrowers, who comprise the largest group of borrowers living in the assessment area at 39.0% of families, received 42.1% of Sky's home purchase loans in 2003.

## **Youngstown-Warren MSA**

In 2003, Sky originated 12.7% of the bank's home purchase loans to low-income borrowers in the Sharon assessment area, which represents 18.8% of families in the assessment area. The bank again outperformed the aggregate lenders, who made 9.1% of its home purchase loans to low-income borrowers. The bank's lending performance to low-income borrowers is considered adequate.

In 2003, the bank originated 26.3% of the bank's home purchase loans to moderate-income borrowers, who represent 18.8% of families in the assessment area. The bank's level of lending outperformed the aggregate lenders, who made 23.5% of their home purchase loans to moderate-income borrowers. Sky's lending performance to moderate-income borrowers is excellent.

Middle-income borrowers received 26.6% of the home purchase loans in 2003, which was above the percentage of middle-income families living in the assessment area at 22.6%.

Upper-income borrowers, who comprise the largest group of borrowers living in the assessment area at 39.8% of families, received 33.9% of Sky's home purchase loans in 2003.

### **Youngstown-Warren-Boardman MSA**

In 2004, the overall percentage of home purchase loans decreased. In addition, the bank's level of lending to low-income borrowers also decreased slightly to 10.3%, which remained below the proxy of families at 18.7% residing in these areas. However, the bank level of lending slightly exceeded the percentage of home purchase loans of 9.5% made by the aggregate lenders and is considered to be adequate.

In 2004, Sky originated 23.1% of the bank's home purchase loans to moderate-income borrowers, who represent 18.9% of families in the assessment area. The bank's level of lending was in line with the aggregate lenders, who made 23.2% of their home purchase loans to moderate-income borrowers. Sky's lending performance to moderate-income borrowers is considered excellent.

Middle-income borrowers received 24.5% of the home purchase loans in 2004, which exceeds the percentage of middle-income families living in the assessment area at 22.6%.

Upper-income borrowers, who comprise the largest group of borrowers living in the assessment area at 39.8% of families, received 40.0% of Sky's home purchase loans in 2004.

### ***Small Business Loans***

#### **Sharon MSA**

In 2003, the bank originated 59.6% of its small business loans to businesses with \$1 million or less in revenue, which was well below the percentage of small businesses in the assessment area at 85.7%. However, of the total small business loans, Sky made 64.2% of the loans in amounts of \$100,000 or less. In addition, the bank outperformed the aggregate lenders, who only made 35.0% of their small business loans to businesses with \$1 million or less, but was below the aggregate's loan size level at 93.5% in amounts of \$100,000 or less. The bank's lending performance of small business loans to small businesses is considered adequate.

### **Youngstown-Warren MSA**

In 2003, the bank originated 67.2% of its small business loans to businesses with \$1 million or less in revenue, which was well below the percentage of small business loans in the assessment area at 86.2%. In addition, 65.6% of the loans were made in amounts of \$100,000 or less. The bank again outperformed the aggregate lenders, who only made 30.1% of their small business loans to businesses with \$1 million or less, but was below the aggregate's loan size level at 94.1% in amounts of \$100,000 or less. The bank's small business lending to small businesses is considered good.

### **Youngstown-Warren-Boardman MSA**

In 2004, although the volume of loans between 2003 and 2004 remained the same, the bank's percentage of small business loans to businesses with \$1 million or less in revenue fell to 55.4%, which was well below the percentage of small business loans in the assessment area at 85.8%. However, the bank made 65.1% of the loans in amounts of \$100,000 or less. Further, the bank outperformed the aggregate lenders, who only made 30.6% of their small business loans to businesses with \$1 million or less, but was below the aggregate's loan size level at 93.3% in amounts of \$100,000 or less. As a result, the bank's performance is considered adequate.

### ***Home Improvement Loans***

#### **Sharon MSA**

In 2003, low-income families represented 17.4% of families in the Sharon assessment area and received 12.7% of the bank's home improvement loans in 2003. The bank was slightly outperformed by the aggregate lenders, who made 13.8% of home improvement loans to low-income borrowers. Sky's lending activity performance to low-income borrowers is considered adequate.

In 2003, moderate-income borrowers received 21.6% of the home improvement loans with 19.9% of total families residing in the assessment area. Although aggregate lenders with 25.4% of their home improvement loans to moderate-income borrowers outperformed the bank, the bank's lending performance is considered excellent.

Middle-income borrowers received 30.6% of the home improvement loans in 2003, which is above the percentage of middle-income families living in the assessment area at 23.8 %.

Upper-income borrowers comprise the largest borrower group in the assessment area with 39.0% of the families living in this assessment area. Sky made 34.3% of its home purchase loans to upper-income borrowers in 2003.



## **Youngstown-Warren MSA**

In 2003, low-income families represented 18.8% of families in the Youngstown-Warren assessment area, but only received 14.9% of the bank's home improvement loans. The bank's level of lending was comparable to aggregate lenders, who made 14.7% to low-income borrowers. As a result, the bank's lending performance is considered good.

In 2003, moderate-income borrowers received 24.9% of the home improvement loans with 18.8% of moderate-income families living in the assessment area. The bank again slightly outperformed the aggregate lenders, who made 23.8% of their home improvement loans to moderate-income borrowers. The bank's lending of home improvement loans to moderate-income borrowers is considered excellent.

Middle-income borrowers received 26.2% of the home improvement loans in 2003, which is above the percentage of middle-income families living in the assessment area at 22.6 %.

Upper-income borrowers comprise the largest borrower group in the assessment area with 39.8% of the families living in this assessment area. Sky made 33.6% of its home purchase loans to upper-income borrowers in 2003.

## **Youngstown-Warren-Boardman MSA**

In 2004, low-income families represented 18.7% of families in the Youngstown-Warren-Boardman assessment area, but only received 15.8% of the bank's home improvement loans. The bank again outperformed the aggregate lenders, who made 12.0% of these loans to low-income families. Sky's lending performance is considered good.

In 2004, moderate-income borrowers received 24.8% of the home improvement loans with 18.9% of moderate-income families residing in the assessment area. The bank's lending was comparable to the aggregate lenders, who also made 24.8% of their home improvement loans to moderate-income borrowers. As a result, the bank's lending activity performance is considered good.

Middle-income borrowers received 26.3% of the home improvement loans in 2004, which is above the percentage of middle-income families living in the assessment area at 22.6 %.

Upper-income borrowers comprise the largest borrower group in the assessment area with 39.8% of the families living in this assessment area. Sky made 32.2% of its home purchase loans to upper-income borrowers in 2003.

## ***Community Development Loans***

The bank is a leader in providing community development loans in this assessment area. The bank funded 15 community development loans totaling \$27.1 million and has a \$2.0 million standby letter of credit to support a no-interest loan from the City of Youngstown for the purchase of an industrial location, which will create jobs in a moderate-income Census tract. Additionally, the bank has unfunded commitments of \$2.6 million.

## **INVESTMENT TEST**

The investment test is rated “Outstanding.” The bank provided an excellent level of qualified community development investments and donations throughout this assessment area, often in a leadership position. Details of the number and dollar amounts of the investments can be found in the table at the end of the report. Included in the bank’s qualified investments is a prior period investment with an unamortized balance of approximately \$277,000. Of the approximately \$2,033,000 in new investments, the bank had \$104,400 in form of donations. The bank made a significant increase in funded investments of 9.5% since the previous examination. Further, the bank has approximately \$2.2 million of unfunded commitments, which includes \$65,000 in donation commitments.

## **SERVICE TEST**

Sky’s overall service performance in the Youngstown-Warren-Boardman MSA assessment area is considered “High Satisfactory.” The bank is considered to be assisting the needs of this area through retail and community development services.

### **Retail Services**

Delivery services are reasonably accessible to essentially all portions of the bank’s assessment area and services do not vary in any way that inconveniences certain portions of the assessment area.

Since the previous examination, changes to branch allocation was due to Sky acquiring several branches from the Second National Bank acquisition, a few offices were closed due to location proximity to the others, and lastly, changes to the U.S. Census had an impact on branch distribution. As a result, there were 40 office locations within this assessment area, 31 in Ohio and nine in Pennsylvania. There was one office with an ATM and one cash-only ATM located in low-income tracts. There were four offices (3 with ATMs) located in moderate-income tracts, 26 office locations in middle-income tracts (two of which have no ATMs), and two cash-only dispensing ATMs. Finally, there are nine office locations in upper-income geographies. The office locations in this assessment area represent 13.7% of the total banking offices.

The distribution of offices in low-income tracts is less than the percentage of low-income tracts and percentage of families living in these areas. The distribution of offices in moderate-income tracts is less than the percentage of moderate-income tracts and the percentage of families residing in these areas. The branches and ATMs located in middle-income tracts are greater than the percentage of respective tracts and greater than the percentage of families living in those geographies. Branches located in upper-income tracts are greater than the percentage of tracts and the percentage of families residing in those areas.

The bank’s record of relocating branches has not adversely affected the accessibility of its delivery systems. The services provided do not vary in any way that inconveniences certain portions of the assessment areas, particularly in LMI geographies or individuals.

### **Community Development Services**

Sky provided a high level of community development services within the Youngstown-Warren-Boardman MSA. The bank offered several homeownership programs, providing service on housing authority advisory boards and financial counseling. Below are some examples of some services provided by Sky in this assessment area.

- Consumer Credit Counseling Service – provides counseling on credit, budgeting, and responsibility of home ownership.
- Youngstown Business Incubator – accelerates the startup and growth rates of scalable technology-based businesses in Youngstown.
- Community Family Outreach Complex – focuses on education and awareness as it relates to LMI community regarding finances, prevention and supportive measures for teen pregnancy, drug and alcohol prevention, and entrepreneurial training.

## STATE OF OHIO

**CRA RATING FOR OHIO:**<sup>1</sup> Satisfactory

**The lending test is rated:** High Satisfactory

**The investment test is rated:** Outstanding

**The service test is rated:** Low Satisfactory

Major factors supporting the rating include:

- Lending levels reflect a good responsiveness to assessment area credit needs;
- The geographic distribution of loans reflects an adequate penetration throughout the assessment area;
- The distribution of borrowers reflects a good penetration among customers of different income levels;
- The bank exhibits a good record of serving small businesses of different revenue sizes;
- The bank is a leader in making community development loans;
- The bank has made an excellent level of qualified investments;
- Service delivery systems are reasonably accessible to essentially all geographies and individuals of different income levels in its assessment areas; and,
- The bank provides a 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. The full-scope evaluations of the Cleveland-Akron MSA, the Canton-Massillon MSA, and the Northwestern Ohio nonmetropolitan assessment areas received greater weight than the limited-scope assessment areas. The major products in this assessment area include home refinance loans, home purchase loans, home improvement loans, and small business loans.

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<sup>1</sup> 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.

## DESCRIPTION OF INSTITUTION'S OPERATIONS IN OHIO

Sky's operations in the State of Ohio are consistent with the overall operations of the institution. Lending activity accounts for 73.4% in 2003 and 63.4% in 2004 of the bank's total lending activity. The bank's market share of deposits, as of June 30, 2005, accounts for 4.0% of the deposit share within the state, which ranked Sky eighth out of 298 institutions. In 2003, there were 202 branches and in 2004, there were 171 branch locations within the State of Ohio. Discussions of the opening and closings of offices can be found each assessment area section of this report.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OHIO

### LENDING TEST

Sky's lending performance in the State of Ohio is rated "High Satisfactory." The state rating was based on the bank's lending performance in the full-scope assessment areas, although the limited scope areas were reviewed to ensure consistency with the overall lending activity. The lending test rating is supported by generally good lending performances receiving full-scope reviews and a relatively high level of community development lending.

### Lending Activity

Lending activity in the State of Ohio reflects a good responsiveness to assessment area credit needs. Although farm loans were made throughout the assessment areas, the majority of small farm lending is done in the Northwestern nonmetropolitan assessment area. As a result, small farm loan activity was not given as much weight as the other loan products.

In 2003, Sky made 17,253 HMDA loans totaling \$1.7 billion, 2,275 small business loans totaling \$324.1 million, and 254 farm loans totaling \$19.4 million. Of the HMDA loans, 12,697 (73.6%) were refinance loans, 2,941 (17.1%) were home purchase loans, 1,547 (9.0%) were home improvement loans, and 68 (0.4%) were multi-family loans.

In 2004, Sky made 8,740 HMDA loans totaling \$933.5 million, 2,153 small business loans totaling \$303 million, and 193 farm loans totaling \$15.5 million. Of the HMDA loans, 4,463 (51.1%) were refinance loans, 3,082 (35.3%) were home purchase loans, 1,156 (13.2%) were home improvement loans, and 39 (0.5%) were multi-family loans.

There was a 49.3% decrease in HMDA loan volume, a 5.4% decrease in small business loan volume, and a 24.0% decrease in small farm loan volume between 2003 and 2004.

Based on the dollar volume of loans, refinance loans received the greatest weight, followed by home purchase, small business loans, and home improvement loans.

Sky's community development activity helped to enhance the bank's overall lending test rating for the state by making \$51.7 million in community development loans.

### **Geographic and Borrower Distribution**

Overall, the geographic income distribution of loans was adequate, while the borrower income distribution of loans was considered good. Geographic distribution was poor in the Cleveland-Akron assessment area, yet considered adequate in all other areas. The distribution of loans based on borrower income was considered adequate in the Cleveland-Akron assessment area, yet considered good in all the assessment areas.

### **Community Development Loans**

Sky is a leader in making community development loans and exhibits an excellent responsiveness to the credit and community development needs throughout the State of Ohio. The bank increased its community lending by 7.8% since the previous examination.

In December 2003, Sky granted three community development loans totaling \$2.6 million. In 2004, the bank originated 28 community development loans totaling \$38.4 million. In 2005, the bank made 23 CD loans totaling \$9.6 million and in January 2006, Sky made 3 community development loans totaling \$1.1 million. Some of the loans provide affordable housing throughout the assessment areas in Ohio. Other loans provided funds for economic development and promoting small businesses in predominately low- and moderate-income areas.

Although the bank provided community development loans to various assessment areas throughout Ohio, the Cleveland-Akron MSA assessment area was given the greater weight. Please refer to the respective full-scope assessment areas of this report for additional discussion of the community development loans made in those areas. Throughout the limited-scope assessment areas, Sky originated approximately \$18 million of the community development loans.

## **INVESTMENT TEST**

Sky's performance under the investment test in the State of Ohio is considered outstanding. The bank provided an excellent level of qualified community development investments and grants throughout the State of Ohio, often in a leadership position. The bank made a total of \$28.6 million in investments within the state. Included in the investment total are prior period investments with an unamortized balance of approximately \$15 million, new investments of \$6.8 million, and \$6.8 million in unfunded commitments.

Although the bank funded investments in all the assessment areas, the greater weight was given to the Columbus assessment area.

Since the previous examination, the bank's new investments in the State of Ohio increased by approximately 10.8%. The bank is considered a leadership position in community development investments, grants, and donations.

## **SERVICE TEST**

The service test is rated "Low Satisfactory."

### ***Retail Service***

Year-end 2004, Sky had 171 branch locations in Ohio. There were 4 (2.3%) branches located in low-income tracts, 16 (9.4%) located in moderate-income tracts, 99 (57.9%) in middle-income tracts, and 52 (30.4%) in upper-income tracts. Given the population distribution, the geographic distribution of the branches appears to be inconsistent, specifically in the low- and moderate-income geographies.

Due to the acquisitions since the previous examination, Sky relocated and/or consolidated some of its branch locations. Based on the consolidation and relocation efforts, there was a net of 13 branch offices that closed between October 2003 and January 2006. In addition, the bank closed 10 other locations located in either middle- or upper-income geographies and opened eight new locations. One of the new offices was located in a low-income tract on the OSU campus, while other branch offices were opened in middle- and upper-income tracts.

### ***Community Development Services***

Sky provided a high level of community development services throughout the State of Ohio. Please refer to the individual assessment area analysis for further information

## **METROPOLITAN AREAS**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CLEVELAND-AKRON OH MSA**

Sky's operations in the Cleveland-Akron MSA assessment area are consistent with the overall operations of the institution. Lending activity accounted for approximately 5.2% of the bank's total lending activity in 2003 and 7.2% in 2004. Sky's market share of deposits ranks the bank 13th out of 44 institutions in the Cleveland MSA and tenth out of 27 institutions in the Akron MSA.

Since the previous examination, Sky has expanded its presence in the Cleveland-Akron MSA through acquisitions. In October 2003, Sky acquired Great Lakes Bank in Mentor, Ohio; in July 2004, Second National Bank of Warren; and in December 2005, Falls Bank in Stow, Ohio, expanding its presence in the Cleveland and Akron markets. Primarily due to these acquisitions, Sky's assessment area in the Cleveland-Akron MSA has grown substantially.

The demographic data for this assessment area changed slightly due to the Census changes for 2003 and 2004; this is primarily due to Ashtabula County no longer being part of the Cleveland MSA. As a result, the discussion in this section will discuss demographics for both years. In 2003, there were a total of 809 tracts in this assessment area - 124 low-income tracts, 165 moderate-income tracts, 317 middle-income tracts, 194 upper-income tracts, and nine tracts with unknown-income. In 2004, there were a total of 788 tracts in this assessment area - 127 low-income tracts, 158 moderate-income tracts, 303 middle-income tracts, 191 upper-income tracts, and nine tracts with unknown-income.

The following tables provide demographic data that were used in analyzing the bank's CRA performance in the Cleveland-Akron MSA for 2003 and 2004. Certain components of the data in the table are discussed in this evaluation as they apply to particular parts of the analysis.



## Combined Demographics Report

Exam: Sky Bank

Analysis Year: 2003

Assessment Area(s): Cleveland-Lorain-Elyria MSA 1680/Akron MSA 0080

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	124	15.3	53,333	7.6	19,221	36.0	139,949	19.9
Moderate-income	165	20.4	114,350	16.3	18,098	15.8	126,103	18.0
Middle-income	317	39.2	320,420	45.6	15,396	4.8	156,388	22.3
Upper-income	194	24.0	214,301	30.5	4,031	1.9	279,964	39.9
Unknown-income	9	1.1	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>809</b>	<b>100.0</b>	<b>702,404</b>	<b>100.0</b>	<b>56,746</b>	<b>8.1</b>	<b>702,404</b>	<b>100.0</b>

Income Categories	Housing Units by Tract		Housing Types by Tract						
	#	% of Total	Owner-Occupied			Rental		Vacant	
			#	%	%	#	%	#	%
Low-income	105,055		30,936	4.2	29.4	58,423	55.6	15,696	14.9
Moderate-income	216,199		99,047	13.6	45.8	97,266	45.0	19,886	9.2
Middle-income	515,380		355,523	48.8	69.0	133,660	25.9	26,197	5.1
Upper-income	302,772		243,468	33.4	80.4	47,129	15.6	12,175	4.0
Unknown-income	39		0	0.0	0.0	16	41.0	23	59.0
<b>Total Assessment Area</b>	<b>1,139,445</b>		<b>728,974</b>	<b>100.0</b>	<b>64.0</b>	<b>336,494</b>	<b>29.5</b>	<b>73,977</b>	<b>6.5</b>

Income Categories	Total Businesses by Tract		Businesses by Tract & Revenue Size					
	#	% of Total	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	7,173	7.6	5,817	7.3	1,061	10.1	295	8.2
Moderate-income	13,116	13.9	10,927	13.6	1,672	16.0	517	14.4
Middle-income	38,895	41.3	33,476	41.8	3,893	37.2	1,526	42.6
Upper-income	34,424	36.6	29,479	36.8	3,718	35.5	1,227	34.3
Unknown-income	510	0.5	366	0.5	129	1.2	15	0.4
<b>Total Assessment Area</b>	<b>94,118</b>	<b>100.0</b>	<b>80,065</b>	<b>100.0</b>	<b>10,473</b>	<b>100.0</b>	<b>3,580</b>	<b>100.0</b>

**Percentage of Total Businesses: 85.1 11.1 3.8**

Income Categories	Total Farms by Tract		Farms by Tract & Revenue Size					
	#	% of Total	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	7	0.6	7	0.6	0	0.0	0	0.0
Moderate-income	25	2.2	24	2.2	1	3.8	0	0.0
Middle-income	784	69.1	766	69.4	14	53.8	4	66.7
Upper-income	316	27.8	304	27.6	10	38.5	2	33.3
Unknown-income	3	0.3	2	0.2	1	3.8	0	0.0
<b>Total Assessment Area</b>	<b>1,135</b>	<b>100.0</b>	<b>1,103</b>	<b>100.0</b>	<b>26</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>

**Percentage of Total Farms: 97.2 2.3 0.5**

## Combined Demographics Report

Exam: Sky Bank

Analysis Year: 2004

Assessment Area(s): Cleveland-Elyria-Mentor MSA 17460/Akron MSA 10420

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	127	16.1	55,692	8.3	19,870	35.7	134,567	20.0
Moderate-income	158	20.1	107,052	15.9	16,437	15.4	120,900	17.9
Middle-income	303	38.5	299,865	44.5	13,925	4.6	149,599	22.2
Upper-income	191	24.2	211,842	31.4	3,953	1.9	269,385	39.9
Unknown-income	9	1.1	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>788</b>	<b>100.0</b>	<b>674,451</b>	<b>100.0</b>	<b>54,185</b>	<b>8.0</b>	<b>674,451</b>	<b>100.0</b>

	Housing Units by Tract		Housing Types by Tract						
			Owner-Occupied			Rental		Vacant	
	#	%	#	%	%	#	%	#	%
Low-income	110,160		32,563	4.7	29.6	61,324	55.7	16,273	14.8
Moderate-income	202,937		93,513	13.4	46.1	91,148	44.9	18,276	9.0
Middle-income	484,162		333,042	47.6	68.8	128,093	26.5	23,027	4.8
Upper-income	298,355		240,669	34.4	80.7	45,703	15.3	11,983	4.0
Unknown-income	39		0	0.0	0.0	16	41.0	23	59.0
<b>Total Assessment Area</b>	<b>1,095,653</b>		<b>699,787</b>	<b>100.0</b>	<b>63.9</b>	<b>326,284</b>	<b>29.8</b>	<b>69,582</b>	<b>6.4</b>

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7,208	7.9	5,853	7.6	1,058	10.3	297	8.8
Moderate-income	12,357	13.6	10,248	13.3	1,634	15.9	475	14.0
Middle-income	36,563	40.3	31,440	40.8	3,746	36.6	1,377	40.7
Upper-income	34,029	37.5	29,132	37.8	3,679	35.9	1,218	36.0
Unknown-income	510	0.6	366	0.5	129	1.3	15	0.4
<b>Total Assessment Area</b>	<b>90,667</b>	<b>100.0</b>	<b>77,039</b>	<b>100.0</b>	<b>10,246</b>	<b>100.0</b>	<b>3,382</b>	<b>100.0</b>

**Percentage of Total Businesses: 85.0 11.3 3.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	0.8	7	0.8	0	0.0	0	0.0
Moderate-income	23	2.5	22	2.5	1	4.3	0	0.0
Middle-income	566	62.0	551	62.3	11	47.8	4	66.7
Upper-income	314	34.4	302	34.2	10	43.5	2	33.3
Unknown-income	3	0.3	2	0.2	1	4.3	0	0.0
<b>Total Assessment Area</b>	<b>913</b>	<b>100.0</b>	<b>884</b>	<b>100.0</b>	<b>23</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>

**Percentage of Total Farms: 96.8 2.5 0.7**

## **Population Characteristics**

According to the 2000 U.S. Census, the population of the Cleveland-Akron assessment area was 2.7 million, of which 77.4% are white, 17.8% black, 2.3% Hispanic, and 1.6% Asian. Because of the MSA changes in 2004, the overall population decreased to 2.5 million, of which 76.8% are white, 18.3% are black, 2.3% are Hispanic, and 1.6% are Asian.

## **Income Characteristics**

The 2000 median family income in the Cleveland-Akron assessment area was \$52,211, with 19.9% low-income, 18.0% moderate-income, 22.3% middle-income, and 39.9% upper-income families. Additionally, 8.0% of families in the assessment area had incomes below the poverty level. However, the median family income in the assessment area was above the State of Ohio's median family income of \$50,037. A somewhat high level of poverty existed in the low-income tracts, where 36.0% of the families had incomes below the poverty level in 2003 and 35.7% in 2004. Additionally, 15.8% of families in the moderate-income tracts had incomes below the poverty level in 2003 and 15.4% in 2004. Typically, families with incomes below the poverty level have difficulty qualifying for residential real estate loans without flexible or innovative loan underwriting standards.

## **Housing Characteristics**

According to the 2000 Census, there were just over 1.1 million housing units in the Cleveland-Akron assessment area, of which 64.0% were owner-occupied units, 29.5% were rental units, and 6.5% were vacant units. The median housing value in the assessment area was \$115,836, which was above the State of Ohio at \$100,500. Of the total owner-occupied units, 4.3% were located in low-income tracts and 13.6% in moderate-income tracts, while 48.8% were located in middle-income tracts and 33.4% in upper-income tracts. As a result, it can be expected that the greater percentage of HMDA loans would be originated in the middle-income tracts of this assessment area.

## **Labor, Employment, and Economic Characteristics**

The Cleveland-Akron assessment area's economy is primarily dependent on the manufacturing, healthcare service, and retail trade sectors. Despite the concentration in manufacturing, recent declines in manufacturing have not adversely affected the local economy as seen in the multi-state assessment areas. While unemployment rates are higher than the national and similar to the state, the assessment area's diversity with healthcare and retail trade has mitigated some of the manufacturing losses. The January 2006 unemployment rates for the Cleveland and Akron MSA were 5.2% and 6.0%, respectively, which were below Ohio's unemployment rate of 6.1%, but above the national average of 4.7%. Major employers in the area include Ford Motor Company, General Motors, DaimlerChrysler, the Cleveland Clinic Health Systems, University Hospital Health Systems, and Akron General Health Systems.

The demographic tables for the Cleveland-Akron assessment area provide key assessment area demographic business data by revenue size and Census tract income type for 2003 and 2004. The information illustrates that in 2003, 85.1% of the businesses in the assessment area reported total annual revenues of less than \$1 million and were considered to be small businesses. In 2004, 85.0% of businesses reported total annual revenues of less than \$1 million.

The level of competition was considered high in the assessment area due to the strong presence of numerous banks in this market. The financial institutions operating offices in the Cleveland-Akron assessment area were regional, statewide, and national banks. As of the June 30, 2005 FDIC/OTS Summary of Deposits Report, there were 44 financial institutions operating 739 offices in the Cleveland MSA with total deposits of \$64.5 billion and 27 financial institutions operating 228 offices in the Akron MSA with total deposits of \$9.8 billion. In the Cleveland MSA, Sky Bank ranked 13<sup>th</sup> in deposits with a market share of 1.4%. In the Akron MSA, Sky Bank ranked tenth in deposits with a market share of 3.4%. Local competition does not appear to adversely affect the bank's ability to serve the credit needs of its assessment area. Local competitors include National City Bank; Key Bank, NA; and Charter One in Cleveland and First Merit, JP Morgan Chase Bank, and Fifth-Third in Akron.

According to several community contacts, the local economy is fairly stable and there is ample housing available for all income levels. Additionally, the financial institutions in the area are receptive to the areas credit needs in terms of housing and economic development.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CLEVELAND-AKRON OH MSA**

### **LENDING TEST**

The lending performance for the Cleveland-Akron assessment area is considered adequate. The bank demonstrates an adequate responsiveness to community credit needs and a poor distribution of HMDA loans among geographies; however, geographic lending to small businesses is considered good. There is an adequate distribution of loans to borrowers of different income levels and a good distribution of lending to businesses of different revenue sizes. Lastly, the bank has a high level of community development lending.

### **Lending Activity**

The bank's overall lending performance in the Cleveland-Akron assessment area reflects an adequate responsiveness to assessment area credit needs. Home refinance, small business, home purchase, and home improvement loans were the major product lines evaluated in this assessment area. Because of the higher dollar percentage invested, refinance loans received greater weight in the evaluation, followed by small business loans, home purchase loans, and home improvement loans. Multi-family loans and small farm loans were not evaluated because of the low number of originations in this assessment area.

In 2003, Sky ranked 27<sup>th</sup> in overall market share out of 613 reportable financial institutions in the Cleveland-Akron assessment area with 0.6% of the originated HMDA loans. In 2004, the bank ranked 37<sup>th</sup> out of 911 institutions with 0.6% of the overall market share of originated HMDA loans.

### **Geographic Distribution**

The geographic distribution for was considered poor. Refinance and home purchase lending was considered poor, while small business and home improvement lending was considered adequate. The volume of HMDA loans made in 2003 and 2004 outweigh the volume of small business made in within this assessment area. Therefore, more weight was placed on the HMDA loan analysis and as a result, the overall geographic distribution of lending is considered poor.

### ***Home Refinance Loans***

Due to the decline in market demand for home refinance loans, Sky Bank's volume of refinance loans in the Cleveland-Akron assessment area declined from 881 loans in 2003 to 448 loans in 2004, a 49.2% decrease in this loan product.

In 2003, approximately 1.1% of the home refinance loans went to low-income geographies, which is less than the 4.2% owner-occupancy rate and less than the percentage of refinance loans made by the aggregate lenders of 2.5%. The bank's lending performance is considered poor. With the decrease in home refinance loans in 2004 by approximately 50%, the bank's volume in low-income geographies also decreased. As a result, the bank made 0.4% of its home refinance loans in low-income geographies, which again is below the percentage of owner-occupied units of 4.7% and 5.2% of aggregate lending. Therefore, the bank's level of lending performance in low-income geographies remains poor.

In 2003, moderate-income geographies received 5.6% of the home refinance loans, which is considerably below the owner-occupancy rate of 13.6% in these areas. The bank was outperformed by the aggregate lenders, who made 9.9% of its refinance loans in these areas. Therefore, the bank's lending in moderate-income geographies is considered poor. In 2004, Sky made 6.3% of its refinance loans in moderate-income geographies, which is a slight improvement over 2003, yet still below the owner-occupancy rate of 13.4%. In addition, the bank's lending activity is again below the aggregate lenders, who made 14.6% of refinance loans in these areas. Although the bank made a slight improvement in the percentage of loans made, their performance is still considered poor.

Because a high percentage of owner-occupied units are in the middle- and upper-income tracts, it is expected that a majority of home refinance lending would occur in middle- and upper-income geographies. Accordingly, 35.0% of the bank's home refinance loans in 2003 were originated in middle-income tracts and 58.3% were originated in upper-income tracts, which contained 48.8% and 33.4% of owner-occupied units, respectively. In 2004, the bank originated 42.4% of home refinance loans in middle-income tracts and 50.9% in upper-income tracts, which contained 47.6% and 34.4% of owner-occupied units, respectively.

### ***Small Business Loans***

In 2003, Sky ranked 24<sup>th</sup> in overall market share out of 139 CRA-reportable institutions in this assessment area with 0.3% of the overall market share of small business loans originated in the Cleveland-Akron assessment area. In 2004, Sky ranked 21<sup>st</sup> in overall market shares out of 353 reportable institutions with 0.6% of the overall market share of loans originated in this assessment area.

In 2003, the bank made 3.7% of its small business loans in low-income geographies, which accounts for 7.6% of the small businesses in the low-income geographies. Sky's small business lending was outperformed by the aggregate lenders, who originated 6.2% of their small business loans in low-income geographies. As a result of this lending activity, the bank's performance in low-income geographies is considered poor. There was an increase in the overall small business volume for 2004 as well as a slight increase in the percentage of loans made in low-income geographies. The bank made 4.0% of its loans in the area, which is still less than the percentage of businesses located in low-income areas at 7.9%. Again, the bank's level of lending was exceeded by the aggregate lenders with 6.5% of the small businesses loans in low-income geographies. Considering the increase in lending levels from 2003 to 2004, the bank's performance is considered adequate.

In 2003, the bank originated 11.4% its small business loans in moderate-income geographies, which account for 13.9% of the businesses in the assessment area. Although Sky was outperformed by the aggregate of all lenders, who originated 12.5% of their small business loans in moderate-income geographies, the bank's lending activity to small businesses is considered good. In 2004, the bank originated 10.5% of its small business loans in moderate-income geographies, which again was less than the percentage of businesses within this assessment area at 13.6%. Additionally, although the bank was outperformed by the aggregate lenders, who made 11.9% of its loans in moderate-income geographies, the bank's lending performance is considered good.

A majority of the lending was expected in the middle-and upper-income tracts. Accordingly, 37.4% of small business lending occurring in middle-income geographies in 2003 and 39.1% in 2004. Additionally, 47.0% of small business loans were made in upper-income tracts in 2003 and 45.6% in 2004.

### ***Home Purchase Loans***

Home purchase lending increased in the assessment area during the review period from 165 loans in 2003 to 300 loans in 2004, an 81.8% increase.

In 2003, the bank made 0.6% of the home purchase loans in low-income geographies, which is less than the 4.2% owner-occupancy rate and less than the percentage of home purchase loans made by the aggregate lenders of 4.4%. The bank's lending performance is considered poor. In 2004, the bank's volume in low-income geographies increased by one loan. As a result, the bank made 0.7% of its home purchase loans in low-income geographies, which again is below the percentage of owner-occupied units of 4.7% and 4.9% of aggregate lending. Therefore, the bank's level of lending performance in low-income geographies remains poor.

In 2003, moderate-income geographies received 5.5% of the home purchase loans, which is considerably below the owner-occupancy rate of 13.6% in these areas. The bank was outperformed by the aggregate lenders, who made 12.7% of its home purchase loans in these areas. Therefore, the bank's lending in the moderate-income geographies is considered poor. In 2004, Sky's home purchase lending increased to 11.7% in the moderate-income geographies, which is a significant improvement over 2003, yet still below the owner-occupancy rate of 13.4%. In addition, the bank's lending activity is again below the aggregate lending who made 13.0% of home purchase loans in these areas. However, due to the significant increase in home purchase loans in these areas, the bank's performance is considered good.

Due to a high percentage of owner-occupied units in the middle- and upper-income tracts, it is expected that a majority of home purchase lending would occur in middle- and upper-income geographies. Accordingly, 53.3% of the bank's home purchase loans in 2003 were originated in middle-income tracts and 40.6% were originated in the upper-income tracts, which contained 48.8% and 33.4% of owner-occupied units, respectively. In 2004, the bank originated 48.7% of home purchase loans in the middle-income tracts and 39.0% in the upper-income tracts, which contained 47.6% and 34.4% of owner-occupied units, respectively.

### ***Home Improvement Loans***

Home improvement lending increased slightly in the assessment area during the review period from 146 loans in 2003 to 159 loans in 2004, an 8.9% increase.

In 2003, the bank made 1.4% of the home improvement loans in low-income geographies, which is less than the 4.2% owner-occupancy rate and less than the percentage of home improvement loans made by the aggregate lenders at 5.6%. The bank's lending performance is considered poor. In 2004, the bank's volume in the low-income geographies decreased by one loan. As a result, the bank made 0.6% of its home improvement loans in the low-income geographies, which again is below the percentage of owner-occupied units of 4.7% and 7.3% of aggregate lending. Therefore, the bank's level of lending performance in the low-income geographies remains poor.

In 2003, the moderate-income geographies received 11.6% of the home improvement loans, which is below the owner-occupancy rate of 13.6% in these areas. The bank was outperformed by the aggregate lenders, who made 19.0% of its home improvement loans in these areas. However, factoring in Sky's competitive disadvantage in this market, the bank's lending in the moderate-income geographies is considered good. In 2004, Sky's home improvement lending declined to 8.8% in the moderate-income geographies, which is still below the owner-occupancy rate of 13.4%. In addition, the bank's lending activity is again below the aggregate lenders, who made 17.6% of home improvement loans in these areas. However, due to the decrease in home improvement loans in these areas, the bank's performance is considered adequate.

Due to a high percentage of owner-occupied units in the middle- and upper-income tracts, it is expected that a majority of home improvement lending would occur in middle- and upper-income geographies. Accordingly, 63.7% of the bank's home improvement loans in 2003 were originated in middle-income tracts, which contained 48.8% of owner-occupied units. The bank originated 23.3% of its home improvement loans in the upper-income tracts, which contained 33.4% of owner-occupied units. In 2004, the bank originated 47.2% of home improvement loans in the middle-income tracts and 43.4% in the upper-income tracts, which contained 47.6% and 34.4% of owner-occupied units, respectively.

### **Distribution by Borrower Income and Revenue Size of the Business**

The borrower-income distribution was considered adequate. While lending to low-income borrowers was poor to adequate, lending to moderate-income borrowers was considered good to excellent. In addition, small business lending to businesses with revenues of \$1 million or less was considered good. The following discussion highlights significant performance information.

#### ***Home Refinance Loans***

In 2003, the bank made 6.2% of its refinance loans to low-income borrowers, who comprise 19.9% of the families in the assessment area. Although outperformed by the aggregate lenders, who originated 7.5% of refinance loans to low-income borrowers, Sky's lending levels were close. As a result, the bank's lending activity to low-income borrowers is considered adequate. In 2004, the bank made 6.7% of its refinance loans to low-income borrowers, which again is significantly below the percentage of families at 20.0% residing in the assessment area. Further, the aggregate lenders exceeded the bank's lending activity by making 8.7% of its refinance loans to low-income borrowers. The bank's performance is considered poor.

In 2003, the moderate-income borrowers received 17.1% of the home refinance loans, which is slightly below the percentage of families of 18.0% living in this assessment area. Again, Sky was outperformed by the aggregate lenders, who made 18.3% of its loans to moderate-income borrowers. As a result, Sky's performance is considered good. In 2004, the bank's refinance loans to moderate-income borrowers decreased to 15.6%, which is again below the percentage of moderate-income families at 17.9% living in the Cleveland-Akron MSA. Although there was a slight decrease in percentage of lending to moderate-income borrowers, the bank's performance in 2004 is considered good.

Middle-income borrowers received 24.0% of the home refinance loans in 2003 and 27.7% in 2004, which exceeds the percentage of middle-income families living in the assessment area for those years at 22.3% and 22.2%, respectively.



Sky made a majority of its home refinance loans to upper-income borrowers, who comprise 39.9% of the families living in this assessment area in 2003 and 2004. The bank made 52.3% of its home refinance loans to upper-income borrowers in 2003 and 47.1% in 2004. While home refinance lending in the low- and moderate-income tracts is below the percentage of families in those tracts, it would be expected that more lending would be in the middle- and upper-income tracts, considering the families in these tracts and the percentage of owner-occupied housing. It should also be noted that 18.5% of home refinance borrowers had unknown income.

### ***Small Business Loans***

In 2003, the bank originated 69.9% of its small business loans to businesses with \$1 million or less in revenue, which was less than the percentage of small businesses in the assessment area at 85.1%, but well above the aggregate lenders, who made 30.3% of small business loans. In addition, 56.6% of the loans were made in amounts of \$100,000 or less, which was below the aggregate level of 93.1%. As result, the bank's lending to small businesses is considered good.

In 2004, the bank originated 70.5% of its small business loans to businesses with \$1 million or less in revenue, which is less than the percentage of businesses with revenues of \$1 million or less in this assessment area at 85.0%, but again, well above the aggregate percentage of 30.5%. In addition, 56.7% of the loans were made in amounts of \$100,000 or less, which was below the aggregate of 92.7%. As a result of this analysis, Sky's small business lending to small businesses is good.

### ***Home Purchase Loans***

In 2003, Sky originated 13.3% of the bank's home purchase loans to low-income borrowers in the Cleveland-Akron assessment area, who represent 19.9% of families in the assessment area. In spite of its competitive disadvantage, the bank outperformed the aggregate lenders, who made 9.1% of home purchase loans to low-income borrowers. As a result, the bank's lending to low-income borrowers is considered good. In 2004, the bank's home purchase lending to low-income families dropped to significantly to 4.3%, which is below 20.0% of families in the assessment area. Further, the aggregate lenders exceeded the lending activity of the bank by making 8.4% of their home purchase loans to low-income borrowers. As a result in the decline in home purchase volume, the bank's lending activity to low-income borrowers is considered poor.

In 2003, Sky originated 21.8% of the bank's home purchase loans to moderate-income borrowers, who represent 18.0% of families in the assessment area. Although the bank was outperformed by the aggregate lenders, who made 23.8% of home purchase loans to moderate-income borrowers, the bank's lending activity is excellent. In 2004, the bank's home purchase lending increased slightly to 22.0%, which exceeds the 17.9% of families residing in the assessment area. In addition, the bank's lending was comparable to the aggregate lenders, who made 22.4% of the home purchase loans to moderate-income borrowers. As a result of this analysis, the bank's lending to moderate-income borrowers is again considered excellent.

Middle-income borrowers received 21.8% of the home purchase loans in 2003, which was slightly below the percentage of middle-income families living in the assessment area at 22.3%. However, in 2004, the bank's home purchase lending to middle-income borrowers increased to 26.0%, while representing 22.2% of families in the assessment area.

Sky made a majority of its home purchase loans to upper-income borrowers, who comprise 39.9% of the families living in this assessment area in 2003 and 2004. The bank made 43.0% of its home purchase loans to upper-income borrowers in 2003 and 42.7% in 2004.

### ***Home Improvement Loans***

In 2003, Sky made 15.1% of its home improvement loans to low-income borrowers, which is below the percentage of families at 19.9% residing in those areas. Sky's lending was comparable to the aggregate lenders, who made 15.6% of its home improvement loans to low-income borrowers. As a result, Sky's performance is considered good. In 2004, the bank's lending decreased to 10.7%, which again lagged the percentage of families at 20.0% in the assessment area. In addition, the bank was outperformed by the aggregate lenders, who made 13.2% of its loans to low-income borrowers. As a result, the bank's overall lending of home improvement loans to low-income families is considered adequate.

In 2003, the bank made 25.3% of its home improvement loans to moderate-income borrowers, which exceeded the percentage of families at 18.0% living in the assessment area. Although Sky was again slightly outperformed by the aggregate lenders who made 26.6% of its home improvement loans to moderate-income borrowers, the bank's performance is considered excellent. In 2004, the bank's home purchase lending to moderate-income borrowers decreased from 2003 to 20.1%. However, although the bank's lending was outperformed by the aggregate lenders who made 23.2% of home improvement loans to moderate-income borrowers, the bank's performance of lending is considered excellent.

Middle-income borrowers received 32.9% of the home improvement loans in 2003, which was well above the percentage of middle-income families living in the assessment area at 22.3%. In 2004, the bank's home improvement lending to middle-income borrowers decreased slightly to 31.4%, while representing 22.2% of families in the assessment area.

Sky made 23.3% of its home improvement loans to upper-income borrowers in 2003 and 36.5% in 2004, which comprised 39.9% of the families living in this assessment area in 2003 and 2004.

### **Community Development Lending**

The bank made a high level of community development loans in the Cleveland MSA. The bank funded 27 community development loans totaling \$16.1 million and is participating in a \$9.9 million letter of credit to support a \$15 million construction a new geriatrics center and long-term care center in a moderate income Census tract. In addition, the bank funded two community development loans in the Akron MSA totaling \$688,000.

## **INVESTMENT TEST**

The bank provided an excellent level of qualified community development investments and donations throughout this assessment area, often in a leadership position. Details of the number and dollar amounts of the investments can be found in the table at the end of the report. Included in the bank's qualified investments is a prior period investment with an unamortized balance of approximately \$2.3 million. Of the approximately \$2.2 million in new investments, the bank had \$112,000 in form of donations. Since the previous examination, the bank's investments in this assessment area have substantially increased by approximately 180%. Included in the approximately \$2.1 million of unfunded commitments is \$4,000 of donation commitments.

## **SERVICE TEST**

Sky's overall service performance in the Cleveland-Akron MSA assessment area is considered adequate. However, the bank is considered as providing a high level of community development services

### **Retail Services**

Delivery services are accessible to limited portions of the bank's assessment area and services vary in a way that inconvenience portions of the bank's assessment area, particularly LMI geographies and/or individuals.

Since the previous examination, changes to branch allocation are primarily due to Sky's acquisitions of Great Lakes Bank, Second National Bank, and Falls Bank. As a result, there were 45 office locations within this assessment area. There were 44 offices with ATMs, one full office with no ATM, and four cash-only ATMs. There was one office with an ATM located in a low-income tract, six offices with ATMs located in moderate-income tracts, 13 office locations with ATMs in the middle-income tracts, and 25 office locations with ATMs in the upper-income tracts. In addition, there were four cash-only ATMs, one in each of the tract income categories. The office locations in this assessment area represent 15.4% of the total banking offices.

The distribution of offices in the low- and moderate-income tracts is less than the percentage of low- and moderate-income tracts and the percentage of families residing in these areas. The branches and ATMs located in the middle-income tracts are also less than the percentage of respective tracts and percentage of families living in those geographies. Branches located in the upper-income tracts are greater than the percentage of tracts and percentage of families residing in those areas. Additionally, the one branch during the period under review is located in an upper-income tract.

Although most of the bank's office locations in this assessment were acquired through acquisitions, the delivery systems are accessible to limited portions in this assessment, especially in the low- and moderate-income tracts. However, the services provided do not vary in any way that inconveniences certain portions of the assessment areas, but have location limitations, particularly in LMI geographies or individuals.

## **Community Development Services**

Sky provided a relatively high level of community development services within the Cleveland-Akron PMSA. Most of the community development services are focused on the inner city of this assessment area. Below are some examples of some services provided by Sky in this assessment area.

- H.E.L.P. – Help Eliminate Lending that is Predatory – financial counseling program created in conjunction with Housing Advocates, Fannie Mae, and the City of Cleveland.
- Neighborhood Housing Services of GCR – provides homeownership counseling for the greater Cleveland region.
- E-City – teaches entrepreneurship to low-income young people in Cleveland area by improving their academic, business, and technology skills so they can become economically productive members of society.
- Center for Families and Children – provides counseling services to low- and moderate-income children and adults, including drug prevention education, head start program, employment assistance programs.
- Collinwood & Nottingham Villages Development Corp – focuses on affordable housing development and other initiatives designed to revitalize and stabilize the South Collinwood area of Cleveland.

## **METROPOLITAN AREAS**

*(For metropolitan areas with some or all assessment areas reviewed using the examination procedures)*

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CANTON-MASSILLON OH MSA**

Sky's operations in the Canton-Massillon assessment area are consistent with the overall operations of the institution. Lending activity accounted for approximately 5.4% of the bank's total lending activity in 2003 and in 2004. Sky's market share of deposits ranks the bank sixth out of 16 institutions in the Canton-Massillon MSA

The Canton-Massillon assessment area consists of Carroll and Stark Counties. The bank operates 12 branch offices and 12 ATMs in the assessment area. One branch office is located in a low-income Census tract, one in a moderate-income Census tract, seven in middle-income tracts, and three in upper-income tracts. All 12 branches have an ATM.

In reviewing the demographic data for this assessment area, there were no changes or differences between 2003 and 2004. As a result, the 2004 demographic table is displayed below. As illustrated, there were a total of 87 tracts in this assessment area - 4 low-income tracts, 19 moderate-income tracts, 53 middle-income tracts, and 11 upper-income tracts.

Certain components of the data in the table are discussed in this evaluation as they apply to particular parts of the analysis.

