

# **PUBLIC DISCLOSURE**

March 29, 2004

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Provident Bank  
612618

One East Fourth Street  
Cincinnati, Ohio 45202

Federal Reserve Bank of Cleveland  
P.O. Box 6387  
Cleveland, Ohio 44101-1387

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

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## INSTITUTION'S RATING

**INSTITUTION'S CRA RATING:** Provident Bank is rated "**Outstanding.**"

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

PERFORMANCE LEVELS	NAME OF FINANCIAL INSTITUTION		
	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding	<b>X</b>	<b>X</b>	
High Satisfactory			<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.

The major factors supporting the institution's rating include:

- Lending activity that shows an excellent responsiveness to the credit needs of the bank's assessment areas;
- An excellent geographic distribution of HMDA-reportable and small business loans;
- An excellent borrower distribution of HMDA-reportable loans;
- A good borrower distribution of small business loans;
- An excellent level of community development loans;
- An excellent level of community development investments;
- Branch and alternative delivery systems that are reasonably accessible to all portions of the bank's assessment areas; and
- An excellent degree of community service activity.

## INSTITUTION

### DESCRIPTION OF INSTITUTION

Provident Bank ("Provident") is the lead bank of Provident Financial Group, Inc. ("PFGI"). Both Provident and the holding company are headquartered in Cincinnati, Ohio. As of September 30, 2003, Provident reported total assets of \$17.6 billion, representing 99% of the holding company assets. Provident is a full-service financial institution that provides a diverse line of banking and financial products through its retail banking offices in Southwestern Ohio and Northern Kentucky, and other commercial lending offices throughout the state of Ohio. Although most of Provident's branches are located in Ohio and Kentucky, the bank employs a nationwide business strategy, which causes a substantial portion of the bank's deposits and mortgage transactions to come from areas outside of the bank's delineated assessment areas. A notable percentage of deposits and loans are initiated through the bank's internet website.

Provident has undergone noteworthy structural changes since the previous evaluation in March 2002. In November 2003, the bank divested of its 12 branches in the Sarasota and Tampa, Florida markets due to decreased profitability, and in order to focus more on business inside the bank's main assessment area. On February 17, 2004, National City Corporation, of Cleveland, Ohio announced that it had reached an agreement to acquire PFGI. It is expected that the transaction will be complete by year-end 2004. Consequently, this examination will be the last opportunity to evaluate Provident Bank before the acquisition.

Provident continues to operate 52 branches in the greater Cincinnati market and 11 branches in the Dayton market. In addition, the bank operates one branch in the Cleveland area, and one branch in the Columbus area, both of which focus on commercial lending. As mentioned above, the bank divested of its branches in Sarasota and Tampa, Florida in November 2003.

Summary financial information and demographic information for the bank is included in the tables below. Demographic and lending information is separated for 2002, which uses 1990 census data, and for 2003, which uses 2000 census data. Performance in years 2002 and 2003 will be discussed separately in this Public Evaluation.

<b>Key Financial Information as of September 30, 2003 (\$000)</b>	
Total Assets	\$17,654,060
Total Deposits	\$11,058,429
Net Loans & Leases	\$9,366,573
Loans Secured by Real Estate	\$3,349,219
Loans Secured by 1 to 4 Family Residential Properties	\$1,830,974
Loans Secured by Multi-Family Residential Properties	\$351,236
Consumer Loans	\$214,907
Commercial and Industrial Loans	\$3,173,435

<b>Key Financial Ratios as of September 30, 2003</b>	
Return on Average Assets	0.60%
Net Loans and Leases to Total Assets	53.05%
Investments to Total Assets	28.67%
Total Deposits to Total Assets	62.64%
Net Loans & Leases to Total Deposits	84.70%
1 to 4- Family Residential Loans to Net Loans & Leases	19.55%
Lease Financing Receivables to Net Loans & Leases	14.95%
Agricultural Loans to Net Loans & Leases	<1 %
Commercial Loans to Net Loans & Leases	33.08%
Consumer Loans to Net Loans & Leases	2.2%

**COMBINED ASSESSMENT AREA DEMOGRAPHICS- 2002**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	206	15.4	110,960	8.9	48,087	43.3	250,242	20.0
Moderate-income	259	19.3	193,667	15.5	34,240	17.7	215,482	17.2
Middle-income	538	40.1	562,500	44.9	30,289	5.4	295,849	23.6
Upper-income	317	23.7	384,272	30.7	7,168	1.9	489,826	39.1
Tract not reported	20	1.5	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>1,340</b>	<b>100.0</b>	<b>1,251,399</b>	<b>100.0</b>	<b>119,784</b>	<b>9.6</b>	<b>1,251,399</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	216,729	54,102	4.8	2.7	131,431	6.7	31,196	1.6
Moderate-income	345,017	144,755	12.8	7.3	170,994	8.7	29,268	1.5
Middle-income	870,480	542,090	47.8	27.5	289,742	14.7	38,648	2.0
Upper-income	537,392	393,865	34.6	20.0	119,070	6.0	24,457	1.2
Tract not reported	160	30	0.0	0.0	112	0.0	18	0.0
<b>Total Assessment</b>	<b>1,969,778</b>	<b>1,134,842</b>	<b>100.0</b>	<b>57.6</b>	<b>711,349</b>	<b>36.1</b>	<b>123,587</b>	<b>6.3</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	10,284	8.8	7,914	8.3	2,110	11.8	260	8.8
Moderate	14,303	12.3	11,633	12.1	2,300	12.8	370	12.5
Middle	48,219	41.3	40,019	41.8	7,017	39.1	1,183	40.1
Upper	41,654	35.7	34,732	36.2	5,892	32.8	1,030	34.9
Unknown	2,274	1.9	1,535	1.6	633	3.5	106	3.6
<b>Total Assessment</b>	<b>116,734</b>	<b>100.0</b>	<b>95,833</b>	<b>100.0</b>	<b>17,952</b>	<b>100.0</b>		<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>82.1</b>		<b>15.4</b>		<b>2.5</b>

**COMBINED ASSESSMENT AREA DEMOGRAPHICS- 2003**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	201	14.5	97,068	7.6	34,859	35.9	260,696	20.3
Moderate-income	322	23.3	235,549	18.4	35,697	15.2	230,272	18.0
Middle-income	540	39.0	562,961	43.9	26,978	4.8	284,956	22.2
Upper-income	310	22.4	385,854	30.1	7,687	2.0	505,508	39.4
Tract not reported	11	0.8	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>1,384</b>	<b>100.0</b>	<b>1,281,432</b>	<b>100.0</b>	<b>105,221</b>	<b>8.2</b>	<b>1,281,432</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>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	208,269	52,024	4.1	2.4	123,414	5.7	32,831	1.5
Moderate-income	459,530	194,542	15.3	9.0	221,295	10.3	43,693	2.0
Middle-income	921,547	596,438	47.1	27.7	278,310	12.9	46,799	2.2
Upper-income	560,720	424,463	33.5	19.7	111,520	5.2	24,737	1.2
Tract not reported	39	0	0.0	0.0	16	0.0	23	0.0
<b>Total Assessment</b>	<b>2,150,105</b>	<b>1,267,467</b>	<b>100.0</b>	<b>58.9</b>	<b>734,555</b>	<b>34.2</b>	<b>148,083</b>	<b>6.9</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>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	
Low	10,547	8.6	8,092	8.1	2,118	11.5	337	9.4
Moderate	22,165	18.2	17,602	17.6	3,978	21.6	585	16.4
Middle	49,998	41.0	41,606	41.6	6,904	37.5	1,488	41.6
Upper	38,709	31.7	32,353	32.3	5,205	28.3	1,151	32.2
Unknown	639	0.5	414	0.4	213	1.2	12	0.3
<b>Total Assessment</b>	<b>122,058</b>	<b>100.0</b>	<b>100,067</b>	<b>100.0</b>	<b>18,418</b>	<b>100.0</b>		<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>82.0</b>		<b>15.1</b>		<b>2.9</b>

A brief description of Provident's assessment areas follow. More detailed discussions of each assessment area selected for full scope review will be presented in other sections of this report.

**Full Scope Reviews:**

Greater Cincinnati Area

- Includes all of Hamilton County, and portions of Butler, Warren, and Clermont Counties in Ohio
- Includes all of Boone, Kenton, and Campbell Counties in Kentucky

Greater Dayton Area

- Includes all of MSA 2000 in Ohio

**Limited Scope Reviews:**

Cleveland Area

- Includes all of Cuyahoga County in Ohio

Columbus Area

- Includes all of Franklin County in Ohio

Non-MSA Ohio Area

- Includes all of Shelby County in Ohio (contiguous to the Dayton MSA)

Provident was previously evaluated for CRA on March 11, 2002, using loan data from July 1, 1999 through September 30, 2001. At the time of the previous evaluation, the bank received an overall CRA rating of "Outstanding."

**SCOPE OF EXAMINATION**

The current evaluation will consider loan data from January 1, 2002 through December 31, 2003. HMDA-reportable loans and small business loans are the major products included in this evaluation. HMDA-reportable loans include home purchase loans (conventional, FHA and VA), home improvement loans, multifamily housing loans, and refinance loans. HMDA-reportable loans will be given the most weight in the evaluation, as they comprise 87.5% of the loans submitted for analysis by number, and 84.0% by dollar volume. Small business loans will be given lesser consideration, as they account for only 12.6% of the total loans evaluated in this examination by number, and 16.0% by dollar volume. Consumer loans are not considered in this evaluation, as they represent a decreasing percentage of Provident's total loan volume, and management has elected to not have that product evaluated.