## Combined Demographics Report

Exam: Sky Bank

Analysis Year: 2004

Assessment Area(s): Canton-Massillon MSA 15940

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	4.6	1,836	1.6	667	36.3	19,714	17.7
Moderate-income	19	21.8	17,667	15.9	2,982	16.9	21,507	19.3
Middle-income	53	60.9	70,224	63.1	3,631	5.2	26,728	24.0
Upper-income	11	12.6	21,546	19.4	429	2.0	43,324	38.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>87</b>	<b>100.0</b>	<b>111,273</b>	<b>100.0</b>	<b>7,709</b>	<b>6.9</b>	<b>111,273</b>	<b>100.0</b>

	Housing Units by Tract		Housing Types by Tract						
	#	%	Owner-Occupied			Rental		Vacant	
#			%	%	#	%	#	%	
Low-income	3,717		1,072	0.9	28.8	2,109	56.7	536	14.4
Moderate-income	30,451		17,083	14.7	56.1	10,275	33.7	3,093	10.2
Middle-income	105,159		75,785	65.2	72.1	23,751	22.6	5,623	5.3
Upper-income	30,713		22,361	19.2	72.8	7,006	22.8	1,346	4.4
Unknown-income	0		0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>170,040</b>		<b>116,301</b>	<b>100.0</b>	<b>68.4</b>	<b>43,141</b>	<b>25.4</b>	<b>10,598</b>	<b>6.2</b>

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
#			%	#	%	#	%	#
Low-income	503	3.8	415	3.6	71	5.8	17	3.2
Moderate-income	1,972	15.0	1,674	14.7	227	18.6	71	13.4
Middle-income	7,714	58.5	6,754	59.1	628	51.4	332	62.5
Upper-income	2,989	22.7	2,582	22.6	296	24.2	111	20.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>13,178</b>	<b>100.0</b>	<b>11,425</b>	<b>100.0</b>	<b>1,222</b>	<b>100.0</b>	<b>531</b>	<b>100.0</b>

**Percentage of Total Businesses: 86.7 9.3 4.0**

	Total Farms by Tract		Farms by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
#			%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	48	9.0	48	9.1	0	0.0	0	0.0
Middle-income	420	78.9	417	79.3	2	50.0	1	50.0
Upper-income	64	12.0	61	11.6	2	50.0	1	50.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>532</b>	<b>100.0</b>	<b>526</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>

**Percentage of Total Farms: 98.9 0.8 0.4**

## **Population Characteristics**

According to the 2000 U.S. Census, the population of the Canton-Massillon assessment area was 406,934, of which 90.2% are white, 7.2% black, 0.9% Hispanic, 0.6% Asian, and 0.6% American Indian.

## **Income Characteristics**

The 2000 median family income in the Canton-Massillon assessment area was \$47,165, with 17.7% low-income, 19.3% moderate-income, 24.0% middle-income, and 38.9% upper-income. Additionally, 6.9% of families in the assessment area had incomes below the poverty level. The median family income in the assessment area was also below the State of Ohio's median family income of \$50,037. A somewhat high level of poverty existed in the low-income tracts, where 36.3% of the families had incomes below the poverty level. Additionally, 16.9% of families in the moderate-income tracts had incomes below the poverty level. Typically, families with incomes below the poverty level have difficulty qualifying for residential real estate loans without flexible or innovative loan underwriting standards.

## **Housing Characteristics**

According to the 2000 Census, there were just over 170,040 housing units in the Canton-Massillon assessment area, of which 68.4% were owner-occupied units, 25.4% were rental units, and 6.2% were vacant units. The median housing value in the assessment area was \$99,182, which was below the State of Ohio at \$100,500. Of the total owner-occupied units, 0.9% located in low-income tracts and 14.7% in moderate-income tracts, while 65.2% were located in the middle-income tracts and 19.2% in upper-income tracts. As a result, it can be expected that the greater percentage of HMDA loans would be originated in the middle-income tracts of this assessment area.

## **Labor, Employment, and Economic Characteristics**

The Canton-Massillon assessment area's economy is primarily dependent on the manufacturing, healthcare service, and retail trade sectors. Recent declines in manufacturing appear to have adversely affected the local economy, with unemployment rates higher than the state and national averages. The January 2006 unemployment rate for the Canton-Massillon MSA was 6.5% compared to Ohio's unemployment rate of 6.1% and the national average of 4.7%. Major employers in the area include Maytag Corporation, Precision Castparts Corporation, and the Timken Company.

The demographic tables for the Canton-Massillon assessment area provide key assessment area demographic business data by revenue size and Census tract income type for 2003 and 2004. The information illustrates that 86.7% of the businesses in the assessment area reported total annual revenues of less than \$1 million and were considered to be small businesses.

The level of competition was considered moderately high in the assessment area due to the strong presence of several banks in this market. The financial institutions operating offices in the Canton-Massillon assessment area were regional, statewide, and national banks. As of the June 30, 2005 FDIC/OTS Summary of Deposits Report, there were 16 financial institutions operating 127 offices in the Canton-Massillon MSA with total deposits of \$5 billion. Sky Bank ranked 6th in deposits with a market share of 8.8%. Local competition does not appear to adversely affect the bank's ability to serve the credit needs of its assessment area. Local competitors include First Merit Bank, Unizan Bank, and Charter One Bank.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CANTON- MASSILLON OH MSA**

### **LENDING TEST**

The bank demonstrates a good 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 to businesses of different revenue sizes, and a low level of community development lending.

### **Lending Activity**

The bank's overall lending performance in the Canton-Massillon assessment area reflects a good responsiveness to assessment area credit needs. HMDA-reportable loans and small business loans were the major product lines evaluated in this assessment area. Because of the higher dollar percentage invested, home refinance loans received greater weight in the evaluation, followed by home purchase loans, small business loans, and home improvement loans. Multi-family loans and small farm loans were not evaluated because of the low number of originations in this assessment area.

In 2003, Sky ranked fifth in overall market share in this assessment area, with 4.1% of the originated HMDA loans. Sky's competition includes Charter One, which ranked first in overall HMDA loans, with Wells Fargo ranking second, and First Merit Mortgage Corporation ranking third. In 2004, Sky ranked sixth in overall market share, with 3.4% of the originated HMDA loans. Competition included Charter One, ranking first, Countrywide second, and Wells Fargo third.



## **Geographic Distribution**

The geographic distribution for was considered adequate. While lending in the low-income geographies was poor, lending activity in the moderate-income areas was adequate. However, small business lending in the low- and moderate-income geographies was considered adequate.

### ***Home Refinance Loans***

Due to the decline in market demand for home refinance loans, Sky Bank's volume of refinance loans in the Canton-Massillon assessment area declined from 872 loans in 2003 to 358 loans in 2004, a 58.9% decrease in this loan product.

In 2003, the bank made no home refinance loans in low-income geographies. There is apparently some demand with a 0.9% owner-occupancy rate in these areas, as seen by the aggregate lenders, who made 0.5% of its refinance loans in low-income geographies. As a result of the bank's lack of lending, the bank's performance is considered poor. Again in 2004, Sky made no home refinance loans in the low-income tracts. Although not strong, the bank was outperformed by the aggregate lenders, who made 0.6% of its refinance loans in the low-income geographies. Based on this analysis, Sky's lending activity is again poor.

In 2003, the moderate-income geographies received 10.0% of the home refinance loans, which is below the owner-occupancy rate of 14.7% in these areas. The bank lending was comparable to the aggregate lenders, who made 10.7% of its refinance loans in these areas. Therefore, the bank's lending in the moderate-income geographies is considered adequate. In 2004, the bank made 12.0% of its refinance loans in the moderate-income geographies, which again is an improvement over 2003, yet still slightly below the owner-occupancy rate and below the 15.1% loans made by the aggregate lenders. With this improvement, the bank's lending activity in moderate-income geographies is considered good.

Because a high percentage of owner-occupied units are in the middle-income tracts at 65.2%, it is expected that a majority of home refinance lending would occur in these geographies. Accordingly, 74.0% of the bank's home refinance loans were originated in middle-income tracts in 2003 and 75.7% in 2004.

The bank originated 16.1% of home refinance loans in the upper-income tracts in 2003 and 12.3% in 2004, which contained 19.2% of owner-occupied units in the assessment area.

### ***Home Purchase Loans***

Home purchase lending increased in the assessment area during the review period from 211 loans in 2003 to 316 loans in 2004, a 49.8% increase.

In 2003, the bank made no home purchase in low-income geographies. There is apparently some demand with a 0.9% owner-occupancy rate in these areas, as seen by the aggregate lenders who made 0.5% of its home purchase loans in low-income geographies. As a result of the bank's lack of lending, the bank's performance is considered poor. In 2004, Sky made one home purchase loan representing 0.3% of its volume. Although not strong, the bank was outperformed by the aggregate lenders, who made 0.5% of its home purchase loans in the low-income geographies. Based on this analysis, Sky's lending activity is again poor.

In 2003, the moderate-income geographies received 9.5% of the home purchase loans, which is below the owner-occupancy rate of 14.7% in these areas. Also, the bank's lending was less than the aggregate lenders, who made 13.3% of its home purchase loans in these areas. Therefore, the bank's lending in the moderate-income geographies is considered adequate. In 2004, the bank made 9.2% of its home purchase loans in the moderate-income geographies, which again is below the owner-occupancy rate and below the 13.4% loans made by the aggregate lenders. The bank's lending activity in moderate-income geographies is considered adequate.

Because a high percentage of owner-occupied units are in the middle-income tracts at 65.2%, it is expected that a majority of home purchase lending would occur in these geographies. Accordingly, 72.0% of the bank's home purchase loans were originated in middle-income tracts in 2003 and 70.3% in 2004.

The bank originated 18.5% of home purchase loans in the upper-income tracts in 2003 and 20.3% in 2004, which contained 19.2% of owner-occupied units in the assessment area.

### ***Small Business Loans***

In 2003, Sky ranked 15<sup>th</sup> in overall market share out of 65 CRA-reportable institutions in this assessment area, with 1.7% of the overall market share of small business loans originated in the Canton-Massillon assessment area. In 2004, Sky ranked 13<sup>th</sup> again with 1.7% of the overall market share of small business loans. Sky's geographic distribution of small business loans was considered adequate in this assessment area throughout this evaluation period.

In 2003, the bank made 0.7% of small business loans in the low-income tracts with 3.8% of the businesses located in these areas. The bank lagged behind the aggregate lenders, who made 3.4%. As a result, the bank's small business lending in the low-income geographies is considered poor. In 2004, Sky's small business lending increased to 2.1% in the low-income tracts, although still less than the percentage of businesses located in these areas. Further, the bank again lagged behind the aggregate that again made 3.4% of its small business loans in these geographies. As a result of the increased percentage of lending, Sky's lending activity is adequate.

In 2003, the bank made 7.0% of its small business loans in the moderate-income geographies, which accounts for 15.0% of businesses located in these areas. The bank was again outperformed by the aggregate lenders, who made 11.6% of its small business loans in the moderate-income tracts. As a result, the bank's lending performance in these areas is poor. In 2004, although the bank's percentage of small business loan increased to 11.1%, it is still below the percentage of small business located in the moderate-income tracts and lags behind the aggregate lenders, who made 12.2% its small businesses loans in the moderate-income. Due to the increased percentage of small business lending in these geographies, the bank's lending performance is considered adequate.

As discussed above, a majority of the lending occurred in the middle-income tracts with 72.0% of small business lending occurring in these geographies in 2003 and 67.4% in 2004. Additionally, 20.3% of small business loans were made in the upper-income tracts in 2003 and 19.4% in 2004.

### ***Home Improvement Loans***

Home improvement lending decreased in the assessment area during the review period from 197 loans in 2003 to 121 loans in 2004, a 38.6% decrease.

The bank made no home improvement loans in 2003 and 2004. Since it appears there is some demand for loans with a 0.9% owner-occupancy rate and 1.4% loans made by the aggregate lenders, the bank's lending performance in the low-income geographies is poor.

In 2003, the bank made 15.2% of home improvement loans in the moderate-income tracts, which is above the percentage of owner-occupied units in these tracts at 14.7%. Although the bank lagged the aggregate lenders, who made 19.9% of its home improvements in the moderate-income tracts, Sky's lending performance is excellent. In 2004, the level of home improvement loans declined to 9.1%, which is below the percentage of owner-occupied units and less than the percentage of loans made by the aggregate lenders at 22.3%. Due to the substantial decline in loan volume, the bank's lending performance is considered adequate.

Because a high percentage of owner-occupied units are in the middle-income tracts at 65.2%, it is expected that a majority of home improvement lending would occur in these geographies. Accordingly, 80.7% of the bank's home improvement loans were originated in middle-income tracts in 2003 and 86.8% in 2004.

The bank originated 4.1% of home improvement loans in the upper-income tracts in both 2003 and 2004, which contained 19.2% of owner-occupied units in the assessment area.

## **Distribution by Borrower Income and Revenue Size of the Business**

The borrower-income distribution was considered good. Home purchase and home improvement loan activity was considered adequate to excellent; however, refinance lending was considered poor to adequate to low-income borrower and good to moderate-income borrowers. Small business lending was considered adequate.

### ***Home Refinance Loans***

In 2003, the bank made 8.4% of its refinance loans to low-income borrowers, who comprise 17.7% of the families in the assessment area. Although Sky's lending performance was comparable to the aggregate of all lenders, who originated 8.1% of their refinance loans to low-income borrowers, the bank's performance is considered poor. While the bank made approximately 26 fewer loans to low-income families in 2004, the percentage of refinance loans increased to 13.1%, which is a higher percentage of loans when compared to the aggregate of all lenders, who made 10.1%. As a result of the bank's improved lending to low-income borrowers in 2004, Sky's overall performance of these loans is considered adequate.

In 2003, the percentage of lending to moderate-income borrowers was 20.2%, which is slightly higher than the percentage of moderate-income families residing in this assessment area at 19.3%. The aggregate lenders made 18.8% of its loans to moderate-income families, which is less than those made by the bank. As a result, the bank's performance is considered excellent. In 2004, the percentage of loans to moderate-income borrowers at 19.8% was slightly higher than the percentage of moderate-income families living in the Canton-Massillon MSA at 19.3%. In addition, the bank's lending was the same as the aggregate of all lenders. Therefore, the bank's level of performance to moderate-income borrowers is considered excellent.

Middle-income borrowers received 30.4% of the home refinance loans in 2003 and 29.3% in 2004, which exceeds the percentage of middle-income families living in the assessment area for those years at 24.0%.

Sky made a majority of its home refinance loans to upper-income borrowers, who comprised 38.9% of the families living in this assessment area in 2003 and 2004. The bank made 40.1% of its home refinance loans to upper-income borrowers in 2003 and 35.5% in 2004.

### ***Home Purchase Loans***

In 2003, Sky made 10.9% of its home purchase loans to low-income borrowers. The bank outperformed the aggregate of all lenders who originated 9.5% of their home purchase loans to low-income borrowers, although the lending lagged the percentage of low-income families at 17.7%. As a result, the bank's performance is considered adequate. In 2004, the bank made approximately 17 more loans to low-income borrowers when compared to 2003, which increased the percentage of loan made to these borrowers to 12.7%. The bank also outperformed the aggregate lenders, who made 9.5% of its loans in low-income borrowers. As a result of this analysis, the bank's performance is considered adequate.

In 2003, the Sky originated 20.4% of its home purchase loans to moderate-income borrowers. Sky was slightly outperformed by the aggregate of all lenders, who originated 22.9% of their home purchase loans to moderate-income borrowers. In addition, the bank's lending performance was higher than the percentage of moderate-income families at 19.3%. As a result, the bank's lending activity is considered excellent. Although the volume of loans increased in 2004, the percentage of those loans to moderate-income borrowers remained flat at 20.9%. The bank's percentage of loans exceeded the percentage of families, yet was comparable to the aggregate of all lenders who made 21.3% of its loans to moderate-income borrowers. Therefore, the bank's lending activity is considered excellent.

Middle-income borrowers received 28.4% of the home purchase loans in 2003 and 31.3% in 2004, which were above the percentage of middle-income families living in the assessment area at 24.0%.

Sky made a majority of its home purchase loans to upper-income borrowers, who comprised 38.9% of the families living in this assessment area. The bank made 39.8% of its home purchase loans to upper-income borrowers in 2003 and 33.9% in 2004.

### ***Small Business Loans***

In 2003, the bank originated 62.2% of its small business loans to businesses with \$1 million or less in revenue, which is considerably less than the 86.7% of the businesses in all revenue categories. However, Sky outperformed the aggregate of all lenders, who originated 28.7% of their small business loans to businesses with \$1 million or less in revenue. In addition, 61.5% of small business loans were \$100,000 or less. As a result, the bank's performance is considered adequate.

In 2004, the bank originated 52.8% of its small business loans to businesses with \$1 million or less in revenue, which is less than the percentage of businesses with revenues of \$1 million or less at 86.7% in this assessment area, yet above the percentage of small business loans made by the aggregate lenders, who made 28.9% of loans to small businesses. Further, 59.7% of small business loans were \$100,000 or less. The bank's performance of small business lending to businesses with \$1 million or less in revenue is considered adequate.

### ***Home Improvement Loans***

In 2003, the bank made 9.6% of its home improvement loans to low-income borrowers, which is below the percentage of low-income families. The aggregate lenders outperformed the bank by making 13.9% of its loans to low-income borrowers. The bank's lending activity is considered adequate. In 2004, the bank's volume of home improvement loans declined by 81 loans, thereby decreasing the percentage of loans to 10.7%. The bank's lending also lagged the aggregate of all lenders who made 14.5% of its loans to moderate-income borrowers. As a result of this analysis, the bank's performance is considered adequate.

In 2003, Sky made 24.9% of its home improvement loans to moderate-income borrowers, which exceeds the percentage of moderate-income families residing in this assessment area. The bank's performance was comparable to the aggregate lenders, who made 25.9% of its loans to moderate-income borrowers. As a result, the bank's lending activity is considered excellent. In 2004, although the volume of loans decreased slightly by 18 loans, the percentage of loans to moderate-income borrowers increased to 25.6%. The bank also outperformed the aggregate lenders, who made 24.7% of home improvement loans to moderate-income borrowers. Therefore, the bank's performance is considered excellent.

Middle-income borrowers received 31.0% of the home improvement loans in 2003 and 28.9% in 2004, which were above the percentage of middle-income families living in the assessment area at 24.0%.

Sky made a majority of its home improvement loans to upper-income borrowers, which comprised 38.9% of the families living in this assessment area. The bank made 34.0% of its home improvement loans to upper-income borrowers in 2003 and 31.4% in 2004.

### **Community Development Lending**

Sky made a low level of community development loans in this assessment area. The bank originated one community development loan totaling \$10,000.

### **INVESTMENT TEST**

The bank provided a significant level of qualified community development investments and donations throughout this assessment area and is considered good. Details of the number and dollar amounts of the investments can be found in the table at the end of the report. Included in the bank's qualified investments is a prior period investment with an unamortized balance of approximately \$144,000. Of the approximately \$1,072,000 in new investments, the bank had \$75,000 in form of donations. Since the previous examination, the bank's investments in this assessment area have significantly increased by approximately 62.7%. In addition, the bank has approximately \$95,000 of unfunded commitments.

### **SERVICE TEST**

Sky's overall service performance in the Canton MSA assessment area is considered adequate. In addition the bank is considered providing an adequate level of community development services

## **Retail Services**

Delivery services are accessible to essentially all portions of the bank's assessment area and services do not vary in a way that inconvenience portions the bank's assessment area, particularly LMI geographies and/or individuals. There were 11 offices with ATMs, one full service office with no ATM, and one full service ATM. There was one office each with an ATM located in the low- and moderate-income tracts, six office locations with ATMs, one office with no ATM and a full service ATM in the middle-income tracts, and three office locations with ATMs in the upper-income tracts. The office locations in this assessment area represent 4.1% of the total banking offices.

The distribution of offices in the low-income tracts is greater than the percentage of low-income tracts and percentage of families residing in these areas. The branches located in the moderate-income tracts are less than the percentage of moderate-income tracts and the percentage of families living in those tracts. The branches and ATMs located in the middle-income tracts are comparable to the percentage of respective tracts and percentage of families living in those geographies. Branches located in the upper-income tracts are greater than the percentage of tracts and percentage of families residing in those areas.

## **Community Development Services**

Sky provided an adequate level of community development services within the Canton MSA. Most of the community development services are focused committee memberships for affordable housing organizations, hospital board, and other various services for low- and moderate-income individuals. Below are some examples of some services provided by Sky in this assessment area.

- Families First – strives to promote education, mentoring and community support collaboration.
- Alliance Area Domestic Shelter – provides leadership in fundraising, increasing awareness of the issue of domestic violence and support to individuals.
- Tri-County Habitat for Humanity – provides affordable housing and homeownership to low-income families.

## **METROPOLITAN AREAS**

*(For each metropolitan area where no assessment areas were reviewed using the examination procedures)*

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CINCINNATI-MIDDLETOWN OH MSA 17140**

This assessment area includes portions of Warren County. There were no changes in the assessment area between 2003 and 2004. Therefore, this evaluation will refer to the 2004 demographics of area.

In 2004 there were no low-income tracts, one moderate-income tract, three middle-income tracts, and four upper-income tracts.

According to the FDIC Summary of Deposits, as of June 30, 2005, Sky ranked 17th out of 17 institutions with 0.73% of the market share of deposits in Warren County. However, upon reviewing the entire Cincinnati MSA, Sky ranked 79<sup>th</sup> out of 87 institutions with 0.03% of the market share of deposits. Competition in this area includes Fifth Third Bank, Lebanon-Citizens NB, Peoples Community Bank, and Huntington National Bank.

In 2003 and 2004, the bank's lending activity within this assessment area represents approximately 0.21% of the bank's overall lending volume for this evaluation period.

As of year-end 2004, there was one branch location in this assessment area. There were no changes in branch locations between 2003 and 2004. The branch is located in an upper-income tract. The branches in this assessment area represent 0.34% of the total banking offices.

### **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CINCINNATI-MIDDLETOWN OH MSA**

The bank's lending performance in the Cincinnati assessment area is consistent with the overall performance within the state.

The bank had \$796,000 in community development loans in this area. In addition, included in the bank's qualified investments are prior period investments with an unamortized balance of approximately \$72,000. The bank has approximately \$127,000 in new investments. Further, Sky has \$2,000 in unfunded commitments. Lastly, the bank had no community development service activity within this assessment area.

Facts and data reviewed, including performance and demographic information, can be found in the core tables accompanying this report.



## **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE COLUMBUS OH MSA**

The assessment area includes the entirety of Franklin County and parts of Delaware and Union Counties. Due to changes in population and income levels, the U.S. Census Bureau changed some of the tract income categories. As a result, there were slight changes to the income categories and of seven tracts to the bank's assessment area. In 2003, there were 35 low-income tracts, 80 moderate-income tracts, 92 middle-income tracts, and 75 upper-income tracts. In 2004, there were 34 low-income tracts, 79 moderate-income tracts, 95 middle-income tracts, and 81 upper-income tracts.

According to the FDIC Summary of Deposits, as of June 30, 2005, Sky ranked 16<sup>th</sup> out of 57 institutions with 0.99% of the market share of deposits. However, when focusing in on Delaware, Franklin, and Union Counties, Sky's ranking and deposit share increase. The bank is ranked 11<sup>th</sup> out of 40 institutions with 1.15% of the market share of deposits. Competition in this area includes Huntington National Bank, JPMorgan Chase Bank NA, Fifth Third Bank, and National City Bank.

In 2003, the bank's lending activity within this assessment area represented 1.4% of the bank's overall lending volume for this evaluation period. In 2004, the lending volume represented 2.4% of the overall lending volume, a 78.6% increase in volume between the two years.

As of year-end 2003, Sky had 12 office locations within the Columbus assessment area. As of year-end 2004, the bank had 13 office locations. One office located each in a low- and moderate-income tract, six offices in middle-income tracts, and five in upper-income tracts. In addition, the bank has two cash-dispensing ATMs, one located each in a middle- and upper-income tract. The offices represent 4.4% of the total banking offices.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE COLUMBUS OH MSA**

The bank's lending performance in the Columbus assessment area is consistent with the overall performance within the state. In addition, investments and services are below the overall state performance.

There were 8 community development loans totaling \$13,025,000 targeted for this assessment area. In addition, included in the bank's qualified investments are prior period investments with an unamortized balance of approximately \$9.7 million. Of the approximately \$738,400 in new investments, the bank had \$49,000 in form of donations. In addition, Sky has approximately \$1.3 million in unfunded commitments. Further, the bank was very active in community development service within this assessment area.

## **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE DAYTON-SPRINGFIELD OH MSA**

The assessment area includes only the entirety of Greene County. Due to changes in income levels, the U.S. Census Bureau changed some of the tract income categories. As a result, there were slight changes to the income categories, which changed two of the income categories. In 2003, there were no low-income tracts, five moderate-income tracts, 15 middle-income tracts, and 13 upper-income tracts. In 2004, there were no low-income tracts, six moderate-income tracts, 15 middle-income tracts, and 12 upper-income tracts.

According to the FDIC Summary of Deposits, as of June 30, 2005, Sky ranked 13<sup>th</sup> out of 32 institutions in the Dayton MSA with 1.11% of the market share of deposits. However, when focusing in on Greene County, Sky's ranking and deposit share increase. The bank ranked sixth out of 11 institutions with 9.21% of the market share of deposits. Competition in this area includes Fifth Third Bank, US Bank NA, KeyBank NA, and National City Bank.

In 2003 and 2004, the bank's lending activity within this assessment area represented 2.7% of the bank's overall lending volume for this evaluation period.

There were no office location changes between 2003 and 2004. As of year-end 2004, the bank had four office locations. Three offices located each in middle-income tracts and one in a upper-income tract. In addition, the bank has one cash-only dispensing ATM located each in a middle-income tract. The offices represent 1.4% of the total banking offices.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE DAYTON- SPRINGFIELD OH MSA**

The bank's lending performance in the Dayton assessment area is consistent with the overall performance within the state. In addition, the bank's investment and services are below the performance within the state.

There were no community development loans targeted for this assessment area. In addition, included in the bank's qualified investments are prior period investments with an unamortized balance of approximately \$583,000. The bank had \$25,200 in new donations and no other new investments. However, Sky does have approximately \$159,000 in unfunded commitments. Further, the bank had some active in community development service within this assessment area.

Facts and data reviewed, including performance and demographic information, can be found in the core tables accompanying this report.

## **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LIMA OH MSA**

In 2003 and 2004, the Lima MSA assessment area included only Allen County.

In 2003, there were two low-income tracts, 12 moderate-income tracts, 16 middle-income tracts, and four upper-income tracts. In 2004 there were two low-income tracts, 11 moderate-income tracts, 15 middle-income tracts, and six upper-income tracts.

According to the FDIC Summary of Deposits, as of June 30, 2005, Sky ranked seventh out of 11 institutions with 4.21% of the market share of deposits. Competition in this area includes JPMorgan Chase Bank, Huntington National Bank, Citizens National Bank of Bluffton, and First Federal Bank of MW.

In 2003, the bank's lending activity within this assessment area represents approximately 1.9% of the bank's overall lending volume for this evaluation period. In 2004, although there was a decline in volume, the percentage of lending activity in this assessment area increased slightly to 2.2%.

There were no changes in branch locations between 2003 and 2004. Therefore, as of year-end 2004, there were three branch locations within the Lima assessment area. There is one office located in a low-income tract and two offices in the middle-income tracts. Additionally, the bank has one cash-dispensing ATM located in a middle-income tract. The offices represent 1.0% of the total banking offices.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LIMA OH MSA**

The bank's lending performance in the Lima assessment area is consistent with the overall performance within the state. In addition, the bank's investments and services are below the performance of the state.

There were \$9,160,000 in community development loans targeted for this assessment area. In addition, included in the bank's qualified investments are prior period investments with an unamortized balance of approximately \$22,000. The bank had \$26,000 in new donations and no other new investments. However, Sky does have approximately \$10,500 in unfunded commitments. Further, the bank had some active in community development service within this assessment area.

Facts and data reviewed, including performance and demographic information, can be found in the core tables accompanying this report.

## **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TOLEDO OH MSA**

The Toledo assessment area includes the entirety of Fulton, Lucas, and portions of Ottawa and Wood Counties. However, in 2003, Ottawa County was part of the Northwestern nonmetropolitan assessment area. Due to the change in the U.S. Census, a few income categories changed between 2003 and 2004.

In 2003, the bank's assessment area had 17 low-income tracts, 36 moderate-income tracts, 77 middle-income tracts, and 33 upper-income tracts. In 2004, there were 17 low-income tracts, 36 moderate-income tracts, 77 middle-income tracts, and 33 upper-income tracts.

According to the FDIC Summary of Deposits, as of June 30, 2005, Sky ranked second out of 23 institutions with 14.5% of the market share of deposits. Competition in this area includes Fifth Third Bank, Key Bank NA, Huntington National Bank, and Charter One Bank NA.

In 2003, the bank's lending activity within this assessment area represents approximately 19.6% and in 2004, fell slightly to 18.2% of the bank's overall lending volume for this evaluation period.

Between 2003 and 2004, Sky opened three branch locations in middle-income tracts. As of year-end 2004, there were 37 branch locations within the Toledo MSA. No offices in the low-income tracts; however, there are five cash-dispensing ATMs. There are two office locations in the moderate-income tracts, 27 in the middle-income tracts, and eight offices in the upper-income tracts with 3 additional cash-dispensing ATMs. The office locations represent 12.6.0% of the bank's total banking centers.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TOLEDO OH MSA**

The bank's lending performance in the Toledo assessment area is consistent with the overall performance within the state. However, investments and services exceeded the overall state performance.

There was approximately \$7.9 million in community development loans targeted for this assessment area. In addition, included in the bank's qualified investments are prior period investments with an unamortized balance of approximately \$1.9 million. Of the approximately \$1.4 million in new investments, the bank had \$278,000 in form of donations. In addition, Sky has approximately another \$1.4 million in unfunded commitments. Further, the bank was very active in community development service within this assessment area.

Facts and data reviewed, including performance and demographic information, can be found in the core tables accompanying this report.

<b>Assessment Area</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>
<b>Cincinnati MSA</b>	Consistent	Below	Below
<b>Columbus MSA</b>	Consistent	Exceeded	Exceeded
<b>Lima MSA</b>	Consistent	Below	Exceeded
<b>Dayton MSA</b>	Consistent	Below	Below
<b>Toledo MSA</b>	Consistent	Exceeded	Exceeded

## **NON-METROPOLITAN AREA**

*(If some of all of the assessment areas with the nonmetropolitan statewide area were reviewed using the examination procedures)*

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NORTHWEST OHIO NON-METROPOLITAN AREA**

Sky's operations in the Northwestern Ohio nonmetropolitan area assessment area are consistent with the overall operations of the institution. Lending activity accounted for approximately 25.5% of the bank's total lending activity in 2003 and 18.1% in 2004.

The Northwestern Ohio nonmetropolitan area assessment area consists of 12 counties, which includes all Defiance, Hancock, Hardin, Henry, Logan, Marion, Paulding, Putnam, Williams, and Wyandot Counties and portions of Sandusky and Seneca Counties. The bank operates 36 branch offices, 25 full service ATMs, and 9 cash-only ATMs in the assessment area. Three branch offices are located in moderate-income tracts, 24 in middle-income tracts, and nine in upper-income tracts. The bank operates three ATMs in moderate-income tracts, 20 in middle-income tracts, and 11 in upper-income tracts. There are no low-income tracts in this assessment area.

In reviewing the demographic data for this assessment area, there were slight changes or differences between 2003 and 2004. As a result, the discussion in this section will discuss demographics for both years. In 2003, there were a total of 117 tracts in this assessment area - six moderate-income tracts, 85 middle-income tracts, and 26 upper-income tracts. In 2004, there were a total of 107 tracts in this assessment area - five moderate-income tracts, 76 middle-income tracts, and 26 upper-income tracts.

The following tables provide demographic data that were used in analyzing the bank's CRA performance in the Northwestern Ohio nonmetropolitan area for 2003 and 2004. Certain components of the data in the table are discussed in this evaluation as they apply to particular parts of the analysis.

## Combined Demographics Report

Exam: Sky Bank

Analysis Year: 2003

Assessment Area(s): Nonmetropolitan area OH (Northwestern)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	19,414	13.9
Moderate-income	6	5.1	5,537	4.0	893	16.1	24,858	17.7
Middle-income	85	72.6	98,566	70.4	5,799	5.9	34,384	24.5
Upper-income	26	22.2	35,966	25.7	1,096	3.0	61,413	43.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>117</b>	<b>100.0</b>	<b>140,069</b>	<b>100.0</b>	<b>7,788</b>	<b>5.6</b>	<b>140,069</b>	<b>100.0</b>

	Housing Units by Tract		Housing Types by Tract						
	#	% %	Owner-Occupied		Rental		Vacant		
#			%	#	%	#	%	#	%
Low-income	0		0	0.0	0	0.0	0	0.0	
Moderate-income	9,325		4,824	3.2	51.7	3,659	39.2	842	9.0
Middle-income	150,981		105,377	70.8	69.8	33,843	22.4	11,761	7.8
Upper-income	49,481		38,723	26.0	78.3	8,415	17.0	2,343	4.7
Unknown-income	0		0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>209,787</b>		<b>148,924</b>	<b>100.0</b>	<b>71.0</b>	<b>45,917</b>	<b>21.9</b>	<b>14,946</b>	<b>7.1</b>

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
	#	% %	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
#			%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	896	5.4	782	5.5	78	5.4	36	4.3
Middle-income	11,594	69.8	9,988	69.7	1,000	69.8	606	72.2
Upper-income	4,122	24.8	3,570	24.9	355	24.8	197	23.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>16,612</b>	<b>100.0</b>	<b>14,340</b>	<b>100.0</b>	<b>1,433</b>	<b>100.0</b>	<b>839</b>	<b>100.0</b>

**Percentage of Total Businesses:                      86.3    8.6    5.1**

	Total Farms by Tract		Farms by Tract & Revenue Size					
	#	% %	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
#			%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	11	0.3	11	0.3	0	0.0	0	0.0
Middle-income	2,445	73.3	2,432	73.4	8	53.3	5	71.4
Upper-income	878	26.3	869	26.2	7	46.7	2	28.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>3,334</b>	<b>100.0</b>	<b>3,312</b>	<b>100.0</b>	<b>15</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>

**Percentage of Total Farms:    99.3    0.4    0.2**

## Combined Demographics Report

Exam: Sky Bank

Analysis Year: 2004

Assessment Area(s): Nonmetropolitan area OH (Northwestern)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	17,316	13.8
Moderate-income	5	4.7	4,869	3.9	817	16.8	22,197	17.7
Middle-income	76	71.0	85,639	68.5	5,205	6.1	30,636	24.5
Upper-income	26	24.3	34,553	27.6	1,240	3.6	54,912	43.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>107</b>	<b>100.0</b>	<b>125,061</b>	<b>100.0</b>	<b>7,262</b>	<b>5.8</b>	<b>125,061</b>	<b>100.0</b>

	Housing Units by Tract		Housing Types by Tract						
	#	% %	Owner-Occupied			Rental		Vacant	
#			%	%	#	%	#	%	
Low-income	0		0	0.0	0.0	0	0.0	0	0.0
Moderate-income	8,370		4,198	3.1	50.2	3,384	40.4	788	9.4
Middle-income	132,608		91,702	68.8	69.2	30,115	22.7	10,791	8.1
Upper-income	48,136		37,437	28.1	77.8	8,411	17.5	2,288	4.8
Unknown-income	0		0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>189,114</b>		<b>133,337</b>	<b>100.0</b>	<b>70.5</b>	<b>41,910</b>	<b>22.2</b>	<b>13,867</b>	<b>7.3</b>

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
	#	% %	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
#			%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	863	5.8	750	5.9	77	6.0	36	4.8
Middle-income	10,153	68.7	8,730	68.5	900	70.2	523	70.4
Upper-income	3,756	25.4	3,267	25.6	305	23.8	184	24.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>14,772</b>	<b>100.0</b>	<b>12,747</b>	<b>100.0</b>	<b>1,282</b>	<b>100.0</b>	<b>743</b>	<b>100.0</b>

**Percentage of Total Businesses:                      86.3    8.7    5.0**

	Total Farms by Tract		Farms by Tract & Revenue Size					
	#	% %	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
#			%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	11	0.4	11	0.4	0	0.0	0	0.0
Middle-income	2,074	69.4	2,064	69.5	7	58.3	3	50.0
Upper-income	904	30.2	896	30.2	5	41.7	3	50.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>2,989</b>	<b>100.0</b>	<b>2,971</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>

**Percentage of Total Farms:    99.4    0.4    0.2**



### **Population Characteristics**

According to the 2000 U.S. Census, the population of the Northwestern Ohio nonmetropolitan area assessment area was 461,188, of which 93.0% are white, 3.5% Hispanic, 2.3% black, and 0.6% Asian.

### **Income Characteristics**

The 2000 median family income in the Northwestern Ohio nonmetropolitan area assessment area was \$47,850, with 13.6% low-income, 17.8% moderate-income, 24.5% middle-income, and 43.99% upper-income. Additionally, 5.8% of families in the assessment area had incomes below the poverty level. Further, the median family income in the assessment area was below the State of Ohio's median family income of \$50,037. While there were no low-income tracts in the assessment area, a modest level of poverty existed in the moderate-income tracts, where 16.8% of the families had incomes below the poverty level in 2003. Additionally, 16.1% of families in the moderate-income tracts had incomes below the poverty level in 2004. Typically, families with incomes below the poverty level have difficulty qualifying for residential real estate loans without flexible or innovative loan underwriting standards.

### **Housing Characteristics**

According to the 2000 Census, there were 209,787 housing units in the Northwestern Ohio nonmetropolitan area assessment area, of which 71.0% were owner-occupied units, 21.9% were rental units, and 7.1% were vacant units. The median housing value in the assessment area was \$87,093, which was well below the State of Ohio at \$100,500. Of the total owner-occupied units, 3.1% in moderate-income tracts, while 68.8% were located in the middle-income tracts and 28.1% in upper-income tracts. As a result, it can be expected that the greater percentage of HMDA loans would be originated in the middle-income tracts of this assessment area.

### **Labor, Employment, and Economic Characteristics**

The Northwestern Ohio nonmetropolitan area assessment area's economy is primarily dependent on the agriculture/manufacturing and retail trade sectors. Recent declines in manufacturing appear to have adversely affected the local economy, with unemployment rates higher than state and national averages. The January 2006 unemployment rates for the 12 counties in the assessment area ranged from 4.9% in Hancock County to 7.4% in Henry County. Five of the 12 counties had unemployment rates slightly below state's unemployment rate of 6.1%; however, all 12 counties were above the national average of 4.7%. Major employers in the area include the Cooper Tire & Rubber Company, Whirlpool Corporation, and Kohl's Corporation.

The demographic tables for the Northwestern Ohio Nonmetropolitan area assessment area provide key assessment area demographic business data by revenue size and Census tract income type for 2003 and 2004. The information illustrates that in both years of the review period, 86.3% of the businesses in the assessment area reported total annual revenues of less than \$1 million and were considered to be small businesses.

The level of competition was considered moderate in the assessment area due to the presence of several banks in this market. The financial institutions operating offices in the assessment area were regional, statewide, and national banks. As of the June 30, 2005 FDIC/OTS Summary of Deposits Report, there were 52 financial institutions operating 240 offices in the Northwest Ohio nonmetropolitan area assessment area with total deposits of \$7.3 billion. Sky Bank ranked first in deposits in the assessment area, with a market share of 15.7%. Local competition does not appear to adversely affect the bank's ability to serve the credit needs of its assessment area. Local competitors include First Federal Bank of the Midwest, Fifth-Third Bank, and National City Bank.

According to a community contact, the local economy is closely linked to the automobile industry and small farming. Therefore, due to recent problems with General Motors, many satellite business in the area have also experienced problems. The contact mentioned that Sky Bank was involved in the community and had a good working relationship with the bank, but there is still a need for small business development in the area. Another contact also stated that Sky was involved in the community, but felt that the local banks are not flexible enough in helping local businesses.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NORTHWESTERN OHIO NONMETROPOLITAN AREA**

### **LENDING TEST**

The bank demonstrates a good responsiveness to community credit needs, an adequate distribution of loans among geographies, a good distribution of loans to borrowers of different income levels and to businesses of different revenue sizes, and an excellent level of community development lending.

#### **Lending Activity**

The bank's lending activity in this assessment area is considered good. The major products reviewed were HMDA loans and small business loans. Due to the fact that there are no low-income geographies and only 4.7% moderate-income geographies, the weight of this lending test falls on the bank's borrower distribution evaluation.

In 2003, Sky ranked first in overall market share out of 433 financial institutions in this assessment area with 17.8% of the originated HMDA loans. In 2004, Sky again ranked first out of 387 financial institutions in overall market share with 11.8% of the originated HMDA loans. Competition included Mortgage Guaranty Insurance Company ranking second, First Federal of the Midwest third, and Fifth Third Mortgage Company fourth.

### **Geographic Distribution**

The overall geographic distribution of lending is considered adequate. Since there were no low-income geographies, the focus of the analysis was based on lending in the moderate-income tracts, although lending activity in the middle- and upper-income geographies was assessed for lending consistency to the proxies.

#### ***Home Refinance Loans***

Due to the decline in market demand for home refinance loans, Sky Bank's volume of refinance loans in the Northwestern Ohio nonmetropolitan area assessment area declined from 4,908 loans in 2003 to 1,459 loans in 2004, a 70.3% decrease in this loan product.

In 2003, the moderate-income geographies received 1.1% of the home refinance loans, which is approximately half the owner-occupancy rate of 3.2% in these areas. The bank was outperformed by the aggregate lenders, who made 2.6% of its refinance loans in the moderate-income geographies. As a result, the bank's lending performance is considered poor. There was a significant decrease in loan volume in 2004. The bank only made 19 refinance loans or 1.3% in the moderate-income geographies, which is again below the owner-occupancy rate of 3.1% and below the aggregate that made 3.5% of its home refinance loans in the moderate-income geographies. As a result, the bank's performance is poor.

Because a high percentage of owner-occupied units are in the middle- and upper-income tracts, it is expected that a majority of home refinance lending would occur in middle- and upper-income geographies. Accordingly, 67.8% of the bank's home refinance loans in 2003 were originated in middle-income tracts and 31.1% were originated in the upper-income tracts, which contained 70.8% and 26.0% of owner-occupied units, respectively.

In 2004, the bank originated 62.9% of home refinance loans in the middle-income tracts and 35.8% in the upper-income tracts, which contained 68.8% and 28.1% of owner-occupied units, respectively.

#### ***Home Purchase Loans***

Home purchase lending decreased in the assessment area during the review period from 1,034 loans in 2003 to 884 loans in 2004, a 14.5% decrease.

In 2003, the bank made 2.9% of its home purchase loans in the moderate-income geographies, which is below the owner-occupancy rate in the assessment area. The bank was outperformed by the aggregate lenders, who made 3.6% of their loans in these areas. However, in reviewing the bank's performance against the proxy, its performance is considered good. In 2004, Sky made 3.5% of its home purchase loans, which is comparable to the percentage of owner-occupied units and to the aggregate of all lenders that made 3.2% of the home purchase loans in the moderate-income tracts. As a result, the bank's performance is good.

Because a high percentage of owner-occupied units are in the middle- and upper-income tracts, it is expected that a majority of home purchase lending would occur in middle- and upper-income geographies. Accordingly, 65.3% of the bank's home purchase loans in 2003 were originated in middle-income tracts and 31.8% were originated in the upper-income tracts, which contained 70.8% and 26.0% of owner-occupied units, respectively.

In 2004, the bank originated 59.6% of home purchase loans in the middle-income tracts and 36.9% in the upper-income tracts, which contained 68.8% and 28.1% of owner-occupied units, respectively.

### ***Small Business Loans***

In 2003, Sky ranked seventh in overall market share out of 85 CRA reportable institutions in this assessment area; however, due to the volume of small business loans, the bank only has 4.7% of the overall market share of small business loans originated in the assessment area. In 2004, the bank again ranked seventh; however, its overall market share increased slightly to 5.1%. Some of the bank's competitors include Capital One ranking first, First Federal of the Midwest second, and CitiBank USA NA ranking third.

In 2003, there were 16,612 small businesses in the Northwestern Ohio nonmetropolitan area assessment area, with the largest percentage in the middle-income tracts at 69.8%, followed by the upper-income tracts at 24.8%, and the moderate-income tracts at 5.4%. In 2004, the number of small businesses in the Northwestern Ohio nonmetropolitan area assessment area declined to 14,772, with the percentage breakdown in each geography as follows: 68.7% in the middle-income tracts, 25.4% in the upper-income tracts, and 5.8% in the moderate-income tracts.

In 2003, the bank originated 1.0% its small business loans in the moderate-income geographies, which account for 5.4% of the businesses in the assessment area. Sky's performance was outperformed by the aggregate of all lenders who originated 3.7% of their small business loans in the moderate-income geographies. As of result, the bank's performance is considered to be poor. Although the volume of small business lending decreased in 2004, the percentage of small business lending increased slightly. However, the bank's originations or 2.5% of its small business loans in the moderate-income geographies is again less than the percentage of businesses within this assessment area at 5.8% and less than the aggregate lender of 4.3%. Therefore, the bank's performance in the moderate-income geographies is considered poor.

As was discussed above, a majority of the lending occurred in the middle-and upper-income tracts, with 67.6% of small business lending occurring in the middle-income geographies in 2003 and 58.0% in 2004. Additionally, 31.4% of small business loans were made in the upper-income tracts in 2003 and 39.5% in 2004.

### ***Home Improvement Loans***

Home improvement lending decreased slightly in the assessment area during the review period from 414 loans in 2003 to 335 loans in 2004, a 19.1% decrease.

In 2003, the bank made 2.4% of its home improvement loans in the moderate-income geographies, which again is below the owner-occupancy rate in the assessment area. The bank was outperformed by the aggregate lenders, who made 5.6% of their loans in these areas. However, in reviewing the bank's performance against the proxy, its performance is considered good. In 2004, Sky made 3.9% of its home improvement loans in the moderate-income tracts, which is slightly above the percentage of owner-occupied units, yet less than the 5.4% of loans made by the aggregate lenders. As a result of the bank's improvement, the overall performance is excellent.

Because a high percentage of owner-occupied units are in the middle- and upper-income tracts, it is expected that a majority of home improvement lending would occur in middle- and upper-income geographies. Accordingly, 67.9% of the bank's home improvement loans in 2003 were originated in middle-income tracts and 29.7% were originated in the upper-income tracts, which contained 70.8% and 26.0% of owner-occupied units, respectively.

In 2004, the bank originated 64.2% of home improvement loans in the middle-income tracts and 31.9% in the upper-income tracts, which contained 68.8% and 28.1% of owner-occupied units, respectively.

### ***Small Farm Loans***

In 2003, there were 3,334 small farms in the Northwestern Ohio nonmetropolitan area assessment area, with the largest percentage in the middle-income tracts at 73.3%, followed by the upper-income tracts at 26.3%, and the moderate-income tracts at 0.3%. In 2004, the number of small farms in the assessment area declined to 2,989, with the percentage breakdown in each geography as follows: 69.4% in the middle-income tracts, 30.2% in the upper-income tracts, and 0.4% in the moderate-income tracts.

In 2003, the bank originated one or 0.6% of small farm loans in the moderate-income geographies, which account for 0.3% of the farms in the assessment area. Sky's performance was better than aggregate lenders, who originated 0.4% of their small business loans in the moderate-income geographies. As a result, the bank's performance is considered to be excellent. Although the volume of small business lending decreased in 2004, the percentage of small farm lending increased. The bank originated three or 2.3% of its small farm loans in the moderate-income geographies, which is above the percentage of farms within this assessment area at 0.4% and above the aggregate of all lenders that made 1.0% of its small farm loans in these areas. Therefore, the bank's performance in the moderate-income geographies is considered excellent.

As discussed above, a majority of the lending occurred in the middle-and upper-income tracts with 74.4% of small farm lending occurring in the middle-income geographies in 2003 and 62.0% in 2004. Additionally, 25.0% of small farm loans were made in the upper-income tracts in 2003 and 37.7% in 2004.

### **Distribution by Borrower Income and Revenue Size of the Business**

The bank's borrower distribution is considered good in this assessment area. Although lending to low-income borrowers was poor to adequate, lending activity to moderate-income borrowers was good to excellent. Small business lending to businesses with revenues of \$1 million or less was considered good. The following discussion highlights significant performance information.

#### ***Home Refinance Loans***

In 2003, the bank made 4.3% of its refinance loans to low-income borrowers, who comprise 13.9% of the families in the assessment area. Sky's performance lagged the aggregate of all lenders who originated 5.4% of their refinance loans to low-income borrowers. The bank's refinance lending to low-income borrowers is poor. Although the bank made approximately 123 fewer loans to low-income families in 2004, the percentage of loans to low-income borrowers increased slightly to 6.2%, which again is significantly below the percentage of families at 13.9% residing in the assessment area. While the bank's performance was comparable to the aggregate of all lenders at 6.4%, the bank's performance is still considered poor.

In 2003, the percentage of lending to moderate-income borrowers was 17.0%, which is comparable to the percentage of moderate-income families living in this assessment area at 17.7%. The aggregate lenders made 16.3% of its loans to moderate-income families, which is slightly less than the bank's lending activity. Therefore, the bank's performance is considered good. In 2004, the volume of lending to moderate-income borrowers decreased by approximately 560 loans, but the percentage of refinance loans to moderate-income borrowers increased to 18.4%, slightly above the percentage of moderate-income families at 17.7% residing in the assessment area, yet comparable to the aggregate lenders at 18.1%. The bank's performance is excellent.