The bank's Cincinnati multistate CMSA was chosen for a full scope review at this evaluation. The Cincinnati area was chosen, and will receive the most weight in this evaluation, because Provident is headquartered in Cincinnati, Ohio, and has more influence and lending activity in this area than in any other area of the country. In addition, loans made in the Cincinnati area comprised approximately 80% of all loans reported within the bank's assessment areas in 2002, and 81% of the loans reported in the assessment areas in 2003. It should be noted that although the Cincinnati multistate CMSA includes portions of Kentucky and Indiana, the bank has no branches in either state that extend past the CMSA boundaries. Consequently, individual state ratings for Kentucky and Indiana will not be assigned in this evaluation, as performance in both states will be considered in the overall rating of the multistate CMSA.

The Dayton assessment area was also chosen for a full scope review due to the bank's presence and lending activity in this area, and will be given the second greatest weight in the overall evaluation.

The Cleveland, Columbus, and Non-MSA Ohio assessment areas will be reviewed using the limited scope procedures, as they contribute considerably smaller percentages to the bank's overall lending profile.

Unless specifically noted, the scope of the examination is consistent throughout this examination.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

### **LENDING TEST**

Based upon the major factors discussed on page 2, Provident's overall lending performance is considered "Outstanding." The loan data used to evaluate the bank's lending performance in each assessment area is available in Appendix E, while demographic information is provided in Appendix D.

#### **Lending Activity**

Provident's lending activity reflects an excellent responsiveness to the credit needs of its five assessment areas. The bank made a total of 1,835 CRA loans<sup>1</sup> totaling \$327,513,000 within the assessment areas in 2002, and 1,760 CRA loans totaling \$354,257,000 within the assessment areas in 2003. Although the number of CRA loans declined approximately 4% between 2002 and 2003, the dollars loaned in the assessment areas during this time actually increased 8%. Outside community contacts indicated that some of the existing small businesses in the area have been reluctant to take on additional debt in what is perceived as a weakened economy.

#### **Assessment Area Concentration**

As noted in Exhibits 1 and 2 below, with the exception of FHA and VA purchase loans and small business loans, the majority of Provident's lending occurs outside of its five assessment areas. The bank uses mortgage brokers to originate residential mortgage transactions in 48 different states, which accounts for the high volume of HMDA lending outside of the bank's designated assessment areas. Bank management indicated that deposits from the assessment areas are not being used to fund the residential mortgage loans outside of the assessment areas, as most loans are packaged and sold to the secondary market. For the most part, this operation is self-funding.

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<sup>1</sup> For discussion purpose only, the combination of HMDA-reportable and small business loans are referred to as "CRA" loans.



In addition, Provident has a notable amount of loan activity generated from the internet, which also contributes to the high volume of lending outside of the bank's assessment areas.

**Exhibit 1- 2002 Lending Inside and Outside the Assessment Area**

	Inside				Outside			
	#	%	\$(000's)	%	#	%	\$(000's)	%
HMDA Conventional Purchase	209	20.1	22,967	19.0	829	79.9	97,827	81.0
HMDA FHA Purchase	18	85.7	1,747	84.7	3	14.3	316	15.3
HMDA Home Improvement	314	15.3	7,163	4.8	1,744	84.7	140,566	95.2
HMDA Multifamily	6	5.9	38,539	5.4	95	94.1	670,580	94.6
HMDA Refinancing	482	8.4	58,962	8.4	5,280	91.6	640,495	91.6
HMDA VA Purchase	3	100	429	100	0	0	0	0
<b>TOTAL HMDA LOANS</b>	<b>1,032</b>	<b>11.5</b>	<b>129,807</b>	<b>7.7</b>	<b>7,951</b>	<b>88.5</b>	<b>1,549,784</b>	<b>92.3</b>
<b>TOTAL SMALL BUSINESS LOANS</b>	<b>803</b>	<b>62.3</b>	<b>197,706</b>	<b>61.6</b>	<b>486</b>	<b>37.7</b>	<b>123,170</b>	<b>38.4</b>
<b>TOTAL LOANS</b>	<b>1,835</b>	<b>17.9</b>	<b>327,513</b>	<b>16.4</b>	<b>8,437</b>	<b>82.1</b>	<b>1,672,954</b>	<b>83.6</b>