Middle-income borrowers received 29.6% of the home refinance loans in 2003 and 29.2% in 2004, which exceeds the percentage of middle-income families living in the assessment area for those years at 24.5%.

Sky made a majority of its home refinance loans to upper-income borrowers, who comprised 43.8% of the families living in this assessment area in 2003 and 43.9% in 2004. The bank made 48.1% of its home refinance loans to upper-income borrowers in 2003 and 45.2% in 2004.

### ***Home Purchase Loans***

In 2003, Sky made 9.2% of its home purchase loans to low-income borrowers. Although the bank's lending was less than the percentage of low-income families, the bank outperformed the aggregate of all lenders, who originated 8.1% of their home purchase loans to low-income borrowers. As a result, the bank's performance is considered adequate. In 2004, the percentage of home purchase loans to low-income borrowers fell to 6.8%, which again lagged the percentage of families residing in the assessment area. In addition, the bank was outperformed by the aggregate of all lenders that made 8.5% of its loans to low-income borrowers. As a result of this analysis, the bank's performance is considered poor.

In 2003, the bank made 26.1% of its home purchase loans to moderate-income borrowers, which is significantly above the percentage of the moderate-income families in the assessment area. Sky exceeded the aggregate of all lenders who originated 23.4% of their home purchase loans to moderate-income borrowers. As a result of this lending activity, the bank's performance is considered excellent. Since there was a slight decrease in home purchase loans to moderate-income borrowers in 2004, the percentage of loans made to these borrowers also decreased to 22.5%, yet exceeded the percentage of families living in the assessment area and is comparable to the aggregate lenders that made 22.9% of home purchase loans to moderate-income borrowers. As a result, the bank's performance is considered excellent.

Middle-income borrowers received 25.3% of the home purchase loans in 2003, which was slightly above the percentage of middle-income families living in the assessment area at 24.5%. In 2004, the bank's home purchase lending to middle-income borrowers increased to 29.2%, while still representing 24.5% of families in the assessment area.

Sky made a majority of its home purchase loans to upper-income borrowers, who comprise 43.8% of the families living in this assessment area in 2003 and 43.9% in 2004. The bank made 36.9% of its home purchase loans to upper-income borrowers in 2003 and 39.8% in 2004.

### ***Small Business Loans***

In 2003, the bank originated 75.2% of its small business loans to businesses with \$1 million or less in revenues, which was below the percentage of small businesses in the assessment area at 86.3%, but well above the aggregate lender's percentage of 39.0%. In addition, 63.5% of the loans were made in amounts of \$100,000 or less, which was below the aggregate level of 92.5%. As a result, the bank's lending activity is considered good.

In 2004, the bank originated 76.2% of its small business loans to businesses with \$1 million or less in revenue, which is less than the percentage of businesses with revenues of \$1 million or less in this assessment area at 86.3%, but again, well above the aggregate lender's percentage of 39.4%.

In addition, 68.3% of the small business loans were in amounts of \$100,000 or less, which is less than the aggregate lenders who made 91.5%. The bank's performance is considered good.

### ***Home Improvement Loans***

The bank made 8.7% of its home improvement loans to low-income borrowers, which is below the percentage of low-income families. The bank was outperformed by the aggregate lenders, who made 11.2% of their loans to low-income borrowers. The bank's performance is considered adequate. In 2004, the bank only made 27 home improvement loans to low-income borrowers, which represents 8.1% of its loans. This is significantly below the 13.8% of low-income families in the assessment area. Further, the aggregate of all lenders outperformed the bank by originating 10.1% of its loans to low-income borrowers. The bank's lending performance is considered adequate.

In 2003, Sky originated 16.9% of the bank's home improvement loans to moderate-income borrowers in the assessment area, which represent 17.7% of families. Again, the bank was outperformed by the aggregate of all lenders that made 21.1% of its home improvement loans to moderate-income borrowers. As a result of this analysis, the bank's performance is considered good. In 2004, the bank made 16.7% of its home improvement loans to low-income borrowers, which slightly exceeds the 17.7% of moderate-income families residing in this assessment area. However the bank lagged the aggregate lenders, who made 24.8% of its loans to the moderate-income borrowers. The bank's overall lending performance is considered good.

Middle-income borrowers received 32.6% of the home improvement loans in 2003, which was well above the percentage of middle-income families living in the assessment area at 24.5%. In 2004, the bank's home improvement lending to middle-income borrowers decreased slightly to 30.7%, while representing 24.5% of families in the assessment area.

Sky made 40.3% of its home improvement loans to upper-income borrowers in 2003 and 43.9% in 2004, who comprised 43.8% of the families living in this assessment area in 2003 and 43.9% in 2004.

### ***Small Farm Loans***

In 2003, the bank originated 99.4% of its small farm loans to farms with \$1 million or less in revenues, which is comparable to the percentage of small farms in the assessment area at 99.3% and above the aggregate lender's percentage of 94.0%. In addition, 78.7% of the small farm loans were made in amounts of \$100,000 or less, which was below the aggregate level of 83.1%. The bank's lending performance is excellent.



In 2004, the bank originated 100% of its small farm loans to farms with \$1 million or less in revenue, which is above the percentage of farms with revenues of \$1 million or less in this assessment area at 99.4% and also above the aggregate lender's percentage of 92.0%. In addition, 74.4% of the loans were made in amounts of \$100,000 or less, which was below the aggregate level of 83.3%. The bank's small farm lending activity to farms with \$1 million or less in revenue is considered excellent.

### **Community Development Loans**

The bank is a leader in community development lending in the Northwestern Ohio nonmetropolitan area. The bank funded four community development loans totaling \$3.9 million.

### **INVESTMENT TEST**

The bank provided an adequate level of qualified community development investments and donations throughout this assessment area. Details of the number and dollar amounts of the investments can be found in the table at the end of the report. Included in the bank's qualified investments is a prior period investment with an unamortized balance of approximately \$260,000. Of the approximately \$631,000 in new investments, the bank had \$126,000 in form of donations. Since the previous examination, the bank's investments in this assessment area have decreased by approximately 4.3%. However, the bank has approximately \$1,185,000 of unfunded commitments, of which \$8,200 of donation commitments.

### **SERVICE TEST**

Sky's overall service performance in the Northwest nonmetropolitan assessment area is considered good. The bank is considered providing a high level of community development services.

### **Retail Services**

Delivery services are accessible to essentially all portions of the bank's assessment area and services do not vary in a way that inconvenience certain portions the bank's assessment area, particularly LMI geographies and/or individuals. There were 25 offices with ATMs, 11 office locations with no ATMs, and nine cash-dispensing ATMs.

In the moderate-income tracts, there were three office locations with ATMs. In the middle-income tracts, there were 15 office locations with ATMs and nine offices with no ATMs, and in addition, five cash-dispensing ATMs. Further, there were seven office locations with ATMs and two offices with no ATMs in the upper-income tracts, as well as four cash-dispensing ATMs. The office locations in this assessment area represent 12.3% of the total banking offices.

The distribution of offices in moderate-income tracts is greater than the percentage of moderate-income tracts and percentage of families living in those tracts. The percentage of branches and ATMs located in the middle-income tracts are slightly less than the percentage of respective tracts, however comparable to the percentage of families living in those geographies. Branches located in the upper-income tracts are comparable to the percentage of tracts and percentage of families residing in those areas.

### **Community Development Services**

Sky provided a relatively high level of community development services within the Northwestern nonmetropolitan assessment area. Most of the community development services are focused financial education for homeownership and small businesses, committee memberships for various community development organizations, and participation in economic development organizations. Below are some examples of some services provided by Sky in this assessment area.

- HHWP CAC – Hancock, Hardin, Wyandot, Putnam Community Action. Micro-enterprise program for start-up business owners.
- Small Business Development Center – provides information and training for new business owners, including developing business plans, market evaluations, accounting, etc.
- Hope House – provides temporary housing for homeless women and children while transiting to self-sufficiency.
- Hancock County Regional Planning Commission – evaluates the housing needs and applies and administers the county CHIP Grant program.
- Center for Child and Family Advocacy – provides emergency support and education for low-income and homeless families.
- Logan Metropolitan Housing – training of IDA participants, Section 8 Homeownership candidates, and other affordable housing programs.

## **NONMETROPOLITAN AREAS**

*(For each nonmetropolitan area where no assessment areas were reviewed using the examination procedures)*

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN ASHTABULA COUNTY, OH**

This assessment area includes the entirety of Ashtabula County, Ohio. In 2003, Ashtabula County was part of the Cleveland/Akron MSA and, according to the U.S. Census in 2004, became a nonmetropolitan area. As a result, this assessment area analysis is based on the bank's 2004 performance in Ashtabula County.

In 2004, there were no low-income tracts, four moderate-income tract, 17 middle-income tracts, and no upper-income tracts.

According to the FDIC Summary of Deposits, as of June 30, 2005, Sky ranked first out of 10 institutions with 23.92% of the market share of deposits in Ashtabula County. Competition in this area includes Andover Bank, Key Bank NA, and First Merit Bank NA.

The bank's lending activity within this assessment area represents approximately 1.4% of the bank's overall lending volume for this evaluation period.

As of year-end 2004, there were five branch locations in this assessment area. One branch office is located in the moderate-income tracts and four in middle-income tracts. The branches in this assessment area represent 1.7% of the total banking offices.

### **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ASHTABULA COUNTY, OH**

The bank's overall performance in the Ashtabula County assessment area is consistent with the overall performance within the state.

The bank had no community development loans in this area. The bank has qualified investments from the prior period investments with an unamortized balance of approximately \$20,700. Sky has approximately \$234,000 in new investments. In addition, there was \$417,000 in unfunded commitments. Lastly, the bank had a low level of community development service activity within this assessment area.

Facts and data reviewed, including performance and demographic information, can be found in the core tables accompanying this report.

## **DESCRIPTION OF INSTITUTION'S OPERATIONS IN COLUMBIANA COUNTY, OH**

This assessment area includes the entirety of Columbiana County, Ohio. In 2003, Columbiana County was part of the Youngstown MSA. Due to the changes in the U.S. Census, Columbiana County became a nonmetropolitan county in 2004. Therefore, this assessment area evaluation is based only on the bank's lending activity in 2004.

In 2004, there were no low-income tracts, six moderate-income tract, 17 middle-income tracts, and one upper-income tracts.

According to the FDIC Summary of Deposits, as of June 30, 2005, Sky ranked first out of 12 institutions with 51.71% of the market share of deposits in Columbiana County. Competition in this area includes Home Savings & Loan Company, National City Bank, and JP Morgan Chase Bank NA.

The bank's lending activity within this assessment area represents approximately 4.0% of the bank's overall lending volume for this evaluation period.

As of year-end 2004, there were 11 branch locations in this assessment area. There was one branch office location in the moderate-income tracts and 10 in the middle-income tracts. There were no branches located in the upper-income tract. In addition, there were two cash-dispensing ATMs, one each in the moderate and middle-income geographies. The branches in this assessment area represent 3.8% of the total banking offices.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN COLUMBIANA COUNTY, OH**

The bank's overall performance in the Columbiana County assessment area is consistent with the overall performance within the state.

The bank had \$100,000 in community development loans in this area. In addition, included in the bank's qualified investments are prior period investments with an unamortized balance of approximately \$12,400. The bank has approximately \$118,500 in new investments. In addition, the bank has \$129,000 in unfunded commitments. Lastly, the bank had an adequate level of community development service activity within this assessment area.

Facts and data reviewed, including performance and demographic information, can be found in the core tables accompanying this report.

## **DESCRIPTION OF INSTITUTION'S OPERATIONS IN HARRISON COUNTY, OH**

This assessment area includes the entirety of Harrison County, Ohio. There were no changes in the assessment area between 2003 and 2004, except for a slight change in the low- and moderate-income families. There was a 1% decrease in the percentage of families for each. Therefore, this evaluation will refer to the 2004 demographics of area.

In 2004, there were no low-income tracts, five moderate-income tract, 18 middle-income tracts, and two upper-income tracts.

According to the FDIC Summary of Deposits, as of June 30, 2005, Sky ranked third out of six institutions with 11.56% of the market share of deposits in Harrison County. Competition in this area includes National City, ranking first, US Bank NA, second, and Citizens Savings Bank ranking fourth.

In 2003 and 2004, the bank's lending activity within this assessment area represents approximately 0.3% of the bank's overall lending volume for this evaluation period. As with all the other areas of the bank's market, Harrison County's volume decreased by approximately 37%.

The bank's branching distribution did not change between 2003 and 2004. As of year-end 2004, there were three branch locations in this assessment area. One branch is located in a moderate-income tract and two in middle-income tracts. The branches in this assessment area represent 0.7% of the total banking offices.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN HARRISON COUNTY, OH**

The bank's overall performance in the Harrison County assessment area is consistent with the overall performance within the state.

The bank had no community development loans in this area. The bank has approximately \$30,600 in new investments. In addition, the bank has approximately \$36,600 in unfunded commitments. Lastly, the bank had a limited level of community development service activity within this assessment area.

Facts and data reviewed, including performance and demographic information, can be found in the core tables accompanying this report.

## DESCRIPTION OF INSTITUTION'S OPERATIONS IN WAYNE COUNTY, OH

This assessment area includes the entirety of Wayne County, Ohio. Although there were no changes in the total number of Census tracts between 2003 and 2004, some of the income categories did change due to the change in the U.S. Census. This evaluation will refer to the 2003 and 2004 demographics of area and reflect any changes in lending practices.

In 2003, there were no low-income tracts, two moderate-income tract, 27 middle-income tracts, and four upper-income tracts. In 2004, there were no low income tracts, one moderate-income tract, 26 middle-income tracts, and six upper-income tracts. The percentage of families by family income had some modest change.

According to the FDIC Summary of Deposits, as of June 30, 2005, Sky ranked tenth out of 11 institutions with 1.38% of the market share of deposits in Wayne County. Competition in this area includes National City Bank, First Merit Bank NA, Wayne Savings Community Bank, and First National Bank.

In 2003 and 2004, the bank's lending activity within this assessment area represents approximately 0.2% of the bank's overall lending volume for this evaluation period.

As of year-end 2004, there was one branch located in the middle-income tracts of assessment area. There were no changes in branch locations between 2003 and 2004. The branches in this assessment area represent 0.3% of the total banking offices.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN WAYNE COUNTY, OH

The bank's overall performance in the Wayne County assessment area is consistent with the overall performance within the state.

The bank had no community development loans in this area. The bank has approximately \$71,000 in new investments. In addition, there was \$2,000 in unfunded commitments. Lastly, the bank had a limited level of community development service activity within this assessment area.

Facts and data reviewed, including performance and demographic information, can be found in the core tables accompanying this report.

Assessment Area	Lending Test	Investment Test	Service Test
Ashtabula County	Consistent	Below	Below
Columbiana County	Consistent	Below	Below
Harrison County	Consistent	Below	Below
Wayne County	Consistent	Below	Below

## COMMONWEALTH OF PENNSYLVANIA

**CRA RATING FOR PENNSYLVANIA:**<sup>2</sup> Outstanding

**The lending test is rated:** Outstanding

**The investment test is rated:** Outstanding

**The service test is rated:** Satisfactory

Major factors supporting the rating include:

- Lending levels reflect a good responsiveness to assessment area credit needs;
- The geographic distribution of loans reflects a good penetration throughout the assessment area;
- The distribution of borrowers reflects a good penetration among customers of different income levels;
- The bank exhibits a good record of serving small businesses of different revenue sizes;
- The bank is a leader in making community development loans;
- The bank has made an excellent level of qualified investments;
- Service delivery systems are reasonably accessible to geographies and individuals of different income levels in its assessment areas; and,
- The bank provides a relatively high level community development services.

### SCOPE OF EXAMINATION

The scope of the examination for the Commonwealth of Pennsylvania is consistent with the scope of the examination for the institution. The full-scope evaluation of the Pittsburgh assessment area received greater weight than the limited-scope assessment areas. The major products in this assessment area include home refinance loans, home purchase loans, home improvement loans, and small business loans.

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<sup>2</sup> 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.

## **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE COMMONWEALTH OF PENNSYLVANIA**

Sky's operations in the Commonwealth of Pennsylvania are consistent with the overall operations of the institution. Lending activity accounts for 15.8% in 2003 and 13.9% in 2004 of the bank's total lending activity. The bank's market share of deposits, as of June 30, 2005, accounts for 1.09% of the deposit share within the state, which ranked Sky 16<sup>th</sup> out of 283 institutions. In 2003, there were 63 branches and in 2004, there were 54 branch locations within Pennsylvania. Discussions of the openings, closings, and relocations of offices can be found each assessment area service test section and within the respective assessment areas of this report.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE COMMONWEALTH OF PENNSYLVANIA**

### **LENDING TEST**

Sky's lending performance in the Commonwealth of Pennsylvania is rated "High Satisfactory." The state rating was based on the bank's lending performance in the full-scope assessment areas, although the limited scope areas were reviewed to ensure consistency with the overall lending activity. The lending test rating is supported by generally good lending performances receiving full-scope reviews and excellent levels of community development lending.

### **Lending Activity**

Lending activity in the Commonwealth of Pennsylvania reflects a good responsiveness to assessment area credit needs.

In 2003, Sky made 3,692 HMDA loans totaling \$277.3 million, 779 small business loans totaling \$105.3 million, and 7 farm loans totaling \$743,000. Of the HMDA loans, 1,963 (53.2%) were refinance loans, 1,200 (32.5%) were home improvement loans, 526 (14.3%) were home purchase loans, and three (0.08%) were multi-family loans.

In 2004, Sky made 1,892 HMDA loans totaling \$152.5 million, 537 small business loans totaling \$65.4 million, and one farm loan totaling \$50,000. Of the HMDA loans, 768 (40.6%) were refinance loans, 610 (32.2%) were home purchase loans, 510 (27.0%) were home improvement loans, and four (0.2%) were multi-family loans.

There was a 48.8% decrease in HMDA loan volume, a 31.1% decrease in small business loan volume, and an 85.7% decrease in small farm loan volume between 2003 and 2004.

Based on the dollar volume of loans, small business loans received the greatest weight, followed by refinance loans, home purchase, and home improvement loans.



Sky's community development activity helped to enhance the bank's overall lending test rating for the state by making \$47.3 million in community development loans. In addition, the bank is participating in a \$7.5 million letter of credit.

### **Geographic and Borrower Distribution**

Overall, the geographic and borrower income distribution of loans was considered good. Geographic distribution was consistent throughout all assessment areas, although a few loan products to low-income geographies were poor. The distribution of loans based on borrower income was considered good in all the assessment areas.

### **Community Development Loans**

Sky is a leader in making community development loans and exhibits an excellent responsiveness to the credit and community development needs throughout the Commonwealth of Pennsylvania.

The community development loans included in this evaluation were made between November 2003 and January 2006. During this evaluation period, Sky made 40 community development loans totaling \$47.3 million. In addition, the bank is participating in \$7.5 million line of credit to support bond financing for the construction of a new facility to house programs that assist low- and moderate-income individuals. The loans support various projects which include affordable housing, and economic development, revitalization,

Although the bank provided community development loans to various assessment areas throughout the Commonwealth, the Pittsburgh MSA assessment area was given the greater weight. Please refer to the respective full-scope assessment areas of this report for additional discussion of the community development loans made in those areas. In the limited-scope assessment areas, Sky originated \$24.6 million of the community development loans, which include the Erie MSA and Lawrence County.

## **INVESTMENT TEST**

Sky's performance under the investment test in the Commonwealth of Pennsylvania is considered outstanding. The bank provided an excellent level of qualified community development investments and grants throughout Pennsylvania, often in a leadership position. The bank made a total of \$7.2 million in investments within the commonwealth. This includes prior period investments with an unamortized balance of \$2.3 million, \$4.2 million in new investments, and \$711,250 in unfunded commitments.

Although the bank funded investments in all the assessment areas, the greater weight was given to the Pittsburgh assessment area.

Since the previous evaluation, the percentage of new investments made by the bank in the Commonwealth of Pennsylvania increased by approximately 7.3%. The bank is considered in a leadership position in community development investments, grants, and donations.

## **SERVICE TEST**

The service test is rated “High Satisfactory.”

### **Retail Service**

Due to the change in the U.S. Census, the branch locations that were in the Sharon MSA in 2003 are located in the Youngstown-Warren-Boardman multi-state assessment area in 2004. Therefore, at year-end 2004, Sky had 54 branch locations in Pennsylvania. There were 4 (7.4%) branches located in low-income tracts, 12 (22.2%) located in moderate-income tracts, 23 (42.6%) in middle-income tracts, 15 (27.8%) in upper-income tracts. In addition, there were 7 cash-dispensing ATMs (2 in moderate-income tracts, 2 in middle-income tracts, and 3 in upper-income tracts) and 1 full service ATM (moderate-income tract). Given the population dissemination, the geographic distribution of the branches appears to be reasonable.

There were a few branch locations that were relocated during this evaluation period, one that opened, and one office location closed. In addition, 9 branch locations that were in the Sharon MSA in 2003 are now in the Youngstown-Warren-Boardman multi-state assessment area. As a result, Sky opened 1 branch and closed 2 branch locations, of which one was closed due to consolidation efforts. The offices are in various locations and are discussed in detail within the respective assessment area discussions in this report.

### **Community Development Services**

Sky provides a relatively high level of community development services throughout the Commonwealth of Pennsylvania. Please refer to the individual assessment area analysis for further information

## **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PITTSBURGH PA MSA**

Sky's operations in the Pittsburgh assessment area are consistent with the overall operations of the institution. Lending activity accounted for approximately 10.0% of the bank's total lending activity in 2003 and 2004. Sky's market share of deposits ranks the bank sixth out of 62 institutions in the Pittsburgh MSA.

The Pittsburgh assessment area consists of six Pennsylvania counties, which include all of Allegheny, Beaver, and Butler Counties and portions of Armstrong, Washington, and Westmoreland Counties. The bank operates 46 branch offices and 50 ATMs in the assessment area. Three branch offices are located in low-income tracts, 11 in moderate-income tracts, 19 in middle-income tracts, and 13 in upper-income tracts.

In reviewing the demographic data for this assessment area, there were slight changes or differences between 2003 and 2004. As a result, the discussion in this section will discuss demographics for both years. In 2003, there were a total of 622 tracts in this assessment area - 37 low-income tracts, 129 moderate-income tracts, 310 middle-income tracts, 145 upper-income tracts, and one tract with unknown-income. In 2004, there were also a total of 622 tracts in this assessment area - 36 low-income tracts, 125 moderate-income tracts, 310 middle-income tracts, 150 upper-income tracts, and one tract with unknown-income.

The following tables provide demographic data that were used in analyzing the bank's CRA performance in the Pittsburgh MSA for 2003 and 2004. Certain components of the data in the table are discussed in this evaluation as they apply to particular parts of the analysis.

## Combined Demographics Report

Exam: Sky Bank

Analysis Year: 2003

Assessment Area(s): Pittsburgh MSA 6280

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	37	5.9	14,986	2.7	6,102	40.7	100,262	18.3
Moderate-income	129	20.7	77,873	14.2	12,155	15.6	98,792	18.0
Middle-income	310	49.8	297,335	54.2	17,488	5.9	120,194	21.9
Upper-income	145	23.3	158,257	28.9	4,328	2.7	229,203	41.8
Unknown-income	1	0.2	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>622</b>	<b>100.0</b>	<b>548,451</b>	<b>100.0</b>	<b>40,073</b>	<b>7.3</b>	<b>548,451</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	36,193	8,375	1.4	23.1	19,919	55.0	7,899	21.8
Moderate-income	161,263	75,227	12.7	46.6	65,523	40.6	20,513	12.7
Middle-income	475,383	332,307	55.9	69.9	115,581	24.3	27,495	5.8
Upper-income	234,698	178,548	30.0	76.1	45,624	19.4	10,526	4.5
Unknown-income	30	0	0.0	0.0	26	86.7	4	13.3
<b>Total Assessment Area</b>	<b>907,567</b>	<b>594,457</b>	<b>100.0</b>	<b>65.5</b>	<b>246,673</b>	<b>27.2</b>	<b>66,437</b>	<b>7.3</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	2,745	3.7	2,213	3.6	393	4.8	139	4.1
Moderate-income	11,182	15.2	9,465	15.2	1,187	14.6	530	15.5
Middle-income	34,665	47.0	29,708	47.7	3,236	39.7	1,721	50.4
Upper-income	25,068	34.0	20,770	33.4	3,284	40.3	1,014	29.7
Unknown-income	120	0.2	67	0.1	43	0.5	10	0.3
<b>Total Assessment Area</b>	<b>73,780</b>	<b>100.0</b>	<b>62,223</b>	<b>100.0</b>	<b>8,143</b>	<b>100.0</b>	<b>3,414</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>84.3</b>		<b>11.0</b>		<b>4.6</b>
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	2	0.2	2	0.2	0	0.0	0	0.0
Moderate-income	16	1.9	15	1.8	1	5.3	0	0.0
Middle-income	686	81.0	672	81.4	12	63.2	2	100.0
Upper-income	143	16.9	137	16.6	6	31.6	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>847</b>	<b>100.0</b>	<b>826</b>	<b>100.0</b>	<b>19</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>
	<b>Percentage of Total Farms:</b>			<b>97.5</b>		<b>2.2</b>		<b>0.2</b>

## Combined Demographics Report

Exam: Sky Bank

Analysis Year: 2004

Assessment Area(s): Pittsburgh MSA 38300

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	36	5.8	14,567	2.7	6,010	41.3	99,412	18.1
Moderate-income	125	20.1	76,050	13.9	12,013	15.8	98,218	17.9
Middle-income	310	49.8	293,996	53.6	17,482	5.9	119,754	21.8
Upper-income	150	24.1	163,838	29.9	4,568	2.8	231,067	42.1
Unknown-income	1	0.2	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>622</b>	<b>100.0</b>	<b>548,451</b>	<b>100.0</b>	<b>40,073</b>	<b>7.3</b>	<b>548,451</b>	<b>100.0</b>

	Housing Units by Tract		Housing Types by Tract					
	#	% %	Owner-Occupied			Rental		Vacant
#			%	%	#	%	#	%
Low-income	35,361	7,991	1.3	22.6	19,625	55.5	7,745	21.9
Moderate-income	157,229	73,175	12.3	46.5	63,915	40.7	20,139	12.8
Middle-income	471,397	329,222	55.4	69.8	114,489	24.3	27,686	5.9
Upper-income	243,550	184,069	31.0	75.6	48,618	20.0	10,863	4.5
Unknown-income	30	0	0.0	0.0	26	86.7	4	13.3
<b>Total Assessment Area</b>	<b>907,567</b>	<b>594,457</b>	<b>100.0</b>	<b>65.5</b>	<b>246,673</b>	<b>27.2</b>	<b>66,437</b>	<b>7.3</b>

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
	#	% %	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
#			%	#	%	#	%	#
Low-income	2,729	3.7	2,199	3.5	392	4.8	138	4.0
Moderate-income	10,812	14.7	9,167	14.7	1,133	13.9	512	15.0
Middle-income	34,375	46.6	29,444	47.3	3,221	39.6	1,710	50.1
Upper-income	25,744	34.9	21,346	34.3	3,354	41.2	1,044	30.6
Unknown-income	120	0.2	67	0.1	43	0.5	10	0.3
<b>Total Assessment Area</b>	<b>73,780</b>	<b>100.0</b>	<b>62,223</b>	<b>100.0</b>	<b>8,143</b>	<b>100.0</b>	<b>3,414</b>	<b>100.0</b>

**Percentage of Total Businesses: 84.3 11.0 4.6**

	Total Farms by Tract		Farms by Tract & Revenue Size					
	#	% %	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
#			%	#	%	#	%	#
Low-income	2	0.2	2	0.2	0	0.0	0	0.0
Moderate-income	16	1.9	15	1.8	1	5.3	0	0.0
Middle-income	684	80.8	670	81.1	12	63.2	2	100.0
Upper-income	145	17.1	139	16.8	6	31.6	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>847</b>	<b>100.0</b>	<b>826</b>	<b>100.0</b>	<b>19</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>

**Percentage of Total Farms: 97.5 2.2 0.2**

## **Population Characteristics**

According to the 2000 U.S. Census, the population of the Pittsburgh assessment area was 2.4 million, of which 89.3% are white, 8.1% black, 1.2% Asian, 0.7% Hispanic.

## **Income Characteristics**

The 2000 median family income in the Pittsburgh assessment area was \$49,237, with 18.1% low-income, 17.9% moderate-income, 21.8% middle-income, and 42.1% upper-income. Additionally, 7.3% of families in the assessment area had incomes below the poverty level. However, the median family income in the assessment area was slightly above the Commonwealth of Pennsylvania's median family income of \$49,184. A somewhat high level of poverty existed in the low-income tracts, where 40.7% of the families had incomes below the poverty level in 2003 and 41.3% in 2004. Additionally, 15.6% of families in the moderate-income tracts had incomes below the poverty level in 2003 and 15.8% in 2004. Typically, families with incomes below the poverty level have difficulty qualifying for residential real estate loans without flexible or innovative loan underwriting standards.

## **Housing Characteristics**

According to the 2000 Census, there were approximately 1.1 million housing units in the Pittsburgh assessment area, of which 66.0% were owner-occupied units, 26.4% were rental units, and 7.7% were vacant units. The median housing value in the assessment area was \$86,804, which was above the Commonwealth of Pennsylvania's at \$83,667. Of the total owner-occupied units, 1.3% were located in low-income tracts and 12.3% in moderate-income tracts, while 55.4% were located in the middle-income tracts and 31.0% in upper-income tracts. As a result, it can be expected that the greater percentage of HMDA loans would be originated in the middle-income tracts of this assessment area.

## **Labor, Employment, and Economic Characteristics**

The Pittsburgh assessment area's economy is primarily dependent on the trade, transportation, and utilities sectors, as well as healthcare service and manufacturing sectors. The economy's diversity has helped mitigate some of the recent declines in manufacturing. Unemployment rates are comparable to the state and national averages. The January, 2006 unemployment rate for the Pittsburgh MSA 5.2%, is slightly above Pennsylvania's unemployment rate of 4.9% and the national average of 4.7%.

The demographic tables for the Pittsburgh assessment area provide key assessment area demographic business data by revenue size and Census tract income type for 2003 and 2004. The information illustrates that in both years of the review period, 84.3% of the businesses in the assessment area reported total annual revenues of less than \$1 million and were considered to be small businesses.

The level of competition was considered high in the assessment area due to the strong presence of numerous banks in this market. The financial institutions operating offices in the Pittsburgh assessment area were regional, statewide, and national banks. As of the June 30, 2005 FDIC/OTS Summary of Deposits Report, there were 62 financial institutions operating 868 offices in the Pittsburgh MSA with total deposits of \$56.6 billion. In the Pittsburgh MSA, Sky Bank ranked seventh in deposits with a market share of 3.2%. Local competition does not appear to adversely affect the bank's ability to serve the credit needs of its assessment area. Local competitors include PNC National Bank, National City Bank of Pennsylvania, and Citizens Bank of Pennsylvania.

According to several community contacts, local institutions are generally meeting the needs of their communities, especially with mortgage lending. There have been some economic challenges in the region with the declines in the steel and coal industries, but the economy appears to be stable now. One contact stated that while the banks were supporting and funding residential development, there is a lack of business development from the banks, especially in the areas of start up loans and loans to minority and female-owned businesses.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PITTSBURGH PA MSA**

### **LENDING TEST**

The bank demonstrates a good responsiveness to community credit needs, an adequate distribution of loans among geographies, a good distribution of loans to borrowers of different income levels and to businesses of different revenue sizes, and is a leader in making community development loans.

#### **Lending Activity**

In 2003, Sky ranked 12<sup>th</sup> in overall market share out of 545 reported financial institutions in this assessment area with 1.5% of the originated HMDA loans. In 2004, the bank moved to the 15<sup>th</sup> position with 1.3% of the overall marked share. Sky's competition includes PNC, which ranked first in overall originations and purchased HMDA loans, with Countrywide Home Loans and Wells Fargo ranking third and fourth, respectively.

The bank's overall lending performance in the Pittsburgh assessment area reflects a good responsiveness to assessment area credit needs. HMDA-reportable loans and small business loans were the two major product lines evaluated in this assessment area. Because of the higher dollar percentage invested, home refinance loans received greater weight in the evaluation, followed by home purchase loans, small business loans, and home improvement loans. Multi-family loans and small farm loans were not evaluated because of the low number of originations in this assessment area.

The geographic distribution for HMDA-reportable loans was considered adequate, with home refinance lending considered poor, small business and home purchase lending considered adequate, and home improvement lending considered good. The borrower-income distribution was considered good, with home refinance and home purchase lending considered good, small business lending considered adequate, and home improvement lending considered excellent.

### **Geographic Distribution**

The overall geographic distribution of lending is considered adequate. The bank's overall performance in this assessment area was measured by comparing the percentage of loans made in the various geographies, primarily in the low- and moderate-income geographies, to the demographic proxies for demand. Performance context issues were considered, as well as the performance of other banks.

#### ***Home Refinance Loans***

Due to the decline in market demand for home refinance loans, Sky's volume of refinance loans dropped from 1,193 loans in 2003 to 580 loans in 2004, a 51.4% decrease in this lending product within the assessment area.

In 2003, the low-income geographies received 0.2% of the home refinance loans, which is significantly less than the owner-occupancy rate of 1.4% in these areas. The bank was only slightly outperformed by the aggregate lenders, who made 0.6% of its refinance loans in the low-income geographies. As a result, the bank's lending performance is considered poor. The bank again only made two refinance loans or 0.3% of its refinance loans in 2004, which is again below the owner-occupancy rate of 1.3%. In addition, the bank lagged behind the aggregate lenders that made 0.8% of its home refinance loans in the low-income geographies. As a result, the bank's performance is poor.

In 2003, the moderate-income geographies received 8.0% of the home refinance loans, which is less than the owner-occupancy rate of 12.7% in these areas. The bank slightly outperformed the aggregate lenders, who made 7.2% of its refinance loans in the moderate-income geographies. As a result, the bank's lending performance is considered adequate. There was a decrease in loan volume in 2004 of 15 loans. However, the percentage of loans made in the moderate-income geographies increased to 13.6%, which is slightly higher than the percentage of owner-occupied units of 12.7% and better than the aggregate of all lenders with 10.4% of the volume in these areas. As a result of the increase in the percentage of refinance loans made in the moderate-income geographies, the bank's performance is considered excellent.



Because a high percentage of owner-occupied units are in the middle- and upper-income tracts, it is expected that a majority of home refinance lending would occur in middle- and upper-income geographies. Accordingly, 61.9% of the bank's home refinance loans in 2003 were originated in middle-income tracts and 29.8% were originated in the upper-income tracts, which contained 55.9% and 30.0% of owner-occupied units, respectively. In 2004, the bank originated 61.6% of home refinance loans in the middle-income tracts and 24.5% in the upper-income tracts, which contained 55.4% and 31.0% of owner-occupied units, respectively.

### ***Home Purchase Loans***

Home purchase lending increased in the assessment area during the review period from 305 loans in 2003 to 447 loans in 2004, a 46.6% increase.

In 2003, approximately 1.3% of home purchase loans were made in the low-income geographies, which is comparable to the owner-occupancy rate and better than the aggregate lenders. The aggregate lenders made 0.7% of their home purchase loans in the low-income geographies. The bank's lending activity is considered excellent. In 2004, the bank's volume decreased by one-half since 2003. Sky made 0.4% of the home purchase loans in the low-income geographies, which lagged the owner-occupancy rate in the Pittsburgh assessment area. Also, the bank's lending activity was less than aggregate lenders who made 0.7%. Therefore, the bank's lending is considered poor.

In 2003, the bank made 10.8% of its home purchase loans in the moderate-income geographies, which is less than the owner-occupancy rate of 12.7%. Sky slightly outperformed the aggregate lenders, who made 9.7% of its home improvement loans in the moderate-income areas. Considering competitive factors, the bank's lending performance is considered excellent. In 2004, the bank made approximately 20 more loans in the moderate-income geographies than it did in 2003. Accordingly, Sky made 12.5% of its home purchase loans, which is comparable to the percentage of owner-occupied units, yet exceeds the percentage of loans made by the aggregate lenders, who made 10.2% of home purchase loans in these areas. Consequently, the bank's lending activity to moderate-income geographies is considered excellent.

With a high percentage of owner-occupied units in the middle- and upper-income tracts, it is expected that a majority of home purchase lending would occur in middle- and upper-income geographies. Accordingly, 53.8% of the bank's home purchase loans in 2003 were originated in middle-income tracts and 34.1% were originated in the upper-income tracts, which contained 55.9% and 30.0% of owner-occupied units, respectively. In 2004, the bank originated 58.8% of home purchase loans in the middle-income tracts and 28.2% in the upper-income tracts, which contained 55.4% and 31.0% of owner-occupied units, respectively.

### ***Small Business Loans***

In 2003, Sky ranked 16<sup>th</sup> in overall market share out of 129 CRA-reportable institutions in this assessment area with 1.0% of the overall market share of small business loans originated in the Pittsburgh assessment area. In 2004, the bank's ranking fell to 20<sup>th</sup> in overall market share out of 132 CRA-reportable institutions with 0.7% of the market share of small business loans.

In 2004, the overall small business lending volume in this assessment area decreased by 38.2%. Sky's geographic distribution of small business loans was considered good in this assessment area throughout this evaluation period.

In 2003, the bank made 2.7% of its small business loans in the low-income geographies, less than the percentage of small businesses in the low-income geographies, which account for 3.7% of the businesses in the assessment area. Sky's small business lending was outperformed by the aggregate lenders, who originated 3.2% of their small business loans in the low-income geographies. Considering the level of competition, the bank's performance in the low-income geographies is considered good. Although there was a decrease in the overall small business volume for 2004, loans made in low-income geographies were comparable to those made in 2003. The bank made 2.0% of its loans in the area, which is still below the percentage of business located in the low-income areas at 3.7%. As a result, the bank's performance is still considered good.

In 2003, the bank originated 15.5% small business loans in the moderate-income geographies, which account for 15.2% the businesses in the assessment area. Sky outperformed the aggregate of all lenders, who originated 13.2% of their small business loans in the moderate-income geographies. As of result, the bank's lending activity to small businesses is considered good. In 2004, the percentage of small business lending slightly increased. The bank originated 17.0% of its small business loans in the moderate-income geographies, which exceeded the percentage of businesses within this assessment area at 14.7% and outperformed the aggregate lenders that made 12.6% of its small business loans in these areas. The bank's performance in the moderate-income geographies is considered excellent.

The majority of the lending was expected in the middle-and upper-income tracts. Accordingly, 50.3% of small business lending occurring in the middle-income geographies in 2003 and 53.9% in 2004. Additionally, 30.8% of small business loans were made in the upper-income tracts in 2003 and 26.6% in 2004.

### ***Home Improvement Loans***

Home improvement lending decreased in the assessment area during the review period from 840 loans in 2003 to 415 loans in 2004, a 50.6% decrease.

In 2003, the bank made 0.5% of its home improvement loans in low-income geographies, which is less than the owner-occupancy rate. The bank's lending performance was also less than the aggregate lenders, who made 1.2% of its home improvement loans in low-income geographies. As a result, the bank's performance is considered poor. In 2004, the volume of loans declined by two loans; however, the percentage of lending in the low-income geographies was equivalent to 2003 at 0.5%. Again, the bank's percentage of lending was less than the owner-occupancy rate in the Pittsburgh assessment area and less than the aggregate lenders who made 1.3% of home improvement loans in low-income tracts. Overall, the bank's lending activity is considered poor.

In 2003, Sky made 16.8% of its home improvement loans in the moderate-income geographies, which exceeds the percentage of owner-occupied units. Sky also outperformed the aggregate lenders, who made 12.8% of home improvement loans in these areas. As a result, the bank's lending activity is considered excellent. Although the number of loans increased by 62 loans in 2004, the bank improved its lending in the moderate-income geographies by making 19.0% of its loans in the moderate-income geographies, which is above the owner-occupancy rate. In addition, the bank again outperformed the aggregate lenders, who made 12.2% of its loans in the moderate-income geographies. Due to the improvement in the percentage of lending in the moderate-income geographies, the bank lending activity in these areas is remained excellent.

With a high percentage of owner-occupied units in the middle- and upper-income tracts, it is expected that a majority of home improvement lending would occur in middle- and upper-income geographies. Accordingly, 65.6% of the bank's home improvement loans in 2003 were originated in middle-income tracts, which contained 55.9% of owner-occupied units and 17.1% were originated in the upper-income tracts, which contained 30.0%. In 2004, the bank originated 65.3% of home improvement loans in the middle-income tracts and 15.2% in the upper-income tracts, which contained 55.9% and 30.0% of owner-occupied units, respectively.

### **Distribution by Borrower Income and Revenue Size of the Business**

The bank's borrower distribution is considered good in this assessment area. The following discussion highlights significant performance information.

#### ***Home Refinance Loans***

In 2003, the bank made 7.7% of its refinance loans to low-income borrowers, which comprise 18.3% of the families in the assessment area. Sky outperformed the aggregate of all lenders who originated 5.2% of their refinance loans to low-income borrowers. As a result, the bank's lending activity is considered poor. Although the bank made approximately 30 fewer loans to low-income families in 2004, the bank made 10.3% of its loans to low-income borrowers, which again is significantly below the percentage of families at 18.1% residing in the assessment area. The bank again outperformed the aggregate lenders and slightly improved its lending performance since 2003. As a result, the bank's performance is considered adequate.

In 2003, the percentage of lending to moderate-income borrowers was 22.2%, who represent 18.0% of the moderate-income families residing in this assessment area. The aggregate lenders made 13.5% of its loans to moderate-income families, which is less than those made by the bank. As a result, the bank's performance is considered excellent. In 2004, the percentage of loans to moderate-income borrowers decreased to 20.2%, which again exceeds the percentage of moderate-income families living in the Pittsburgh assessment area at 17.9%. Additionally, the bank exceeded the aggregate of all lenders, who made 17.1% of refinance loans to moderate-income borrowers. Therefore, the bank's level of performance to moderate-income borrowers is considered excellent

Middle-income borrowers received 28.2% of the home refinance loans in 2003 and 23.3% in 2004, which exceeds the percentage of middle-income families living in the assessment area for those years at 21.9% and 21.8%, respectively.

Sky made a majority of its home refinance loans to upper-income borrowers, who comprise 41.8% of the families living in this assessment area in 2003 and 42.1% in 2004. The bank made 41.7% of its home refinance loans to upper-income borrowers in 2003 and 39.8% in 2004.

### ***Home Purchase Loans***

In 2003, Sky made 11.5% of its home purchase loans to low-income borrowers. The bank outperformed the aggregate of all lenders who originated 7.2% of their home purchase loans to low-income borrowers. Due to the bank's lending activity, its performance is considered good. In 2004, the bank made approximately 28 less loans to low-income borrowers when compared to 2003. However, the percentage of home purchase loans to low-income borrowers increased slightly to 14.1%, which again lagged the percentage of families. In addition, the bank outperformed the aggregate lenders, who made 7.2% of home purchase loans to low-income families. The bank's performance is considered good.

In 2003, the bank made 24.6% of its home purchase loans to moderate-income borrowers. Sky exceeded the aggregate of all lenders who originated 17.6% of their home purchase loans to moderate-income borrowers. As a result, the bank's lending activity is considered excellent. Although the volume of loans increased in 2004, the percentage of those loans to moderate-income borrowers fell slightly to 23.3%, yet exceeded the percentage of families at 17.9% in the assessment area. Further, the bank again outperformed the aggregate lenders who made 19.0% of its loans to moderate-income borrowers. Therefore, the bank's lending activity is considered excellent.

Middle-income borrowers received 24.6% of the home purchase loans in 2003, which was above the percentage of middle-income families living in the assessment area at 21.9%. In 2004, the bank's home purchase lending to middle-income borrowers increased to 26.2% while representing 21.8% of families in the assessment area.

Sky made a majority of its home purchase loans to upper-income borrowers, who comprise 41.8% of the families living in this assessment area in 2003 and 42.1% in 2004. The bank made 39.3% of its home purchase loans to upper-income borrowers in 2003 and 37.7% in 2004.

### ***Small Business Loans***

In 2003, the bank originated 68.7% of its small business loans to businesses with \$1 million or less in revenue, which is considerably less than the 84.3% of the businesses in all revenue categories. However, Sky outperformed the aggregate of all lenders, who originated only 35.9% of their small business loans to businesses with \$1 million or less in revenue. Taking into account competitive factors, the bank's performance is considered good. In 2004, the bank originated 63.8% of its small business loans to businesses with \$1 million or less in revenue, which is less than the percentage of businesses with revenues of \$1 million or less at 84.3% in this assessment area. The bank again outperformed the aggregate lenders, who made 38.2% of its loans to businesses with \$1 million or less in revenue. In addition, the bank made 77.0% of loans \$100,000 or less to small businesses. The bank's performance of small business lending to businesses with \$1 million or less in revenue is considered good.

In 2003, the bank originated 31.3% of its small business loans to businesses with more than \$1 million in revenue, which comprise 11.0% of the businesses in all revenue categories. In 2004, the bank originated 36.2% of its small business loans to businesses with more than \$1 million in revenue, which exceeded the percentage of businesses with revenues of \$1 million or more.

### ***Home Improvement Loans***

In 2003, the bank made 14.4% of its home improvement loans to low-income borrowers, which is below the percentage of low-income families at 18.3% residing in the assessment area. The aggregate lenders were in line with the bank's performance. As a result of this analysis, the bank's lending activity is considered good. In 2004, the bank improved the percentage of home improvement loans to low-income borrowers in 2004 by making 17.6% of its loans to those borrowers, yet still below the percentage of low-income families living in this assessment area at 18.1%. Taking into account Sky's ranking in this market, the bank's performance is considered excellent.

In 2003, Sky made 22.5% of its home improvement loans to moderate-income borrowers, which exceeds the percentage of moderate-income families residing in this assessment area. Sky slightly outperformed the aggregate lenders who made 21.0% of its loans to moderate-income borrowers. As a result, the bank's lending activity is considered excellent. In 2004, the bank made 23.6% of its home improvement loans to moderate-income borrowers. This again exceeded the percentage of moderate-income families at 17.9% living in this assessment area, plus exceeding the aggregate lenders who made 21.4% of its home improvement loans to moderate-income borrowers. Consequently, the bank's performance is considered excellent.

Middle-income borrowers received 30.4% of the home improvement loans in 2003, which was well above the percentage of middle-income families living in the assessment area at 21.9%. In 2004, the bank's home improvement lending to middle-income borrowers decreased slightly to 28.9%, while representing 21.8% of families in the assessment area.

Sky made 32.1% of its home improvement loans to upper-income borrowers in 2003 and 29.4% in 2004, who comprise 41.8% of the families living in this assessment area in 2003 and 42.1% in 2004.

### ***Community Development Loans***

The bank is a leader in community development lending in the Pittsburgh MSA. The bank funded 32 community development loans totaling \$22.6 million and is participating in a \$7.5 million letter of credit to support bond financing for the construction of a new facility to house programs that assist low- and moderate-income individuals.

### **INVESTMENT TEST**

The bank provided an excellent level of qualified community development investments and donations throughout the Pittsburgh MSA and is often in a leadership position. Details of the number and dollar amounts of the investments can be found in the table at the end of the report. Included in the bank's qualified investments is a prior period investment with an unamortized balance of approximately \$2,233,000. Of the approximately \$3,362,000 in new investments, the bank had \$324,000 in form of donations. Since the previous examination, the bank's investments in this assessment area have decreased by approximately 21.8%. In addition, the bank has approximately \$570,500 of unfunded commitments, of which \$535,500 is of donation commitments.

### **SERVICE TEST**

Sky's overall service performance in the Pittsburgh MSA is considered excellent. The bank is considered a leader in providing community development services.

### **Retail Services**

Delivery services are readily accessible to all portions of the bank's assessment area and services do not vary in a way that inconvenience certain portions the bank's assessment area, particularly LMI geographies and/or individuals. There were 44 offices with ATMs, two office locations with no ATMs, and six cash-dispensing only ATMs.

In the low-income tracts, there were two office loans with ATMs and one office with no ATM. In the moderate-income tracts, there were 10 office locations with ATMs and one office location with no ATM. In addition, there were two cash-dispensing ATMs. In the middle-income tracts, there were 19 office locations with ATMs and two cash-dispensing ATMs. Further, there were 13 office locations with ATMs and two cash-dispensing ATMs in the upper-income tracts. The office locations in this assessment area represent 15.7% of the total banking offices.

The distribution of office locations in the low-income tracts is greater than the percentage of low-income tracts and percentage of families living in these geographies. The distribution of offices in moderate-income tracts is also greater than the percentage of moderate-income tracts and percentage of families living in those tracts. The percentage of branches and ATMs located in the middle-income tracts are less than the percentage of respective tracts and percentage of families living in those geographies. Branches located in the upper-income tracts are comparable to the percentage of tracts and percentage of families residing in those areas.

### **Community Development Services**

Sky is a leader in providing community development services within the Pittsburgh MSA assessment area. Most of the community development services are focused on education, serving on advisory boards, and committee members on various community development organizations. Below are some examples of some services provided by Sky in this assessment area.

- NHS Homebuyer workshop – promotes homeownership to low- and moderate-income persons with education and credit repair.
- FHLB Blueprint Community Grant Program – gives participants technical assistance in developing communities' revitalization plans and projects and grants to carry out plans.
- McKeesport Development Corporation – works with the revitalization of the community with small businesses and housing.
- Ambridge Code Loan Program – loan program of LMI residents in Ambridge Borough. Residents would not be able to qualify for a loan by traditional means for code improvements needed on their homes.
- Pleasant Ridge Hope IV Project – housing project market committee.
- Neighborhood Housing Services, Inc. – promotes homeownership to low to moderate-income people.
- Consumer Credit Counseling – trains people with troubled credit and provides homeownership counseling.

## **METROPOLITAN AREAS**

*(For each metropolitan area where no assessment areas were reviewed using the examination procedures)*

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ERIE PA MSA**

This assessment area includes the entirety of Erie County, Pennsylvania, which also includes the MSA. There were no changes in the assessment area between 2003 and 2004. Therefore, this evaluation will refer to the 2004 demographics of area.

In 2004, there were five low-income tracts, 14 moderate-income tracts, 38 middle-income tracts, and 15 upper-income tracts.

According to the FDIC Summary of Deposits, as of June 30, 2005, Sky ranked seventh out of nine institutions with 2.43% of the market share of deposits in Erie County. Competition in this area includes PNC Bank NA, Northwest Savings Bank, Citizens Bank of PA, and National City Bank of PA.

In 2003 and 2004, the bank's lending activity within this assessment area represents approximately 1.0% of the bank's overall lending volume for this evaluation period.

As of year-end 2004, there were four branch locations in this assessment area. There were no changes in branch locations between 2003 and 2004. One branch is located in a low-income tract, two in middle-income tracts, and one in an upper-income tract. There are no branches in the moderate-income geographies. The branches in this assessment area represent 1.4% of the total banking offices.

### **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ERIE PA MSA**

The bank's lending performance in the Erie assessment area is consistent with the overall performance within the state. However, investments and services were slightly below the overall state performance.

The bank had \$2.5 million in community development loans in this area. In addition, included in the bank's qualified investments are prior period investments with an unamortized balance of approximately \$51,000. The bank has approximately \$271,000 in new investments. Further, Sky has \$9,500 in unfunded commitments. Lastly, the bank had an adequate level of community development service activity within this assessment area.



Facts and data reviewed, including performance and demographic information, can be found in the core tables accompanying this report.

<b>Assessment Area</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>
<b>Erie MSA</b>	Consistent	Below	Below

## **NONMETROPOLITAN AREAS**

*(For each nonmetropolitan area where no assessment areas were reviewed using the examination procedures)*

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN LAWRENCE COUNTY, PA**

This assessment area includes the entirety of Lawrence County, Pennsylvania. There were no changes in the assessment area between 2003 and 2004. Therefore, this evaluation will refer to the 2004 demographics of area.

In 2004, there were two low-income tracts, three moderate-income tracts, 19 middle-income tracts, and three upper-income tracts.

According to the FDIC Summary of Deposits, as of June 30, 2005, Sky ranked first out of eight institutions with 21.98% of the market share of deposits in Lawrence County. Competition in this area includes FirstMerit Bank NA, ESB Bank, National City of PA, and First NB of Pennsylvania.

In 2003 and 2004, the bank's lending activity within this assessment area represents approximately 2.4% of the bank's overall lending volume for this evaluation period.

As of year-end 2004, there were eight branch locations in this assessment area. There were no changes in branch locations between 2003 and 2004. One branch is located in a low-income tract, one in a moderate-income tract, four in middle-income tracts, and one in an upper-income tract. In addition, there was one full service ATM in the moderate-income tracts and one cash-dispensing ATM in an upper-income tract. The branches in this assessment area represent 2.7% of the total banking offices.

### **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN LAWRENCE COUNTY, PA**

The bank's overall performance in the Lawrence County assessment area is consistent with the overall performance within the state. However, the investment and services were slightly below the overall performance within the state.

The bank had \$22.2 million in community development loans in this area. In addition, included in the bank's qualified investments are prior period investments with an unamortized balance of approximately \$17,700. The bank has approximately \$737,500 in new investments. The investments include \$131,250 in unfunded commitments. Lastly, the bank had good level of community development service activity within this assessment area.

Facts and data reviewed, including performance and demographic information, can be found in the core tables accompanying this report.

<b>Assessment Area</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>
<b>Lawrence County</b>	Consistent	Below	Below

## STATE OF INDIANA

**CRA RATING FOR INDIANA:** Satisfactory

**The lending test is rated:** Low Satisfactory

**The investment test is rated:** Low Satisfactory

**The service test is rated:** Low Satisfactory

Major factors supporting the rating include:

- Lending levels reflect an adequate responsiveness to assessment area credit needs;
- The geographic distribution of loans reflects a poor penetration throughout the assessment area;
- The distribution of borrowers reflects a good penetration among customers of different income levels;
- The bank provides an adequate level of community development loans;
- The bank has made an adequate level of qualified investments;
- Service delivery systems are reasonably accessible to geographies and individuals of different income levels in its assessment areas; and,
- The bank provides an adequate level of community development services.

## SCOPE OF EXAMINATION

The scope of the examination for the State of Indiana is consistent with the scope of the examination for the institution. The Fort Wayne assessment area received a full-scope evaluation for 2003 and 2004 and consisted of Allen and Dekalb Counties. Since the previous examination, the bank's assessment area expanded slightly, including increased lending into Dekalb County. In 2003, Allen and Dekalb Counties were part of the Fort Wayne MSA; however, due to changes made to the Census in 2004, only Allen County is part of the MSA. In spite of this change and fact there are no branch offices located in the county, Dekalb remained in this assessment area for purposes of this analysis.

In addition, since Fort Wayne is the only assessment within the State of Indiana, the assessment area reflects the overall rating for the state.

The major product in this assessment area includes only home refinance loans. Although the bank made home purchase loans and small business loans within this assessment area, there were not enough loans to make a substantive analysis. Therefore, only home refinance loans were evaluated.

## **DESCRIPTION OF INSTITUTION'S OPERATIONS IN FORT WAYNE, IN**

Sky's operations in the State of Indiana are consistent with the overall operations of the institution. Lending activity accounts for 1.0% in 2003 and 0.5% in 2004 of the bank's total lending activity. The bank's market share of deposits, as of June 30, 2005, accounts for 0.01% of the deposit share within the state, which ranked Sky 209<sup>th</sup> out of 223 institutions. There is one branch location in Indiana. No changes have been made since the previous examination.

Since the previous examination, the Ft. Wayne MSA has changed due to changes made by the U.S. Census Bureau. In 2003, the Ft. Wayne MSA included Adams, Allen, Dekalb, Huntington, Wells, and Whitely Counties. However, Sky's assessment area only included portions of Allen County and the entirety of Dekalb County.

In 2004, the Ft. Wayne MSA included Allen, Wells, and Whitely Counties. However, the Ft. Wayne assessment area remained unchanged, including Allen and Dekalb Counties. This was due primarily to the fact that there are no branch locations in Dekalb County and the analysis would not be meaningful if this county was excluded from the evaluation.

The bank operates one branch office in the assessment area, which is located in an upper-income tract.

Although there were no changes in the number of Census tracts between 2003 and 2004, there were slight differences in the income categories in housing units and percentage of families by family income. As a result, the evaluation in this assessment area will focus on the demographics for both years. In 2003 and 2004, there were a total of 31 tracts in this assessment area; two moderate-income tracts, 19 middle-income tracts, nine upper-income tracts, and one tract with unknown income. There were no low-income tracts in the assessment area.

The following tables provide demographic data that were used in analyzing the bank's CRA performance in the State of Indiana for 2003 and 2004. Certain components of the data in the table are discussed in this evaluation as they apply to particular parts of the analysis.

## Combined Demographics Report

Exam: Sky Bank

Analysis Year: 2003

Assessment Area(s): Ft. Wayne

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	4,469	11.4
Moderate-income	2	6.5	1,503	3.8	231	15.4	6,555	16.8
Middle-income	19	61.3	22,960	58.7	799	3.5	10,268	26.3
Upper-income	9	29.0	14,621	37.4	225	1.5	17,792	45.5
Unknown-income	1	3.2	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>31</b>	<b>100.0</b>	<b>39,084</b>	<b>100.0</b>	<b>1,255</b>	<b>3.2</b>	<b>39,084</b>	<b>100.0</b>

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	2,598	2,058	4.7	79.2	405	15.6	135	5.2
Middle-income	33,314	25,667	58.7	77.0	5,970	17.9	1,677	5.0
Upper-income	18,501	16,001	36.6	86.5	1,780	9.6	720	3.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>54,413</b>	<b>43,726</b>	<b>100.0</b>	<b>80.4</b>	<b>8,155</b>	<b>15.0</b>	<b>2,532</b>	<b>4.7</b>

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	162	3.7	124	3.2	30	7.3	8	4.4
Middle-income	2,651	59.8	2,270	59.1	253	61.4	128	70.3
Upper-income	1,621	36.6	1,446	37.7	129	31.3	46	25.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>4,434</b>	<b>100.0</b>	<b>3,840</b>	<b>100.0</b>	<b>412</b>	<b>100.0</b>	<b>182</b>	<b>100.0</b>

**Percentage of Total Businesses: 86.6 9.3 4.1**

	Total Farms by Tract		Farms by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1	0.3	1	0.3	0	0.0	0	0.0
Middle-income	281	88.1	277	87.9	4	100.0	0	0.0
Upper-income	37	11.6	37	11.7	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>319</b>	<b>100.0</b>	<b>315</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>

**Percentage of Total Farms: 98.7 1.3 0.0**

## Combined Demographics Report

Exam: Sky Bank

Analysis Year: 2004

Assessment Area(s): Fort Wayne MSA 23060

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	4,242	10.9
Moderate-income	2	6.5	1,503	3.8	231	15.4	6,163	15.8
Middle-income	19	61.3	22,427	57.4	828	3.7	10,043	25.7
Upper-income	9	29.0	15,154	38.8	196	1.3	18,636	47.7
Unknown-income	1	3.2	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>31</b>	<b>100.0</b>	<b>39,084</b>	<b>100.0</b>	<b>1,255</b>	<b>3.2</b>	<b>39,084</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	2,598	2,058	4.7	79.2	405	15.6	135	5.2
Middle-income	32,655	24,946	57.1	76.4	6,014	18.4	1,695	5.2
Upper-income	19,160	16,722	38.2	87.3	1,736	9.1	702	3.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>54,413</b>	<b>43,726</b>	<b>100.0</b>	<b>80.4</b>	<b>8,155</b>	<b>15.0</b>	<b>2,532</b>	<b>4.7</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	179	3.7	135	3.2	36	8.9	8	5.2
Middle-income	2,793	58.1	2,442	57.5	242	59.9	109	70.3
Upper-income	1,832	38.1	1,668	39.3	126	31.2	38	24.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>4,804</b>	<b>100.0</b>	<b>4,245</b>	<b>100.0</b>	<b>404</b>	<b>100.0</b>	<b>155</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>88.4</b>		<b>8.4</b>		<b>3.2</b>
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1	0.3	1	0.3	0	0.0	0	0.0
Middle-income	262	84.5	258	84.3	4	100.0	0	0.0
Upper-income	47	15.2	47	15.4	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>310</b>	<b>100.0</b>	<b>306</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
	<b>Percentage of Total Farms:</b>			<b>98.7</b>		<b>1.3</b>		<b>0.0</b>

### **Population Characteristics**

According to the 2000 U.S. Census, the population of the Fort Wayne assessment area was 141,924, of which 94.0% are white, 2.2% black, 1.4% Asian, and 1.7% Hispanic.

### **Income Characteristics**

The 2000 median family income in the Fort Wayne assessment area was \$58,162 with 10.9% low-income, 15.8% moderate-income, 25.7% middle-income, and 44.6% upper-income families. Additionally, only 3.2% of families in the assessment area had incomes below the poverty level. Further, the median family income in the assessment area was above the State of Indiana's median family income of \$50,261.

### **Housing Characteristics**

According to the 2000 Census, there were 54,413 housing units in the Fort Wayne assessment area, of which 80.4% were owner-occupied units, 15.0% were rental units, and 4.7% were vacant units. The median housing value in the assessment area was \$97,934, which was above the State of Indiana at \$92,500. Of the total owner-occupied units, 4.7% were located in moderate-income tracts, 57.1 were in middle-income tracts, and 38.2% were in upper-income tracts.

### **Labor, Employment, and Economic Characteristics**

The Fort Wayne assessment area's economy is primarily dependent on the manufacturing, healthcare service, and retail trade sectors. Despite the concentration in manufacturing, recent declines in this industry have not adversely affected the local economy. While unemployment rates are higher than the national and similar to the state, the assessment area's economic diversity has mitigated some of the manufacturing losses. The January 2006 unemployment rates for the Fort Wayne MSA of 5.0% was below Indiana's unemployment rate of 5.3%, but above the national average of 4.7%.

The demographic tables for the Fort Wayne assessment area provide key assessment area demographic business data by revenue size and Census tract income type for 2003 and 2004. The information illustrates 88.4% of the businesses in the assessment area reported total annual revenues of less than \$1 million and were considered to be small businesses.



The level of competition was considered high in the assessment area due to the strong presence of numerous banks in this market. The financial institutions operating offices in the Fort Wayne assessment area were regional, statewide, and national banks. As of the June 30, 2005 FDIC/OTS Summary of Deposits Report, there were 23 financial institutions operating offices in the Fort Wayne MSA with total deposits of \$4.5 billion. In the Fort Wayne MSA, Sky Bank ranked 20th in deposits with a market share of 0.2%. Local competition does not appear to adversely affect the bank's ability to serve the credit needs of its assessment area. Local competitors include JP Morgan Chase Bank, Wells Fargo Bank, and Tower Bank & Trust Company.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF INDIANA**

### **LENDING TEST**

The bank's overall lending performance in the State of Indiana is considered "Low Satisfactory." Generally, the geographic distribution for refinance loans was considered poor, while the borrower-income distribution was considered good. The bank made a total of \$350,000 in community development loans during this review period with \$75,000 in unfunded loan commitments.

#### **Lending Activity**

The bank's lending activity in this assessment area is considered adequate. Although the geographic distribution was considered poor, the bank's lending to low- and moderate-income borrowers was considered good.

Because of the low volume and dollar percentage invested in home purchase, home improvement, and multi-family loans, the analysis for this assessment area was evaluated on the refinance loan activity as the major product in this assessment area. All other loan volume was too insignificant to analyze.

In 2003, Sky ranked 14<sup>th</sup> out of 307 HMDA reportable institutions. The bank's overall market share in this assessment area with 1.4% of the originated HMDA loans. With the decline in volume in 2004, the bank fell to a ranking of 32<sup>nd</sup> out of 297 with a 0.6% overall market share. Sky's competition includes Wells Fargo, which ranked first in overall originated HMDA loans, National City Indiana second, Abnamro Mortgage Group, Inc. third, and Fifth Third Mortgage ranking fourth.

#### **Geographic Distribution**

The overall geographic distribution of lending is considered poor.

Due to the decline in market demand for HMDA loans, Sky Bank's volume of HMDA loans in the Fort Wayne assessment area declined from 235 loans in 2003 to 70 loans in 2004, a 70.2% decrease in this loan product. This is primarily due to the decrease in refinance loan demand. As mentioned above, this evaluation only includes refinance loan activity. In 2003, the bank made 207 refinance loans and only made 49 refinance loans in 2004. Home purchase loan volume was too insignificant to evaluate. In 2003, the bank made 27 loans and in 2004, Sky made 21 home purchase loans.

In addition, the volume of small business loans made in this assessment area was also immaterial. The bank only made 27 small business loans in 2003 and 22 in 2004. Therefore, no analysis on this product was conducted.

### ***Refinance Loans***

In 2003, the bank did not make any refinance loans in the moderate-income tracts, which was below the percentage of owner-occupied units in the moderate-income tracts at 4.7%. However, the aggregate of all lenders made 1.6% of refinance loans in the moderate-income geographies, yet still below the owner-occupancy rate. The bank's lending performance in these areas is considered poor. In 2004, the bank made only one refinance loan in the moderate-income tracts, which, at 2.0% of the bank's HMDA lending, is below the percentage of owner-occupied units at 4.7%. Although the bank's lending activity was comparable to the aggregate of all lenders, who made also made 2.0% of its refinance loans in the moderate-income tracts, the bank's performance is still considered poor.

In 2003, the bank made 83.1% of its refinance loans in the middle-income geographies, which exceeds the percentage of owner-occupied units of 57.1%. In 2004, the percentage of loans in these tracts declined slightly to 73.5%, which again exceeds the percentage of owner-occupancy.

In 2003, the bank made 16.9% of its refinance loans in the upper-income geographies, which is less than the 36.6% owner-occupancy rate. In 2004, although the percentage of loans increased the volume declined. Sky made 24.5% of its refinance loans in upper-income areas, which was below the percentage of owner-occupied units at 38.2%

### **Distribution by Borrower Income and Revenue Size of the Business**

The bank's borrower distribution is considered good in this assessment area. The following discussion highlights significant performance information.

### ***Refinance Loans***

In 2003, Sky made 6.8% of its refinance loans to low-income borrowers, who comprise 11.4% of low-income families. The bank lending activity was comparable to the aggregate of all lenders, who originated 6.3% of their refinance loans to low-income borrowers. As a result, the bank's performance is considered adequate. In 2004, the bank made no refinance loans to low-income borrowers, in spite of 10.9% of low-income families living in this assessment area. In addition, the aggregate lenders outperformed the bank by making 7.4% its refinance loans to low-income borrowers. As a result of this analysis, the bank's performance is considered poor.

In 2003, the bank made 23.2% of its refinance loans to moderate-income borrowers, who comprise 16.8% of moderate-income families. Sky exceeded the aggregate of all lenders, who originated 15.4% of their refinance loans to moderate-income borrowers. As a result, the bank's lending activity is considered excellent. Although the volume of loans decreased substantially in 2004, the percentage of those loans to moderate-income borrowers increased slightly to 32.7%, exceeding the percentage of families at 15.8% in the assessment area and the 19.1% of loans made by the aggregate of all lenders. Therefore, the bank's lending activity is considered excellent.

Middle-income borrowers received 35.3% of the refinance loans in 2003, which exceeds the percentage of middle-income families living in the assessment area at 26.3%. In 2004, middle-income lending increased to 40.8%, which was above the percentage of middle-income families living in the assessment area at 25.7%.

Upper-income borrowers received 33.8% of the refinance loans in 2003 and 26.5% in 2004, which was below the percentage of upper-income families living in the assessment area for those years at 45.5% and 47.7%, respectively.

### ***Community Development Loans***

The bank made \$350,000 in community development lending in the State of Indiana during this evaluation period. In addition, Sky has one unfunded commitment for \$75,000. This loan will provide short term financing to NeighborWorks of Fort Wayne to fund residential financing for low and moderate income financing.

## **INVESTMENT TEST**

The investment performance of Sky is considered "Low Satisfactory." Included in the bank's qualified investments is a prior period investment with an unamortized balance of approximately \$114,000. Of the approximately \$89,500 in new investments, the bank had \$2,000 in form of donations. Since the previous examination, the bank's investments in this assessment area have decreased by approximately 51.0%.

## **SERVICE TEST**

Sky's overall service performance in the State of Indiana is considered "Low Satisfactory."

### **Retail Services**

Delivery services are reasonably accessible to limited portions of the bank's assessment area and services do not vary in a way that inconvenience portions the bank's assessment area, particularly LMI geographies and/or individuals. Sky only has one office located in the Ft. Wayne assessment area in an upper-income tract. Additionally, there are no ATM locations in this assessment area.

The office locations in this assessment area represent 0.3% of the total banking offices.

### **Community Development Services**

The bank provides an adequate level of community development services. One of the bank's lenders at the Fort Wayne branch is a member of the Fort Wayne Neighborworks. In addition, the bank is in the process of developing a small business training startup programs and homebuyer programs with community groups within the bank's assessment area. Although training sessions have not yet occurred, Sky is in the early phases of its relationships with various community organizations in the Fort Wayne area.

## STATE OF MICHIGAN

### **CRA RATING FOR MICHIGAN:** Satisfactory

**The lending test is rated:** High Satisfactory

**The investment test is rated:** High Satisfactory

**The service test is rated:** High Satisfactory

Major factors supporting the rating include:

- Lending levels reflect an adequate responsiveness to assessment area credit needs;
- The geographic distribution of loans reflects an adequate penetration throughout the assessment area;
- The distribution of borrowers reflects a good penetration among customers of different income levels;
- The bank exhibits a good record of serving small businesses of different revenue sizes;
- The bank made no community development loans;
- The bank has made a significant level of qualified investments, occasionally in a leadership position;
- Service delivery systems are readily accessible to geographies and individuals of different income levels in its assessment areas; and,
- The bank provides a relatively high level of community development services.

## SCOPE OF EXAMINATION

The scope of the examination for the State of Michigan is consistent with the scope of the examination for the institution. However, due to the changes in the U.S. Census between 2003 and 2004, the full-scope evaluations are slightly different. In 2003, a full-scope evaluation was completed on the Ann Arbor-Detroit MSA, which includes only the entirety of Lenawee County. In 2004, a full scope evaluation was completed on nonmetropolitan assessment area and a limited review was conducted on the Monroe MSA. The nonmetropolitan assessment area includes all of Branch, Hillsdale, and Lenawee Counties and the Monroe MSA only includes portions of Monroe County. In both scenarios, the focus of the evaluation was on Lenawee County, since the majority of the bank's lending and branching networks are located within this county. Although the bank's branch locations did not change in Lenawee County, the county was part of the Ann Arbor-Detroit MSA in 2003 and in 2004, became part of the nonmetropolitan area. This was based on the changes made by the U.S. Census. The major products in this assessment area include home refinance loans, home purchase loans, small business loans and home improvement loans.

## **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF MICHIGAN**

Sky's operations in the State of Michigan are consistent with the overall operations of the institution. Lending activity accounts for 2.4% in 2003 and 4.3% in 2004 of the bank's total lending activity. The bank's market share of deposits, as of June 30, 2005, accounts for 0.08% of the deposit share within the state, which ranked Sky 111<sup>th</sup> out of 195 institutions.

Since the previous examination, Sky opened one branch in Monroe County in a middle-income tract. However, it did not open until November 1, 2004. Therefore, the 2004 lending analysis for the Monroe MSA was limited to two months worth of lending activity and received a limited scope review.

As a result, the bank's assessment area expanded in 2004. In 2004, the assessment area included Branch, Hillsdale, and Lenawee Counties, which are included in the nonmetropolitan assessment area and portions of Monroe County, which is part of the Monroe MSA.

In 2003, Sky had 4 branch locations in Lenawee County, all located in moderate-income tracts. In addition, there was one cash-dispensing ATM located in a middle-income tract. In 2004, there were 5 branches. Due to changes to the income categories by the U.S. Census, four branches are now located in middle-income geographies and one is located in an upper-income geography. In addition, the cash-dispensing ATM is located in an upper-income tract.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF MICHIGAN**

### **LENDING TEST**

Sky's lending performance in the State of Michigan is rated "High Satisfactory." The state rating was based on the bank's lending performance in the full-scope assessment area. The lending test rating is supported by a good lending performance within the state. The bank made no community development loans within Michigan.

### **Lending Activity**

Lending activity in the State of Michigan reflects a good responsiveness to assessment area credit needs.

In 2003, Sky made 610 HMDA loans totaling \$58.7 million, 25 small business loans totaling \$2.9 million, and 5 farm loans totaling \$513,000. Of the HMDA loans, 487 (79.8%) were refinance loans, 71 (11.6%) were home purchase loans, and 52 (8.5%) were home improvement loans.

In 2004, Sky made 672 HMDA loans totaling \$71.5 million, 75 small business loans totaling \$9.1 million, and 7 farm loans totaling \$99,000. Of the HMDA loans, 441 (65.6%) were refinance loans, 188 (28.0%) were home purchase loans, 42 (6.3%) were home improvement loans, and 1 (0.2%) was a multi-family loan.

There was a 10.2% increase in HMDA loan volume, a 200% increase in small business loan volume, and a 40.0% increase in small farm loan volume between 2003 and 2004.

Based on the dollar volume of loans, refinance loans received the greatest weight, followed by home purchase, small business loans, and home improvement loans. There was an insufficient volume of small business loans made to make a meaningful evaluation. As a result, small business loans were not analyzed in this assessment area.

Sky made no community development loans made within the State of Michigan.

### **Geographic and Borrower Distribution**

Overall, the geographic and borrower income distribution of loans was considered good. The geographic distribution was only evaluated in the 2003 analysis and was considered excellent. Since there were no low- or moderate-income geographies within Michigan assessment areas in 2004, the geographic analysis within the state was considered adequate. In 2003, the distribution of lending to borrowers of different income levels was considered excellent, while lending to borrowers in 2004 was considered good.

### **Community Development Loans**

Sky made no community development loans throughout the State of Michigan.

## **INVESTMENT TEST**

Sky's performance under the investment test in the State of Michigan is rated "High Satisfactory." The bank provided a significant level of qualified community development investments and grants throughout Michigan, occasionally in a leadership position. The bank made a total of approximately \$517,000 in new investments within the state. This includes \$8,000 in donations.

Since the previous evaluation, the percentage of investments made by the bank in the State of Michigan increased by approximately 70.4%.

## **SERVICE TEST**

The service test is rated “High Satisfactory.”

### **Retail Service**

At the end of 2004, the bank had five branch locations throughout the State of Michigan. All five branches are located in middle-income tracts. In addition, there was one cash-dispensing ATM located in an upper-income tract. Given the population dissemination, the geographic distribution of the branches is considered reasonable.

### **Community Development Services**

Sky provides a relatively high level of community development services throughout the State of Michigan. Please refer to the individual assessment area analysis for further information



## **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ANN ARBOR-DETROIT MI MSA**

Sky's operations in the Ann-Arbor-Detroit assessment area are consistent with the overall operations of the institution. Lending activity accounted for approximately 2.4% of the bank's total lending activity in 2003.

The Ann Arbor-Detroit assessment area consists only of the entirety of Lenawee County. The bank operated 4 branch offices in moderate-income geographies and 1 cash-dispensing ATM in the assessment area located in the middle-income tracts.

The assessment area consists of 12 moderate- and 9 middle-income tracts. There are no low- and upper-income tracts in this assessment area.

The following table provides demographic data that were used in analyzing the bank's CRA performance in the Ann Arbor-Detroit MSA for 2004. Certain components of the data in the table are discussed in this evaluation as they apply to particular parts of the analysis.

## Combined Demographics Report

Exam: Sky Bank

Analysis Year: 2003

Assessment Area(s): Ann Arbor MSA 0440/Detroit MSA 2160

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	6,575	25.0
Moderate-income	12	57.1	13,132	49.9	799	6.1	6,771	25.7
Middle-income	9	42.9	13,176	50.1	365	2.8	6,941	26.4
Upper-income	0	0.0	0	0.0	0	0.0	6,021	22.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>21</b>	<b>100.0</b>	<b>26,308</b>	<b>100.0</b>	<b>1,164</b>	<b>4.4</b>	<b>26,308</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	21,308	13,464	47.9	63.2	5,432	25.5	2,412	11.3
Middle-income	18,461	14,637	52.1	79.3	2,397	13.0	1,427	7.7
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>39,769</b>	<b>28,101</b>	<b>100.0</b>	<b>70.7</b>	<b>7,829</b>	<b>19.7</b>	<b>3,839</b>	<b>9.7</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	2,160	54.9	1,934	54.3	165	63.5	61	54.0
Middle-income	1,773	45.1	1,626	45.7	95	36.5	52	46.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>3,933</b>	<b>100.0</b>	<b>3,560</b>	<b>100.0</b>	<b>260</b>	<b>100.0</b>	<b>113</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>90.5</b>		<b>6.6</b>		<b>2.9</b>
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	190	43.2	188	43.1	2	50.0	0	0.0
Middle-income	250	56.8	248	56.9	2	50.0	0	0.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>440</b>	<b>100.0</b>	<b>436</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
	<b>Percentage of Total Farms:</b>			<b>99.1</b>		<b>0.9</b>		<b>0.0</b>

### **Population Characteristics**

According to the 2000 U.S. Census, the population of the Ann-Arbor-Detroit assessment area was 98,890, of which 89.2% are white, 7.0% Hispanic, 2.3% black, 0.7% American Indian, and 0.6% Asian.

### **Income Characteristics**

The 2000 median family income in the Ann-Arbor-Detroit assessment area was \$53,126 with 25.0% low-income, 25.7% moderate-income, 26.4% middle-income, and 22.9% upper-income families. Additionally, 4.4% of families in the assessment area had incomes below the poverty level. The median family income in the assessment area was comparable with the State of Michigan's median family income of \$53,457. In addition, some poverty exists in the moderate-income tracts; 6.1% of families have incomes below the poverty level and 2.8% of the families residing in the middle-income tracts have incomes below the poverty level.

### **Housing Characteristics**

According to the 2000 Census, there were 39,769 housing units in this assessment area, of which 70.7% were owner-occupied units, 19.7% were rental units, and 9.7% were vacant units. The median housing value in the assessment area was \$110,265, which was comparable to the State of Michigan at \$110,300.

### **Labor, Employment, and Economic Characteristics**

The demographic tables for the Ann-Arbor-Detroit assessment area provide key assessment area demographic business data by revenue size and Census tract income type for 2003 and 2004. The information illustrates 90.5% of the businesses in the assessment area reported total annual revenues of less than \$1 million and were considered to be small businesses.

The level of competition was considered moderate in the assessment area due to the presence of several banks in this market. The financial institutions operating offices in the assessment area were regional, statewide, and national banks. As of the June 30, 2005 FDIC/OTS Summary of Deposits Report, there were 9 financial institutions operating 73 offices in the area assessment area with total deposits of \$1 billion. Sky Bank ranked fourth in share of deposits in the assessment area with a market share of 9.8%. Local competition does not appear to adversely affect the bank's ability to serve the credit needs of its assessment area. Local competitors include United Bank & Trust, Bank of Lenawee, and Hillsdale County National Bank.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ANN-ARBOR-DETROIT MI MSA**

### **LENDING TEST**

The bank demonstrates an excellent responsiveness to community credit needs and an excellent distribution of loans to borrowers of different income levels. No community development loans were made during this evaluation period. The geographic distribution analysis was based on the bank's lending activity throughout its assessment area with primary focus on the moderate-income geographies.

#### **Lending Activity**

The bank's overall lending performance in the Ann-Arbor-Detroit MSA area assessment area reflects an excellent responsiveness to assessment area credit needs. Refinance, home purchase, and home improvement loans were the major product lines evaluated in this assessment area. Because of the higher dollar percentage invested, home refinance loans received greater weight in the evaluation, followed by home purchase loans. Multi-family loans and small farm loans were not evaluated because of the low number of originations in this assessment area.

In 2003, Sky ranked fourth out of 320 HMDA reporters in market share in this assessment area with 5.8% of the originated and purchased HMDA loans. Sky's competition includes Pavillian Mortgage, which ranked first, Abnormor Mortgage Group second, and United Mortgage Company third.

#### **Geographic Distribution**

The overall geographic distribution of lending is considered excellent. The bank's overall performance in this assessment area was measured by comparing the percentage of loans made in the various geographies, primarily in the moderate-income geographies, to the demographic proxies for demand. Performance context issues were considered, as well as the performance of other banks.

#### ***Home Refinance Loans***

In 2003, the moderate-income geographies received 54.0% of the home refinance loans, which is higher than the owner-occupancy rate of 47.9% in these areas. The bank outperformed the aggregate lenders, who made 38.5% of its refinance loans in the moderate-income geographies. As a result, the bank's lending performance is considered excellent.

The bank's lending in the middle-income geographies was slightly less than the percentage of owner-occupied units in these areas. Accordingly, 46.0% of the refinance loans were made in middle-income areas with 52.1% of the owner-occupied units in the geographies.

### ***Home Purchase Loans***

In 2003, the bank made 71 home purchase loans in this assessment area. Approximately 56.3% of its home purchase loans were made in the moderate-income geographies, which is again is higher than the owner-occupancy rate. Sky exceeded the aggregate lenders, who made 44.3% of its home improvement loans in the moderate-income areas. As a result, the bank's lending performance is considered excellent.

Lending in the middle-income geographies was slightly less than the percentage of the owner-occupied units. The bank made 43.7% of its home purchase loans in these areas.

### ***Home Improvement Loans***

Out of all HMDA loans, home improvement loans had the least volume. The bank made only 52 home improvement loans in this assessment area in 2003. As a result, not much weight was placed on this product.

Nonetheless in 2003, Sky made 55.8% of its home improvement loans in the moderate-income geographies, which exceeds the percentage of owner-occupied units. Sky also outperformed the aggregate lenders, who made 52.1% of home improvement loans in these areas. As a result, the bank's lending activity is considered excellent.

The bank's percentage of lending at 44.2% in the middle-income geographies remained below the percentage of owner-occupied units.

## **Distribution by Borrower Income and Revenue Size of the Business**

The overall borrower-income distribution was considered excellent. Although home refinance loans to low-income borrowers were considered good, all other products were considered excellent. The following discussion highlights significant performance information.

### ***Home Refinance Loans***

In 2003, the bank made 21.6% of its refinance loans to low-income borrowers, who comprise 25.0% of the families in the assessment area. Sky outperformed the aggregate of all lenders, who originated 15.7% of their refinance loans to low-income borrowers. As a result, the bank's lending activity is considered good.

The percentage of lending to moderate-income borrowers was 33.1%, which outperformed the aggregate lenders, who made 29.3% of its loans to moderate-income borrowers and higher than the percentage of moderate-income families living in this assessment area at 25.7%. As a result, the bank's performance is considered excellent.

Middle-income borrowers received 23.8% of the home purchase loans, which was slightly less than the percentage of families in the middle-income tracts at 26.4%.

Sky made 21.4% of its home refinance loans to upper-income borrowers, which comprise 22.9% of the families living in this assessment area.

### ***Home Purchase Loans***

In 2003, Sky made 33.8% of its home purchase loans to low-income borrowers. The bank's lending exceeded the aggregate of all lenders, who originated 21.1% of their home purchase loans to low-income borrowers and exceeded the percentage of low-income families residing in this assessment area. As a result of this lending activity, the bank's performance is considered excellent.

The bank made 38.0% of its home purchase loans to moderate-income borrowers. Sky outperformed the aggregate of all lenders, who originated 34.5% of their home purchase loans to moderate-income borrowers. In addition, the bank exceeded the percentage of moderate-income families living in the assessment area. As a result, the bank's performance is excellent.

Middle-income borrowers received 12.7% of the home purchase loans, which was below the percentage of families in the middle-income tracts.

Sky made 15.5% of its home purchase loans to upper-income borrowers, which is less than the percentage of the upper-income families living in this assessment area.

### ***Home Improvement Loans***

Sky made 26.9% of its home improvement loans to low-income borrowers. The bank's lending activity lagged the aggregate of all lenders, who originated 30.8% of their home purchase loans to low-income borrowers, yet exceeded the percentage of low-income families living in this assessment area. As a result the bank's lending activity to low-income borrowers is considered excellent.

The bank made 38.5% of its home improvement loans to moderate-income borrowers. Sky outperformed the aggregate of all lenders, who originated 31.2% of their home purchase loans to moderate-income borrowers and exceeded the percentage of moderate-income families residing in this assessment area. As a result, the bank's performance is excellent.

Middle-income borrowers received 19.2% of the home improvement loans, which was below the percentage of families in this assessment area.

Sky made 15.4% of its majority of its home purchase loans to upper-income borrowers, which less than the percentage of upper-income families living in this assessment area.

### **Community Development Loans**

The bank made no community development loans in the Ann-Arbor-Detroit MSA assessment area.

### **INVESTMENT TEST**

Although all investments made in the State of Michigan were considered and those qualifying are included in the evaluation, they are discussed in the nonmetropolitan section. Since Lenawee County is included in the bank's assessment area in 2003 and 2004, community development discussions on investments can be found in the nonmetropolitan section.

### **SERVICE TEST**

Although all services made in the State of Michigan were considered and those qualifying are included in the evaluation, they are discussed in the nonmetropolitan section. Again, since Lenawee County is included in the bank's assessment area in 2003 and 2004, the community development discussion on services can be found in the nonmetropolitan section.

### **Retail Services**

Delivery services are readily accessible to essentially all portions of the bank's assessment area and services do not vary in a way that inconvenience portions the bank's assessment area, particularly LMI individuals. Sky had four office locations in the Ann-Arbor-Detroit MSA, all located in moderate-income geographies. In addition, the bank had one cash-dispensing ATM located in the middle-income tract.

The office locations in this assessment area represent 1.4% of the total banking offices.

### **Community Development Services**

Community development services are discussed in the nonmetropolitan assessment area.

## **NONMETROPOLITAN AREAS**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MICHIGAN NONMETROPOLITAN AREA ASSESSMENT AREA**

According to the U.S. Census in 2004, Lenawee County was no longer part of the Ann-Arbor Detroit MSA and became part of the nonmetropolitan area. Consequently, the bank's assessment area expanded into the nonmetropolitan to include not only Lenawee County, but Branch and Hillsdale Counties, as well. As a result of these changes, the evaluation for this assessment area includes only the bank's activity conducted in 2004. Accordingly, Sky's operations in the Michigan nonmetropolitan area assessment area are consistent with the overall operations of the institution.

In 2004, there were a total of 45 tracts in this assessment area - 36 middle-income tracts and nine upper-income tracts. There were no low- or moderate-income tracts in the assessment area during this review period; therefore, no geographic distribution analysis was conducted. As a result, the weight of this analysis was placed on the borrower distribution evaluation.

The following table provides demographic data that were used in analyzing the bank's CRA performance in the nonmetropolitan area assessment area. Certain components of the data in the table are discussed in this evaluation as they apply to particular parts of the analysis.



## Combined Demographics Report

Exam: Sky Bank

Analysis Year: 2004

Assessment Area(s): Nonmetropolitan area MI

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	6,792	13.4
Moderate-income	0	0.0	0	0.0	0	0.0	8,632	17.1
Middle-income	36	80.0	37,382	73.9	2,149	5.7	11,938	23.6
Upper-income	9	20.0	13,176	26.1	365	2.8	23,196	45.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>45</b>	<b>100.0</b>	<b>50,558</b>	<b>100.0</b>	<b>2,514</b>	<b>5.0</b>	<b>50,558</b>	<b>100.0</b>

Income Categories	Housing Units by Tract		Housing Types by Tract						
	#	%	Owner-Occupied			Rental		Vacant	
			#	%	%	#	%	#	%
Low-income	0	0.0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	61,319	80.0	40,205	73.3	65.6	12,375	20.2	8,739	14.3
Upper-income	18,461	20.0	14,637	26.7	79.3	2,397	13.0	1,427	7.7
Unknown-income	0	0.0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>79,780</b>	<b>100.0</b>	<b>54,842</b>	<b>100.0</b>	<b>68.7</b>	<b>14,772</b>	<b>18.5</b>	<b>10,166</b>	<b>12.7</b>

Income Categories	Total Businesses by Tract		Businesses by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	5,427	76.3	4,762	75.7	401	80.7	264	79.8
Upper-income	1,688	23.7	1,525	24.3	96	19.3	67	20.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>7,115</b>	<b>100.0</b>	<b>6,287</b>	<b>100.0</b>	<b>497</b>	<b>100.0</b>	<b>331</b>	<b>100.0</b>

**Percentage of Total Businesses:                      88.4                      7.0                      4.7**

Income Categories	Total Farms by Tract		Farms by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	764	76.1	753	76.0	9	81.8	2	100.0
Upper-income	240	23.9	238	24.0	2	18.2	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>1,004</b>	<b>100.0</b>	<b>991</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>

**Percentage of Total Farms:                      98.7                      1.1                      0.2**

## **Population Characteristics**

According to the 2000 U.S. Census, the population of the nonmetropolitan assessment area was 191,204, of which 91.7% are white, 4.6% Hispanic, 2.0% black, 0.8% American Indian, and 0.5% % Asian.

## **Income Characteristics**

The 2000 median family income in the nonmetropolitan assessment area was \$49,407, with 13.4% low-income, 17.0% moderate-income, 23.6% middle-income, and 45.9% upper-income. Additionally, 5.0% of families in the assessment area had incomes below the poverty level. However, the median family income in the assessment area was below the State of Michigan's median family income of \$53,457. However, a very low level of poverty existed in the assessment area, since there were no low- or moderate-income tracts in the assessment area for either year.

## **Housing Characteristics**

According to the 2000 Census, there were 79,780 housing units in the nonmetropolitan assessment area, of which 68.7% were owner-occupied units, 18.5% were rental units, and 12.7% were vacant units. The median housing value in the assessment area was \$96,919, which was below the State of Michigan at \$110,300.

## **Labor, Employment, and Economic Characteristics**

The nonmetropolitan assessment area is primarily an agricultural area, with a significant dependence in the manufacturing and retail trade sectors.

The demographic tables for this assessment area presented above provide key assessment area demographic business data by revenue size and Census tract income type. The information illustrates 88.4% of businesses reported total annual revenues of less than \$1 million.

The level of competition was considered moderate in the assessment area due to the presence of several banks in this market. The financial institutions operating offices in the assessment area were regional, statewide, and national banks. As of the June 30, 2005 FDIC/OTS Summary of Deposits Report, there were 16 financial institutions operating 73 offices in the nonmetropolitan assessment area with total deposits of \$1.9 billion. Sky Bank ranked ninth in share of deposits in the assessment area, with a market share of 5.2%. Local competition does not appear to adversely affect the bank's ability to serve the credit needs of its assessment area. Local competitors include United Bank & Trust, Bank of Lenawee, and Hillsdale County National Bank.

According to two community contacts, affordable housing continues to be a definite need in the area. One contact stated that many businesses are shutting down, jobs are being lost, and incomes are declining. While both contacts felt the banks were doing a good job of being involved in the community, one stated that many people were being turned down for credit, not because of bad credit, but rather because of their debt burden.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE MICHIGAN NONMETROPOLITAN AREA ASSESSMENT**

### **LENDING TEST**

The bank demonstrates a good responsiveness to community credit needs, a good distribution of loans to borrowers of different income levels and a good distribution to businesses of different revenue sizes, and a low level of community development lending. Because there were no low- or moderate-income geographies in this assessment area the review period, the geographic distribution analysis was not performed. Consequently, the lending analysis is based on the borrower distribution evaluation.

#### **Lending Activity**

The bank's overall lending performance in the nonmetropolitan area assessment area reflects a good responsiveness to assessment area credit needs. Home purchase, refinance, and small business loans were the major product lines evaluated in this assessment area. Because of the higher dollar percentage invested, home refinance loans received greater weight in the evaluation, followed by home purchase loans. Home improvement, multi-family, and small farm loans were not evaluated because of the low number of originations in this assessment area.

#### **Distribution by Borrower Income and Revenue Size of the Business**

Overall borrower-income distribution was considered good. Lending to low-income borrowers was considered good, while lending to moderate-income borrower was considered excellent. In addition, small business lending to businesses with revenue of \$1 million or less was also considered good. The following discussion highlights significant performance information.

#### ***Home Refinance Loans***

In 2004, the bank made 6.8% of its home refinance loans to of low-income borrowers, which is significantly less than the 13.4% percentage of low-income families living in this assessment area. Although the bank outperformed the aggregate of all lenders, who made 5.6% of its loans to low-income borrowers, the bank's performance is considered adequate.

Sky made 20.2% of its refinance loans to moderate-income borrowers, which is higher than the percentage of moderate-income families at 17.1% residing in this assessment area. In addition, the bank outperformed the aggregate of lenders, who made 17.8% of its loans to moderate-income borrowers. As a result of this analysis, the bank's lending activity is considered excellent.

Middle-income borrowers received 24.7% of the home purchase loans, which was comparable to the percentage of families in the middle-income tracts at 23.6%.

Sky made a majority of its home refinance loans at 47.4% to upper-income borrowers, who comprise 45.9% of the families living in this assessment area.

### ***Home Purchase Loans***

In 2004, the percentage of home purchase loans to low-income borrowers made at 7.6% again lagged the percentage of low-income families. However, the bank outperformed the aggregate lenders who made 5.8%. Nonetheless, the bank's level of lending is considered adequate.

Sky made 21.7% of its loans to moderate-income borrowers, which exceeded the percentage of families residing in this assessment area and the percentage of loans originated by the aggregate of lenders at 19.7%. The bank's performance again is considered excellent.

Middle-income borrowers received 25.5% of the home purchase loans, which exceeded the percentage of middle-income families living in the assessment area.

Sky again made a majority of its home purchase loans of 43.9% to upper-income borrowers.

### ***Small Business Loans***

Sky originated 80.4% of its small business loans to businesses with \$1 million or less in revenue, which is less than the percentage of these businesses in this assessment area at 88.4%, but well above the aggregate percentage of 38.1%. In addition, 69.6% of the loans were made in amounts of \$100,000 or less, which was below the aggregate of 91.7%. As result of this analysis, the bank's lending activity is considered good.

### **Community Development Loans**

The bank made no community development loans in the Michigan nonmetropolitan area assessment area.

## **INVESTMENT TEST**

The bank provided an adequate level of qualified community development investments and donations throughout this assessment area. In the nonmetropolitan assessment area, the bank made approximately \$168,000 in new investments, which includes \$8,000 in form of donations.

## **SERVICE TEST**

Sky's overall service performance in the nonmetropolitan assessment area is considered good.

### **Retail Services**

Delivery services are reasonably accessible to essentially all portions of the bank's assessment area and services do not vary in a way that inconvenience portions the bank's assessment area, particularly LMI individuals. Sky has four offices (including one with an ATM) located in the nonmetropolitan assessment area. All branches are located in the middle-income tracts. Additionally, there is one cash-dispensing ATM located in an upper-income geography.

The office locations in this assessment area represent 1.4% of the total banking offices.

### **Community Development Services**

Sky provides a relatively high level of community development services within the Michigan nonmetropolitan assessment area. The community development services focus on education, serving on advisory boards, and committee members on various community development organizations. Below are some examples of some services provided by Sky in this assessment area:

- Community Action Agency – provides multiple services to LMI families in the City of Adrian. Homeownership counseling and self-sufficiency classes are provided, as well as IDA program and computer skills training.
- CEED Loan of Lenawee County – Center for Empowerment and Economic Development. A micro-loan program for small business start-up funds.
- Downtown Development Authority – City of Adrian focuses on brown-field redevelopment, attracting small businesses, retaining existing large and small businesses, and job creation.
- Lenawee Emergency & Affordable Housing Corporation – provides shelter, education, and meals to low-income veterans.

- Lenawee Area Housing Development – focuses on the creation and retention of affordable housing in Lenawee County region.
- Goodwill Industries of Adrian – educational seminars provided to low-income high-school aged children on saving accounts and self-sufficiency.

## METROPOLITAN AREAS

*(For each metropolitan area where no assessment areas were reviewed using the examination procedures)*

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MONROE MI MSA

Sky entered into the Monroe MSA on November 1, 2004, with one branch located in a middle-income geography within this assessment area. This assessment area includes only portions of Monroe County. As a result, the analysis of this assessment area includes lending activity during the last two months of 2004.