**Exhibit 2- 2003 Lending Inside and Outside the Assessment Area**

	Inside				Outside			
	#	%	\$(000's)	%	#	%	\$(000's)	%
HMDA Conventional Purchase	228	29.9	27,269	27.7	534	70.1	71,291	72.3
HMDA FHA Purchase	5	83.3	443	76.1	1	16.7	139	23.9
HMDA Home Improvement	220	13.1	9,170	4.9	1,454	86.9	179,171	95.1
HMDA Multifamily	13	6.9	100,892	7.8	176	93.1	1,194,215	92.2
HMDA Refinancing	698	13.9	79,118	11.4	4,315	86.1	614,291	88.6
HMDA VA Purchase	2	100	174	100	0	0	0	0
<b>TOTAL HMDA LOANS</b>	<b>1,166</b>	<b>15.2</b>	<b>217,066</b>	<b>9.5</b>	<b>6,480</b>	<b>84.8</b>	<b>2,059,107</b>	<b>90.5</b>
<b>TOTAL SMALL BUSINESS LOANS</b>	<b>594</b>	<b>65.1</b>	<b>137,191</b>	<b>61.9</b>	<b>318</b>	<b>34.9</b>	<b>84,617</b>	<b>38.1</b>
<b>TOTAL LOANS</b>	<b>1,760</b>	<b>20.6</b>	<b>354,257</b>	<b>14.2</b>	<b>6,798</b>	<b>79.4</b>	<b>2,143,724</b>	<b>85.8</b>

**Geographic and Borrower Distribution**

The overall geographic distribution of HMDA and small business loans is considered excellent. Geographic distribution of HMDA and small business loans was especially noteworthy in the Multistate CMSA, which received the most weight in the bank's overall analysis. Overall borrower distribution of HMDA loans is considered excellent, while borrower distribution of small business loans is considered to be good. In depth descriptions of the bank's performance in the geographic

distribution and borrower distribution tests can be found in the assessment area discussions of this report.

## **Community Development Lending**

Community development lending served only as an enhancement to the bank's overall lending test evaluation. The dollar volume of community development lending increased 25.4% from \$54 million at the previous examination in March 2002, to \$63.7 million at this examination. Almost 89% (or \$56.4 million) of the bank's community development loans were made within the Multistate CMSA, primarily for affordable housing and small business needs in the area. Another \$7.3 million in community development loans were made in the bank's Dayton assessment area, and were for the purpose of affordable housing.

## **INVESTMENT TEST**

Overall, community development investments for Provident are considered "Outstanding." The overall level of investments increased from \$40 million to \$47.4 million, or 18.5% since the previous examination. Mortgage-backed securities, which accounted for 100% of qualified investments at the last examination, still constitute the largest category of qualified investments, and increased slightly from \$40 million to the \$40.5 million noted at the current examination. In addition, the bank made a \$5 million dollar investment in the Ohio Equity Fund for the purpose of providing affordable housing. The bank was also involved in a \$1.9 million low-income housing tax credit transaction with Walnut Creek Limited Partnership in Columbus for the purpose of building affordable housing.

## **SERVICE TEST**

Overall, the service test is considered "High Satisfactory." The two major elements of the service test rating consist of retail services - making certain that bank products were available throughout the assessment areas - and community development services, which take into account the involvement of bank officers and representatives in programs and activities that promote community development. With regard to retail services, it was determined that Provident branches and ATM's are reasonably accessible to all segments of the assessment areas, and basically the same products and services are available throughout the assessment areas. Branch distribution in moderate-income geographies generally was inconsistent with the percentage population living in those markets, and few of the branches located in the middle- and upper-income geographies appear to serve the low- and moderate-income geographies. The bank's performance with regard to community development services was excellent, as Provident is recognized within the community in terms of providing services that promote affordable housing and economic development.

## **COMPLIANCE WITH ANTIDISCRIMINATION LAWS**

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

**MULTISTATE METROPOLITAN AREA**

**(FULL SCOPE REVIEW)**

**CRA RATING FOR MULTISTATE CMSA 21 (CINCINNATI-HAMILTON OH-KY-IN)<sup>2</sup>:**

**The CRA performance for this multistate CMSA is rated - “Outstanding.”**

<i>The lending test is rated:</i>	“Outstanding” _____
<i>The investment test is rated:</i>	“Outstanding” _____
<i>The service test is rated:</i>	“High Satisfactory” _____

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

- Lending levels reflect an excellent responsiveness to assessment area credit needs;
- The geographic distribution of loans reflects an excellent penetration throughout the assessment area, especially in low- and moderate-income geographies;
- The distribution of borrowers reflects an excellent penetration among customers of different income levels and a good distribution to businesses of different revenue sizes;
- The bank has an excellent level of community development loans;
- The bank has an excellent level of qualified investments;
- Bank branches and alternative delivery systems are accessible to essentially all geographies within the assessment area; and
- Provident is a leader in providing community development services in this assessment area

**SCOPE OF EXAMINATION**

This analysis was based upon loan data from January 1, 2002 through December 31, 2003. HMDA-reportable, and small business loans were the major products included in the evaluation. HMDA-reportable loans were given the most weight in the evaluation, as they comprise the bank’s largest loan product, by number and dollar amount. In addition, community contacts identified mortgage loans as a primary credit need of the community.