During this review period, there were no low- and moderate-incomes, eight middle-income tracts, and one upper-income tract.

According to the FDIC Summary of Deposits, as of June 30, 2005, Sky ranked ninth out of 11 institutions with 0.38% of the market share of deposits in the Monroe MSA. Competition in this area includes Monroe Bank & Trust, Standard Federal Bank NA, and National City Bank of the Midwest.

The bank's overall lending volume was 0.5% for this evaluation period.

### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE MONROE MI MSA

The bank made a total of 83 HMDA loans between November and December. Of the 83 loans, 44 were refinance loans, 31 were home purchase loans, and 8 were home improvement loans. In addition, the bank originated 19 small business loans, of which 84.2% were made to businesses with revenues of \$1 million or less. The bank's lending performance in the Monroe assessment area is consistent with the overall performance within the state.

The bank had no community development loans and community development service activity in the Monroe MSA. However, Sky did make approximately \$350,000 in new investments.

Facts and data reviewed, including performance and demographic information, can be found in the core tables accompanying this report.

Assessment Area	Lending Test	Investment Test	Service Test
Monroe MSA	Below	Exceeds	Below

**CRA APPENDIX A**

<b>SCOPE OF EXAMINATION</b>			
<b>TIME PERIOD REVIEWED</b>	January 1, 2003 – December 31, 2004		
<b>FINANCIAL INSTITUTION</b>	Sky Bank		<b>PRODUCTS REVIEWED</b> <b>HMDA:</b> Home Purchase Home Refinance Home mprovement Small Business Small Farm
<b>AFFILIATE(S)</b>	<b>AFFILIATE RELATIONS</b>		<b>PRODUCTS REVIEWED</b>
NA	HIP		



<b>LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION</b>			
<b>ASSESSMENT AREA</b>	<b>TYPE OF EXAMINATION</b>	<b>BRANCHES VISITED<sup>3</sup></b>	<b>OTHER INFORMATION</b>
<b><u>Multi-States:</u></b>			
<b>Weirton-Steubenville</b>	<b>Full Scope</b>		
<b>Youngstown-Warren-Boardman</b>	<b>Full Scope</b>	<b>One East State Street – Sharon, PA</b>	
<b>Wheeling MSA</b>	<b>Full Scope</b>		
<b><u>Ohio:</u></b>			
<b>Cleveland-Akron MSA - 10420</b>	<b>Full Scope</b>	<b>3630 Center Rd Brunswick</b>	
<b>Canton-Massillon MSA - 15940</b>	<b>Full Scope</b>	<b>1065 North Court St Medina</b>	
<b>Northwestern Ohio Nonmetropolitan</b>	<b>Full Scope</b>	<b>1403 N. Main St Findlay</b>	
<b>Cincinnati-Middletown MSA - 17140</b>			
<b>Columbus MSA – 18140</b>	<b>Limited Scope</b>	<b>525 W. Wooster St Bowling Green</b>	
<b>Dayton-Springfield MSA – 19380</b>	<b>Limited Scope</b>		
<b>Lima MSA – 30620</b>	<b>Limited Scope</b>	<b>187 Main Street Greenville</b>	
<b>Toledo MSA – 45780</b>	<b>Limited Scope</b>		
<b>Ashtabula County Nonmetropolitan</b>	<b>Limited Scope</b>	<b>300 West Market Street, Lima</b>	
	<b>Limited Scope</b>		

<sup>3</sup> There is a statutory requirement that the written evaluation of a multistate institution's performance must list the individual branches examined in each state.

<b>LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION</b>			
<b>ASSESSMENT AREA</b>	<b>TYPE OF EXAMINATION</b>	<b>BRANCHES VISITED<sup>4</sup></b>	<b>OTHER INFORMATION</b>
<b>Columbiana County nonmetropolitan</b>	<b>Limited Scope</b>		
<b>Harrison County nonmetropolitan</b>	<b>Limited Scope</b>		
<b>Wayne County nonmetropolitan</b>	<b>Limited Scope</b>		
<b><u>Pennsylvania:</u></b>			
<b>Pittsburgh, PA MSA - 38300</b>			
<b>Erie MSA - 21500</b>	<b>Full Scope</b>		
<b>Lawrence County nonmetropolitan</b>	<b>Limited Scope</b>		
<b><u>Michigan:</u></b>			
<b>Ann-Arbor, MI MSA – 2003</b>	<b>Limited Scope</b>	<b>829 Sharon-New Castle-Rd Farrel</b>	
<b>Michigan nonmetropolitan - 2004</b>	<b>Full Scope</b>	<b>101 East Washington St, New Castle</b>	
<b>Monroe MSA – 33780 - 2004</b>	<b>Full Scope</b>		
<b><u>Indiana:</u></b>			
<b>Ft. Wayne MSA - 23060</b>	<b>Limited Scope</b>		
	<b>Full Scope</b>	<b>838 Mill Lake Rd. Ft. Wayne</b>	

<sup>4</sup> There 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

<b>State or Multistate Metropolitan Area Name</b>	<b>Lending Test Rating</b>	<b>Investment Test Rating</b>	<b>Service Test Rating</b>	<b>Overall State Rating</b>
Weirton-Steubenville	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Wheeling	High Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
Youngstown-Warren-Boardman	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Ohio	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Pennsylvania	Outstanding	Outstanding	High Satisfactory	Outstanding
Indiana	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
Michigan	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory

## CRA APPENDIX C

### GLOSSARY

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

**Block numbering area (“BNA”):** A statistical subdivision of a county for grouping and numbering blocks in non-metropolitan counties where local Census statistical area committees have not established tracts. A BNA does not cross county lines.

**Census tract:** A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. 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 (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration’s Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

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

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

**Full review:** Performance under the lending, investment and service tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity and responsiveness).

**Geography:** A Census tract 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 data such as race, gender and income of applications, amount of loan requested, and disposition of the application (for example, approved, denied, and withdrawn).

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

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

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

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

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

**Metropolitan area (“MA”):** Any primary metropolitan statistical area (“MSA”), metropolitan statistical area (“MSA”), or consolidated metropolitan statistical 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.

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

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

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

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

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

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

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

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

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

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

**CRA APPENDIX D**

**Qualified Investments**

**Qualified Investments**

QUALIFIED INVESTMENTS State: Ohio, Pennsylvania & West Virginia Evaluation Period: October 14, 2003 – March 10, 2006									
Multi-State Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	N/A	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	N/A	\$ (000's)
Weirton-Steubenville MSA 48260	-	30	12	232	12	262	0.8	-	542
Wheeling MSA 48540	-	32	5	127	5	159	0.5	-	290
Youngstown-Warren-Boardman MSA 49660	-	277	20	2,033	20	2,310	7.3	-	2,220

(\*)  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.

**Qualified Investments**

QUALIFIED INVESTMENTS State: Ohio Evaluation Period: October 14, 2003- March 10, 2006									
Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	# N/A	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	# N/A	\$ (000's)
<b>Full-Review:</b>									
Cleve-Lorain-Elyria MSA 10420	-	2,277	33	2,197	33	4,474	14.1	-	2,155
Canton-Massillon MSA 15940	-	144	18	1,072	18	1,216	3.8	-	95
Northwest Ohio nonmetropolitan	-	260	10	631	10	891	2.8	-	1,185
<b>Limited Review:</b>									
Cincinnati-Middletown MSA 17140	-	72	3	127	3	199	0.6	-	2
Columbus MSA 18140	-	9,728	7	738	7	10,466	33.0	-	1,257
Dayton-Springfield MSA 19380	-	583	5	25	5	608	1.9	-	159
Lima MSA – 30620	-	22	1	26	1	48	0.2	-	11
Toledo MSA – 45780	-	1,904	13	1,484	13	3,388	10.7	-	1,436
Ashtabula County (nonmetropolitan)	-	21	11	234	11	255	0.8	-	417
Columbiana County (nonmetropolitan)	-	12	4	119	4	131	0.4	-	129
Harrison County (nonmetropolitan)	-	0	1	31	1	31	0.1	-	37
Wayne County (nonmetropolitan)	-	0	1	71	1	71	0.2	-	2

(\*) 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.

**Qualified Investments**



QUALIFIED INVESTMENTS		State: PENNSYLVANIA		Evaluation Period: October 14, 2003- March 10, 2006					
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 38300	-	2,233	16	3,362	16	5,595	17.6	-	571
Limited-Review:									
Erie MSA 21500	-	51	3	261	3	312	1.0	-	10
Lawrence County (nonmetropolitan)	-	18	3	606	3	624	2.0	-	131

(\*)  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.

#### Qualified Investments

QUALIFIED INVESTMENTS		State: INDIANA		Evaluation Period: October 14, 2003 – March 10, 2006					
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:									
Ft. Wayne MSA 23060	-	114	4	89	4	203	0.6	-	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.

#### Qualified Investments

QUALIFIED INVESTMENTS		State: MICHIGAN		Evaluation Period: October 14, 2003- March 10, 2006					
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:									
MI nonmetropolitan	-	0	3	168	3	168	0.5	-	0
Limited-Review:									
Monroe MSA 33780	-	0	3	349	3	349	1.1	-	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.

**CRA APPENDIX E**

**Loan Distribution Tables by Assessment Area  
Full Scope Reviews**

## HMDA & CRA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003

Assessment Area /Group: Overall Institution

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Low	109	0.5%	25,863	1.2%	1,920	8.2%	95,568	4.4%
Moderate	1,763	7.5%	125,624	5.7%	4,693	20.0%	305,046	13.9%
<i>Low/Moderate Total</i>	<i>1,872</i>	<i>8.0%</i>	<i>151,487</i>	<i>6.9%</i>	<i>6,613</i>	<i>28.2%</i>	<i>400,614</i>	<i>18.3%</i>
Middle	15,236	64.9%	1,243,092	56.6%	6,570	28.0%	511,712	23.3%
Upper	6,352	27.1%	799,771	36.4%	9,940	42.4%	1,186,397	54.1%
Unknown	0	0.0%	0	0.0%	337	1.4%	95,627	4.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>23,460</b>	<b>100.0%</b>	<b>2,194,350</b>	<b>100.0%</b>	<b>23,460</b>	<b>100.0%</b>	<b>2,194,350</b>	<b>100.0%</b>
	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	120	3.7%	15,526	3.4%	1	0.4%	20	0.1%
Moderate	350	10.8%	43,873	9.6%	6	2.2%	533	2.5%
<i>Low/Moderate Total</i>	<i>470</i>	<i>14.5%</i>	<i>59,399</i>	<i>13.1%</i>	<i>7</i>	<i>2.6%</i>	<i>553</i>	<i>2.6%</i>
Middle	1,751	54.1%	229,747	50.5%	216	79.7%	16,013	75.6%
Upper	1,000	30.9%	163,337	35.9%	48	17.7%	4,624	21.8%
Unknown	15	0.5%	2,632	0.6%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,236</b>	<b>100.0%</b>	<b>455,115</b>	<b>100.0%</b>	<b>271</b>	<b>100.0%</b>	<b>21,190</b>	<b>100.0%</b>
	By Revenue							
Total \$1 Million or Less	2,212	68.4%	252,830	55.6%	261	96.3%	19,583	92.4%
Over \$1 Million	1,014	31.3%	202,029	44.4%	10	3.7%	1,607	7.6%
Not Known	10	0.3%	256	0.1%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,236</b>	<b>100.0%</b>	<b>455,115</b>	<b>100.0%</b>	<b>271</b>	<b>100.0%</b>	<b>21,190</b>	<b>100.0%</b>
	By Loan Size							
\$100,000 or less	2,103	65.0%	84,475	18.6%	209	77.1%	7,690	36.3%
\$100,001 - \$250,000	602	18.6%	102,822	22.6%	44	16.2%	7,320	34.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	531	16.4%	267,818	58.8%	18	6.6%	6,180	29.2%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,236</b>	<b>100.0%</b>	<b>455,115</b>	<b>100.0%</b>	<b>271</b>	<b>100.0%</b>	<b>21,190</b>	<b>100.0%</b>
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	1,561	70.6%	59,157	23.4%	203	77.8%	7,386	37.7%
\$100,001 - \$250,000	379	17.1%	63,492	25.1%	43	16.5%	7,157	36.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	272	12.3%	130,181	51.5%	15	5.7%	5,040	25.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,212</b>	<b>100.0%</b>	<b>252,830</b>	<b>100.0%</b>	<b>261</b>	<b>100.0%</b>	<b>19,583</b>	<b>100.0%</b>

## HMDA & CRA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004

Assessment Area/Group: Overall Institution

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Low	99	0.7%	9,505	0.7%	1,272	9.1%	61,182	4.5%
Moderate	1,218	8.7%	102,153	7.5%	2,874	20.5%	187,607	13.8%
<i>Low/Moderate Total</i>	<i>1,317</i>	<i>9.4%</i>	<i>111,658</i>	<i>8.2%</i>	<i>4,146</i>	<i>29.6%</i>	<i>248,789</i>	<i>18.2%</i>
Middle	9,072	64.8%	775,964	56.9%	3,921	28.0%	315,548	23.1%
Upper	3,619	25.8%	475,841	34.9%	5,544	39.6%	676,702	49.6%
Unknown	0	0.0%	0	0.0%	397	2.8%	122,424	9.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>14,008</b>	<b>100.0%</b>	<b>1,363,463</b>	<b>100.0%</b>	<b>14,008</b>	<b>100.0%</b>	<b>1,363,463</b>	<b>100.0%</b>
	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	89	2.7%	13,472	2.9%	1	0.5%	85	0.5%
Moderate	377	11.5%	57,044	12.5%	3	1.5%	116	0.7%
<i>Low/Moderate Total</i>	<i>466</i>	<i>14.2%</i>	<i>70,516</i>	<i>15.4%</i>	<i>4</i>	<i>2.0%</i>	<i>201</i>	<i>1.3%</i>
Middle	1,731	52.7%	221,442	48.4%	149	73.0%	12,237	77.6%
Upper	1,074	32.7%	161,857	35.4%	51	25.0%	3,332	21.1%
Unknown	12	0.4%	3,651	0.8%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,283</b>	<b>100.0%</b>	<b>457,466</b>	<b>100.0%</b>	<b>204</b>	<b>100.0%</b>	<b>15,770</b>	<b>100.0%</b>
	By Revenue							
Total \$1 Million or Less	2,177	66.3%	250,439	54.7%	194	95.1%	14,498	91.9%
Over \$1 Million	1,102	33.6%	205,929	45.0%	10	4.9%	1,272	8.1%
Not Known	4	0.1%	1,098	0.2%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,283</b>	<b>100.0%</b>	<b>457,466</b>	<b>100.0%</b>	<b>204</b>	<b>100.0%</b>	<b>15,770</b>	<b>100.0%</b>
	By Loan Size							
\$100,000 or less	2,131	64.9%	87,070	19.0%	150	73.5%	5,992	38.0%
\$100,001 - \$250,000	643	19.6%	115,340	25.2%	46	22.5%	7,138	45.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	509	15.5%	255,056	55.8%	8	3.9%	2,640	16.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,283</b>	<b>100.0%</b>	<b>457,466</b>	<b>100.0%</b>	<b>204</b>	<b>100.0%</b>	<b>15,770</b>	<b>100.0%</b>
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	1,541	70.8%	59,525	23.8%	143	73.7%	5,377	37.1%
\$100,001 - \$250,000	381	17.5%	67,207	26.8%	44	22.7%	6,881	47.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	255	11.7%	123,707	49.4%	7	3.6%	2,240	15.5%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,177</b>	<b>100.0%</b>	<b>250,439</b>	<b>100.0%</b>	<b>194</b>	<b>100.0%</b>	<b>14,498</b>	<b>100.0%</b>

## HMDA & CRA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003

AssessmentArea/Group: Steubenville--Weirton MSA 8080

Income Categories	HMDA								
	By Tract Income				By Borrower Income				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
Low	3	0.2%	80	0.1%	134	9.1%	5,289	5.6%	
Moderate	66	4.5%	2,667	2.8%	314	21.4%	15,293	16.1%	
<i>Low/Moderate Total</i>	<i>69</i>	<i>4.7%</i>	<i>2,747</i>	<i>2.9%</i>	<i>448</i>	<i>30.6%</i>	<i>20,582</i>	<i>21.7%</i>	
Middle	1,322	90.2%	85,570	90.1%	435	29.7%	26,317	27.7%	
Upper	75	5.1%	6,621	7.0%	576	39.3%	47,689	50.2%	
Unknown	0	0.0%	0	0.0%	7	0.5%	350	0.4%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>1,466</b>	<b>100.0%</b>	<b>94,938</b>	<b>100.0%</b>	<b>1,466</b>	<b>100.0%</b>	<b>94,938</b>	<b>100.0%</b>	
	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>By Tract Income</b>								
	Low	1	0.8%	750	5.1%	0	0.0%	0	0.0%
	Moderate	22	17.7%	1,097	7.5%	0	0.0%	0	0.0%
	<i>Low/Moderate Total</i>	<i>23</i>	<i>18.5%</i>	<i>1,847</i>	<i>12.7%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	Middle	95	76.6%	12,467	85.4%	2	100.0%	76	100.0%
	Upper	6	4.8%	282	1.9%	0	0.0%	0	0.0%
	Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>Total</b>	<b>124</b>	<b>100.0%</b>	<b>14,596</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>76</b>	<b>100.0%</b>
	<b>By Revenue</b>								
	Total \$1 Million or Less	93	75.0%	10,141	69.5%	2	100.0%	76	100.0%
	Over \$1 Million	31	25.0%	4,455	30.5%	0	0.0%	0	0.0%
	Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>Total</b>	<b>124</b>	<b>100.0%</b>	<b>14,596</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>76</b>	<b>100.0%</b>
	<b>By Loan Size</b>								
	\$100,000 or less	86	69.4%	2,809	19.2%	2	100.0%	76	100.0%
	\$100,001 - \$250,000	22	17.7%	3,491	23.9%	0	0.0%	0	0.0%
	\$250,001 - \$1 Million (Bus)-\$500k (Farm)	16	12.9%	8,296	56.8%	0	0.0%	0	0.0%
	Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>Total</b>	<b>124</b>	<b>100.0%</b>	<b>14,596</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>76</b>	<b>100.0%</b>
<b>By Loan Size and Revenue \$1 Million or Less</b>									
\$100,000 or less	64	68.8%	2,079	20.5%	2	100.0%	76	100.0%	
\$100,001 - \$250,000	19	20.4%	2,791	27.5%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	10	10.8%	5,271	52.0%	0	0.0%	0	0.0%	
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>93</b>	<b>100.0%</b>	<b>10,141</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>76</b>	<b>100.0%</b>	

## HMDA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004

Assessment Area/Group: Weirton-Steubenville MSA 48260

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	2	0.7%	54	0.2%	34	12.0%	1,597	6.9%
Moderate	16	5.7%	540	2.3%	85	30.0%	5,284	22.8%
<i>Low/Moderate Total</i>	<i>18</i>	<i>6.4%</i>	<i>594</i>	<i>2.6%</i>	<i>119</i>	<i>42.0%</i>	<i>6,881</i>	<i>29.7%</i>
Middle	241	85.2%	19,677	85.1%	77	27.2%	6,043	26.1%
Upper	24	8.5%	2,864	12.4%	86	30.4%	10,182	44.0%
Unknown	0	0.0%	0	0.0%	1	0.4%	29	0.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>283</b>	<b>100.0%</b>	<b>23,135</b>	<b>100.0%</b>	<b>283</b>	<b>100.0%</b>	<b>23,135</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	37	8.5%	1,345	4.6%
Moderate	18	4.1%	604	2.0%	87	20.0%	4,616	15.7%
<i>Low/Moderate Total</i>	<i>18</i>	<i>4.1%</i>	<i>604</i>	<i>2.0%</i>	<i>124</i>	<i>28.6%</i>	<i>5,961</i>	<i>20.2%</i>
Middle	390	89.9%	26,364	89.4%	135	31.1%	7,880	26.7%
Upper	26	6.0%	2,520	8.5%	174	40.1%	15,592	52.9%
Unknown	0	0.0%	0	0.0%	1	0.2%	55	0.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>434</b>	<b>100.0%</b>	<b>29,488</b>	<b>100.0%</b>	<b>434</b>	<b>100.0%</b>	<b>29,488</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	19	13.0%	431	13.6%
Moderate	7	4.8%	191	6.0%	30	20.5%	576	18.2%
<i>Low/Moderate Total</i>	<i>7</i>	<i>4.8%</i>	<i>191</i>	<i>6.0%</i>	<i>49</i>	<i>33.6%</i>	<i>1,007</i>	<i>31.8%</i>
Middle	136	93.2%	2,945	93.1%	39	26.7%	694	21.9%
Upper	3	2.1%	27	0.9%	57	39.0%	1,452	45.9%
Unknown	0	0.0%	0	0.0%	1	0.7%	10	0.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>146</b>	<b>100.0%</b>	<b>3,163</b>	<b>100.0%</b>	<b>146</b>	<b>100.0%</b>	<b>3,163</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	33.3%	52	16.9%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>33.3%</i>	<i>52</i>	<i>16.9%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	1	33.3%	202	65.8%	0	0.0%	0	0.0%
Upper	1	33.3%	53	17.3%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	3	100.0%	307	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>307</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>307</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	2	0.2%	54	0.1%	90	10.4%	3,373	6.0%
Moderate	42	4.8%	1,387	2.5%	202	23.3%	10,476	18.7%
<i>Low/Moderate Total</i>	<i>44</i>	<i>5.1%</i>	<i>1,441</i>	<i>2.6%</i>	<i>292</i>	<i>33.7%</i>	<i>13,849</i>	<i>24.7%</i>
Middle	768	88.7%	49,188	87.7%	251	29.0%	14,617	26.1%
Upper	54	6.2%	5,464	9.7%	317	36.6%	27,226	48.5%
Unknown	0	0.0%	0	0.0%	6	0.7%	401	0.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>866</b>	<b>100.0%</b>	<b>56,093</b>	<b>100.0%</b>	<b>866</b>	<b>100.0%</b>	<b>56,093</b>	<b>100.0%</b>

## CRA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003

AssessmentArea/Group: Steubenville--Weirton MSA 8080

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	1	0.8%	750	5.1%	0	0.0%	0	0.0%
Moderate	22	17.7%	1,097	7.5%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>23</i>	<i>18.5%</i>	<i>1,847</i>	<i>12.7%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	95	76.6%	12,467	85.4%	2	100.0%	76	100.0%
Upper	6	4.8%	282	1.9%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>124</i>	<i>100.0%</i>	<i>14,596</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>76</i>	<i>100.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	93	75.0%	10,141	69.5%	2	100.0%	76	100.0%
Over \$1 Million	31	25.0%	4,455	30.5%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>124</i>	<i>100.0%</i>	<i>14,596</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>76</i>	<i>100.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	86	69.4%	2,809	19.2%	2	100.0%	76	100.0%
\$100,001 - \$250,000	22	17.7%	3,491	23.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	16	12.9%	8,296	56.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>124</i>	<i>100.0%</i>	<i>14,596</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>76</i>	<i>100.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	64	68.8%	2,079	20.5%	2	100.0%	76	100.0%
\$100,001 - \$250,000	19	20.4%	2,791	27.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	10	10.8%	5,271	52.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>93</i>	<i>100.0%</i>	<i>10,141</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>76</i>	<i>100.0%</i>

## CRA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004

AssessmentArea/Group: Weirton-Steubenville MSA 48260

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	2	1.9%	122	0.9%	0	0.0%	0	0.0%
Moderate	16	14.8%	2,728	19.1%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>18</i>	<i>16.7%</i>	<i>2,850</i>	<i>19.9%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	83	76.9%	10,411	72.9%	0	0.0%	0	0.0%
Upper	7	6.5%	1,027	7.2%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>108</i>	<i>100.0%</i>	<i>14,288</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	56	51.9%	4,602	32.2%	0	0.0%	0	0.0%
Over \$1 Million	52	48.1%	9,686	67.8%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>108</i>	<i>100.0%</i>	<i>14,288</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	73	67.6%	2,702	18.9%	0	0.0%	0	0.0%
\$100,001 - \$250,000	19	17.6%	3,573	25.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	16	14.8%	8,013	56.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>108</i>	<i>100.0%</i>	<i>14,288</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	47	83.9%	1,591	34.6%	0	0.0%	0	0.0%
\$100,001 - \$250,000	5	8.9%	838	18.2%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	7.1%	2,173	47.2%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>56</i>	<i>100.0%</i>	<i>4,602</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>



## HMDA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003

AssessmentArea/Group: Wheeling MSA 9000

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	1	2.7%	23	0.8%
Moderate	5	13.5%	122	4.0%	7	18.9%	447	14.6%
<i>Low/Moderate Total</i>	<i>5</i>	<i>13.5%</i>	<i>122</i>	<i>4.0%</i>	<i>8</i>	<i>21.6%</i>	<i>470</i>	<i>15.4%</i>
Middle	27	73.0%	2,413	78.9%	15	40.5%	1,285	42.0%
Upper	5	13.5%	525	17.2%	14	37.8%	1,305	42.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>37</b>	<b>100.0%</b>	<b>3,060</b>	<b>100.0%</b>	<b>37</b>	<b>100.0%</b>	<b>3,060</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	10	6.3%	345	3.5%
Moderate	17	10.6%	773	7.7%	20	12.5%	942	9.4%
<i>Low/Moderate Total</i>	<i>17</i>	<i>10.6%</i>	<i>773</i>	<i>7.7%</i>	<i>30</i>	<i>18.8%</i>	<i>1,287</i>	<i>12.9%</i>
Middle	122	76.3%	7,550	75.5%	58	36.3%	3,670	36.7%
Upper	21	13.1%	1,675	16.8%	72	45.0%	5,041	50.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>160</b>	<b>100.0%</b>	<b>9,998</b>	<b>100.0%</b>	<b>160</b>	<b>100.0%</b>	<b>9,998</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	57.1%	64	51.6%	2	28.6%	20	16.1%
<i>Low/Moderate Total</i>	<i>4</i>	<i>57.1%</i>	<i>64</i>	<i>51.6%</i>	<i>2</i>	<i>28.6%</i>	<i>20</i>	<i>16.1%</i>
Middle	3	42.9%	60	48.4%	3	42.9%	66	53.2%
Upper	0	0.0%	0	0.0%	2	28.6%	38	30.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>124</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>124</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	11	5.4%	368	2.8%
Moderate	26	12.7%	959	7.3%	29	14.2%	1,409	10.7%
<i>Low/Moderate Total</i>	<i>26</i>	<i>12.7%</i>	<i>959</i>	<i>7.3%</i>	<i>40</i>	<i>19.6%</i>	<i>1,777</i>	<i>13.5%</i>
Middle	152	74.5%	10,023	76.0%	76	37.3%	5,021	38.1%
Upper	26	12.7%	2,200	16.7%	88	43.1%	6,384	48.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>204</b>	<b>100.0%</b>	<b>13,182</b>	<b>100.0%</b>	<b>204</b>	<b>100.0%</b>	<b>13,182</b>	<b>100.0%</b>

## HMDA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004  
AssessmentArea/Group: Wheeling 48540

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	5	10.0%	127	2.9%
Moderate	7	14.0%	310	7.1%	12	24.0%	829	19.1%
<i>Low/Moderate Total</i>	<i>7</i>	<i>14.0%</i>	<i>310</i>	<i>7.1%</i>	<i>17</i>	<i>34.0%</i>	<i>956</i>	<i>22.0%</i>
Middle	34	68.0%	3,018	69.5%	11	22.0%	1,035	23.8%
Upper	9	18.0%	1,014	23.4%	22	44.0%	2,351	54.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>50</b>	<b>100.0%</b>	<b>4,342</b>	<b>100.0%</b>	<b>50</b>	<b>100.0%</b>	<b>4,342</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	5	6.5%	235	3.7%
Moderate	10	13.0%	339	5.3%	5	6.5%	197	3.1%
<i>Low/Moderate Total</i>	<i>10</i>	<i>13.0%</i>	<i>339</i>	<i>5.3%</i>	<i>10</i>	<i>13.0%</i>	<i>432</i>	<i>6.8%</i>
Middle	51	66.2%	3,672	57.4%	30	39.0%	1,583	24.7%
Upper	16	20.8%	2,388	37.3%	37	48.1%	4,384	68.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>77</b>	<b>100.0%</b>	<b>6,399</b>	<b>100.0%</b>	<b>77</b>	<b>100.0%</b>	<b>6,399</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	8	28.6%	217	34.0%	6	21.4%	97	15.2%
<i>Low/Moderate Total</i>	<i>8</i>	<i>28.6%</i>	<i>217</i>	<i>34.0%</i>	<i>6</i>	<i>21.4%</i>	<i>97</i>	<i>15.2%</i>
Middle	17	60.7%	361	56.6%	7	25.0%	131	20.5%
Upper	3	10.7%	60	9.4%	15	53.6%	410	64.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>28</b>	<b>100.0%</b>	<b>638</b>	<b>100.0%</b>	<b>28</b>	<b>100.0%</b>	<b>638</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	10	6.5%	362	3.2%
Moderate	25	16.1%	866	7.6%	23	14.8%	1,123	9.9%
<i>Low/Moderate Total</i>	<i>25</i>	<i>16.1%</i>	<i>866</i>	<i>7.6%</i>	<i>33</i>	<i>21.3%</i>	<i>1,485</i>	<i>13.1%</i>
Middle	102	65.8%	7,051	62.0%	48	31.0%	2,749	24.2%
Upper	28	18.1%	3,462	30.4%	74	47.7%	7,145	62.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>155</b>	<b>100.0%</b>	<b>11,379</b>	<b>100.0%</b>	<b>155</b>	<b>100.0%</b>	<b>11,379</b>	<b>100.0%</b>

## CRA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003  
AssessmentArea/Group: Wheeling MSA 9000

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	16.7%	10	1.6%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>16.7%</i>	<i>10</i>	<i>1.6%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	3	50.0%	567	91.6%	0	0.0%	0	0.0%
Upper	2	33.3%	42	6.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>619</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	6	100.0%	619	100.0%	0	0.0%	0	0.0%
Over \$1 Million	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>619</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	4	66.7%	96	15.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	16.7%	170	27.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	16.7%	353	57.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>619</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	4	66.7%	96	15.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	16.7%	170	27.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	16.7%	353	57.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>619</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>

## CRA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004  
AssessmentArea/Group: Wheeling 48540

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	57.1%	1,004	75.3%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>4</i>	<i>57.1%</i>	<i>1,004</i>	<i>75.3%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	2	28.6%	185	13.9%	0	0.0%	0	0.0%
Upper	1	14.3%	144	10.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>1,333</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	5	71.4%	262	19.7%	0	0.0%	0	0.0%
Over \$1 Million	2	28.6%	1,071	80.3%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>1,333</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	4	57.1%	118	8.9%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	28.6%	278	20.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	14.3%	937	70.3%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>1,333</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	4	80.0%	118	45.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	20.0%	144	55.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>262</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>

## HMDA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003

AssessmentArea/Group: Sharon MSA 7610

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	7	9.2%	322	4.2%
Moderate	5	6.6%	238	3.1%	14	18.4%	1,039	13.6%
<i>Low/Moderate Total</i>	<i>5</i>	<i>6.6%</i>	<i>238</i>	<i>3.1%</i>	<i>21</i>	<i>27.6%</i>	<i>1,361</i>	<i>17.8%</i>
Middle	55	72.4%	5,638	73.6%	22	28.9%	1,728	22.5%
Upper	16	21.1%	1,788	23.3%	32	42.1%	4,445	58.0%
Unknown	0	0.0%	0	0.0%	1	1.3%	130	1.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>76</b>	<b>100.0%</b>	<b>7,664</b>	<b>100.0%</b>	<b>76</b>	<b>100.0%</b>	<b>7,664</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	16	4.9%	719	2.7%
Moderate	21	6.5%	1,059	4.0%	61	18.8%	3,297	12.4%
<i>Low/Moderate Total</i>	<i>21</i>	<i>6.5%</i>	<i>1,059</i>	<i>4.0%</i>	<i>77</i>	<i>23.7%</i>	<i>4,016</i>	<i>15.1%</i>
Middle	235	72.3%	18,957	71.2%	96	29.5%	6,479	24.3%
Upper	69	21.2%	6,622	24.9%	150	46.2%	15,918	59.8%
Unknown	0	0.0%	0	0.0%	2	0.6%	225	0.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>325</b>	<b>100.0%</b>	<b>26,638</b>	<b>100.0%</b>	<b>325</b>	<b>100.0%</b>	<b>26,638</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	17	12.7%	368	9.1%
Moderate	6	4.5%	132	3.3%	29	21.6%	671	16.5%
<i>Low/Moderate Total</i>	<i>6</i>	<i>4.5%</i>	<i>132</i>	<i>3.3%</i>	<i>46</i>	<i>34.3%</i>	<i>1,039</i>	<i>25.6%</i>
Middle	113	84.3%	3,508	86.5%	41	30.6%	1,162	28.7%
Upper	15	11.2%	415	10.2%	46	34.3%	1,852	45.7%
Unknown	0	0.0%	0	0.0%	1	0.7%	2	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>134</b>	<b>100.0%</b>	<b>4,055</b>	<b>100.0%</b>	<b>134</b>	<b>100.0%</b>	<b>4,055</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	40	7.5%	1,409	3.7%
Moderate	32	6.0%	1,429	3.7%	104	19.4%	5,007	13.1%
<i>Low/Moderate Total</i>	<i>32</i>	<i>6.0%</i>	<i>1,429</i>	<i>3.7%</i>	<i>144</i>	<i>26.9%</i>	<i>6,416</i>	<i>16.7%</i>
Middle	403	75.3%	28,103	73.3%	159	29.7%	9,369	24.4%
Upper	100	18.7%	8,825	23.0%	228	42.6%	22,215	57.9%
Unknown	0	0.0%	0	0.0%	4	0.7%	357	0.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>535</b>	<b>100.0%</b>	<b>38,357</b>	<b>100.0%</b>	<b>535</b>	<b>100.0%</b>	<b>38,357</b>	<b>100.0%</b>

## HMDA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003

AssessmentArea/Group: Youngstown-Warren MSA 9320

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	3	0.8%	10,472	23.7%	45	12.7%	2,466	5.6%
Moderate	28	7.9%	1,066	2.4%	93	26.3%	6,041	13.7%
<i>Low/Moderate Total</i>	<i>31</i>	<i>8.8%</i>	<i>11,538</i>	<i>26.1%</i>	<i>138</i>	<i>39.0%</i>	<i>8,507</i>	<i>19.2%</i>
Middle	266	75.1%	24,437	55.3%	94	26.6%	8,717	19.7%
Upper	57	16.1%	8,252	18.7%	120	33.9%	16,629	37.6%
Unknown	0	0.0%	0	0.0%	2	0.6%	10,374	23.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>354</b>	<b>100.0%</b>	<b>44,227</b>	<b>100.0%</b>	<b>354</b>	<b>100.0%</b>	<b>44,227</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	4	0.3%	93	0.1%	143	9.2%	6,892	5.4%
Moderate	74	4.8%	3,762	2.9%	301	19.4%	18,937	14.8%
<i>Low/Moderate Total</i>	<i>78</i>	<i>5.0%</i>	<i>3,855</i>	<i>3.0%</i>	<i>444</i>	<i>28.6%</i>	<i>25,829</i>	<i>20.2%</i>
Middle	1,186	76.3%	91,391	71.4%	470	30.2%	33,956	26.5%
Upper	290	18.7%	32,739	25.6%	628	40.4%	67,336	52.6%
Unknown	0	0.0%	0	0.0%	12	0.8%	864	0.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,554</b>	<b>100.0%</b>	<b>127,985</b>	<b>100.0%</b>	<b>1,554</b>	<b>100.0%</b>	<b>127,985</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	5	1.3%	139	1.6%	58	14.9%	767	8.8%
Moderate	43	11.0%	926	10.7%	97	24.9%	1,874	21.6%
<i>Low/Moderate Total</i>	<i>48</i>	<i>12.3%</i>	<i>1,065</i>	<i>12.3%</i>	<i>155</i>	<i>39.7%</i>	<i>2,641</i>	<i>30.4%</i>
Middle	287	73.6%	6,335	72.9%	102	26.2%	2,521	29.0%
Upper	55	14.1%	1,286	14.8%	131	33.6%	3,510	40.4%
Unknown	0	0.0%	0	0.0%	2	0.5%	14	0.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>390</b>	<b>100.0%</b>	<b>8,686</b>	<b>100.0%</b>	<b>390</b>	<b>100.0%</b>	<b>8,686</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	100.0%	769	100.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>100.0%</i>	<i>769</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	769	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>769</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>769</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	12	0.5%	10,704	5.9%	246	10.7%	10,125	5.6%
Moderate	146	6.4%	6,523	3.6%	491	21.4%	26,852	14.8%
<i>Low/Moderate Total</i>	<i>158</i>	<i>6.9%</i>	<i>17,227</i>	<i>9.5%</i>	<i>737</i>	<i>32.1%</i>	<i>36,977</i>	<i>20.4%</i>
Middle	1,739	75.6%	122,163	67.2%	666	29.0%	45,194	24.9%
Upper	402	17.5%	42,277	23.3%	879	38.2%	87,475	48.2%
Unknown	0	0.0%	0	0.0%	17	0.7%	12,021	6.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,299</b>	<b>100.0%</b>	<b>181,667</b>	<b>100.0%</b>	<b>2,299</b>	<b>100.0%</b>	<b>181,667</b>	<b>100.0%</b>

## HMDA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004

AssessmentArea/Group: Youngstown-Warren-Boardman MSA 49660

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	8	1.4%	654	1.1%	61	10.3%	2,984	5.1%
Moderate	56	9.5%	1,973	3.3%	137	23.1%	9,778	16.5%
<i>Low/Moderate Total</i>	<i>64</i>	<i>10.8%</i>	<i>2,627</i>	<i>4.4%</i>	<i>198</i>	<i>33.4%</i>	<i>12,762</i>	<i>21.6%</i>
Middle	362	61.1%	34,184	57.9%	145	24.5%	13,099	22.2%
Upper	166	28.0%	22,273	37.7%	237	40.0%	29,860	50.5%
Unknown	0	0.0%	0	0.0%	12	2.0%	3,363	5.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>592</b>	<b>100.0%</b>	<b>59,084</b>	<b>100.0%</b>	<b>592</b>	<b>100.0%</b>	<b>59,084</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	5	0.7%	165	0.3%	65	9.5%	3,234	5.6%
Moderate	59	8.7%	2,700	4.7%	149	21.8%	8,462	14.7%
<i>Low/Moderate Total</i>	<i>64</i>	<i>9.4%</i>	<i>2,865</i>	<i>5.0%</i>	<i>214</i>	<i>31.4%</i>	<i>11,696</i>	<i>20.3%</i>
Middle	447	65.5%	35,602	61.9%	192	28.2%	16,031	27.9%
Upper	171	25.1%	19,062	33.1%	267	39.1%	28,861	50.2%
Unknown	0	0.0%	0	0.0%	9	1.3%	941	1.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>682</b>	<b>100.0%</b>	<b>57,529</b>	<b>100.0%</b>	<b>682</b>	<b>100.0%</b>	<b>57,529</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	4	1.2%	60	0.7%	53	15.8%	810	9.8%
Moderate	40	11.9%	723	8.8%	83	24.8%	1,735	21.1%
<i>Low/Moderate Total</i>	<i>44</i>	<i>13.1%</i>	<i>783</i>	<i>9.5%</i>	<i>136</i>	<i>40.6%</i>	<i>2,545</i>	<i>30.9%</i>
Middle	233	69.6%	5,750	69.8%	88	26.3%	2,267	27.5%
Upper	58	17.3%	1,708	20.7%	108	32.2%	3,245	39.4%
Unknown	0	0.0%	0	0.0%	3	0.9%	184	2.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>335</b>	<b>100.0%</b>	<b>8,241</b>	<b>100.0%</b>	<b>335</b>	<b>100.0%</b>	<b>8,241</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	4	100.0%	6,281	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	4	100.0%	6,281	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>6,281</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>6,281</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	17	1.1%	879	0.7%	179	11.1%	7,028	5.4%
Moderate	155	9.6%	5,396	4.1%	369	22.9%	19,975	15.2%
<i>Low/Moderate Total</i>	<i>172</i>	<i>10.7%</i>	<i>6,275</i>	<i>4.8%</i>	<i>548</i>	<i>34.0%</i>	<i>27,003</i>	<i>20.6%</i>
Middle	1,046	64.8%	81,817	62.4%	425	26.3%	31,397	23.9%
Upper	395	24.5%	43,043	32.8%	612	37.9%	61,966	47.3%
Unknown	0	0.0%	0	0.0%	28	1.7%	10,769	8.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,613</b>	<b>100.0%</b>	<b>131,135</b>	<b>100.0%</b>	<b>1,613</b>	<b>100.0%</b>	<b>131,135</b>	<b>100.0%</b>

## CRA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003  
AssessmentArea/Group: Sharon MSA 7610

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	24	22.0%	3,259	24.9%	0	0.0%	0	0.0%
Moderate	7	6.4%	697	5.3%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>31</i>	<i>28.4%</i>	<i>3,956</i>	<i>30.3%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	61	56.0%	7,796	59.7%	1	100.0%	135	100.0%
Upper	17	15.6%	1,315	10.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>109</i>	<i>100.0%</i>	<i>13,067</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>135</i>	<i>100.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	65	59.6%	5,835	44.7%	1	100.0%	135	100.0%
Over \$1 Million	43	39.4%	7,202	55.1%	0	0.0%	0	0.0%
Not Known	1	0.9%	30	0.2%	0	0.0%	0	0.0%
<i>Total</i>	<i>109</i>	<i>100.0%</i>	<i>13,067</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>135</i>	<i>100.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	70	64.2%	2,969	22.7%	0	0.0%	0	0.0%
\$100,001 - \$250,000	28	25.7%	4,724	36.2%	1	100.0%	135	100.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	11	10.1%	5,374	41.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>109</i>	<i>100.0%</i>	<i>13,067</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>135</i>	<i>100.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	47	72.3%	2,142	36.7%	0	0.0%	0	0.0%
\$100,001 - \$250,000	14	21.5%	2,168	37.2%	1	100.0%	135	100.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	6.2%	1,525	26.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>65</i>	<i>100.0%</i>	<i>5,835</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>135</i>	<i>100.0%</i>



## CRA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003

AssessmentArea/Group: Youngstown-Warren MSA 9320

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	15	3.9%	2,300	4.3%	0	0.0%	0	0.0%
Moderate	41	10.8%	5,747	10.7%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>56</i>	<i>14.7%</i>	<i>8,047</i>	<i>15.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	220	57.7%	27,045	50.3%	9	100.0%	651	100.0%
Upper	95	24.9%	17,555	32.6%	0	0.0%	0	0.0%
Unknown	10	2.6%	1,152	2.1%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>381</i>	<i>100.0%</i>	<i>53,799</i>	<i>100.0%</i>	<i>9</i>	<i>100.0%</i>	<i>651</i>	<i>100.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	256	67.2%	24,663	45.8%	9	100.0%	651	100.0%
Over \$1 Million	123	32.3%	29,063	54.0%	0	0.0%	0	0.0%
Not Known	2	0.5%	73	0.1%	0	0.0%	0	0.0%
<i>Total</i>	<i>381</i>	<i>100.0%</i>	<i>53,799</i>	<i>100.0%</i>	<i>9</i>	<i>100.0%</i>	<i>651</i>	<i>100.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	250	65.6%	10,065	18.7%	6	66.7%	236	36.3%
\$100,001 - \$250,000	69	18.1%	11,782	21.9%	3	33.3%	415	63.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	62	16.3%	31,952	59.4%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>381</i>	<i>100.0%</i>	<i>53,799</i>	<i>100.0%</i>	<i>9</i>	<i>100.0%</i>	<i>651</i>	<i>100.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	196	76.6%	7,198	29.2%	6	66.7%	236	36.3%
\$100,001 - \$250,000	34	13.3%	5,655	22.9%	3	33.3%	415	63.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	26	10.2%	11,810	47.9%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>256</i>	<i>100.0%</i>	<i>24,663</i>	<i>100.0%</i>	<i>9</i>	<i>100.0%</i>	<i>651</i>	<i>100.0%</i>

## CRA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004

AssessmentArea/Group: Youngstown-Warren-Boardman MSA 49660

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	16	4.2%	1,349	2.2%	1	50.0%	85	81.0%
Moderate	61	16.0%	10,044	16.6%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>77</i>	<i>20.2%</i>	<i>11,393</i>	<i>18.8%</i>	<i>1</i>	<i>50.0%</i>	<i>85</i>	<i>81.0%</i>
Middle	195	51.2%	26,584	43.9%	1	50.0%	20	19.0%
Upper	102	26.8%	19,943	32.9%	0	0.0%	0	0.0%
Unknown	7	1.8%	2,684	4.4%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>381</i>	<i>100.0%</i>	<i>60,604</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>105</i>	<i>100.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	211	55.4%	30,683	50.6%	2	100.0%	105	100.0%
Over \$1 Million	167	43.8%	28,846	47.6%	0	0.0%	0	0.0%
Not Known	3	0.8%	1,075	1.8%	0	0.0%	0	0.0%
<i>Total</i>	<i>381</i>	<i>100.0%</i>	<i>60,604</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>105</i>	<i>100.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	248	65.1%	10,425	17.2%	2	100.0%	105	100.0%
\$100,001 - \$250,000	63	16.5%	11,176	18.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	70	18.4%	39,003	64.4%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>381</i>	<i>100.0%</i>	<i>60,604</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>105</i>	<i>100.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	142	67.3%	5,638	18.4%	2	100.0%	105	100.0%
\$100,001 - \$250,000	32	15.2%	5,677	18.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	37	17.5%	19,368	63.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>211</i>	<i>100.0%</i>	<i>30,683</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>105</i>	<i>100.0%</i>

## HMDA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003

AssessmentArea/Group: Cleveland-Lorain-Elyria MSA 1680/Akron MSA 0080

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	1	0.6%	96	0.4%	22	13.3%	1,701	6.9%
Moderate	9	5.5%	623	2.5%	36	21.8%	3,593	14.6%
<i>Low/Moderate Total</i>	<i>10</i>	<i>6.1%</i>	<i>719</i>	<i>2.9%</i>	<i>58</i>	<i>35.2%</i>	<i>5,294</i>	<i>21.6%</i>
Middle	88	53.3%	9,938	40.5%	36	21.8%	4,723	19.2%
Upper	67	40.6%	13,906	56.6%	71	43.0%	14,546	59.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>165</b>	<b>100.0%</b>	<b>24,563</b>	<b>100.0%</b>	<b>165</b>	<b>100.0%</b>	<b>24,563</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	10	1.1%	776	0.6%	55	6.2%	3,935	3.3%
Moderate	49	5.6%	3,248	2.7%	151	17.1%	13,066	10.9%
<i>Low/Moderate Total</i>	<i>59</i>	<i>6.7%</i>	<i>4,024</i>	<i>3.3%</i>	<i>206</i>	<i>23.4%</i>	<i>17,001</i>	<i>14.1%</i>
Middle	308	35.0%	31,316	26.0%	211	24.0%	23,470	19.5%
Upper	514	58.3%	84,889	70.6%	461	52.3%	79,104	65.8%
Unknown	0	0.0%	0	0.0%	3	0.3%	654	0.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>881</b>	<b>100.0%</b>	<b>120,229</b>	<b>100.0%</b>	<b>881</b>	<b>100.0%</b>	<b>120,229</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	2	1.4%	35	0.9%	22	15.1%	439	10.7%
Moderate	17	11.6%	421	10.3%	37	25.3%	973	23.7%
<i>Low/Moderate Total</i>	<i>19</i>	<i>13.0%</i>	<i>456</i>	<i>11.1%</i>	<i>59</i>	<i>40.4%</i>	<i>1,412</i>	<i>34.5%</i>
Middle	93	63.7%	2,417	59.0%	48	32.9%	1,336	32.6%
Upper	34	23.3%	1,225	29.9%	34	23.3%	1,280	31.2%
Unknown	0	0.0%	0	0.0%	5	3.4%	70	1.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>146</b>	<b>100.0%</b>	<b>4,098</b>	<b>100.0%</b>	<b>146</b>	<b>100.0%</b>	<b>4,098</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	50.0%	250	17.7%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>50.0%</i>	<i>250</i>	<i>17.7%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	50.0%	1,163	82.3%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	1,413	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>1,413</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>1,413</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	13	1.1%	907	0.6%	99	8.3%	6,075	4.0%
Moderate	76	6.4%	4,542	3.0%	224	18.8%	17,632	11.7%
<i>Low/Moderate Total</i>	<i>89</i>	<i>7.5%</i>	<i>5,449</i>	<i>3.6%</i>	<i>323</i>	<i>27.1%</i>	<i>23,707</i>	<i>15.8%</i>
Middle	489	41.0%	43,671	29.1%	295	24.7%	29,529	19.6%
Upper	616	51.6%	101,183	67.3%	566	47.4%	94,930	63.2%
Unknown	0	0.0%	0	0.0%	10	0.8%	2,137	1.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,194</b>	<b>100.0%</b>	<b>150,303</b>	<b>100.0%</b>	<b>1,194</b>	<b>100.0%</b>	<b>150,303</b>	<b>100.0%</b>

## HMDA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004

AssessmentArea/Group: Cleveland-Elyria-Mentor MSA 17460/Akron MSA 10420

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	2	0.7%	139	0.3%	13	4.3%	789	1.7%
Moderate	35	11.7%	2,671	5.7%	66	22.0%	6,598	14.2%
<i>Low/Moderate Total</i>	<i>37</i>	<i>12.3%</i>	<i>2,810</i>	<i>6.0%</i>	<i>79</i>	<i>26.3%</i>	<i>7,387</i>	<i>15.9%</i>
Middle	146	48.7%	21,624	46.4%	78	26.0%	10,070	21.6%
Upper	117	39.0%	22,165	47.6%	128	42.7%	25,710	55.2%
Unknown	0	0.0%	0	0.0%	15	5.0%	3,432	7.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>300</b>	<b>100.0%</b>	<b>46,599</b>	<b>100.0%</b>	<b>300</b>	<b>100.0%</b>	<b>46,599</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	2	0.4%	601	0.9%	30	6.7%	2,499	3.7%
Moderate	28	6.3%	2,274	3.4%	70	15.6%	5,923	8.8%
<i>Low/Moderate Total</i>	<i>30</i>	<i>6.7%</i>	<i>2,875</i>	<i>4.3%</i>	<i>100</i>	<i>22.3%</i>	<i>8,422</i>	<i>12.6%</i>
Middle	190	42.4%	23,112	34.5%	124	27.7%	15,411	23.0%
Upper	228	50.9%	40,987	61.2%	211	47.1%	37,674	56.3%
Unknown	0	0.0%	0	0.0%	13	2.9%	5,467	8.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>448</b>	<b>100.0%</b>	<b>66,974</b>	<b>100.0%</b>	<b>448</b>	<b>100.0%</b>	<b>66,974</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	1	0.6%	90	1.6%	17	10.7%	309	5.6%
Moderate	14	8.8%	389	7.0%	32	20.1%	853	15.4%
<i>Low/Moderate Total</i>	<i>15</i>	<i>9.4%</i>	<i>479</i>	<i>8.6%</i>	<i>49</i>	<i>30.8%</i>	<i>1,162</i>	<i>20.9%</i>
Middle	75	47.2%	2,160	38.9%	50	31.4%	1,433	25.8%
Upper	69	43.4%	2,911	52.5%	58	36.5%	2,905	52.3%
Unknown	0	0.0%	0	0.0%	2	1.3%	50	0.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>159</b>	<b>100.0%</b>	<b>5,550</b>	<b>100.0%</b>	<b>159</b>	<b>100.0%</b>	<b>5,550</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	2	50.0%	237	2.3%	0	0.0%	0	0.0%
Moderate	1	25.0%	6,480	62.3%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>3</i>	<i>75.0%</i>	<i>6,717</i>	<i>64.6%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	25.0%	3,680	35.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	4	100.0%	10,397	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>10,397</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>10,397</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	7	0.8%	1,067	0.8%	60	6.6%	3,597	2.8%
Moderate	78	8.6%	11,814	9.1%	168	18.4%	13,374	10.3%
<i>Low/Moderate Total</i>	<i>85</i>	<i>9.3%</i>	<i>12,881</i>	<i>9.9%</i>	<i>228</i>	<i>25.0%</i>	<i>16,971</i>	<i>13.1%</i>
Middle	411	45.1%	46,896	36.2%	252	27.7%	26,914	20.8%
Upper	415	45.6%	69,743	53.8%	397	43.6%	66,289	51.2%
Unknown	0	0.0%	0	0.0%	34	3.7%	19,346	14.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>911</b>	<b>100.0%</b>	<b>129,520</b>	<b>100.0%</b>	<b>911</b>	<b>100.0%</b>	<b>129,520</b>	<b>100.0%</b>

## CRA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003

AssessmentArea/Group: Cleveland-Lorain-Elyria MSA 1680/Akron MSA 0080

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	8	3.7%	1,486	3.6%	0	0.0%	0	0.0%
Moderate	25	11.4%	4,531	11.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>33</i>	<i>15.1%</i>	<i>6,017</i>	<i>14.6%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	82	37.4%	12,291	29.8%	1	100.0%	30	100.0%
Upper	103	47.0%	22,972	55.6%	0	0.0%	0	0.0%
Unknown	1	0.5%	10	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>219</i>	<i>100.0%</i>	<i>41,290</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>30</i>	<i>100.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	153	69.9%	21,721	52.6%	1	100.0%	30	100.0%
Over \$1 Million	66	30.1%	19,569	47.4%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>219</i>	<i>100.0%</i>	<i>41,290</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>30</i>	<i>100.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	124	56.6%	5,351	13.0%	1	100.0%	30	100.0%
\$100,001 - \$250,000	40	18.3%	7,519	18.2%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	55	25.1%	28,420	68.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>219</i>	<i>100.0%</i>	<i>41,290</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>30</i>	<i>100.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	99	64.7%	4,077	18.8%	1	100.0%	30	100.0%
\$100,001 - \$250,000	26	17.0%	4,891	22.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	28	18.3%	12,753	58.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>153</i>	<i>100.0%</i>	<i>21,721</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>30</i>	<i>100.0%</i>

## CRA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004

AssessmentArea/Group: Cleveland-Elyria-Mentor MSA 17460/Akron MSA 10420

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	14	4.0%	3,525	5.8%	0	0.0%	0	0.0%
Moderate	37	10.5%	7,231	12.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>51</i>	<i>14.4%</i>	<i>10,756</i>	<i>17.8%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	138	39.1%	22,523	37.2%	2	50.0%	400	50.0%
Upper	161	45.6%	27,040	44.7%	2	50.0%	400	50.0%
Unknown	3	0.8%	187	0.3%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>353</i>	<i>100.0%</i>	<i>60,506</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>800</i>	<i>100.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	249	70.5%	34,904	57.7%	3	75.0%	700	87.5%
Over \$1 Million	104	29.5%	25,602	42.3%	1	25.0%	100	12.5%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>353</i>	<i>100.0%</i>	<i>60,506</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>800</i>	<i>100.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	200	56.7%	8,531	14.1%	1	25.0%	100	12.5%
\$100,001 - \$250,000	83	23.5%	15,716	26.0%	2	50.0%	400	50.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	70	19.8%	36,259	59.9%	1	25.0%	300	37.5%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>353</i>	<i>100.0%</i>	<i>60,506</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>800</i>	<i>100.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	158	63.5%	6,188	17.7%	0	0.0%	0	0.0%
\$100,001 - \$250,000	54	21.7%	9,971	28.6%	2	66.7%	400	57.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	37	14.9%	18,745	53.7%	1	33.3%	300	42.9%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>249</i>	<i>100.0%</i>	<i>34,904</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>700</i>	<i>100.0%</i>

## HMDA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003

AssessmentArea/Group: Canton-Massillon MSA 1320

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	23	10.9%	1,339	4.5%
Moderate	20	9.5%	1,291	4.3%	43	20.4%	3,857	12.9%
<i>Low/Moderate Total</i>	<i>20</i>	<i>9.5%</i>	<i>1,291</i>	<i>4.3%</i>	<i>66</i>	<i>31.3%</i>	<i>5,196</i>	<i>17.4%</i>
Middle	152	72.0%	17,404	58.3%	60	28.4%	6,282	21.0%
Upper	39	18.5%	11,170	37.4%	84	39.8%	18,295	61.3%
Unknown	0	0.0%	0	0.0%	1	0.5%	92	0.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>211</b>	<b>100.0%</b>	<b>29,865</b>	<b>100.0%</b>	<b>211</b>	<b>100.0%</b>	<b>29,865</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	73	8.4%	4,190	4.6%
Moderate	87	10.0%	6,468	7.1%	176	20.2%	13,854	15.2%
<i>Low/Moderate Total</i>	<i>87</i>	<i>10.0%</i>	<i>6,468</i>	<i>7.1%</i>	<i>249</i>	<i>28.6%</i>	<i>18,044</i>	<i>19.8%</i>
Middle	645	74.0%	59,528	65.4%	265	30.4%	22,666	24.9%
Upper	140	16.1%	24,981	27.5%	350	40.1%	49,291	54.2%
Unknown	0	0.0%	0	0.0%	8	0.9%	976	1.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>872</b>	<b>100.0%</b>	<b>90,977</b>	<b>100.0%</b>	<b>872</b>	<b>100.0%</b>	<b>90,977</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	19	9.6%	477	7.9%
Moderate	30	15.2%	939	15.6%	49	24.9%	1,198	20.0%
<i>Low/Moderate Total</i>	<i>30</i>	<i>15.2%</i>	<i>939</i>	<i>15.6%</i>	<i>68</i>	<i>34.5%</i>	<i>1,675</i>	<i>27.9%</i>
Middle	159	80.7%	4,774	79.5%	61	31.0%	1,855	30.9%
Upper	8	4.1%	290	4.8%	67	34.0%	2,468	41.1%
Unknown	0	0.0%	0	0.0%	1	0.5%	5	0.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>197</b>	<b>100.0%</b>	<b>6,003</b>	<b>100.0%</b>	<b>197</b>	<b>100.0%</b>	<b>6,003</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	115	9.0%	6,006	4.7%
Moderate	137	10.7%	8,698	6.9%	268	20.9%	18,909	14.9%
<i>Low/Moderate Total</i>	<i>137</i>	<i>10.7%</i>	<i>8,698</i>	<i>6.9%</i>	<i>383</i>	<i>29.9%</i>	<i>24,915</i>	<i>19.6%</i>
Middle	956	74.7%	81,706	64.4%	386	30.2%	30,803	24.3%
Upper	187	14.6%	36,441	28.7%	501	39.1%	70,054	55.2%
Unknown	0	0.0%	0	0.0%	10	0.8%	1,073	0.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,280</b>	<b>100.0%</b>	<b>126,845</b>	<b>100.0%</b>	<b>1,280</b>	<b>100.0%</b>	<b>126,845</b>	<b>100.0%</b>

## HMDA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004  
AssessmentArea/Group: Canton-Massillon MSA 15940

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	1	0.3%	244	0.7%	40	12.7%	2,526	6.9%
Moderate	29	9.2%	2,020	5.5%	66	20.9%	5,069	13.9%
<i>Low/Moderate Total</i>	<i>30</i>	<i>9.5%</i>	<i>2,264</i>	<i>6.2%</i>	<i>106</i>	<i>33.5%</i>	<i>7,595</i>	<i>20.9%</i>
Middle	222	70.3%	20,656	56.7%	99	31.3%	9,320	25.6%
Upper	64	20.3%	13,501	37.1%	107	33.9%	19,216	52.8%
Unknown	0	0.0%	0	0.0%	4	1.3%	290	0.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>316</b>	<b>100.0%</b>	<b>36,421</b>	<b>100.0%</b>	<b>316</b>	<b>100.0%</b>	<b>36,421</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	47	13.1%	2,710	6.6%
Moderate	43	12.0%	3,316	8.0%	71	19.8%	4,894	11.8%
<i>Low/Moderate Total</i>	<i>43</i>	<i>12.0%</i>	<i>3,316</i>	<i>8.0%</i>	<i>118</i>	<i>33.0%</i>	<i>7,604</i>	<i>18.4%</i>
Middle	271	75.7%	28,116	68.0%	105	29.3%	10,212	24.7%
Upper	44	12.3%	9,928	24.0%	127	35.5%	20,415	49.4%
Unknown	0	0.0%	0	0.0%	8	2.2%	3,129	7.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>358</b>	<b>100.0%</b>	<b>41,360</b>	<b>100.0%</b>	<b>358</b>	<b>100.0%</b>	<b>41,360</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	13	10.7%	282	7.5%
Moderate	11	9.1%	355	9.5%	31	25.6%	948	25.3%
<i>Low/Moderate Total</i>	<i>11</i>	<i>9.1%</i>	<i>355</i>	<i>9.5%</i>	<i>44</i>	<i>36.4%</i>	<i>1,230</i>	<i>32.8%</i>
Middle	105	86.8%	3,257	86.9%	35	28.9%	1,065	28.4%
Upper	5	4.1%	138	3.7%	38	31.4%	1,395	37.2%
Unknown	0	0.0%	0	0.0%	4	3.3%	60	1.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>121</b>	<b>100.0%</b>	<b>3,750</b>	<b>100.0%</b>	<b>121</b>	<b>100.0%</b>	<b>3,750</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	1	50.0%	60	7.4%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>50.0%</i>	<i>60</i>	<i>7.4%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	1	50.0%	750	92.6%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	810	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>810</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>810</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	2	0.3%	304	0.4%	100	12.5%	5,518	6.7%
Moderate	83	10.4%	5,691	6.9%	168	21.1%	10,911	13.3%
<i>Low/Moderate Total</i>	<i>85</i>	<i>10.7%</i>	<i>5,995</i>	<i>7.3%</i>	<i>268</i>	<i>33.6%</i>	<i>16,429</i>	<i>20.0%</i>
Middle	599	75.2%	52,779	64.1%	239	30.0%	20,597	25.0%
Upper	113	14.2%	23,567	28.6%	272	34.1%	41,026	49.8%
Unknown	0	0.0%	0	0.0%	18	2.3%	4,289	5.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>797</b>	<b>100.0%</b>	<b>82,341</b>	<b>100.0%</b>	<b>797</b>	<b>100.0%</b>	<b>82,341</b>	<b>100.0%</b>



## CRA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003

AssessmentArea/Group: Canton-Massillon MSA 1320

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	1	0.7%	35	0.1%	0	0.0%	0	0.0%
Moderate	10	7.0%	1,523	5.9%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>11</i>	<i>7.7%</i>	<i>1,558</i>	<i>6.1%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	103	72.0%	15,287	59.5%	2	100.0%	298	100.0%
Upper	29	20.3%	8,855	34.5%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>143</i>	<i>100.0%</i>	<i>25,700</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>298</i>	<i>100.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	89	62.2%	13,711	53.4%	1	50.0%	218	73.2%
Over \$1 Million	54	37.8%	11,989	46.6%	1	50.0%	80	26.8%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>143</i>	<i>100.0%</i>	<i>25,700</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>298</i>	<i>100.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	88	61.5%	4,137	16.1%	1	50.0%	80	26.8%
\$100,001 - \$250,000	21	14.7%	3,514	13.7%	1	50.0%	218	73.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	34	23.8%	18,049	70.2%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>143</i>	<i>100.0%</i>	<i>25,700</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>298</i>	<i>100.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	59	66.3%	2,642	19.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000	9	10.1%	1,477	10.8%	1	100.0%	218	100.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	21	23.6%	9,592	70.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>89</i>	<i>100.0%</i>	<i>13,711</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>218</i>	<i>100.0%</i>

## CRA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004

Assessment Area/Group: Canton-Massillon MSA 15940

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	3	2.1%	120	0.5%	0	0.0%	0	0.0%
Moderate	16	11.1%	3,107	12.4%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>19</i>	<i>13.2%</i>	<i>3,227</i>	<i>12.9%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	97	67.4%	14,964	59.7%	0	0.0%	0	0.0%
Upper	28	19.4%	6,866	27.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>144</i>	<i>100.0%</i>	<i>25,057</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	76	52.8%	10,387	41.5%	0	0.0%	0	0.0%
Over \$1 Million	68	47.2%	14,670	58.5%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>144</i>	<i>100.0%</i>	<i>25,057</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	86	59.7%	3,355	13.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	28	19.4%	5,069	20.2%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	30	20.8%	16,633	66.4%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>144</i>	<i>100.0%</i>	<i>25,057</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	47	61.8%	2,027	19.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	18	23.7%	3,264	31.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	11	14.5%	5,096	49.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>76</i>	<i>100.0%</i>	<i>10,387</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>

## HMDA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003

AssessmentArea/Group: Non-MSA OH (Northwestern)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	95	9.2%	5,224	4.9%
Moderate	30	2.9%	2,110	2.0%	270	26.1%	20,432	19.0%
<i>Low/Moderate Total</i>	<i>30</i>	<i>2.9%</i>	<i>2,110</i>	<i>2.0%</i>	<i>365</i>	<i>35.3%</i>	<i>25,656</i>	<i>23.9%</i>
Middle	675	65.3%	65,089	60.6%	262	25.3%	24,892	23.2%
Upper	329	31.8%	40,157	37.4%	382	36.9%	54,565	50.8%
Unknown	0	0.0%	0	0.0%	25	2.4%	2,243	2.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,034</b>	<b>100.0%</b>	<b>107,356</b>	<b>100.0%</b>	<b>1,034</b>	<b>100.0%</b>	<b>107,356</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	213	4.3%	11,359	2.5%
Moderate	54	1.1%	3,341	0.7%	832	17.0%	54,592	12.1%
<i>Low/Moderate Total</i>	<i>54</i>	<i>1.1%</i>	<i>3,341</i>	<i>0.7%</i>	<i>1,045</i>	<i>21.3%</i>	<i>65,951</i>	<i>14.6%</i>
Middle	3,326	67.8%	288,816	64.1%	1,451	29.6%	114,452	25.4%
Upper	1,528	31.1%	158,262	35.1%	2,362	48.1%	265,008	58.8%
Unknown	0	0.0%	0	0.0%	50	1.0%	5,008	1.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>4,908</b>	<b>100.0%</b>	<b>450,419</b>	<b>100.0%</b>	<b>4,908</b>	<b>100.0%</b>	<b>450,419</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	36	8.7%	633	6.6%
Moderate	10	2.4%	172	1.8%	70	16.9%	1,299	13.5%
<i>Low/Moderate Total</i>	<i>10</i>	<i>2.4%</i>	<i>172</i>	<i>1.8%</i>	<i>106</i>	<i>25.6%</i>	<i>1,932</i>	<i>20.0%</i>
Middle	281	67.9%	6,426	66.6%	135	32.6%	2,869	29.8%
Upper	123	29.7%	3,045	31.6%	167	40.3%	4,690	48.6%
Unknown	0	0.0%	0	0.0%	6	1.4%	152	1.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>414</b>	<b>100.0%</b>	<b>9,643</b>	<b>100.0%</b>	<b>414</b>	<b>100.0%</b>	<b>9,643</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	16.7%	119	4.7%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>16.7%</i>	<i>119</i>	<i>4.7%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	4	66.7%	1,953	77.4%	0	0.0%	0	0.0%
Upper	1	16.7%	450	17.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	6	100.0%	2,522	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>2,522</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>2,522</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	344	5.4%	17,216	3.0%
Moderate	95	1.5%	5,742	1.0%	1,172	18.4%	76,323	13.4%
<i>Low/Moderate Total</i>	<i>95</i>	<i>1.5%</i>	<i>5,742</i>	<i>1.0%</i>	<i>1,516</i>	<i>23.8%</i>	<i>93,539</i>	<i>16.4%</i>
Middle	4,286	67.4%	362,284	63.6%	1,848	29.0%	142,213	25.0%
Upper	1,981	31.1%	201,914	35.4%	2,911	45.8%	324,263	56.9%
Unknown	0	0.0%	0	0.0%	87	1.4%	9,925	1.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>6,362</b>	<b>100.0%</b>	<b>569,940</b>	<b>100.0%</b>	<b>6,362</b>	<b>100.0%</b>	<b>569,940</b>	<b>100.0%</b>

## HMDA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004  
AssessmentArea/Group: Non-MSA OH (Northwestern)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	60	6.8%	3,366	3.8%
Moderate	31	3.5%	2,464	2.8%	199	22.5%	13,994	15.7%
<i>Low/Moderate Total</i>	<i>31</i>	<i>3.5%</i>	<i>2,464</i>	<i>2.8%</i>	<i>259</i>	<i>29.3%</i>	<i>17,360</i>	<i>19.4%</i>
Middle	527	59.6%	45,989	51.4%	257	29.1%	22,756	25.5%
Upper	326	36.9%	40,943	45.8%	352	39.8%	47,718	53.4%
Unknown	0	0.0%	0	0.0%	16	1.8%	1,562	1.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>884</b>	<b>100.0%</b>	<b>89,396</b>	<b>100.0%</b>	<b>884</b>	<b>100.0%</b>	<b>89,396</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	90	6.2%	4,828	3.4%
Moderate	19	1.3%	1,546	1.1%	268	18.4%	18,503	13.0%
<i>Low/Moderate Total</i>	<i>19</i>	<i>1.3%</i>	<i>1,546</i>	<i>1.1%</i>	<i>358</i>	<i>24.5%</i>	<i>23,331</i>	<i>16.3%</i>
Middle	917	62.9%	81,092	56.8%	426	29.2%	33,076	23.2%
Upper	523	35.8%	60,100	42.1%	660	45.2%	79,107	55.4%
Unknown	0	0.0%	0	0.0%	15	1.0%	7,224	5.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,459</b>	<b>100.0%</b>	<b>142,738</b>	<b>100.0%</b>	<b>1,459</b>	<b>100.0%</b>	<b>142,738</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	27	8.1%	459	5.0%
Moderate	13	3.9%	262	2.9%	56	16.7%	1,220	13.3%
<i>Low/Moderate Total</i>	<i>13</i>	<i>3.9%</i>	<i>262</i>	<i>2.9%</i>	<i>83</i>	<i>24.8%</i>	<i>1,679</i>	<i>18.3%</i>
Middle	215	64.2%	6,195	67.6%	103	30.7%	2,701	29.5%
Upper	107	31.9%	2,704	29.5%	147	43.9%	4,086	44.6%
Unknown	0	0.0%	0	0.0%	2	0.6%	695	7.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>335</b>	<b>100.0%</b>	<b>9,161</b>	<b>100.0%</b>	<b>335</b>	<b>100.0%</b>	<b>9,161</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	33.3%	74	7.2%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>33.3%</i>	<i>74</i>	<i>7.2%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	1	33.3%	625	60.6%	0	0.0%	0	0.0%
Upper	1	33.3%	332	32.2%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	3	100.0%	1,031	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>1,031</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>1,031</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	177	6.6%	8,653	3.6%
Moderate	64	2.4%	4,346	1.8%	523	19.5%	33,717	13.9%
<i>Low/Moderate Total</i>	<i>64</i>	<i>2.4%</i>	<i>4,346</i>	<i>1.8%</i>	<i>700</i>	<i>26.1%</i>	<i>42,370</i>	<i>17.5%</i>
Middle	1,660	61.9%	133,901	55.3%	786	29.3%	58,533	24.2%
Upper	957	35.7%	104,079	42.9%	1,159	43.2%	130,911	54.0%
Unknown	0	0.0%	0	0.0%	36	1.3%	10,512	4.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,681</b>	<b>100.0%</b>	<b>242,326</b>	<b>100.0%</b>	<b>2,681</b>	<b>100.0%</b>	<b>242,326</b>	<b>100.0%</b>

## CRA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003

AssessmentArea/Group: Non-MSA OH (Northwestern)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	5	1.0%	391	0.6%	1	0.6%	20	0.2%
<i>Low/Moderate Total</i>	<i>5</i>	<i>1.0%</i>	<i>391</i>	<i>0.6%</i>	<i>1</i>	<i>0.6%</i>	<i>20</i>	<i>0.2%</i>
Middle	346	67.6%	47,048	67.3%	122	74.4%	8,255	70.4%
Upper	161	31.4%	22,474	32.1%	41	25.0%	3,459	29.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>512</i>	<i>100.0%</i>	<i>69,913</i>	<i>100.0%</i>	<i>164</i>	<i>100.0%</i>	<i>11,734</i>	<i>100.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	385	75.2%	41,094	58.8%	163	99.4%	11,675	99.5%
Over \$1 Million	126	24.6%	28,787	41.2%	1	0.6%	59	0.5%
Not Known	1	0.2%	32	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>512</i>	<i>100.0%</i>	<i>69,913</i>	<i>100.0%</i>	<i>164</i>	<i>100.0%</i>	<i>11,734</i>	<i>100.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	325	63.5%	13,976	20.0%	129	78.7%	4,639	39.5%
\$100,001 - \$250,000	105	20.5%	16,745	24.0%	25	15.2%	3,958	33.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	82	16.0%	39,192	56.1%	10	6.1%	3,137	26.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>512</i>	<i>100.0%</i>	<i>69,913</i>	<i>100.0%</i>	<i>164</i>	<i>100.0%</i>	<i>11,734</i>	<i>100.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	267	69.4%	11,109	27.0%	128	78.5%	4,580	39.2%
\$100,001 - \$250,000	82	21.3%	12,866	31.3%	25	15.3%	3,958	33.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	36	9.4%	17,119	41.7%	10	6.1%	3,137	26.9%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>385</i>	<i>100.0%</i>	<i>41,094</i>	<i>100.0%</i>	<i>163</i>	<i>100.0%</i>	<i>11,675</i>	<i>100.0%</i>

## CRA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004

AssessmentArea/Group: Non-MSA OH (Northwestern)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	12	2.5%	1,787	3.0%	3	2.3%	116	1.3%
<i>Low/Moderate Total</i>	<i>12</i>	<i>2.5%</i>	<i>1,787</i>	<i>3.0%</i>	<i>3</i>	<i>2.3%</i>	<i>116</i>	<i>1.3%</i>
Middle	280	58.0%	34,490	57.3%	80	62.0%	6,209	68.2%
Upper	191	39.5%	23,903	39.7%	46	35.7%	2,776	30.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>483</i>	<i>100.0%</i>	<i>60,180</i>	<i>100.0%</i>	<i>129</i>	<i>100.0%</i>	<i>9,101</i>	<i>100.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	368	76.2%	36,078	60.0%	129	100.0%	9,101	100.0%
Over \$1 Million	114	23.6%	24,079	40.0%	0	0.0%	0	0.0%
Not Known	1	0.2%	23	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>483</i>	<i>100.0%</i>	<i>60,180</i>	<i>100.0%</i>	<i>129</i>	<i>100.0%</i>	<i>9,101</i>	<i>100.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	330	68.3%	12,988	21.6%	96	74.4%	3,829	42.1%
\$100,001 - \$250,000	89	18.4%	15,604	25.9%	32	24.8%	4,972	54.6%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	64	13.3%	31,588	52.5%	1	0.8%	300	3.3%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>483</i>	<i>100.0%</i>	<i>60,180</i>	<i>100.0%</i>	<i>129</i>	<i>100.0%</i>	<i>9,101</i>	<i>100.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	275	74.7%	10,594	29.4%	96	74.4%	3,829	42.1%
\$100,001 - \$250,000	63	17.1%	10,895	30.2%	32	24.8%	4,972	54.6%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	30	8.2%	14,589	40.4%	1	0.8%	300	3.3%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>368</i>	<i>100.0%</i>	<i>36,078</i>	<i>100.0%</i>	<i>129</i>	<i>100.0%</i>	<i>9,101</i>	<i>100.0%</i>

## HMDA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003

AssessmentArea/Group: Pittsburgh MSA 6280

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	4	1.3%	355	0.9%	35	11.5%	1,849	4.5%
Moderate	33	10.8%	1,710	4.2%	75	24.6%	5,659	13.9%
<i>Low/Moderate Total</i>	<i>37</i>	<i>12.1%</i>	<i>2,065</i>	<i>5.1%</i>	<i>110</i>	<i>36.1%</i>	<i>7,508</i>	<i>18.4%</i>
Middle	164	53.8%	18,319	45.0%	75	24.6%	7,475	18.4%
Upper	104	34.1%	20,341	49.9%	120	39.3%	25,742	63.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>305</b>	<b>100.0%</b>	<b>40,725</b>	<b>100.0%</b>	<b>305</b>	<b>100.0%</b>	<b>40,725</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	2	0.2%	162	0.1%	92	7.7%	4,407	3.8%
Moderate	96	8.0%	5,553	4.8%	265	22.2%	17,294	15.1%
<i>Low/Moderate Total</i>	<i>98</i>	<i>8.2%</i>	<i>5,715</i>	<i>5.0%</i>	<i>357</i>	<i>29.9%</i>	<i>21,701</i>	<i>19.0%</i>
Middle	739	61.9%	62,956	55.0%	336	28.2%	26,233	22.9%
Upper	356	29.8%	45,843	40.0%	497	41.7%	66,301	57.9%
Unknown	0	0.0%	0	0.0%	3	0.3%	279	0.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,193</b>	<b>100.0%</b>	<b>114,514</b>	<b>100.0%</b>	<b>1,193</b>	<b>100.0%</b>	<b>114,514</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	4	0.5%	77	0.3%	121	14.4%	2,165	9.2%
Moderate	141	16.8%	3,468	14.7%	189	22.5%	4,435	18.8%
<i>Low/Moderate Total</i>	<i>145</i>	<i>17.3%</i>	<i>3,545</i>	<i>15.1%</i>	<i>310</i>	<i>36.9%</i>	<i>6,600</i>	<i>28.0%</i>
Middle	551	65.6%	15,695	66.7%	255	30.4%	7,568	32.2%
Upper	144	17.1%	4,291	18.2%	270	32.1%	9,309	39.6%
Unknown	0	0.0%	0	0.0%	5	0.6%	54	0.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>840</b>	<b>100.0%</b>	<b>23,531</b>	<b>100.0%</b>	<b>840</b>	<b>100.0%</b>	<b>23,531</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	66.7%	703	80.1%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>2</i>	<i>66.7%</i>	<i>703</i>	<i>80.1%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	1	33.3%	175	19.9%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	3	100.0%	878	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>878</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>878</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	10	0.4%	594	0.3%	248	10.6%	8,421	4.7%
Moderate	272	11.6%	11,434	6.4%	529	22.6%	27,388	15.2%
<i>Low/Moderate Total</i>	<i>282</i>	<i>12.0%</i>	<i>12,028</i>	<i>6.7%</i>	<i>777</i>	<i>33.2%</i>	<i>35,809</i>	<i>19.9%</i>
Middle	1,455	62.2%	97,145	54.1%	666	28.4%	41,276	23.0%
Upper	604	25.8%	70,475	39.2%	887	37.9%	101,352	56.4%
Unknown	0	0.0%	0	0.0%	11	0.5%	1,211	0.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,341</b>	<b>100.0%</b>	<b>179,648</b>	<b>100.0%</b>	<b>2,341</b>	<b>100.0%</b>	<b>179,648</b>	<b>100.0%</b>

## HMDA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004  
AssessmentArea/Group: Pittsburgh MSA 38300

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	2	0.4%	120	0.2%	63	14.1%	3,696	7.6%
Moderate	56	12.5%	3,278	6.7%	104	23.3%	7,926	16.2%
<i>Low/Moderate Total</i>	58	13.0%	3,398	7.0%	167	37.4%	11,622	23.8%
Middle	263	58.8%	25,455	52.1%	117	26.2%	11,108	22.7%
Upper	126	28.2%	19,992	40.9%	148	33.1%	23,219	47.5%
Unknown	0	0.0%	0	0.0%	15	3.4%	2,896	5.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>447</b>	<b>100.0%</b>	<b>48,845</b>	<b>100.0%</b>	<b>447</b>	<b>100.0%</b>	<b>48,845</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	2	0.3%	45	0.1%	60	10.3%	3,258	5.9%
Moderate	79	13.6%	6,182	11.3%	117	20.2%	7,695	14.1%
<i>Low/Moderate Total</i>	81	14.0%	6,227	11.4%	177	30.5%	10,953	20.0%
Middle	357	61.6%	31,279	57.1%	135	23.3%	11,680	21.3%
Upper	142	24.5%	17,254	31.5%	231	39.8%	28,967	52.9%
Unknown	0	0.0%	0	0.0%	37	6.4%	3,160	5.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>580</b>	<b>100.0%</b>	<b>54,760</b>	<b>100.0%</b>	<b>580</b>	<b>100.0%</b>	<b>54,760</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	2	0.5%	26	0.2%	73	17.6%	1,312	11.6%
Moderate	79	19.0%	1,614	14.3%	98	23.6%	2,604	23.1%
<i>Low/Moderate Total</i>	81	19.5%	1,640	14.5%	171	41.2%	3,916	34.7%
Middle	271	65.3%	7,897	69.9%	120	28.9%	3,407	30.2%
Upper	63	15.2%	1,759	15.6%	122	29.4%	3,965	35.1%
Unknown	0	0.0%	0	0.0%	2	0.5%	8	0.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>415</b>	<b>100.0%</b>	<b>11,296</b>	<b>100.0%</b>	<b>415</b>	<b>100.0%</b>	<b>11,296</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	25.0%	75	5.5%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	1	25.0%	75	5.5%	0	0.0%	0	0.0%
Middle	1	25.0%	80	5.9%	0	0.0%	0	0.0%
Upper	2	50.0%	1,200	88.6%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	4	100.0%	1,355	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>1,355</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>1,355</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	6	0.4%	191	0.2%	196	13.6%	8,266	7.1%
Moderate	215	14.9%	11,149	9.6%	319	22.1%	18,225	15.7%
<i>Low/Moderate Total</i>	221	15.3%	11,340	9.8%	515	35.6%	26,491	22.8%
Middle	892	61.7%	64,711	55.7%	372	25.7%	26,195	22.5%
Upper	333	23.0%	40,205	34.6%	501	34.6%	56,151	48.3%
Unknown	0	0.0%	0	0.0%	58	4.0%	7,419	6.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,446</b>	<b>100.0%</b>	<b>116,256</b>	<b>100.0%</b>	<b>1,446</b>	<b>100.0%</b>	<b>116,256</b>	<b>100.0%</b>



## CRA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003

AssessmentArea/Group: Pittsburgh MSA 6280

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	14	2.7%	1,968	2.7%	0	0.0%	0	0.0%
Moderate	80	15.5%	7,086	9.7%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>94</i>	<i>18.2%</i>	<i>9,054</i>	<i>12.4%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	260	50.3%	35,733	49.0%	3	60.0%	93	15.8%
Upper	159	30.8%	26,695	36.6%	2	40.0%	495	84.2%
Unknown	4	0.8%	1,470	2.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>517</i>	<i>100.0%</i>	<i>72,952</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>588</i>	<i>100.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	355	68.7%	39,383	54.0%	4	80.0%	568	96.6%
Over \$1 Million	162	31.3%	33,569	46.0%	1	20.0%	20	3.4%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>517</i>	<i>100.0%</i>	<i>72,952</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>588</i>	<i>100.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	336	65.0%	12,503	17.1%	4	80.0%	113	19.2%
\$100,001 - \$250,000	101	19.5%	18,019	24.7%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	80	15.5%	42,430	58.2%	1	20.0%	475	80.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>517</i>	<i>100.0%</i>	<i>72,952</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>588</i>	<i>100.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	261	73.5%	9,255	23.5%	3	75.0%	93	16.4%
\$100,001 - \$250,000	59	16.6%	10,369	26.3%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	35	9.9%	19,759	50.2%	1	25.0%	475	83.6%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>355</i>	<i>100.0%</i>	<i>39,383</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>568</i>	<i>100.0%</i>

## CRA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004

AssessmentArea/Group: Pittsburgh MSA 38300

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	8	2.0%	1,100	2.4%	0	0.0%	0	0.0%
Moderate	67	17.0%	6,583	14.5%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>75</i>	<i>19.0%</i>	<i>7,683</i>	<i>16.9%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	213	53.9%	21,720	47.9%	1	100.0%	50	100.0%
Upper	105	26.6%	15,163	33.4%	0	0.0%	0	0.0%
Unknown	2	0.5%	780	1.7%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>395</i>	<i>100.0%</i>	<i>45,346</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>50</i>	<i>100.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	252	63.8%	23,082	50.9%	1	100.0%	50	100.0%
Over \$1 Million	143	36.2%	22,264	49.1%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>395</i>	<i>100.0%</i>	<i>45,346</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>50</i>	<i>100.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	278	70.4%	11,293	24.9%	1	100.0%	50	100.0%
\$100,001 - \$250,000	72	18.2%	13,295	29.3%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	45	11.4%	20,758	45.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>395</i>	<i>100.0%</i>	<i>45,346</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>50</i>	<i>100.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	194	77.0%	7,130	30.9%	1	100.0%	50	100.0%
\$100,001 - \$250,000	36	14.3%	6,541	28.3%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	22	8.7%	9,411	40.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>252</i>	<i>100.0%</i>	<i>23,082</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>50</i>	<i>100.0%</i>

## HMDA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003  
AssessmentArea/Group: All IN

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	1	3.7%	79	2.9%
Moderate	0	0.0%	0	0.0%	5	18.5%	443	16.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>6</i>	<i>22.2%</i>	<i>522</i>	<i>18.9%</i>
Middle	21	77.8%	2,024	73.2%	13	48.1%	1,495	54.1%
Upper	6	22.2%	740	26.8%	7	25.9%	657	23.8%
Unknown	0	0.0%	0	0.0%	1	3.7%	90	3.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>27</b>	<b>100.0%</b>	<b>2,764</b>	<b>100.0%</b>	<b>27</b>	<b>100.0%</b>	<b>2,764</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	14	6.8%	942	4.6%
Moderate	0	0.0%	0	0.0%	48	23.2%	3,274	15.8%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>62</i>	<i>30.0%</i>	<i>4,216</i>	<i>20.4%</i>
Middle	172	83.1%	16,025	77.4%	73	35.3%	6,777	32.8%
Upper	35	16.9%	4,668	22.6%	70	33.8%	9,410	45.5%
Unknown	0	0.0%	0	0.0%	2	1.0%	290	1.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>207</b>	<b>100.0%</b>	<b>20,693</b>	<b>100.0%</b>	<b>207</b>	<b>100.0%</b>	<b>20,693</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	1	100.0%	11	100.0%	1	100.0%	11	100.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	15	6.4%	1,021	4.4%
Moderate	0	0.0%	0	0.0%	53	22.6%	3,717	15.8%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>68</i>	<i>28.9%</i>	<i>4,738</i>	<i>20.2%</i>
Middle	194	82.6%	18,060	77.0%	87	37.0%	8,283	35.3%
Upper	41	17.4%	5,408	23.0%	77	32.8%	10,067	42.9%
Unknown	0	0.0%	0	0.0%	3	1.3%	380	1.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>235</b>	<b>100.0%</b>	<b>23,468</b>	<b>100.0%</b>	<b>235</b>	<b>100.0%</b>	<b>23,468</b>	<b>100.0%</b>

## HMDA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004  
AssessmentArea/Group: All IN

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	2	9.5%	146	5.3%
Moderate	0	0.0%	0	0.0%	4	19.0%	317	11.5%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>6</i>	<i>28.6%</i>	<i>463</i>	<i>16.7%</i>
Middle	15	71.4%	1,491	53.9%	6	28.6%	655	23.7%
Upper	6	28.6%	1,275	46.1%	8	38.1%	1,581	57.2%
Unknown	0	0.0%	0	0.0%	1	4.8%	67	2.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>21</b>	<b>100.0%</b>	<b>2,766</b>	<b>100.0%</b>	<b>21</b>	<b>100.0%</b>	<b>2,766</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	2.0%	58	1.3%	16	32.7%	1,326	29.2%
<i>Low/Moderate Total</i>	<i>1</i>	<i>2.0%</i>	<i>58</i>	<i>1.3%</i>	<i>16</i>	<i>32.7%</i>	<i>1,326</i>	<i>29.2%</i>
Middle	36	73.5%	3,209	70.6%	20	40.8%	1,861	40.9%
Upper	12	24.5%	1,281	28.2%	13	26.5%	1,361	29.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>49</b>	<b>100.0%</b>	<b>4,548</b>	<b>100.0%</b>	<b>49</b>	<b>100.0%</b>	<b>4,548</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	2	2.9%	146	2.0%
Moderate	1	1.4%	58	0.8%	20	28.6%	1,643	22.5%
<i>Low/Moderate Total</i>	<i>1</i>	<i>1.4%</i>	<i>58</i>	<i>0.8%</i>	<i>22</i>	<i>31.4%</i>	<i>1,789</i>	<i>24.5%</i>
Middle	51	72.9%	4,700	64.3%	26	37.1%	2,516	34.4%
Upper	18	25.7%	2,556	34.9%	21	30.0%	2,942	40.2%
Unknown	0	0.0%	0	0.0%	1	1.4%	67	0.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>70</b>	<b>100.0%</b>	<b>7,314</b>	<b>100.0%</b>	<b>70</b>	<b>100.0%</b>	<b>7,314</b>	<b>100.0%</b>

## CRA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003

AssessmentArea/Group: All IN

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	3.7%	225	3.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>3.7%</i>	<i>225</i>	<i>3.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	18	66.7%	4,920	65.9%	2	66.7%	93	21.5%
Upper	8	29.6%	2,321	31.1%	1	33.3%	340	78.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>27</i>	<i>100.0%</i>	<i>7,466</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>433</i>	<i>100.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	14	51.9%	3,090	41.4%	2	66.7%	93	21.5%
Over \$1 Million	13	48.1%	4,376	58.6%	1	33.3%	340	78.5%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>27</i>	<i>100.0%</i>	<i>7,466</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>433</i>	<i>100.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	11	40.7%	529	7.1%	2	66.7%	93	21.5%
\$100,001 - \$250,000	3	11.1%	524	7.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	13	48.1%	6,413	85.9%	1	33.3%	340	78.5%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>27</i>	<i>100.0%</i>	<i>7,466</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>433</i>	<i>100.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	7	50.0%	285	9.2%	2	100.0%	93	100.0%
\$100,001 - \$250,000	1	7.1%	177	5.7%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	6	42.9%	2,628	85.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>14</i>	<i>100.0%</i>	<i>3,090</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>93</i>	<i>100.0%</i>

## CRA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004  
AssessmentArea/Group: All IN

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	4.5%	153	4.2%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>4.5%</i>	<i>153</i>	<i>4.2%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	16	72.7%	2,946	81.4%	1	100.0%	8	100.0%
Upper	5	22.7%	518	14.3%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>22</i>	<i>100.0%</i>	<i>3,617</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	9	40.9%	879	24.3%	1	100.0%	8	100.0%
Over \$1 Million	13	59.1%	2,738	75.7%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>22</i>	<i>100.0%</i>	<i>3,617</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	9	40.9%	427	11.8%	1	100.0%	8	100.0%
\$100,001 - \$250,000	9	40.9%	1,790	49.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	18.2%	1,400	38.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>22</i>	<i>100.0%</i>	<i>3,617</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	6	66.7%	197	22.4%	1	100.0%	8	100.0%
\$100,001 - \$250,000	2	22.2%	382	43.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	11.1%	300	34.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>9</i>	<i>100.0%</i>	<i>879</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>

## HMDA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003

AssessmentArea/Group: Ann Arbor MSA 0440/Detroit MSA 2160

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	24	33.8%	1,905	24.6%
Moderate	40	56.3%	3,720	48.1%	27	38.0%	2,550	32.9%
<i>Low/Moderate Total</i>	<i>40</i>	<i>56.3%</i>	<i>3,720</i>	<i>48.1%</i>	<i>51</i>	<i>71.8%</i>	<i>4,455</i>	<i>57.6%</i>
Middle	31	43.7%	4,019	51.9%	9	12.7%	1,428	18.5%
Upper	0	0.0%	0	0.0%	11	15.5%	1,856	24.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>71</i>	<i>100.0%</i>	<i>7,739</i>	<i>100.0%</i>	<i>71</i>	<i>100.0%</i>	<i>7,739</i>	<i>100.0%</i>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	105	21.6%	7,437	14.9%
Moderate	263	54.0%	24,290	48.8%	161	33.1%	14,837	29.8%
<i>Low/Moderate Total</i>	<i>263</i>	<i>54.0%</i>	<i>24,290</i>	<i>48.8%</i>	<i>266</i>	<i>54.6%</i>	<i>22,274</i>	<i>44.7%</i>
Middle	224	46.0%	25,516	51.2%	116	23.8%	12,887	25.9%
Upper	0	0.0%	0	0.0%	104	21.4%	14,532	29.2%
Unknown	0	0.0%	0	0.0%	1	0.2%	113	0.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>487</i>	<i>100.0%</i>	<i>49,806</i>	<i>100.0%</i>	<i>487</i>	<i>100.0%</i>	<i>49,806</i>	<i>100.0%</i>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	14	26.9%	143	12.8%
Moderate	29	55.8%	608	54.2%	20	38.5%	384	34.3%
<i>Low/Moderate Total</i>	<i>29</i>	<i>55.8%</i>	<i>608</i>	<i>54.2%</i>	<i>34</i>	<i>65.4%</i>	<i>527</i>	<i>47.0%</i>
Middle	23	44.2%	513	45.8%	10	19.2%	310	27.7%
Upper	0	0.0%	0	0.0%	8	15.4%	284	25.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>52</i>	<i>100.0%</i>	<i>1,121</i>	<i>100.0%</i>	<i>52</i>	<i>100.0%</i>	<i>1,121</i>	<i>100.0%</i>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	143	23.4%	9,485	16.2%
Moderate	332	54.4%	28,618	48.8%	208	34.1%	17,771	30.3%
<i>Low/Moderate Total</i>	<i>332</i>	<i>54.4%</i>	<i>28,618</i>	<i>48.8%</i>	<i>351</i>	<i>57.5%</i>	<i>27,256</i>	<i>46.5%</i>
Middle	278	45.6%	30,048	51.2%	135	22.1%	14,625	24.9%
Upper	0	0.0%	0	0.0%	123	20.2%	16,672	28.4%
Unknown	0	0.0%	0	0.0%	1	0.2%	113	0.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>610</i>	<i>100.0%</i>	<i>58,666</i>	<i>100.0%</i>	<i>610</i>	<i>100.0%</i>	<i>58,666</i>	<i>100.0%</i>

## CRA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003

AssessmentArea/Group: Ann Arbor MSA 0440/Detroit MSA 2160

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	10	40.0%	951	32.5%	5	100.0%	513	100.0%
<i>Low/Moderate Total</i>	<i>10</i>	<i>40.0%</i>	<i>951</i>	<i>32.5%</i>	<i>5</i>	<i>100.0%</i>	<i>513</i>	<i>100.0%</i>
Middle	15	60.0%	1,977	67.5%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>25</i>	<i>100.0%</i>	<i>2,928</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>513</i>	<i>100.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	15	60.0%	1,392	47.5%	3	60.0%	315	61.4%
Over \$1 Million	10	40.0%	1,536	52.5%	2	40.0%	198	38.6%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>25</i>	<i>100.0%</i>	<i>2,928</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>513</i>	<i>100.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	18	72.0%	504	17.2%	3	60.0%	145	28.3%
\$100,001 - \$250,000	4	16.0%	906	30.9%	2	40.0%	368	71.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	12.0%	1,518	51.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>25</i>	<i>100.0%</i>	<i>2,928</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>513</i>	<i>100.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	10	66.7%	218	15.7%	2	66.7%	110	34.9%
\$100,001 - \$250,000	4	26.7%	906	65.1%	1	33.3%	205	65.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	6.7%	268	19.3%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>15</i>	<i>100.0%</i>	<i>1,392</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>315</i>	<i>100.0%</i>