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE CINCINNATI-HAMILTON  
MULTISTATE CMSA**

The Cincinnati-Hamilton CMSA is comprised of Cincinnati PMSA 1640, and Hamilton-Middletown PMSA 3200, which are described below:

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<sup>2</sup> This rating reflects performance within the multistate metropolitan area. The statewide evaluations are adjusted and do not reflect performance in the parts of those state contained within the multistate metropolitan area.

## Cincinnati PMSA 1640

Brown County (OH)  
Clermont County (OH)  
Hamilton County (OH)  
Warren County (OH)  
Boone County (KY)  
Campbell County (KY)  
Gallatin County (KY)  
Grant County (KY)  
Kenton County (KY)  
Pendleton County (KY)  
Dearborn County (IN)  
Ohio County (IN)

## Hamilton-Middletown PMSA 3200

Butler County (OH)

Within the multistate CMSA, the bank has included the following counties as part of their assessment area:

### Ohio

- All of Hamilton County
- Portions of Butler County
- Portions of Warren County
- Portions of Clermont County

### Kentucky

- All of Boone County
- All of Kenton County
- All of Campbell County

It is noteworthy that no counties in Indiana are included in the bank's assessment area. Similarly, the bank does not operate any branches in Indiana. Further, the bank does not operate any branches in Kentucky that extend past the CMSA boundaries. Consequently, the evaluation of lending in Kentucky and Indiana are solely discussed in this discussion of the multistate area.

In 2002, there were 335 census tracts within the multistate assessment area, based on 1990 census information. Of the 335 tracts, 39 were low-income, 59 were moderate-income, 143 were middle-income, and 93 were upper-income census tracts. One tract did not report income levels, and will therefore not be used in this analysis.

In 2003, 368 census tracts were reported within the multistate assessment area. Of the 368 tracts, 45 were low-income, 72 were moderate-income, 166 were middle-income, and 83 were upper-income census tracts. Two tracts will not be used in the analysis, as they reported no income.

Provident operates 52 branches within the multistate assessment area, and ranks 2<sup>nd</sup> out of 87 financial institutions, capturing 21.4% of the market share in the multistate assessment area<sup>3</sup>. Major competitors in the multistate area include Fifth Third Bank; US Bank, N.A.; PNC Bank, N.A.; Huntington National Bank; Bank One, N.A.; as well as numerous other regional and national banking institutions.

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<sup>3</sup> FDIC Market Share Report ([www.fdic.gov](http://www.fdic.gov)).

### **Income Characteristics**

The population of the bank's multistate assessment area, as of the 1990 census, was 1,377,256. The median family income for the multistate assessment area was \$38,259, as compared to that of PMSA 1640, at \$36,658; PMSA 3200, at \$38,673; the State of Ohio, at \$34,350; and the State of Kentucky, at 27,028.

Using 2000 census data, the multistate area's population increased to 1,504,869. The median family income was reported as \$57,015, compared to the income level of PMSA 1640, at \$54,690; PMSA 3200, at \$57,513; the State of Ohio, at \$50,037; and the State of Kentucky, at \$40,939.

It is noted that the low- and moderate-income tracts in this area contain high concentrations of families living in poverty. In 2002, 34.4% of the families in low-income and 25.0% of those living in moderate-income tracts were living below the poverty level. In 2003, 32.5% of the low-income and 27.2% of the moderate-income families lived below the poverty level. The high levels of poverty in the Cincinnati area are considered in this analysis, as they make it difficult for financial institutions to lend to low- and moderate-income geographies, and individuals.

### **Housing Characteristics**

As of 1990, there were 557,893 housing units in the bank's multistate area, 77.5% of which were one-to-four family units and 22.5% were five or more family units. Of the one-to-four family units, 2.3% were mobile homes and .8% were other units including boarded-up units. Of the housing units in the multistate area, only 58.6% were owner-occupied units. The median age of the housing stock was 32 years, which is comparable to the State of Ohio average age of 33 years, and greater than the State of Kentucky average age of 24 years.

As of the 2000 census, there were 635,227 housing units, of which 78.3% were one-to-four-family units, 21.7% were five or more family units, 2.3% were mobile homes and the remaining .02% were other units including boarded-up units. Of the housing units in the multistate area, only 61.2% were owner-occupied units. The median age of the housing stock is 36 years, which is comparable to the State of Ohio average age of 38 years, and greater than the State of Kentucky average age of 27 years.