## HMDA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004  
Assessment Area/Group: Non-MSA MI (Southern)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	12	7.6%	761	4.3%
Moderate	0	0.0%	0	0.0%	34	21.7%	2,714	15.2%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>46</i>	<i>29.3%</i>	<i>3,475</i>	<i>19.5%</i>
Middle	140	89.2%	15,665	87.9%	40	25.5%	3,452	19.4%
Upper	17	10.8%	2,158	12.1%	69	43.9%	10,627	59.6%
Unknown	0	0.0%	0	0.0%	2	1.3%	269	1.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>157</b>	<b>100.0%</b>	<b>17,823</b>	<b>100.0%</b>	<b>157</b>	<b>100.0%</b>	<b>17,823</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	27	6.8%	1,773	4.3%
Moderate	0	0.0%	0	0.0%	80	20.2%	5,887	14.2%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>107</i>	<i>27.0%</i>	<i>7,660</i>	<i>18.5%</i>
Middle	328	82.6%	33,357	80.7%	98	24.7%	8,844	21.4%
Upper	69	17.4%	8,002	19.3%	188	47.4%	24,118	58.3%
Unknown	0	0.0%	0	0.0%	4	1.0%	737	1.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>397</b>	<b>100.0%</b>	<b>41,359</b>	<b>100.0%</b>	<b>397</b>	<b>100.0%</b>	<b>41,359</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	5	14.7%	72	8.0%
Moderate	0	0.0%	0	0.0%	5	14.7%	134	14.9%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>10</i>	<i>29.4%</i>	<i>206</i>	<i>22.9%</i>
Middle	16	47.1%	421	46.8%	9	26.5%	210	23.3%
Upper	18	52.9%	479	53.2%	13	38.2%	348	38.7%
Unknown	0	0.0%	0	0.0%	2	5.9%	136	15.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>34</b>	<b>100.0%</b>	<b>900</b>	<b>100.0%</b>	<b>34</b>	<b>100.0%</b>	<b>900</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	1	100.0%	139	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	139	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>139</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>139</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	44	7.5%	2,606	4.3%
Moderate	0	0.0%	0	0.0%	119	20.2%	8,735	14.5%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>163</i>	<i>27.7%</i>	<i>11,341</i>	<i>18.8%</i>
Middle	485	82.3%	49,582	82.3%	147	25.0%	12,506	20.8%
Upper	104	17.7%	10,639	17.7%	270	45.8%	35,093	58.3%
Unknown	0	0.0%	0	0.0%	9	1.5%	1,281	2.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>589</b>	<b>100.0%</b>	<b>60,221</b>	<b>100.0%</b>	<b>589</b>	<b>100.0%</b>	<b>60,221</b>	<b>100.0%</b>

## CRA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004

AssessmentArea/Group: Non-MSA MI (Southern)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	35	62.5%	3,223	57.3%	7	100.0%	99	100.0%
Upper	21	37.5%	2,400	42.7%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>56</i>	<i>100.0%</i>	<i>5,623</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>99</i>	<i>100.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	45	80.4%	3,545	63.0%	6	85.7%	84	84.8%
Over \$1 Million	11	19.6%	2,078	37.0%	1	14.3%	15	15.2%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>56</i>	<i>100.0%</i>	<i>5,623</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>99</i>	<i>100.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	39	69.6%	1,129	20.1%	7	100.0%	99	100.0%
\$100,001 - \$250,000	11	19.6%	1,990	35.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	6	10.7%	2,504	44.5%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>56</i>	<i>100.0%</i>	<i>5,623</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>99</i>	<i>100.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	34	75.6%	920	26.0%	6	100.0%	84	100.0%
\$100,001 - \$250,000	8	17.8%	1,371	38.7%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	6.7%	1,254	35.4%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>45</i>	<i>100.0%</i>	<i>3,545</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>84</i>	<i>100.0%</i>

**APPENDIX F**

**Loan Distribution Tables by Assessment Area  
Limited Scope Reviews**

## HMDA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003

AssessmentArea/Group: Cincinnati MSA 1640

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	1	9.1%	74	3.2%
Moderate	0	0.0%	0	0.0%	2	18.2%	164	7.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>3</i>	<i>27.3%</i>	<i>238</i>	<i>10.2%</i>
Middle	5	45.5%	680	29.0%	1	9.1%	158	6.7%
Upper	6	54.5%	1,663	71.0%	7	63.6%	1,947	83.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>2,343</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>2,343</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	1	2.6%	41	0.8%
Moderate	0	0.0%	0	0.0%	7	17.9%	566	10.9%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>8</i>	<i>20.5%</i>	<i>607</i>	<i>11.7%</i>
Middle	12	30.8%	1,648	31.8%	9	23.1%	1,154	22.3%
Upper	27	69.2%	3,537	68.2%	21	53.8%	3,232	62.3%
Unknown	0	0.0%	0	0.0%	1	2.6%	192	3.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>39</b>	<b>100.0%</b>	<b>5,185</b>	<b>100.0%</b>	<b>39</b>	<b>100.0%</b>	<b>5,185</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	19	100.0%	1	100.0%	19	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	2	3.9%	115	1.5%
Moderate	0	0.0%	0	0.0%	9	17.6%	730	9.7%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>11</i>	<i>21.6%</i>	<i>845</i>	<i>11.2%</i>
Middle	17	33.3%	2,328	30.8%	10	19.6%	1,312	17.4%
Upper	34	66.7%	5,219	69.2%	29	56.9%	5,198	68.9%
Unknown	0	0.0%	0	0.0%	1	2.0%	192	2.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>51</b>	<b>100.0%</b>	<b>7,547</b>	<b>100.0%</b>	<b>51</b>	<b>100.0%</b>	<b>7,547</b>	<b>100.0%</b>

## HMDA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004

AssessmentArea/Group: Cincinnati-Middletown MSA 17140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	9.1%	159	8.7%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>	<i>9.1%</i>	<i>159</i>	<i>8.7%</i>
Middle	4	36.4%	682	37.5%	1	9.1%	128	7.0%
Upper	7	63.6%	1,137	62.5%	9	81.8%	1,532	84.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>1,819</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>1,819</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	5	33.3%	887	34.1%	5	33.3%	812	31.3%
Upper	10	66.7%	1,711	65.9%	9	60.0%	1,458	56.1%
Unknown	0	0.0%	0	0.0%	1	6.7%	328	12.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>15</b>	<b>100.0%</b>	<b>2,598</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>	<b>2,598</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	50.0%	22	18.8%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>	<i>50.0%</i>	<i>22</i>	<i>18.8%</i>
Middle	1	50.0%	95	81.2%	0	0.0%	0	0.0%
Upper	1	50.0%	22	18.8%	1	50.0%	95	81.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>117</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>117</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	1	3.6%	22	0.5%
Moderate	0	0.0%	0	0.0%	1	3.6%	159	3.5%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>2</i>	<i>7.1%</i>	<i>181</i>	<i>4.0%</i>
Middle	10	35.7%	1,664	36.7%	6	21.4%	940	20.7%
Upper	18	64.3%	2,870	63.3%	19	67.9%	3,085	68.0%
Unknown	0	0.0%	0	0.0%	1	3.6%	328	7.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>28</b>	<b>100.0%</b>	<b>4,534</b>	<b>100.0%</b>	<b>28</b>	<b>100.0%</b>	<b>4,534</b>	<b>100.0%</b>

## CRA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003

AssessmentArea/Group: Cincinnati MSA 1640

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	22.2%	830	48.4%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	2	22.2%	830	48.4%	0	0.0%	0	0.0%
Middle	3	33.3%	279	16.3%	0	0.0%	0	0.0%
Upper	4	44.4%	607	35.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	9	100.0%	1,716	100.0%	0	0.0%	0	0.0%
	<b>By Revenue</b>							
Total \$1 Million or Less	2	22.2%	338	19.7%	0	0.0%	0	0.0%
Over \$1 Million	7	77.8%	1,378	80.3%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	9	100.0%	1,716	100.0%	0	0.0%	0	0.0%
	<b>By Loan Size</b>							
\$100,000 or less	4	44.4%	232	13.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	33.3%	624	36.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	22.2%	860	50.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	9	100.0%	1,716	100.0%	0	0.0%	0	0.0%
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	1	50.0%	78	23.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	50.0%	260	76.9%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	2	100.0%	338	100.0%	0	0.0%	0	0.0%

## CRA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004

AssessmentArea/Group: Cincinnati-Middletown MSA 17140

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	5	55.6%	1,513	84.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>5</i>	<i>55.6%</i>	<i>1,513</i>	<i>84.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	4	44.4%	288	16.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>9</i>	<i>100.0%</i>	<i>1,801</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	3	33.3%	289	16.0%	0	0.0%	0	0.0%
Over \$1 Million	6	66.7%	1,512	84.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>9</i>	<i>100.0%</i>	<i>1,801</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	4	44.4%	171	9.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	22.2%	329	18.3%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	33.3%	1,301	72.2%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>9</i>	<i>100.0%</i>	<i>1,801</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	2	66.7%	110	38.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	33.3%	179	61.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>289</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>

## HMDA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003  
Assessment Area/Group: Columbus MSA 1840

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	4	7.8%	374	4.8%	8	15.7%	616	7.9%
Moderate	2	3.9%	69	0.9%	7	13.7%	769	9.9%
<i>Low/Moderate Total</i>	<i>6</i>	<i>11.8%</i>	<i>443</i>	<i>5.7%</i>	<i>15</i>	<i>29.4%</i>	<i>1,385</i>	<i>17.8%</i>
Middle	14	27.5%	2,482	32.0%	4	7.8%	473	6.1%
Upper	31	60.8%	4,835	62.3%	26	51.0%	5,007	64.5%
Unknown	0	0.0%	0	0.0%	6	11.8%	895	11.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>51</b>	<b>100.0%</b>	<b>7,760</b>	<b>100.0%</b>	<b>51</b>	<b>100.0%</b>	<b>7,760</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	17	10.1%	1,898	7.4%	10	6.0%	1,007	3.9%
Moderate	20	11.9%	2,074	8.1%	23	13.7%	2,571	10.1%
<i>Low/Moderate Total</i>	<i>37</i>	<i>22.0%</i>	<i>3,972</i>	<i>15.5%</i>	<i>33</i>	<i>19.6%</i>	<i>3,578</i>	<i>14.0%</i>
Middle	50	29.8%	5,711	22.3%	31	18.5%	3,033	11.9%
Upper	81	48.2%	15,878	62.1%	80	47.6%	15,421	60.3%
Unknown	0	0.0%	0	0.0%	24	14.3%	3,529	13.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>168</b>	<b>100.0%</b>	<b>25,561</b>	<b>100.0%</b>	<b>168</b>	<b>100.0%</b>	<b>25,561</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	1	8.3%	188	35.3%	2	16.7%	80	15.0%
Moderate	2	16.7%	125	23.5%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>3</i>	<i>25.0%</i>	<i>313</i>	<i>58.7%</i>	<i>2</i>	<i>16.7%</i>	<i>80</i>	<i>15.0%</i>
Middle	4	33.3%	116	21.8%	3	25.0%	44	8.3%
Upper	5	41.7%	104	19.5%	5	41.7%	141	26.5%
Unknown	0	0.0%	0	0.0%	2	16.7%	268	50.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>12</b>	<b>100.0%</b>	<b>533</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>533</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	3	30.0%	7,252	39.7%	0	0.0%	0	0.0%
Moderate	3	30.0%	7,601	41.6%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>6</i>	<i>60.0%</i>	<i>14,853</i>	<i>81.2%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	2	20.0%	2,680	14.7%	0	0.0%	0	0.0%
Upper	2	20.0%	748	4.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	10	100.0%	18,281	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>18,281</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>18,281</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	25	10.4%	9,712	18.6%	20	8.3%	1,703	3.3%
Moderate	27	11.2%	9,869	18.9%	30	12.4%	3,340	6.4%
<i>Low/Moderate Total</i>	<i>52</i>	<i>21.6%</i>	<i>19,581</i>	<i>37.6%</i>	<i>50</i>	<i>20.7%</i>	<i>5,043</i>	<i>9.7%</i>
Middle	70	29.0%	10,989	21.1%	38	15.8%	3,550	6.8%
Upper	119	49.4%	21,565	41.4%	111	46.1%	20,569	39.5%
Unknown	0	0.0%	0	0.0%	42	17.4%	22,973	44.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>241</b>	<b>100.0%</b>	<b>52,135</b>	<b>100.0%</b>	<b>241</b>	<b>100.0%</b>	<b>52,135</b>	<b>100.0%</b>



## HMDA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004  
Assessment Area/Group: Columbus MSA 18140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	10	8.1%	1,150	6.0%	7	5.7%	495	2.6%
Moderate	11	8.9%	988	5.1%	21	17.1%	1,726	9.0%
<i>Low/Moderate Total</i>	<i>21</i>	<i>17.1%</i>	<i>2,138</i>	<i>11.1%</i>	<i>28</i>	<i>22.8%</i>	<i>2,221</i>	<i>11.5%</i>
Middle	48	39.0%	7,335	38.1%	31	25.2%	3,857	20.0%
Upper	54	43.9%	9,768	50.8%	47	38.2%	9,955	51.7%
Unknown	0	0.0%	0	0.0%	17	13.8%	3,208	16.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>123</b>	<b>100.0%</b>	<b>19,241</b>	<b>100.0%</b>	<b>123</b>	<b>100.0%</b>	<b>19,241</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	6	5.8%	736	4.4%	3	2.9%	224	1.3%
Moderate	13	12.6%	1,836	11.0%	11	10.7%	983	5.9%
<i>Low/Moderate Total</i>	<i>19</i>	<i>18.4%</i>	<i>2,572</i>	<i>15.4%</i>	<i>14</i>	<i>13.6%</i>	<i>1,207</i>	<i>7.2%</i>
Middle	42	40.8%	7,322	43.7%	24	23.3%	2,603	15.5%
Upper	42	40.8%	6,849	40.9%	53	51.5%	8,824	52.7%
Unknown	0	0.0%	0	0.0%	12	11.7%	4,109	24.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>103</b>	<b>100.0%</b>	<b>16,743</b>	<b>100.0%</b>	<b>103</b>	<b>100.0%</b>	<b>16,743</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	1	3.1%	6	0.5%	2	6.3%	41	3.3%
Moderate	4	12.5%	124	9.9%	5	15.6%	93	7.5%
<i>Low/Moderate Total</i>	<i>5</i>	<i>15.6%</i>	<i>130</i>	<i>10.4%</i>	<i>7</i>	<i>21.9%</i>	<i>134</i>	<i>10.7%</i>
Middle	15	46.9%	714	57.3%	7	21.9%	108	8.7%
Upper	12	37.5%	403	32.3%	15	46.9%	532	42.7%
Unknown	0	0.0%	0	0.0%	3	9.4%	473	37.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>32</b>	<b>100.0%</b>	<b>1,247</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>1,247</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	2	33.3%	440	5.0%	0	0.0%	0	0.0%
Moderate	3	50.0%	7,827	89.8%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>5</i>	<i>83.3%</i>	<i>8,267</i>	<i>94.9%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	16.7%	447	5.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	6	100.0%	8,714	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>8,714</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>8,714</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	19	7.2%	2,332	5.1%	12	4.5%	760	1.7%
Moderate	31	11.7%	10,775	23.5%	37	14.0%	2,802	6.1%
<i>Low/Moderate Total</i>	<i>50</i>	<i>18.9%</i>	<i>13,107</i>	<i>28.5%</i>	<i>49</i>	<i>18.6%</i>	<i>3,562</i>	<i>7.8%</i>
Middle	105	39.8%	15,371	33.5%	62	23.5%	6,568	14.3%
Upper	109	41.3%	17,467	38.0%	115	43.6%	19,311	42.0%
Unknown	0	0.0%	0	0.0%	38	14.4%	16,504	35.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>264</b>	<b>100.0%</b>	<b>45,945</b>	<b>100.0%</b>	<b>264</b>	<b>100.0%</b>	<b>45,945</b>	<b>100.0%</b>

## CRA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003

AssessmentArea/Group: Columbus MSA 1840

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	13	8.8%	2,276	9.4%	0	0.0%	0	0.0%
Moderate	23	15.6%	3,792	15.7%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>36</i>	<i>24.5%</i>	<i>6,068</i>	<i>25.1%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	50	34.0%	7,218	29.9%	2	66.7%	420	94.4%
Upper	61	41.5%	10,885	45.0%	1	33.3%	25	5.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>147</i>	<i>100.0%</i>	<i>24,171</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>445</i>	<i>100.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	103	70.1%	15,371	63.6%	2	66.7%	45	10.1%
Over \$1 Million	43	29.3%	8,785	36.3%	1	33.3%	400	89.9%
Not Known	1	0.7%	15	0.1%	0	0.0%	0	0.0%
<i>Total</i>	<i>147</i>	<i>100.0%</i>	<i>24,171</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>445</i>	<i>100.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	88	59.9%	3,670	15.2%	2	66.7%	45	10.1%
\$100,001 - \$250,000	30	20.4%	5,352	22.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	29	19.7%	15,149	62.7%	1	33.3%	400	89.9%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>147</i>	<i>100.0%</i>	<i>24,171</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>445</i>	<i>100.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	65	63.1%	2,636	17.1%	2	100.0%	45	100.0%
\$100,001 - \$250,000	19	18.4%	3,333	21.7%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	19	18.4%	9,402	61.2%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>103</i>	<i>100.0%</i>	<i>15,371</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>45</i>	<i>100.0%</i>

## CRA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004

Assessment Area/Group: Columbus MSA 18140

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	12	7.4%	2,774	9.7%	0	0.0%	0	0.0%
Moderate	24	14.7%	4,436	15.5%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>36</i>	<i>22.1%</i>	<i>7,210</i>	<i>25.2%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	53	32.5%	11,540	40.3%	2	100.0%	479	100.0%
Upper	74	45.4%	9,893	34.5%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>163</i>	<i>100.0%</i>	<i>28,643</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>479</i>	<i>100.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	125	76.7%	19,805	69.1%	2	100.0%	479	100.0%
Over \$1 Million	38	23.3%	8,838	30.9%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>163</i>	<i>100.0%</i>	<i>28,643</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>479</i>	<i>100.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	96	58.9%	4,535	15.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	30	18.4%	5,233	18.3%	1	50.0%	124	25.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	37	22.7%	18,875	65.9%	1	50.0%	355	74.1%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>163</i>	<i>100.0%</i>	<i>28,643</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>479</i>	<i>100.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	78	62.4%	3,517	17.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	22	17.6%	3,985	20.1%	1	50.0%	124	25.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	25	20.0%	12,303	62.1%	1	50.0%	355	74.1%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>125</i>	<i>100.0%</i>	<i>19,805</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>479</i>	<i>100.0%</i>

## HMDA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003  
AssessmentArea/Group: Dayton-Springfield MSA 2000

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	17	8.2%	1,195	4.3%
Moderate	43	20.8%	4,908	17.6%	48	23.2%	4,452	16.0%
<i>Low/Moderate Total</i>	43	20.8%	4,908	17.6%	65	31.4%	5,647	20.3%
Middle	130	62.8%	16,182	58.2%	38	18.4%	4,364	15.7%
Upper	34	16.4%	6,719	24.2%	102	49.3%	17,613	63.3%
Unknown	0	0.0%	0	0.0%	2	1.0%	185	0.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>207</b>	<b>100.0%</b>	<b>27,809</b>	<b>100.0%</b>	<b>207</b>	<b>100.0%</b>	<b>27,809</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	36	7.7%	2,339	4.6%
Moderate	59	12.7%	4,995	9.8%	100	21.5%	8,013	15.7%
<i>Low/Moderate Total</i>	59	12.7%	4,995	9.8%	136	29.2%	10,352	20.2%
Middle	298	64.1%	29,347	57.3%	123	26.5%	12,215	23.9%
Upper	108	23.2%	16,851	32.9%	206	44.3%	28,626	55.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>465</b>	<b>100.0%</b>	<b>51,193</b>	<b>100.0%</b>	<b>465</b>	<b>100.0%</b>	<b>51,193</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	3	12.0%	42	6.3%
Moderate	1	4.0%	20	3.0%	6	24.0%	75	11.2%
<i>Low/Moderate Total</i>	1	4.0%	20	3.0%	9	36.0%	117	17.5%
Middle	20	80.0%	469	70.0%	7	28.0%	221	33.0%
Upper	4	16.0%	181	27.0%	9	36.0%	332	49.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>25</b>	<b>100.0%</b>	<b>670</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>670</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	100.0%	296	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	296	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>296</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>296</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	56	8.0%	3,576	4.5%
Moderate	103	14.7%	9,923	12.4%	154	22.0%	12,540	15.7%
<i>Low/Moderate Total</i>	103	14.7%	9,923	12.4%	210	30.0%	16,116	20.2%
Middle	450	64.4%	46,294	57.9%	168	24.0%	16,800	21.0%
Upper	146	20.9%	23,751	29.7%	317	45.4%	46,571	58.2%
Unknown	0	0.0%	0	0.0%	4	0.6%	481	0.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>699</b>	<b>100.0%</b>	<b>79,968</b>	<b>100.0%</b>	<b>699</b>	<b>100.0%</b>	<b>79,968</b>	<b>100.0%</b>

## HMDA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004  
AssessmentArea/Group: Dayton-Springfield MSA 19380

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	21	9.9%	1,498	5.3%
Moderate	38	17.9%	3,981	14.0%	51	24.1%	4,960	17.4%
<i>Low/Moderate Total</i>	38	17.9%	3,981	14.0%	72	34.0%	6,458	22.7%
Middle	127	59.9%	13,781	48.4%	53	25.0%	6,686	23.5%
Upper	47	22.2%	10,715	37.6%	85	40.1%	15,075	52.9%
Unknown	0	0.0%	0	0.0%	2	0.9%	258	0.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>212</b>	<b>100.0%</b>	<b>28,477</b>	<b>100.0%</b>	<b>212</b>	<b>100.0%</b>	<b>28,477</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	24	13.8%	1,594	8.6%
Moderate	32	18.4%	2,756	14.8%	33	19.0%	2,881	15.5%
<i>Low/Moderate Total</i>	32	18.4%	2,756	14.8%	57	32.8%	4,475	24.0%
Middle	111	63.8%	11,789	63.3%	47	27.0%	4,542	24.4%
Upper	31	17.8%	4,083	21.9%	66	37.9%	9,144	49.1%
Unknown	0	0.0%	0	0.0%	4	2.3%	467	2.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>174</b>	<b>100.0%</b>	<b>18,628</b>	<b>100.0%</b>	<b>174</b>	<b>100.0%</b>	<b>18,628</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	3	6.5%	44	3.6%
Moderate	7	15.2%	224	18.3%	11	23.9%	216	17.7%
<i>Low/Moderate Total</i>	7	15.2%	224	18.3%	14	30.4%	260	21.3%
Middle	33	71.7%	774	63.3%	16	34.8%	508	41.5%
Upper	6	13.0%	225	18.4%	16	34.8%	455	37.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>46</b>	<b>100.0%</b>	<b>1,223</b>	<b>100.0%</b>	<b>46</b>	<b>100.0%</b>	<b>1,223</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	100.0%	152	100.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	1	100.0%	152	100.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	152	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>152</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>152</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	48	11.1%	3,136	6.5%
Moderate	78	18.0%	7,113	14.7%	95	21.9%	8,057	16.6%
<i>Low/Moderate Total</i>	78	18.0%	7,113	14.7%	143	33.0%	11,193	23.1%
Middle	271	62.6%	26,344	54.3%	116	26.8%	11,736	24.2%
Upper	84	19.4%	15,023	31.0%	167	38.6%	24,674	50.9%
Unknown	0	0.0%	0	0.0%	7	1.6%	877	1.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>433</b>	<b>100.0%</b>	<b>48,480</b>	<b>100.0%</b>	<b>433</b>	<b>100.0%</b>	<b>48,480</b>	<b>100.0%</b>

## CRA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003

AssessmentArea/Group: Dayton-Springfield MSA 2000

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	8.0%	355	7.1%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>4</i>	<i>8.0%</i>	<i>355</i>	<i>7.1%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	26	52.0%	1,995	40.1%	2	100.0%	325	100.0%
Upper	20	40.0%	2,619	52.7%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>50</i>	<i>100.0%</i>	<i>4,969</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>325</i>	<i>100.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	35	70.0%	4,004	80.6%	2	100.0%	325	100.0%
Over \$1 Million	15	30.0%	965	19.4%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>50</i>	<i>100.0%</i>	<i>4,969</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>325</i>	<i>100.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	33	66.0%	1,316	26.5%	1	50.0%	100	30.8%
\$100,001 - \$250,000	12	24.0%	1,723	34.7%	1	50.0%	225	69.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	5	10.0%	1,930	38.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>50</i>	<i>100.0%</i>	<i>4,969</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>325</i>	<i>100.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	20	57.1%	626	15.6%	1	50.0%	100	30.8%
\$100,001 - \$250,000	10	28.6%	1,448	36.2%	1	50.0%	225	69.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	5	14.3%	1,930	48.2%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>35</i>	<i>100.0%</i>	<i>4,004</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>325</i>	<i>100.0%</i>

## CRA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004

AssessmentArea/Group: Dayton-Springfield MSA 19380

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	10	26.3%	752	17.9%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>10</i>	<i>26.3%</i>	<i>752</i>	<i>17.9%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	18	47.4%	853	20.3%	0	0.0%	0	0.0%
Upper	10	26.3%	2,605	61.9%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>38</i>	<i>100.0%</i>	<i>4,210</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	27	71.1%	2,675	63.5%	0	0.0%	0	0.0%
Over \$1 Million	11	28.9%	1,535	36.5%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>38</i>	<i>100.0%</i>	<i>4,210</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	31	81.6%	1,569	37.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000	4	10.5%	862	20.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	7.9%	1,779	42.3%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>38</i>	<i>100.0%</i>	<i>4,210</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	22	81.5%	1,094	40.9%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	11.1%	652	24.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	7.4%	929	34.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>27</i>	<i>100.0%</i>	<i>2,675</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>

## HMDA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003  
AssessmentArea/Group: Lima MSA 4320

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	3	2.5%	90	0.9%	16	13.6%	836	8.5%
Moderate	39	33.1%	1,641	16.7%	25	21.2%	1,751	17.8%
<i>Low/Moderate Total</i>	<i>42</i>	<i>35.6%</i>	<i>1,731</i>	<i>17.6%</i>	<i>41</i>	<i>34.7%</i>	<i>2,587</i>	<i>26.4%</i>
Middle	53	44.9%	5,472	55.8%	21	17.8%	2,101	21.4%
Upper	23	19.5%	2,612	26.6%	49	41.5%	4,894	49.9%
Unknown	0	0.0%	0	0.0%	7	5.9%	233	2.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>118</b>	<b>100.0%</b>	<b>9,815</b>	<b>100.0%</b>	<b>118</b>	<b>100.0%</b>	<b>9,815</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	4	1.3%	837	3.5%	23	7.6%	1,013	4.3%
Moderate	38	12.6%	1,905	8.0%	46	15.3%	2,893	12.2%
<i>Low/Moderate Total</i>	<i>42</i>	<i>14.0%</i>	<i>2,742</i>	<i>11.5%</i>	<i>69</i>	<i>22.9%</i>	<i>3,906</i>	<i>16.4%</i>
Middle	174	57.8%	13,008	54.7%	95	31.6%	6,964	29.3%
Upper	85	28.2%	8,038	33.8%	136	45.2%	12,878	54.1%
Unknown	0	0.0%	0	0.0%	1	0.3%	40	0.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>301</b>	<b>100.0%</b>	<b>23,788</b>	<b>100.0%</b>	<b>301</b>	<b>100.0%</b>	<b>23,788</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	1	1.8%	25	1.8%	1	1.8%	19	1.4%
Moderate	12	21.8%	304	22.2%	6	10.9%	100	7.3%
<i>Low/Moderate Total</i>	<i>13</i>	<i>23.6%</i>	<i>329</i>	<i>24.0%</i>	<i>7</i>	<i>12.7%</i>	<i>119</i>	<i>8.7%</i>
Middle	33	60.0%	772	56.3%	19	34.5%	398	29.0%
Upper	9	16.4%	271	19.8%	29	52.7%	855	62.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>55</b>	<b>100.0%</b>	<b>1,372</b>	<b>100.0%</b>	<b>55</b>	<b>100.0%</b>	<b>1,372</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>HMDA Totals</b>							
Low	8	1.7%	952	2.7%	40	8.4%	1,868	5.3%
Moderate	89	18.8%	3,850	11.0%	77	16.2%	4,744	13.6%
<i>Low/Moderate Total</i>	<i>97</i>	<i>20.5%</i>	<i>4,802</i>	<i>13.7%</i>	<i>117</i>	<i>24.7%</i>	<i>6,612</i>	<i>18.9%</i>
Middle	260	54.9%	19,252	55.0%	135	28.5%	9,463	27.1%
Upper	117	24.7%	10,921	31.2%	214	45.1%	18,627	53.3%
Unknown	0	0.0%	0	0.0%	8	1.7%	273	0.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>474</b>	<b>100.0%</b>	<b>34,975</b>	<b>100.0%</b>	<b>474</b>	<b>100.0%</b>	<b>34,975</b>	<b>100.0%</b>



## HMDA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004  
AssessmentArea/Group: Lima MSA 30620

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	2	1.8%	73	0.7%	13	11.9%	720	6.6%
Moderate	23	21.1%	1,353	12.3%	20	18.3%	1,529	13.9%
<i>Low/Moderate Total</i>	25	22.9%	1,426	13.0%	33	30.3%	2,249	20.5%
Middle	54	49.5%	5,741	52.3%	36	33.0%	2,990	27.2%
Upper	30	27.5%	3,820	34.8%	30	27.5%	4,250	38.7%
Unknown	0	0.0%	0	0.0%	10	9.2%	1,498	13.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>109</b>	<b>100.0%</b>	<b>10,987</b>	<b>100.0%</b>	<b>109</b>	<b>100.0%</b>	<b>10,987</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	2	1.6%	64	0.5%	12	9.7%	641	5.3%
Moderate	20	16.1%	1,306	10.8%	21	16.9%	1,406	11.6%
<i>Low/Moderate Total</i>	22	17.7%	1,370	11.3%	33	26.6%	2,047	16.9%
Middle	63	50.8%	6,254	51.7%	36	29.0%	3,084	25.5%
Upper	39	31.5%	4,479	37.0%	49	39.5%	6,176	51.0%
Unknown	0	0.0%	0	0.0%	6	4.8%	796	6.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>124</b>	<b>100.0%</b>	<b>12,103</b>	<b>100.0%</b>	<b>124</b>	<b>100.0%</b>	<b>12,103</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	1	1.2%	30	1.2%	4	4.7%	79	3.2%
Moderate	32	37.2%	911	36.4%	8	9.3%	183	7.3%
<i>Low/Moderate Total</i>	33	38.4%	941	37.6%	12	14.0%	262	10.5%
Middle	40	46.5%	1,214	48.5%	32	37.2%	857	34.2%
Upper	13	15.1%	349	13.9%	42	48.8%	1,385	55.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>86</b>	<b>100.0%</b>	<b>2,504</b>	<b>100.0%</b>	<b>86</b>	<b>100.0%</b>	<b>2,504</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	1	33.3%	90	1.0%	0	0.0%	0	0.0%
Moderate	2	66.7%	9,260	99.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	3	100.0%	9,350	100.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	3	100.0%	9,350	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>9,350</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>9,350</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	6	1.9%	257	0.7%	29	9.0%	1,440	4.1%
Moderate	77	23.9%	12,830	36.7%	49	15.2%	3,118	8.9%
<i>Low/Moderate Total</i>	83	25.8%	13,087	37.5%	78	24.2%	4,558	13.0%
Middle	157	48.8%	13,209	37.8%	104	32.3%	6,931	19.8%
Upper	82	25.5%	8,648	24.7%	121	37.6%	11,811	33.8%
Unknown	0	0.0%	0	0.0%	19	5.9%	11,644	33.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>322</b>	<b>100.0%</b>	<b>34,944</b>	<b>100.0%</b>	<b>322</b>	<b>100.0%</b>	<b>34,944</b>	<b>100.0%</b>

## CRA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003

AssessmentArea/Group: Lima MSA 4320

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	6	9.0%	209	3.3%	0	0.0%	0	0.0%
Moderate	10	14.9%	2,054	32.3%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>16</i>	<i>23.9%</i>	<i>2,263</i>	<i>35.6%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	27	40.3%	1,775	27.9%	4	80.0%	788	90.8%
Upper	24	35.8%	2,323	36.5%	1	20.0%	80	9.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>67</i>	<i>100.0%</i>	<i>6,361</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>868</i>	<i>100.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	51	76.1%	3,658	57.5%	5	100.0%	868	100.0%
Over \$1 Million	16	23.9%	2,703	42.5%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>67</i>	<i>100.0%</i>	<i>6,361</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>868</i>	<i>100.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	51	76.1%	1,921	30.2%	2	40.0%	180	20.7%
\$100,001 - \$250,000	9	13.4%	1,424	22.4%	2	40.0%	363	41.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	7	10.4%	3,016	47.4%	1	20.0%	325	37.4%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>67</i>	<i>100.0%</i>	<i>6,361</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>868</i>	<i>100.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	43	84.3%	1,472	40.2%	2	40.0%	180	20.7%
\$100,001 - \$250,000	5	9.8%	778	21.3%	2	40.0%	363	41.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	5.9%	1,408	38.5%	1	20.0%	325	37.4%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>51</i>	<i>100.0%</i>	<i>3,658</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>868</i>	<i>100.0%</i>

## CRA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004  
AssessmentArea/Group: Lima MSA 30620

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	4	6.3%	196	3.9%	0	0.0%	0	0.0%
Moderate	12	18.8%	1,808	35.6%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>16</i>	<i>25.0%</i>	<i>2,004</i>	<i>39.5%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	21	32.8%	1,564	30.8%	0	0.0%	0	0.0%
Upper	27	42.2%	1,507	29.7%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>64</i>	<i>100.0%</i>	<i>5,075</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	50	78.1%	2,282	45.0%	0	0.0%	0	0.0%
Over \$1 Million	14	21.9%	2,793	55.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>64</i>	<i>100.0%</i>	<i>5,075</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	51	79.7%	1,983	39.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	9	14.1%	1,607	31.7%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	6.3%	1,485	29.3%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>64</i>	<i>100.0%</i>	<i>5,075</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	46	92.0%	1,622	71.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	4	8.0%	660	28.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>50</i>	<i>100.0%</i>	<i>2,282</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>

## HMDA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003  
AssessmentArea/Group: Toledo MSA 8400

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	6	0.8%	417	0.4%	71	9.3%	4,981	5.3%
Moderate	78	10.2%	5,531	5.9%	161	21.0%	14,577	15.6%
<i>Low/Moderate Total</i>	<i>84</i>	<i>11.0%</i>	<i>5,948</i>	<i>6.4%</i>	<i>232</i>	<i>30.3%</i>	<i>19,558</i>	<i>21.0%</i>
Middle	405	52.9%	41,485	44.5%	181	23.6%	19,102	20.5%
Upper	277	36.2%	45,719	49.1%	319	41.6%	51,043	54.8%
Unknown	0	0.0%	0	0.0%	34	4.4%	3,449	3.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>766</b>	<b>100.0%</b>	<b>93,152</b>	<b>100.0%</b>	<b>766</b>	<b>100.0%</b>	<b>93,152</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	21	0.6%	1,966	0.5%	221	6.4%	13,517	3.6%
Moderate	177	5.2%	12,286	3.2%	599	17.4%	46,936	12.4%
<i>Low/Moderate Total</i>	<i>198</i>	<i>5.8%</i>	<i>14,252</i>	<i>3.8%</i>	<i>820</i>	<i>23.9%</i>	<i>60,453</i>	<i>15.9%</i>
Middle	1,909	55.6%	181,572	47.9%	934	27.2%	89,429	23.6%
Upper	1,327	38.6%	183,252	48.3%	1,637	47.7%	223,620	59.0%
Unknown	0	0.0%	0	0.0%	43	1.3%	5,574	1.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,434</b>	<b>100.0%</b>	<b>379,076</b>	<b>100.0%</b>	<b>3,434</b>	<b>100.0%</b>	<b>379,076</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	1	0.3%	5	0.1%	25	8.5%	447	6.4%
Moderate	23	7.8%	808	11.6%	72	24.4%	1,326	19.1%
<i>Low/Moderate Total</i>	<i>24</i>	<i>8.1%</i>	<i>813</i>	<i>11.7%</i>	<i>97</i>	<i>32.9%</i>	<i>1,773</i>	<i>25.6%</i>
Middle	215	72.9%	4,697	67.7%	94	31.9%	2,218	32.0%
Upper	56	19.0%	1,426	20.6%	103	34.9%	2,925	42.2%
Unknown	0	0.0%	0	0.0%	1	0.3%	20	0.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>295</b>	<b>100.0%</b>	<b>6,936</b>	<b>100.0%</b>	<b>295</b>	<b>100.0%</b>	<b>6,936</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	13	28.9%	9,498	29.7%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>13</i>	<i>28.9%</i>	<i>9,498</i>	<i>29.7%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	20	44.4%	13,728	42.9%	0	0.0%	0	0.0%
Upper	12	26.7%	8,783	27.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	45	100.0%	32,009	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>45</b>	<b>100.0%</b>	<b>32,009</b>	<b>100.0%</b>	<b>45</b>	<b>100.0%</b>	<b>32,009</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	28	0.6%	2,388	0.5%	317	7.0%	18,945	3.7%
Moderate	291	6.4%	28,123	5.5%	832	18.3%	62,839	12.3%
<i>Low/Moderate Total</i>	<i>319</i>	<i>7.0%</i>	<i>30,511</i>	<i>6.0%</i>	<i>1,149</i>	<i>25.3%</i>	<i>81,784</i>	<i>16.0%</i>
Middle	2,549	56.1%	241,482	47.2%	1,209	26.6%	110,749	21.7%
Upper	1,672	36.8%	239,180	46.8%	2,059	45.4%	277,588	54.3%
Unknown	0	0.0%	0	0.0%	123	2.7%	41,052	8.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>4,540</b>	<b>100.0%</b>	<b>511,173</b>	<b>100.0%</b>	<b>4,540</b>	<b>100.0%</b>	<b>511,173</b>	<b>100.0%</b>

## HMDA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004  
AssessmentArea/Group: Toledo MSA 45780

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	12	1.5%	677	0.7%	64	7.8%	3,909	3.8%
Moderate	86	10.4%	6,046	5.9%	164	19.9%	14,167	13.9%
<i>Low/Moderate Total</i>	98	11.9%	6,723	6.6%	228	27.7%	18,076	17.8%
Middle	431	52.3%	45,084	44.3%	214	26.0%	22,594	22.2%
Upper	295	35.8%	49,957	49.1%	328	39.8%	54,654	53.7%
Unknown	0	0.0%	0	0.0%	54	6.6%	6,440	6.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>824</b>	<b>100.0%</b>	<b>101,764</b>	<b>100.0%</b>	<b>824</b>	<b>100.0%</b>	<b>101,764</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	17	1.2%	1,019	0.7%	85	6.2%	5,328	3.4%
Moderate	137	10.1%	12,058	7.7%	258	18.9%	20,081	12.8%
<i>Low/Moderate Total</i>	154	11.3%	13,077	8.3%	343	25.2%	25,409	16.2%
Middle	819	60.1%	85,309	54.4%	367	26.9%	33,659	21.5%
Upper	390	28.6%	58,336	37.2%	607	44.5%	80,549	51.4%
Unknown	0	0.0%	0	0.0%	46	3.4%	17,105	10.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,363</b>	<b>100.0%</b>	<b>156,722</b>	<b>100.0%</b>	<b>1,363</b>	<b>100.0%</b>	<b>156,722</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	2	1.0%	23	0.4%	24	12.5%	431	6.8%
Moderate	25	13.0%	1,044	16.4%	28	14.6%	470	7.4%
<i>Low/Moderate Total</i>	27	14.1%	1,067	16.8%	52	27.1%	901	14.1%
Middle	126	65.6%	3,288	51.6%	61	31.8%	1,622	25.5%
Upper	39	20.3%	2,013	31.6%	72	37.5%	3,106	48.8%
Unknown	0	0.0%	0	0.0%	7	3.6%	739	11.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>192</b>	<b>100.0%</b>	<b>6,368</b>	<b>100.0%</b>	<b>192</b>	<b>100.0%</b>	<b>6,368</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	7	35.0%	5,512	50.2%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	7	35.0%	5,512	50.2%	0	0.0%	0	0.0%
Middle	12	60.0%	5,027	45.7%	0	0.0%	0	0.0%
Upper	1	5.0%	450	4.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	20	100.0%	10,989	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>20</b>	<b>100.0%</b>	<b>10,989</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>10,989</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	31	1.3%	1,719	0.6%	173	7.2%	9,668	3.5%
Moderate	255	10.6%	24,660	8.9%	450	18.8%	34,718	12.6%
<i>Low/Moderate Total</i>	286	11.9%	26,379	9.6%	623	26.0%	44,386	16.1%
Middle	1,388	57.9%	138,708	50.3%	642	26.8%	57,875	21.0%
Upper	725	30.2%	110,756	40.2%	1,007	42.0%	138,309	50.1%
Unknown	0	0.0%	0	0.0%	127	5.3%	35,273	12.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,399</b>	<b>100.0%</b>	<b>275,843</b>	<b>100.0%</b>	<b>2,399</b>	<b>100.0%</b>	<b>275,843</b>	<b>100.0%</b>

## CRA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003  
Assessment Area/Group: Toledo MSA 8400

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	28	3.8%	2,718	2.9%	0	0.0%	0	0.0%
Moderate	84	11.5%	11,373	12.3%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>112</i>	<i>15.3%</i>	<i>14,091</i>	<i>15.2%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	337	46.1%	39,063	42.2%	66	97.1%	4,849	95.6%
Upper	282	38.6%	39,474	42.6%	2	2.9%	225	4.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>731</i>	<i>100.0%</i>	<i>92,628</i>	<i>100.0%</i>	<i>68</i>	<i>100.0%</i>	<i>5,074</i>	<i>100.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	486	66.5%	56,155	60.6%	65	95.6%	4,564	89.9%
Over \$1 Million	244	33.4%	36,459	39.4%	3	4.4%	510	10.1%
Not Known	1	0.1%	14	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>731</i>	<i>100.0%</i>	<i>92,628</i>	<i>100.0%</i>	<i>68</i>	<i>100.0%</i>	<i>5,074</i>	<i>100.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	494	67.6%	19,418	21.0%	55	80.9%	1,933	38.1%
\$100,001 - \$250,000	129	17.6%	21,557	23.3%	9	13.2%	1,638	32.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	108	14.8%	51,653	55.8%	4	5.9%	1,503	29.6%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>731</i>	<i>100.0%</i>	<i>92,628</i>	<i>100.0%</i>	<i>68</i>	<i>100.0%</i>	<i>5,074</i>	<i>100.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	336	69.1%	11,980	21.3%	53	81.5%	1,823	39.9%
\$100,001 - \$250,000	86	17.7%	14,496	25.8%	9	13.8%	1,638	35.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	64	13.2%	29,679	52.9%	3	4.6%	1,103	24.2%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>486</i>	<i>100.0%</i>	<i>56,155</i>	<i>100.0%</i>	<i>65</i>	<i>100.0%</i>	<i>4,564</i>	<i>100.0%</i>

## CRA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004  
Assessment Area/Group: Toledo MSA 45780

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	26	3.3%	3,968	3.9%	0	0.0%	0	0.0%
Moderate	92	11.8%	13,436	13.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>118</i>	<i>15.2%</i>	<i>17,404</i>	<i>16.9%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	378	48.6%	46,482	45.1%	49	94.2%	4,439	96.6%
Upper	282	36.2%	39,164	38.0%	3	5.8%	156	3.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>778</i>	<i>100.0%</i>	<i>103,050</i>	<i>100.0%</i>	<i>52</i>	<i>100.0%</i>	<i>4,595</i>	<i>100.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	524	67.4%	63,919	62.0%	49	94.2%	3,944	85.8%
Over \$1 Million	254	32.6%	39,131	38.0%	3	5.8%	651	14.2%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>778</i>	<i>100.0%</i>	<i>103,050</i>	<i>100.0%</i>	<i>52</i>	<i>100.0%</i>	<i>4,595</i>	<i>100.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	503	64.7%	20,021	19.4%	37	71.2%	1,374	29.9%
\$100,001 - \$250,000	161	20.7%	28,076	27.2%	10	19.2%	1,536	33.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	114	14.7%	54,953	53.3%	5	9.6%	1,685	36.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>778</i>	<i>100.0%</i>	<i>103,050</i>	<i>100.0%</i>	<i>52</i>	<i>100.0%</i>	<i>4,595</i>	<i>100.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	355	67.7%	13,332	20.9%	36	73.5%	1,274	32.3%
\$100,001 - \$250,000	100	19.1%	16,930	26.5%	9	18.4%	1,385	35.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	69	13.2%	33,657	52.7%	4	8.2%	1,285	32.6%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>524</i>	<i>100.0%</i>	<i>63,919</i>	<i>100.0%</i>	<i>49</i>	<i>100.0%</i>	<i>3,944</i>	<i>100.0%</i>

## CRA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004  
AssessmentArea/Group: Non-MSA OH (Ashtabula County area)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	13.0%	377	16.8%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>3</i>	<i>13.0%</i>	<i>377</i>	<i>16.8%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	20	87.0%	1,862	83.2%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>23</i>	<i>100.0%</i>	<i>2,239</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	21	91.3%	1,719	76.8%	0	0.0%	0	0.0%
Over \$1 Million	2	8.7%	520	23.2%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>23</i>	<i>100.0%</i>	<i>2,239</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	17	73.9%	772	34.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	4	17.4%	687	30.7%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	8.7%	780	34.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>23</i>	<i>100.0%</i>	<i>2,239</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	16	76.2%	732	42.6%	0	0.0%	0	0.0%
\$100,001 - \$250,000	4	19.0%	687	40.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	4.8%	300	17.5%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>21</i>	<i>100.0%</i>	<i>1,719</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>



## HMDA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004  
AssessmentArea/Group: Non-MSA OH (Ashtabula County area)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	6	6.8%	347	3.9%
Moderate	5	5.7%	356	4.0%	17	19.3%	1,354	15.4%
<i>Low/Moderate Total</i>	<i>5</i>	<i>5.7%</i>	<i>356</i>	<i>4.0%</i>	<i>23</i>	<i>26.1%</i>	<i>1,701</i>	<i>19.3%</i>
Middle	83	94.3%	8,453	96.0%	25	28.4%	2,708	30.7%
Upper	0	0.0%	0	0.0%	38	43.2%	4,155	47.2%
Unknown	0	0.0%	0	0.0%	2	2.3%	245	2.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>88</b>	<b>100.0%</b>	<b>8,809</b>	<b>100.0%</b>	<b>88</b>	<b>100.0%</b>	<b>8,809</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	5	5.8%	359	4.4%
Moderate	4	4.7%	263	3.3%	23	26.7%	1,633	20.2%
<i>Low/Moderate Total</i>	<i>4</i>	<i>4.7%</i>	<i>263</i>	<i>3.3%</i>	<i>28</i>	<i>32.6%</i>	<i>1,992</i>	<i>24.7%</i>
Middle	82	95.3%	7,807	96.7%	26	30.2%	2,620	32.5%
Upper	0	0.0%	0	0.0%	30	34.9%	3,274	40.6%
Unknown	0	0.0%	0	0.0%	2	2.3%	184	2.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>86</b>	<b>100.0%</b>	<b>8,070</b>	<b>100.0%</b>	<b>86</b>	<b>100.0%</b>	<b>8,070</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	6	12.8%	84	6.1%
Moderate	7	14.9%	174	12.6%	11	23.4%	291	21.1%
<i>Low/Moderate Total</i>	<i>7</i>	<i>14.9%</i>	<i>174</i>	<i>12.6%</i>	<i>17</i>	<i>36.2%</i>	<i>375</i>	<i>27.2%</i>
Middle	40	85.1%	1,203	87.4%	12	25.5%	274	19.9%
Upper	0	0.0%	0	0.0%	17	36.2%	726	52.7%
Unknown	0	0.0%	0	0.0%	1	2.1%	2	0.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>47</b>	<b>100.0%</b>	<b>1,377</b>	<b>100.0%</b>	<b>47</b>	<b>100.0%</b>	<b>1,377</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	17	7.7%	790	4.3%
Moderate	16	7.2%	793	4.3%	51	23.1%	3,278	18.0%
<i>Low/Moderate Total</i>	<i>16</i>	<i>7.2%</i>	<i>793</i>	<i>4.3%</i>	<i>68</i>	<i>30.8%</i>	<i>4,068</i>	<i>22.3%</i>
Middle	205	92.8%	17,463	95.7%	63	28.5%	5,602	30.7%
Upper	0	0.0%	0	0.0%	85	38.5%	8,155	44.7%
Unknown	0	0.0%	0	0.0%	5	2.3%	431	2.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>221</b>	<b>100.0%</b>	<b>18,256</b>	<b>100.0%</b>	<b>221</b>	<b>100.0%</b>	<b>18,256</b>	<b>100.0%</b>