It is also noteworthy that there are very few owner-occupied units in Cincinnati's low- and moderate-income geographies. Of the 327,172 owner-occupied units in the multistate area in 2002, only 2.3% are located in low-income tracts, and only 10.5% are located in moderate-income tracts. Of the 388,672 owner-occupied units in the multistate area in 2003, only 2.6% are located in low-income tracts, and only 11.8% are located in moderate-income tracts. Because few of the owner-occupied units are located in low- and moderate-income areas, it is difficult for financial institutions to make residential mortgage loans in these areas. In addition, it recognized that there is a shortage of land within the central city, which makes development in these areas difficult.

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

The multistate area economy has been stable due in part to the presence of several nationally recognized companies, including several Fortune 500 organizations. Manufacturing and service industries are particularly important to the CMSA's economy, with major employers including: General Electric- Aircraft Engines, Proctor & Gamble Company, The Kroger Company, Cintas Corporation, AK Steel Corporation, Cinergy Corporation, and numerous area hospitals, Universities and government entities.

According to the Ohio Bureau of Labor Market Information,<sup>4</sup> and Workforce Kentucky,<sup>5</sup> the following is a listing of the counties included in the bank's multistate assessment area, along with the unemployment rates in each county as of February 2004:

### Ohio

Butler County-	4.5%
Warren County-	4.9%
Hamilton County-	5.0%
Clermont County-	5.8%

### Kentucky

Boone County-	5.3%
Campbell County-	5.4%
Kenton County-	5.5%

Each county in the multistate assessment area boasts unemployment rates below those of the State of Ohio (6.6%), the State of Kentucky (6.1%), and the nation (6.0%).

Demographic information for the Cincinnati multistate assessment area for years 2002 and 2003 is presented in Appendix D.

Five community contacts were performed within CMSA 21. Each of the outside contacts noted that the biggest obstacle in the Cincinnati area is the very low owner-occupancy rate in the area, which is among the lowest in the country. The contacts noted that financial institutions have been very helpful in providing financing for low- and moderate-income borrowers and areas, but that the City must get involved and must incent developers to build affordable housing in the area.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CINCINNATI-HAMILTON MULTISTATE CMSA**

### **LENDING TEST**

Overall, Provident's lending performance within CMSA 21 is rated "Outstanding." The bank's lending activity shows an excellent responsiveness to the credit needs of the assessment area. The geographic, and borrower distribution of loans is excellent, and the bank's level of community development lending is also excellent.

### **Lending Activity**

The bank's lending in CMSA 21 is considered excellent. HMDA reportable loans (including home purchase, refinance, home improvement, and multifamily loans) and small business loans were the two major product lines evaluated in the lending activity analysis in CMSA 21.

During 2002, the bank made a total of 850 HMDA loans, totaling \$76,359,000, and these were given the greatest weight in the lending analysis. Additionally, the bank made 618 small business loans, which totaled \$140,452,000. Small business loans are given the next highest weight in the lending analysis.

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<sup>4</sup> Bureau of Labor Market Information (<http://lmi.state.oh.us>)

<sup>5</sup> Workforce Kentucky ([www.workforcekentucky.ky.gov](http://www.workforcekentucky.ky.gov))

During 2003, Provident made 990 HMDA-reportable loans, which totaled \$125,396,000, and were given the greatest weight in the 2003 lending analysis. The bank also made 444 small business loans, which totaled \$85,386,000, and are given the second greatest weight in the lending analysis. In 2002, the bank made a total of 1,468 CRA loans within CMSA 21, which represents 80.0% of all CRA loans submitted for analysis by the bank in 2002. In 2003, Provident made 1,434 CRA loans, which accounts for 81.5% of all CRA loans submitted for analysis by the bank in 2003.

The loan data used to evaluate the bank's lending performance in this assessment area is available in Appendix E. HMDA data is broken down by each specific type of HMDA loan product. Demographic information used for comparison purposes is found in Appendix D.

### **Geographic Distribution**

Because HMDA reportable loans comprise 57.9% of the bank's data for this analysis in 2002, and 69.0% of the bank's data in 2003, this loan type will be weighted the most heavily in the geographic distribution analysis. It is noted that HMDA loans are comprised of home purchase loans, refinance loans, home improvement loans, and multifamily loans. Each sub-product within the HMDA loan category will be analyzed separately. Because the bank made no multifamily loan in 2002 and only two multifamily loans in 2003, this category will be omitted for the purposes of this analysis. The bank's geographic performance with respect to each category of 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. It is noted that the bank's lending patterns to low- and moderate-income geographies, in particular, are weighted the most heavily in this analysis.

Because small business loans comprise 42.1% of Provident's data for this analysis for 2002 and only 31.0% of the bank's data in 2003, this loan type will be given the second highest weight in the geographic distribution analysis. The bank's geographic distribution performance with respect to small business loans was assessed by comparing the percentage of loans made in each geography type (low-, moderate-, middle-, and upper-income) to the percentage of businesses located in each geography type. It is noted that lending patterns to low- and moderate-income geographies, in particular, are weighted the most heavily in this analysis.

### **HMDA Loans**

#### **Home Purchase Loans**

The bank's geographic distribution of home purchase loans is excellent. During 2002, the bank's lending to low- and moderate-income geographies exceeded the owner-occupied units located in those areas (3.2% vs. 2.3%, and 15.1% vs. 10.5%, respectively). It is noted that Provident's lending in low- and moderate-income tracts also exceeded the peer group, who made 2.4% of loans in low-income geographies, and 8.1% of loans in moderate-income geographies. The bank made 45.2% of loan in middle-income geographies, which is comparable to the percentage of owner-occupied units located in these tracts. The remaining 36.6% of home purchase loans were made in upper-income areas, which approximates the percentage of units located in upper-income geographies.

In 2003, Provident made 9.2% of home purchase loans to low-income geographies, which compares favorably to the percentage of owner-occupied units located in these areas (2.6%). The bank also outperformed the owner-occupied proxy in moderate-income geographies, making 19.9% of home purchase loans, while only 11.8% of units are located in these areas. 48.0% of the bank's loans were made in middle-income tracts, which approximates the owner-occupied units in these tracts. The remaining 23.0% of loans were made in upper-income areas, which lags the 34.1% of units located in upper-income geographies.



## Refinance Loans

The bank's geographic distribution of refinance loans is considered to be excellent. In 2002, the bank made 1.3% of refinance loans in low-income geographies, which slightly lagged the percentage of owner-occupied units in low-income areas (2.3%), and the performance of the peer group (1.5%). The bank approximated the owner-occupied proxy in moderate-income geographies, making 11.0% of refinance loans in these areas, while 10.5% of units are located there. The bank outperformed the peer group, who made 6.2% of refinance loans in moderate-income geographies. Provident made 45.0% of loans in middle-income areas, while 48.4% of units are located in these areas. The remaining 42.7% of loans were made in upper-income areas, which exceeds the percentage of owner-occupied units in upper-income areas (38.8%).

During 2003, the bank's lending performance in low- and moderate-income geographies exceeded the owner-occupied units located in those geography types (3.5% vs. 2.6%, and 15.2% vs. 11.8%). 51.7% of refinance loans were made in middle-income geographies, which is equal to the number of owner-occupied units in the middle-income tracts. The remaining 29.6% of loans were made in upper-income tracts, which lags the percentage of owner-occupied units in these geographies (34.1%).

## Home Improvement Loans

Provident's geographic distribution of home improvement loans is excellent. During 2002, the bank made 1.8% of home improvement loans in low-income geographies, which slightly lagged the percentage of owner-occupied units in low-income tracts (2.3%), and the performance of the peer group (1.9%). However, Provident's performance in moderate-income geographies (12.1%) exceeded the owner-occupancy rates in these areas (10.5%), and the peer group's performance (9.0%). The bank made 54.6% of loans in middle-income areas, which exceeds the percentage of units in these tracts (48.4%). The remaining 31.6% of home improvement loans were made in upper-income areas, which lags the owner-occupied units in the geographies (38.8%).

In 2003, the bank's lending to low-and moderate-income geographies far exceeded the owner-occupied units in these tracts (3.2% vs. 2.6%, and 21.9% vs. 11.8%, respectively). 56.7% of home improvement lending was in middle-income tracts, while 51.5% of owner-occupied units were located there. The remaining 18.2% of loans were made in upper-income geographies, which contained 34.1% of owner-occupied units.

## Small Business Loans

Geographic distribution of small business loans is considered excellent. In 2002, Provident's small business lending in low-income geographies (7.4%) exceeded both the percentage of small businesses located in low-income tracts (5.7%), and the performance of the peer group (5.5%). However, lending in moderate-income geographies exhibited the opposite trend, with Provident's performance (7.1%) lagging both the percentage of small businesses located in moderate-income geographies (10.6%), and the percentage reported by the peer group (9.8%). Small business lending in middle-income geographies (32.8%) lagged the percentage of businesses located in these areas (46.3%). The remaining 52.6% of small business loans were made in upper-income geographies, while 36.9% of small businesses were located in these areas.

During 2003, the bank's small business lending in both low- and moderate-income geographies slightly exceeded the percentage of small businesses located in these geographies (7.2% vs. 6.7%, and 16.0% vs. 15.7%, respectively). 38.7% of small business loans were made in middle-income geographies, while 48.3% of small businesses are located in these areas. Lastly, 36.9% of loans were made in upper-income areas, while 28.8% of small businesses are located in these geographies. The bank's overall geographic distribution of loans is considered to be excellent.