## HMDA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004  
AssessmentArea/Group: Non-MSA OH (Columbiana County area)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	29	16.4%	1,308	8.6%
Moderate	15	8.5%	1,113	7.3%	41	23.2%	3,057	20.1%
<i>Low/Moderate Total</i>	<i>15</i>	<i>8.5%</i>	<i>1,113</i>	<i>7.3%</i>	<i>70</i>	<i>39.5%</i>	<i>4,365</i>	<i>28.8%</i>
Middle	148	83.6%	12,952	85.3%	57	32.2%	5,042	33.2%
Upper	14	7.9%	1,112	7.3%	50	28.2%	5,770	38.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>177</i>	<i>100.0%</i>	<i>15,177</i>	<i>100.0%</i>	<i>177</i>	<i>100.0%</i>	<i>15,177</i>	<i>100.0%</i>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	29	9.7%	1,711	6.7%
Moderate	21	7.0%	1,463	5.7%	71	23.7%	4,813	18.8%
<i>Low/Moderate Total</i>	<i>21</i>	<i>7.0%</i>	<i>1,463</i>	<i>5.7%</i>	<i>100</i>	<i>33.3%</i>	<i>6,524</i>	<i>25.4%</i>
Middle	269	89.7%	23,226	90.6%	113	37.7%	9,534	37.2%
Upper	10	3.3%	955	3.7%	85	28.3%	9,226	36.0%
Unknown	0	0.0%	0	0.0%	2	0.7%	360	1.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>300</i>	<i>100.0%</i>	<i>25,644</i>	<i>100.0%</i>	<i>300</i>	<i>100.0%</i>	<i>25,644</i>	<i>100.0%</i>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	14	10.9%	237	7.6%
Moderate	11	8.5%	134	4.3%	26	20.2%	490	15.7%
<i>Low/Moderate Total</i>	<i>11</i>	<i>8.5%</i>	<i>134</i>	<i>4.3%</i>	<i>40</i>	<i>31.0%</i>	<i>727</i>	<i>23.3%</i>
Middle	117	90.7%	2,987	95.6%	39	30.2%	827	26.5%
Upper	1	0.8%	5	0.2%	49	38.0%	1,562	50.0%
Unknown	0	0.0%	0	0.0%	1	0.8%	10	0.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>129</i>	<i>100.0%</i>	<i>3,126</i>	<i>100.0%</i>	<i>129</i>	<i>100.0%</i>	<i>3,126</i>	<i>100.0%</i>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	72	11.9%	3,256	7.4%
Moderate	47	7.8%	2,710	6.2%	138	22.8%	8,360	19.0%
<i>Low/Moderate Total</i>	<i>47</i>	<i>7.8%</i>	<i>2,710</i>	<i>6.2%</i>	<i>210</i>	<i>34.7%</i>	<i>11,616</i>	<i>26.4%</i>
Middle	534	88.1%	39,165	89.1%	209	34.5%	15,403	35.0%
Upper	25	4.1%	2,072	4.7%	184	30.4%	16,558	37.7%
Unknown	0	0.0%	0	0.0%	3	0.5%	370	0.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>606</i>	<i>100.0%</i>	<i>43,947</i>	<i>100.0%</i>	<i>606</i>	<i>100.0%</i>	<i>43,947</i>	<i>100.0%</i>

## CRA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004

AssessmentArea/Group: Non-MSA OH (Columbiana County area)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	4.5%	862	8.6%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>4</i>	<i>4.5%</i>	<i>862</i>	<i>8.6%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	76	86.4%	8,498	85.1%	5	100.0%	433	100.0%
Upper	8	9.1%	631	6.3%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>88</i>	<i>100.0%</i>	<i>9,991</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>433</i>	<i>100.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	59	67.0%	4,212	42.2%	1	20.0%	27	6.2%
Over \$1 Million	29	33.0%	5,779	57.8%	4	80.0%	406	93.8%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>88</i>	<i>100.0%</i>	<i>9,991</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>433</i>	<i>100.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	62	70.5%	2,676	26.8%	4	80.0%	327	75.5%
\$100,001 - \$250,000	16	18.2%	3,015	30.2%	1	20.0%	106	24.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	10	11.4%	4,300	43.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>88</i>	<i>100.0%</i>	<i>9,991</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>433</i>	<i>100.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	48	81.4%	1,777	42.2%	1	100.0%	27	100.0%
\$100,001 - \$250,000	9	15.3%	1,663	39.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	3.4%	772	18.3%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>59</i>	<i>100.0%</i>	<i>4,212</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>27</i>	<i>100.0%</i>

## HMDA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003

AssessmentArea/Group: Non-MSA OH (Harrison County area)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	4	26.7%	178	17.3%
Moderate	5	33.3%	311	30.3%	4	26.7%	186	18.1%
<i>Low/Moderate Total</i>	5	33.3%	311	30.3%	8	53.3%	364	35.4%
Middle	10	66.7%	717	69.7%	2	13.3%	126	12.3%
Upper	0	0.0%	0	0.0%	5	33.3%	538	52.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	15	100.0%	1,028	100.0%	15	100.0%	1,028	100.0%
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	6	11.5%	424	11.2%
Moderate	5	9.6%	515	13.6%	16	30.8%	987	26.2%
<i>Low/Moderate Total</i>	5	9.6%	515	13.6%	22	42.3%	1,411	37.4%
Middle	44	84.6%	3,019	80.0%	19	36.5%	1,276	33.8%
Upper	3	5.8%	240	6.4%	11	21.2%	1,087	28.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	52	100.0%	3,774	100.0%	52	100.0%	3,774	100.0%
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	3	30.0%	45	18.1%
Moderate	5	50.0%	177	71.1%	1	10.0%	8	3.2%
<i>Low/Moderate Total</i>	5	50.0%	177	71.1%	4	40.0%	53	21.3%
Middle	4	40.0%	46	18.5%	4	40.0%	122	49.0%
Upper	1	10.0%	26	10.4%	2	20.0%	74	29.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	10	100.0%	249	100.0%	10	100.0%	249	100.0%
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	620	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	620	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	1	100.0%	620	100.0%	1	100.0%	620	100.0%
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	13	16.7%	647	11.4%
Moderate	15	19.2%	1,003	17.7%	21	26.9%	1,181	20.8%
<i>Low/Moderate Total</i>	15	19.2%	1,003	17.7%	34	43.6%	1,828	32.2%
Middle	59	75.6%	4,402	77.6%	25	32.1%	1,524	26.9%
Upper	4	5.1%	266	4.7%	18	23.1%	1,699	30.0%
Unknown	0	0.0%	0	0.0%	1	1.3%	620	10.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	78	100.0%	5,671	100.0%	78	100.0%	5,671	100.0%

## HMDA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004  
AssessmentArea/Group: Non-MSA OH (Harrison County area)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	13.0%	240	10.0%	5	21.7%	348	14.5%
<i>Low/Moderate Total</i>	<i>3</i>	<i>13.0%</i>	<i>240</i>	<i>10.0%</i>	<i>5</i>	<i>21.7%</i>	<i>348</i>	<i>14.5%</i>
Middle	19	82.6%	2,057	85.8%	9	39.1%	837	34.9%
Upper	1	4.3%	100	4.2%	8	34.8%	1,175	49.0%
Unknown	0	0.0%	0	0.0%	1	4.3%	37	1.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>23</b>	<b>100.0%</b>	<b>2,397</b>	<b>100.0%</b>	<b>23</b>	<b>100.0%</b>	<b>2,397</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	1	4.2%	35	1.6%
Moderate	6	25.0%	526	24.6%	5	20.8%	264	12.4%
<i>Low/Moderate Total</i>	<i>6</i>	<i>25.0%</i>	<i>526</i>	<i>24.6%</i>	<i>6</i>	<i>25.0%</i>	<i>299</i>	<i>14.0%</i>
Middle	17	70.8%	1,556	72.9%	5	20.8%	340	15.9%
Upper	1	4.2%	53	2.5%	13	54.2%	1,496	70.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>24</b>	<b>100.0%</b>	<b>2,135</b>	<b>100.0%</b>	<b>24</b>	<b>100.0%</b>	<b>2,135</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	1	16.7%	40	14.3%
Moderate	2	33.3%	74	26.4%	1	16.7%	34	12.1%
<i>Low/Moderate Total</i>	<i>2</i>	<i>33.3%</i>	<i>74</i>	<i>26.4%</i>	<i>2</i>	<i>33.3%</i>	<i>74</i>	<i>26.4%</i>
Middle	4	66.7%	206	73.6%	3	50.0%	156	55.7%
Upper	0	0.0%	0	0.0%	1	16.7%	50	17.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>280</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>280</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	2	3.8%	75	1.6%
Moderate	11	20.8%	840	17.5%	11	20.8%	646	13.4%
<i>Low/Moderate Total</i>	<i>11</i>	<i>20.8%</i>	<i>840</i>	<i>17.5%</i>	<i>13</i>	<i>24.5%</i>	<i>721</i>	<i>15.0%</i>
Middle	40	75.5%	3,819	79.4%	17	32.1%	1,333	27.7%
Upper	2	3.8%	153	3.2%	22	41.5%	2,721	56.5%
Unknown	0	0.0%	0	0.0%	1	1.9%	37	0.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>53</b>	<b>100.0%</b>	<b>4,812</b>	<b>100.0%</b>	<b>53</b>	<b>100.0%</b>	<b>4,812</b>	<b>100.0%</b>

## CRA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003

AssessmentArea/Group: Non-MSA OH (Harrison County area)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	26.7%	2,030	56.7%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>4</i>	<i>26.7%</i>	<i>2,030</i>	<i>56.7%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	10	66.7%	992	27.7%	0	0.0%	0	0.0%
Upper	1	6.7%	560	15.6%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>15</i>	<i>100.0%</i>	<i>3,582</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	6	40.0%	402	11.2%	0	0.0%	0	0.0%
Over \$1 Million	9	60.0%	3,180	88.8%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>15</i>	<i>100.0%</i>	<i>3,582</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	7	46.7%	374	10.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	4	26.7%	698	19.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	26.7%	2,510	70.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>15</i>	<i>100.0%</i>	<i>3,582</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	5	83.3%	202	50.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	16.7%	200	49.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>402</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>

## CRA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004

AssessmentArea/Group: Non-MSA OH (Harrison County area)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	5	83.3%	1,524	92.9%	0	0.0%	0	0.0%
Upper	1	16.7%	116	7.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>1,640</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	2	33.3%	222	13.5%	0	0.0%	0	0.0%
Over \$1 Million	4	66.7%	1,418	86.5%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>1,640</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	2	33.3%	93	5.7%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	33.3%	262	16.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	33.3%	1,285	78.4%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>1,640</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	1	50.0%	76	34.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	50.0%	146	65.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>222</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>

## HMDA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003

Assessment Area/Group: Non-MSA OH (Wayne County area)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	22.2%	275	23.8%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>2</i>	<i>22.2%</i>	<i>275</i>	<i>23.8%</i>
Middle	8	88.9%	957	82.7%	5	55.6%	564	48.7%
Upper	1	11.1%	200	17.3%	2	22.2%	318	27.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>9</b>	<b>100.0%</b>	<b>1,157</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>1,157</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	2	8.7%	126	4.1%
Moderate	0	0.0%	0	0.0%	3	13.0%	233	7.6%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>5</i>	<i>21.7%</i>	<i>359</i>	<i>11.7%</i>
Middle	22	95.7%	2,796	90.9%	8	34.8%	1,054	34.3%
Upper	1	4.3%	280	9.1%	10	43.5%	1,663	54.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>23</b>	<b>100.0%</b>	<b>3,076</b>	<b>100.0%</b>	<b>23</b>	<b>100.0%</b>	<b>3,076</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	50.0%	21	20.4%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>	<i>50.0%</i>	<i>21</i>	<i>20.4%</i>
Middle	1	50.0%	21	20.4%	0	0.0%	0	0.0%
Upper	1	50.0%	82	79.6%	1	50.0%	82	79.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>103</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>103</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	1	100.0%	2,250	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	2,250	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>2,250</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>2,250</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	2	5.7%	126	1.9%
Moderate	0	0.0%	0	0.0%	6	17.1%	529	8.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>8</i>	<i>22.9%</i>	<i>655</i>	<i>9.9%</i>
Middle	32	91.4%	6,024	91.5%	13	37.1%	1,618	24.6%
Upper	3	8.6%	562	8.5%	13	37.1%	2,063	31.3%
Unknown	0	0.0%	0	0.0%	1	2.9%	2,250	34.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>35</b>	<b>100.0%</b>	<b>6,586</b>	<b>100.0%</b>	<b>35</b>	<b>100.0%</b>	<b>6,586</b>	<b>100.0%</b>



## HMDA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004

Assessment Area/Group: Non-MSA OH (Wayne County area)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	1	6.7%	65	4.6%
Moderate	0	0.0%	0	0.0%	6	40.0%	413	29.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>7</i>	<i>46.7%</i>	<i>478</i>	<i>33.6%</i>
Middle	15	100.0%	1,424	100.0%	3	20.0%	298	20.9%
Upper	0	0.0%	0	0.0%	5	33.3%	648	45.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>15</b>	<b>100.0%</b>	<b>1,424</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>	<b>1,424</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	3	33.3%	256	22.8%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>3</i>	<i>33.3%</i>	<i>256</i>	<i>22.8%</i>
Middle	8	88.9%	1,045	92.9%	3	33.3%	326	29.0%
Upper	1	11.1%	80	7.1%	3	33.3%	543	48.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>9</b>	<b>100.0%</b>	<b>1,125</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>1,125</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	100.0%	15	100.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	15	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	1	4.0%	65	2.5%
Moderate	0	0.0%	0	0.0%	10	40.0%	684	26.7%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>11</i>	<i>44.0%</i>	<i>749</i>	<i>29.2%</i>
Middle	23	92.0%	2,469	96.3%	6	24.0%	624	24.3%
Upper	2	8.0%	95	3.7%	8	32.0%	1,191	46.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>25</b>	<b>100.0%</b>	<b>2,564</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>2,564</b>	<b>100.0%</b>

## CRA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003

AssessmentArea/Group: Non-MSA OH (Wayne County area)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	50	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>50</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	1	100.0%	50	100.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>50</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	1	100.0%	50	100.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>50</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>

## CRA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004  
AssessmentArea/Group: Non-MSA OH (Wayne County area)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	2	50.0%	230	34.6%	1	100.0%	100	100.0%
Upper	2	50.0%	435	65.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>665</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100</i>	<i>100.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	3	75.0%	365	54.9%	0	0.0%	0	0.0%
Over \$1 Million	1	25.0%	300	45.1%	1	100.0%	100	100.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>665</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100</i>	<i>100.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	1	25.0%	80	12.0%	1	100.0%	100	100.0%
\$100,001 - \$250,000	2	50.0%	285	42.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	25.0%	300	45.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>665</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100</i>	<i>100.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	1	33.3%	80	21.9%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	66.7%	285	78.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>365</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>

## HMDA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003

AssessmentArea/Group: Non-MSA PA (Lawrence County area)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	1	1.1%	46	0.6%	12	13.2%	541	6.5%
Moderate	6	6.6%	175	2.1%	22	24.2%	1,516	18.2%
<i>Low/Moderate Total</i>	<i>7</i>	<i>7.7%</i>	<i>221</i>	<i>2.7%</i>	<i>34</i>	<i>37.4%</i>	<i>2,057</i>	<i>24.7%</i>
Middle	60	65.9%	4,984	59.9%	28	30.8%	2,461	29.6%
Upper	24	26.4%	3,116	37.4%	29	31.9%	3,803	45.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>91</b>	<b>100.0%</b>	<b>8,321</b>	<b>100.0%</b>	<b>91</b>	<b>100.0%</b>	<b>8,321</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	3	1.1%	342	1.3%	15	5.5%	719	2.7%
Moderate	14	5.1%	667	2.5%	46	16.9%	2,963	11.3%
<i>Low/Moderate Total</i>	<i>17</i>	<i>6.3%</i>	<i>1,009</i>	<i>3.8%</i>	<i>61</i>	<i>22.4%</i>	<i>3,682</i>	<i>14.0%</i>
Middle	169	62.1%	13,961	53.2%	77	28.3%	6,202	23.6%
Upper	86	31.6%	11,273	43.0%	133	48.9%	16,277	62.0%
Unknown	0	0.0%	0	0.0%	1	0.4%	82	0.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>272</b>	<b>100.0%</b>	<b>26,243</b>	<b>100.0%</b>	<b>272</b>	<b>100.0%</b>	<b>26,243</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	2	1.3%	20	0.5%	17	11.2%	307	7.0%
Moderate	10	6.6%	268	6.1%	28	18.4%	754	17.1%
<i>Low/Moderate Total</i>	<i>12</i>	<i>7.9%</i>	<i>288</i>	<i>6.5%</i>	<i>45</i>	<i>29.6%</i>	<i>1,061</i>	<i>24.1%</i>
Middle	113	74.3%	3,100	70.3%	38	25.0%	1,058	24.0%
Upper	27	17.8%	1,019	23.1%	66	43.4%	2,249	51.0%
Unknown	0	0.0%	0	0.0%	3	2.0%	39	0.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>152</b>	<b>100.0%</b>	<b>4,407</b>	<b>100.0%</b>	<b>152</b>	<b>100.0%</b>	<b>4,407</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>HMDA Totals</b>							
Low	6	1.2%	408	1.0%	44	8.5%	1,567	4.0%
Moderate	30	5.8%	1,110	2.8%	96	18.6%	5,233	13.4%
<i>Low/Moderate Total</i>	<i>36</i>	<i>7.0%</i>	<i>1,518</i>	<i>3.9%</i>	<i>140</i>	<i>27.2%</i>	<i>6,800</i>	<i>17.4%</i>
Middle	342	66.4%	22,045	56.6%	143	27.8%	9,721	24.9%
Upper	137	26.6%	15,408	39.5%	228	44.3%	22,329	57.3%
Unknown	0	0.0%	0	0.0%	4	0.8%	121	0.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>515</b>	<b>100.0%</b>	<b>38,971</b>	<b>100.0%</b>	<b>515</b>	<b>100.0%</b>	<b>38,971</b>	<b>100.0%</b>

## HMDA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004

AssessmentArea/Group: Non-MSA PA (Lawrence County area)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	2	1.7%	32	0.3%	12	10.3%	516	4.3%
Moderate	8	6.8%	467	3.9%	29	24.8%	2,066	17.4%
<i>Low/Moderate Total</i>	<i>10</i>	<i>8.5%</i>	<i>499</i>	<i>4.2%</i>	<i>41</i>	<i>35.0%</i>	<i>2,582</i>	<i>21.7%</i>
Middle	72	61.5%	6,429	54.0%	32	27.4%	3,195	26.8%
Upper	35	29.9%	4,972	41.8%	43	36.8%	5,923	49.8%
Unknown	0	0.0%	0	0.0%	1	0.9%	200	1.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>117</b>	<b>100.0%</b>	<b>11,900</b>	<b>100.0%</b>	<b>117</b>	<b>100.0%</b>	<b>11,900</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	3	2.3%	127	1.2%	11	8.5%	570	5.3%
Moderate	4	3.1%	143	1.3%	32	24.6%	1,960	18.3%
<i>Low/Moderate Total</i>	<i>7</i>	<i>5.4%</i>	<i>270</i>	<i>2.5%</i>	<i>43</i>	<i>33.1%</i>	<i>2,530</i>	<i>23.6%</i>
Middle	78	60.0%	5,816	54.3%	41	31.5%	3,359	31.4%
Upper	45	34.6%	4,626	43.2%	44	33.8%	4,768	44.5%
Unknown	0	0.0%	0	0.0%	2	1.5%	55	0.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>130</b>	<b>100.0%</b>	<b>10,712</b>	<b>100.0%</b>	<b>130</b>	<b>100.0%</b>	<b>10,712</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	2	2.8%	38	2.0%	16	22.2%	301	15.6%
Moderate	9	12.5%	188	9.8%	14	19.4%	465	24.2%
<i>Low/Moderate Total</i>	<i>11</i>	<i>15.3%</i>	<i>226</i>	<i>11.7%</i>	<i>30</i>	<i>41.7%</i>	<i>766</i>	<i>39.8%</i>
Middle	52	72.2%	1,454	75.6%	15	20.8%	415	21.6%
Upper	9	12.5%	244	12.7%	26	36.1%	738	38.4%
Unknown	0	0.0%	0	0.0%	1	1.4%	5	0.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>72</b>	<b>100.0%</b>	<b>1,924</b>	<b>100.0%</b>	<b>72</b>	<b>100.0%</b>	<b>1,924</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>HMDA Totals</b>							
Low	7	2.2%	197	0.8%	39	12.2%	1,387	5.7%
Moderate	21	6.6%	798	3.3%	75	23.5%	4,491	18.3%
<i>Low/Moderate Total</i>	<i>28</i>	<i>8.8%</i>	<i>995</i>	<i>4.1%</i>	<i>114</i>	<i>35.7%</i>	<i>5,878</i>	<i>24.0%</i>
Middle	202	63.3%	13,699	55.8%	88	27.6%	6,969	28.4%
Upper	89	27.9%	9,842	40.1%	113	35.4%	11,429	46.6%
Unknown	0	0.0%	0	0.0%	4	1.3%	260	1.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>319</b>	<b>100.0%</b>	<b>24,536</b>	<b>100.0%</b>	<b>319</b>	<b>100.0%</b>	<b>24,536</b>	<b>100.0%</b>

## CRA Loan Distribution Table

Exam: Sky Bank

Loan Year 2003

AssessmentArea/Group: Non-MSA PA (Lawrence County area)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	9	6.7%	442	2.7%	0	0.0%	0	0.0%
Moderate	20	14.8%	1,126	6.9%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>29</i>	<i>21.5%</i>	<i>1,568</i>	<i>9.6%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	81	60.0%	10,628	65.0%	0	0.0%	0	0.0%
Upper	25	18.5%	4,163	25.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>135</i>	<i>100.0%</i>	<i>16,359</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	85	63.0%	9,083	55.5%	0	0.0%	0	0.0%
Over \$1 Million	46	34.1%	7,184	43.9%	0	0.0%	0	0.0%
Not Known	4	3.0%	92	0.6%	0	0.0%	0	0.0%
<i>Total</i>	<i>135</i>	<i>100.0%</i>	<i>16,359</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	100	74.1%	3,916	23.9%	0	0.0%	0	0.0%
\$100,001 - \$250,000	19	14.1%	3,640	22.3%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	16	11.9%	8,803	53.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>135</i>	<i>100.0%</i>	<i>16,359</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	67	78.8%	2,612	28.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	8	9.4%	1,547	17.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	10	11.8%	4,924	54.2%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>85</i>	<i>100.0%</i>	<i>9,083</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>

## CRA Loan Distribution Table

Exam: Sky Bank

For Loan Years From 2004

AssessmentArea/Group: Non-MSA PA (Lawrence County area)

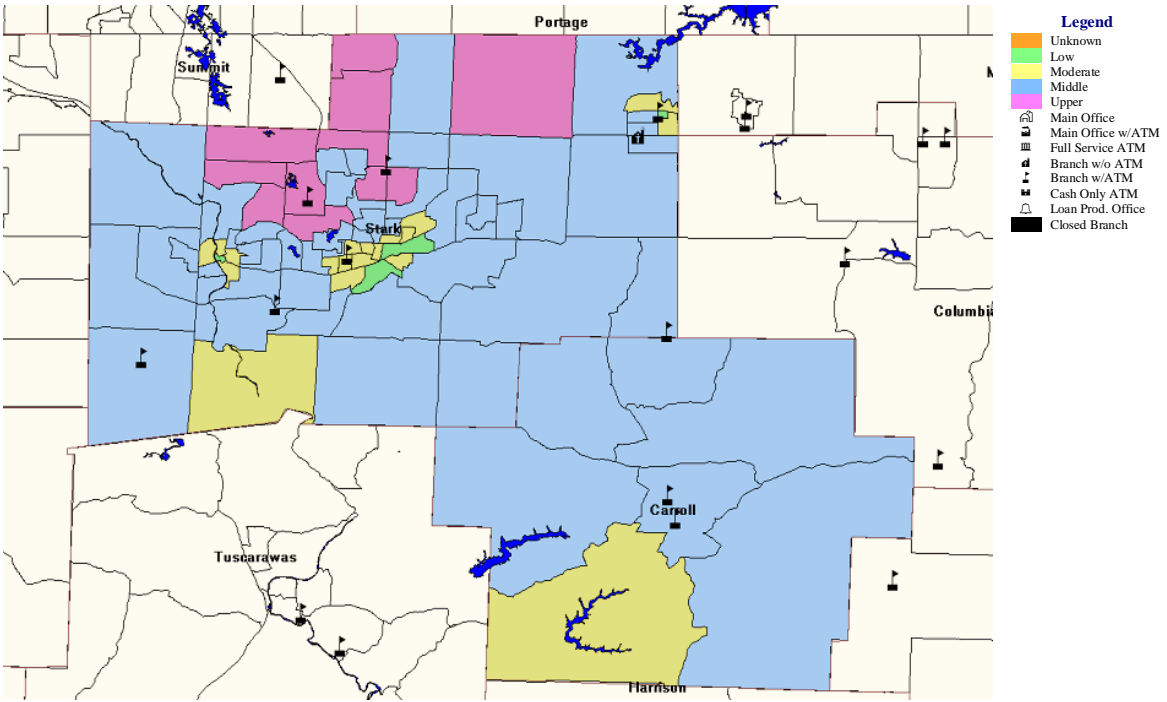
	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	3	2.8%	300	2.1%	0	0.0%	0	0.0%
Moderate	12	11.1%	923	6.4%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>15</i>	<i>13.9%</i>	<i>1,223</i>	<i>8.4%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	55	50.9%	5,160	35.6%	0	0.0%	0	0.0%
Upper	38	35.2%	8,109	56.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>108</i>	<i>100.0%</i>	<i>14,492</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Revenue</b>							
Total \$1 Million or Less	59	54.6%	5,231	36.1%	0	0.0%	0	0.0%
Over \$1 Million	49	45.4%	9,261	63.9%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>108</i>	<i>100.0%</i>	<i>14,492</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Loan Size</b>							
\$100,000 or less	71	65.7%	2,729	18.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	21	19.4%	3,648	25.2%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	16	14.8%	8,115	56.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>108</i>	<i>100.0%</i>	<i>14,492</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	46	78.0%	1,692	32.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000	9	15.3%	1,599	30.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	6.8%	1,940	37.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>59</i>	<i>100.0%</i>	<i>5,231</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>

**CRA APPENDIX G**

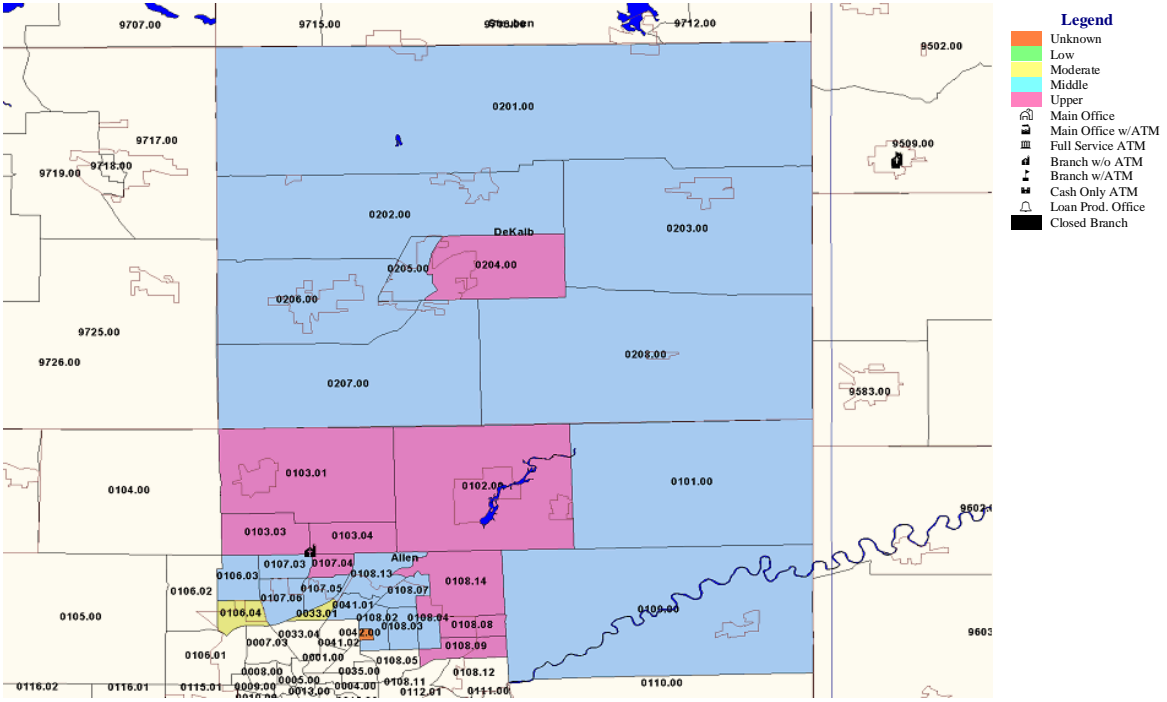
**Assessment Area Maps**



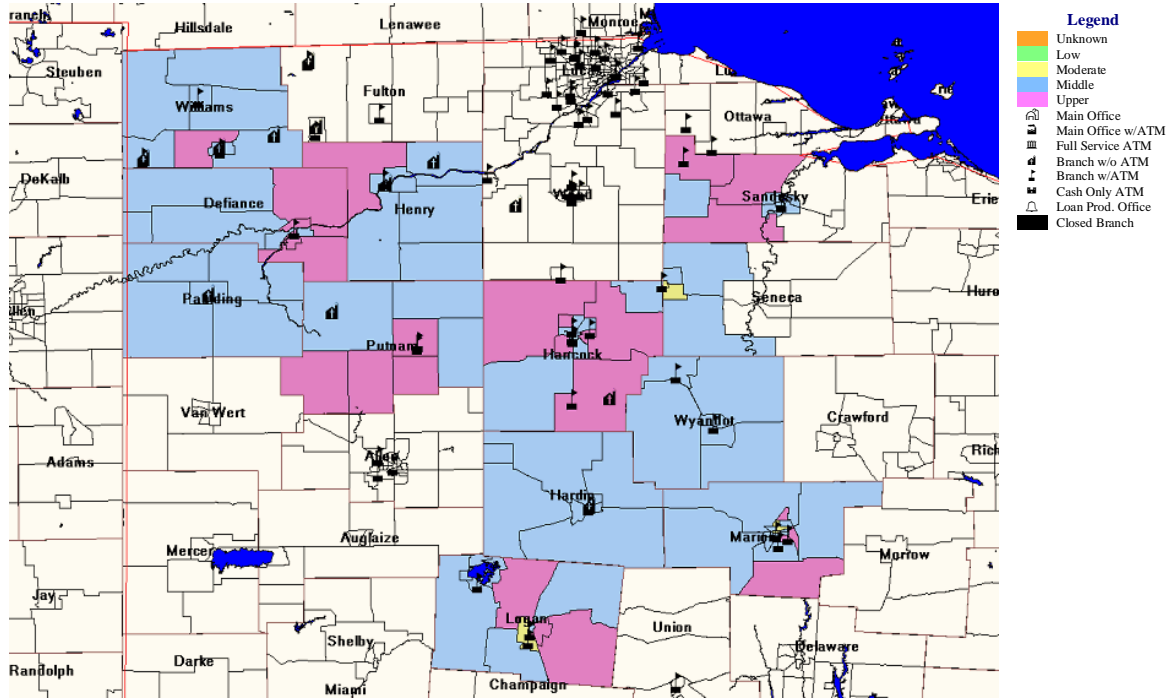
Exam Name: Sky Bank  
Assessment Area: Canton-Massillon MSA 15940  
Loan Year: 2004



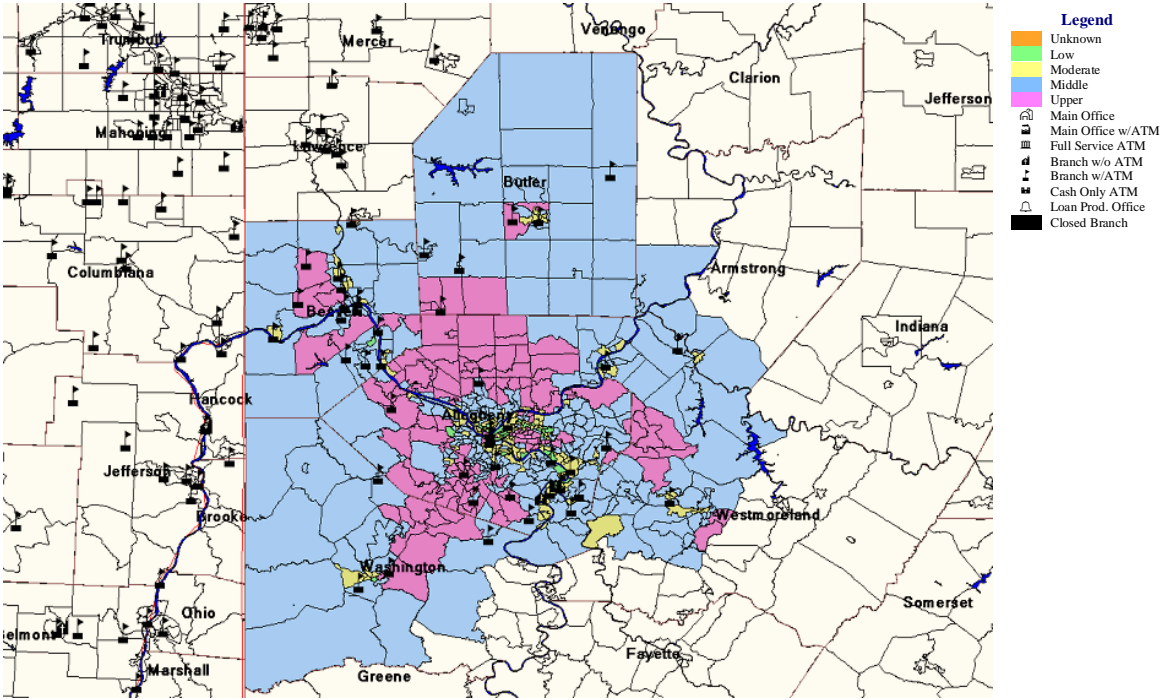
Exam Name: Sky Bank  
 Assessment Area: Fort Wayne MSA 23060  
 Loan Year: 2004



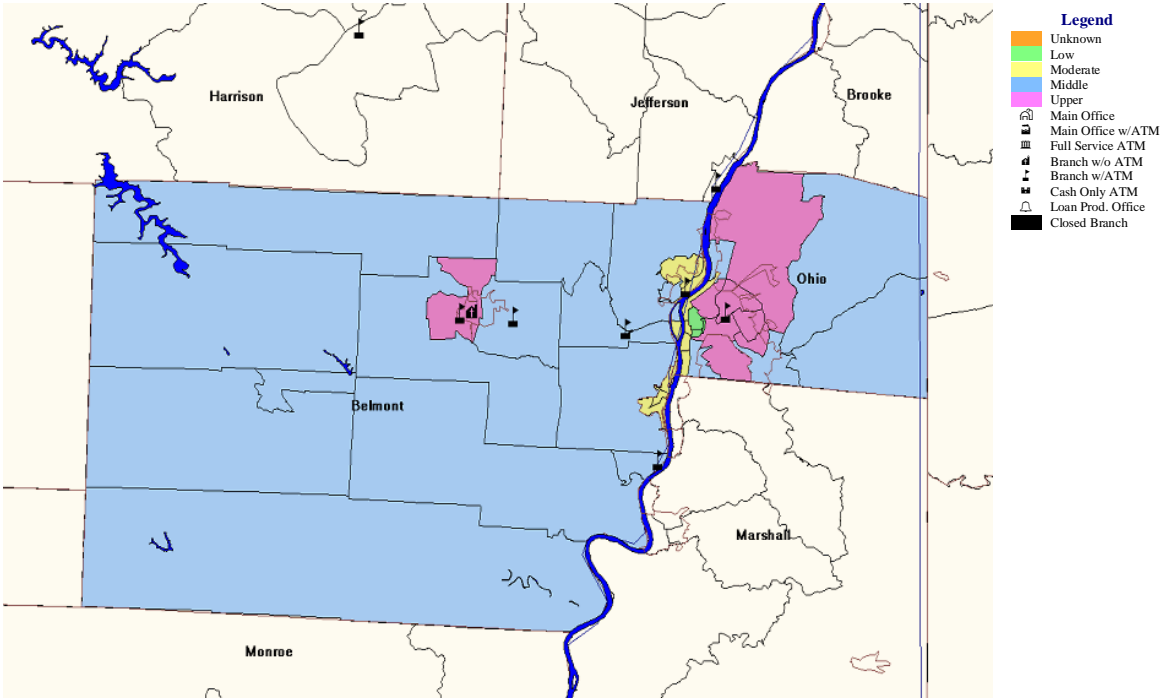
Exam Name: Sky Bank  
 Assessment Area: Non-MSA OH (Northwestern)  
 Loan Year: 2004



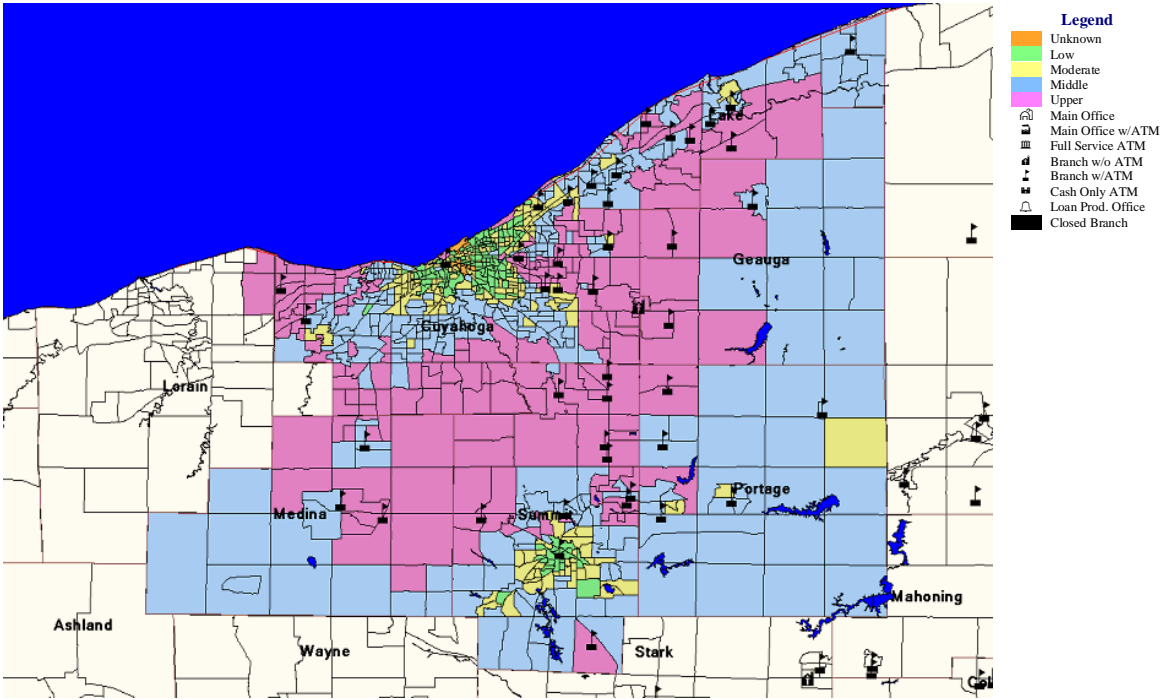
Exam Name: Sky Bank  
 Assessment Area: Pittsburgh MSA 38300  
 Loan Year: 2004



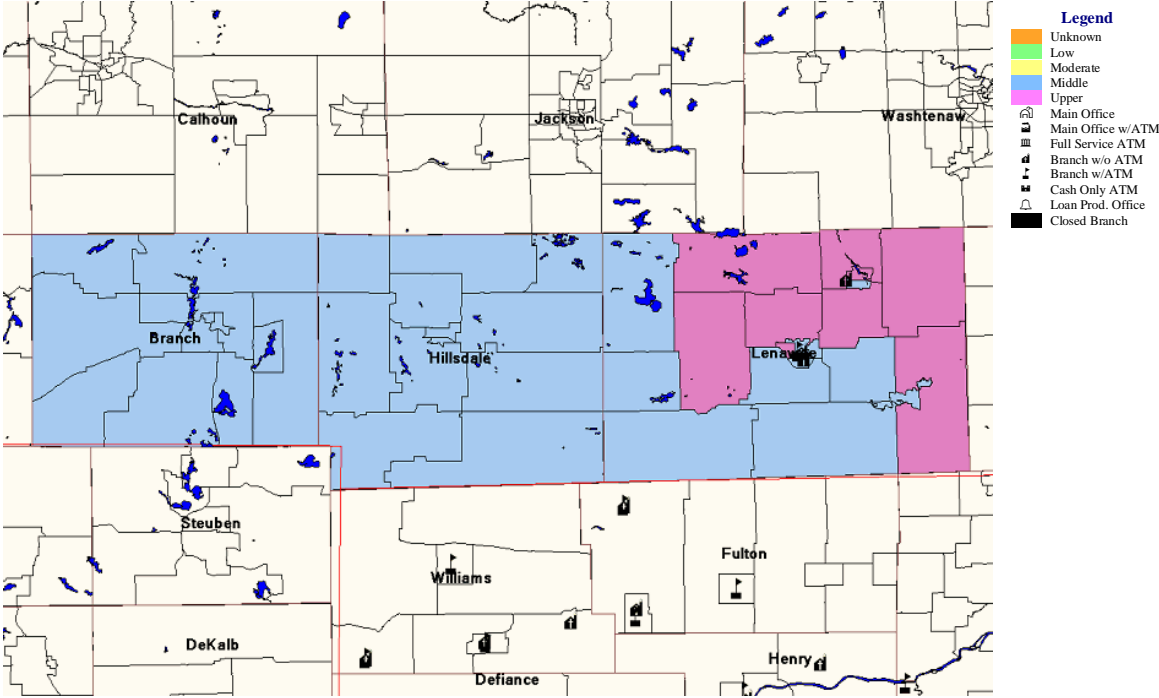
Exam Name: Sky Bank  
Assessment Area: Wheeling 48540  
Loan Year: 2004



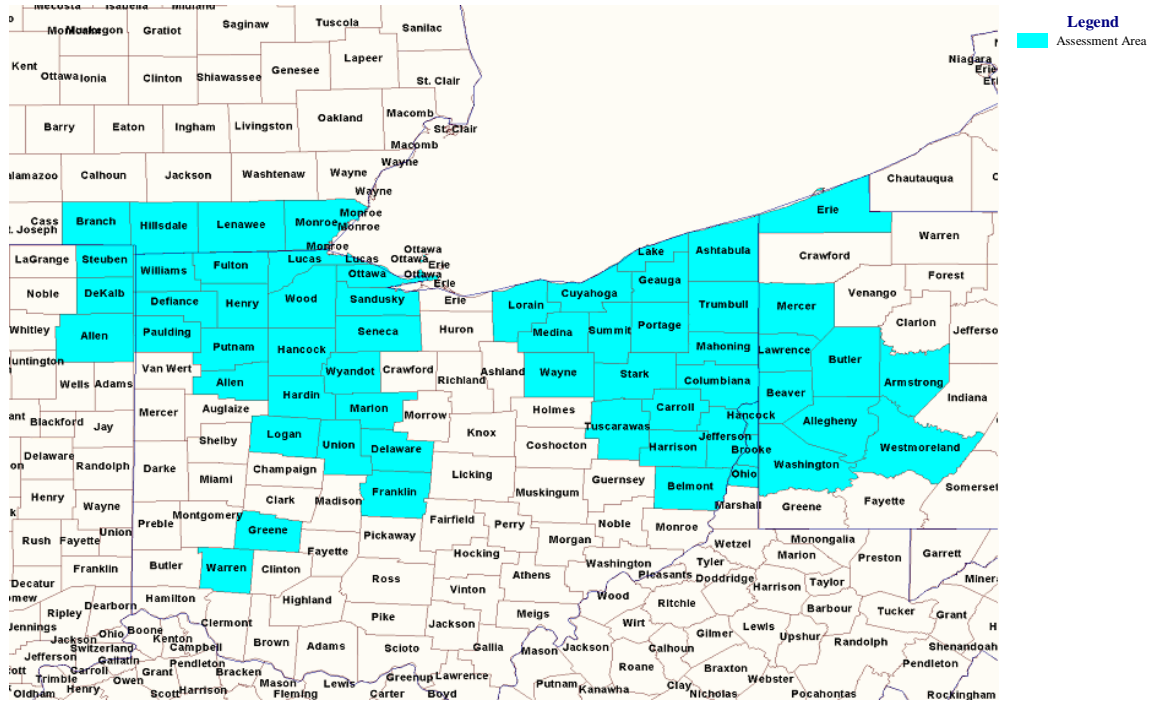
Exam Name: Sky Bank  
Assessment Area: Cleveland-Elyria-Mentor MSA 17460/Akron MSA 10420  
Loan Year: 2004



Exam Name: Sky Bank  
Assessment Area: Non-MSA MI (Southern)  
Loan Year: 2004

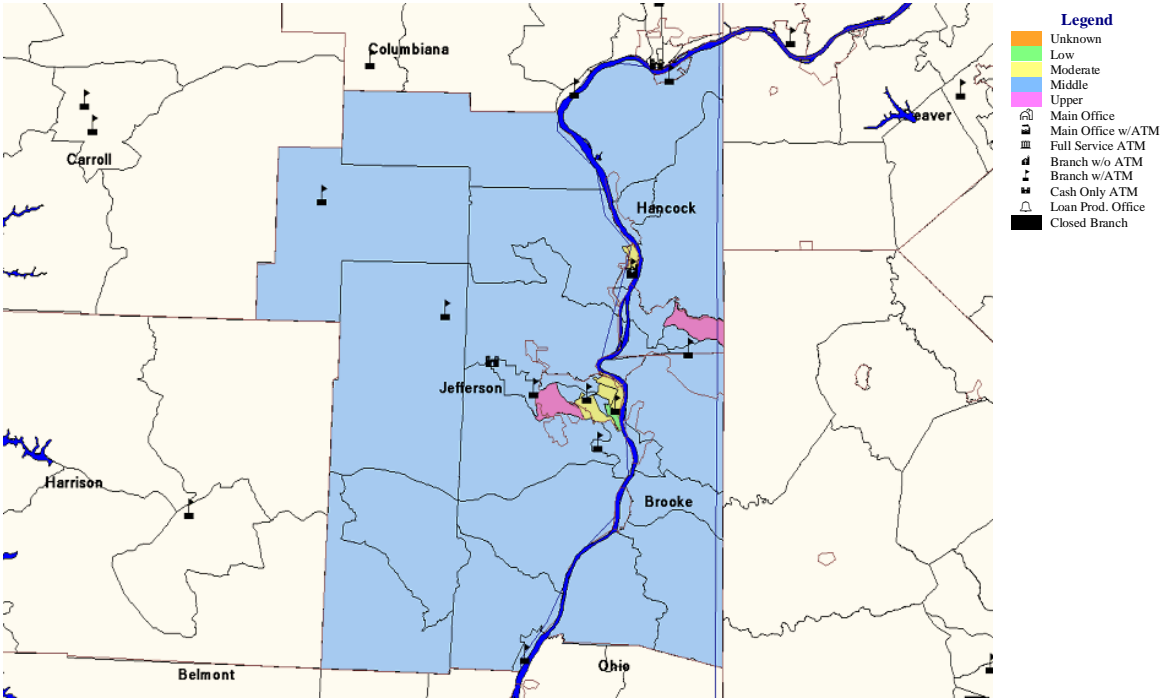


Exam Name: Sky Bank  
Assessment Area: Overall  
Loan Year: 2004





Exam Name: Sky Bank  
Assessment Area: Weirton-Stebenville MSA 48260  
Loan Year: 2004



Exam Name: Sky Bank  
 Assessment Area: Youngstown-Warren-Boardman MSA 49660  
 Loan Year: 2004