## **Distribution of Loans by Income Level of the Borrower**

Because HMDA reportable loans comprise 57.9% of the bank's data for this analysis in 2002, and 69.0% of the bank's data in 2003, this loan type will be weighted the most heavily in the borrower distribution analysis. It is noted that HMDA loans are comprised of home purchase loans, refinance loans, home improvement loans, and multifamily loans, and each subproduct will be analyzed separately. Because the bank made no multifamily loan in 2002 and only two multifamily loans in 2003, this category will be omitted for the purposes of this analysis. The bank's borrower distribution performance with respect to each category of HMDA loans was assessed by comparing the percentage of loans made to each borrower income level (low-, moderate-, middle-, and upper-income) to the percentage of families in each income level. It is noted that the bank's lending patterns to low- and moderate-income borrowers, in particular, are weighted the most heavily in this analysis.

Because small business loans comprise 42.1% of Provident's data for this analysis in 2002 and only 31.0% of the bank's data in 2003, this loan type will be given the second highest weight in the borrower distribution analysis. The bank's borrower distribution performance with respect to small business loans was assessed by comparing the percentage of small business loans made to organizations with revenues under \$1 million to the percentage of loans made to organizations with revenues over \$1 million. It is noted that the bank's lending patterns to businesses with revenues under \$1 million are weighted the most heavily in this analysis.

### **HMDA Loans**

#### **Home Purchase Loans**

Borrower distribution of home purchase loans is excellent. During 2002, Provident made 21.0% of home purchase loans to low-income borrowers, and another 26.3% of loans to moderate income borrowers, which far exceeds the percentage of families in these categories (19.0% and 16.7%, respectively). This also compares favorably to the peer group measures of 10.8% to low-income borrowers, and 23.6% to moderate-income borrowers. 31.7% of the bank's home purchase loans were made to middle-income borrowers, which exceeded the percentage of families in the middle-income areas (23.3%). The bank's remaining 19.9% of loans were made to upper-income borrowers, while 41.1% of families are in the upper-income category.

In 2003, the bank's lending to low- and moderate-income borrowers exceeded the percentage of families in these categories (26.5% vs. 18.4%, and 34.7% vs. 17.3%, respectively). 18.9% of loans were made to middle-income borrowers, while 22.5% of families were considered to be moderate-income families. Lastly, 19.4% of home purchase loans were made to upper-income borrowers, while 41.7% of families fell into this income category.

#### **Refinance Loans**

Provident's borrower distribution of refinance loans is considered to be excellent. During 2002, the bank made 17.3% of refinance loans to low-income borrowers, which is slightly below the percentage of low-income families in the area (19.0%). However, when we net out the 9.6% of the families living below the poverty level, and unlikely to qualify for credit, the 17.3% in loans far exceed the proxy. Lending to moderate-income borrowers (24.1%) exceeded the percentage of moderate-income families (16.7%). Both measures exceeded the peer group's performance in these two income categories, at 7.8% and 17.5%, respectively. Provident made 23.0% of loans to middle-income borrowers, which was comparable to the percentage of middle-income families. 33.0% of refinance loans were made to upper-income borrowers, which lagged the 41.1% of upper-income families.

In 2003, Provident made 13.6% of loans to low-income borrowers. While 18.4% of families fall into the low-income category, 8.2% of those families are below the poverty level, and unlikely to qualify for home refinance loans. As a result, the 13.6% actually exceeds the adjusted proxy of 10.2% for low income families. 30.9% of refinance loans were made to moderate-income borrowers, which far exceeds the 17.3% of families who are moderate-income. The bank made 26.3% of refinance loans to middle-income borrowers, which slightly exceeds the percentage of middle-income families (22.5%). The remaining 28.8% of the bank's loans were made to upper-income borrowers, which lagged the percentage of families in the upper-income category (41.7%).

### **Home Improvement**

The bank's borrower distribution of home improvement loans is excellent.

During 2002, the bank's lending to low- and moderate-income borrowers exceeded the percentage of families in these categories (25.5% vs. 19.0%, and 27.0% vs. 16.7%, respectively). It is noted that the bank also outperformed the peer group's lending patterns for low-income borrowers (13.9%) and moderate-income borrowers (24.7%). The bank made 25.5% of loans to middle-income borrowers, which approximates the percentage of middle-income families. The remaining 21.3% of home improvement loans were made to upper-income borrowers, while 41.1% of borrowers are considered to be in the upper-income category.

In 2003, the bank's lending to low-and moderate-income borrowers once again exceeded the percentage of families in these categories (20.9% vs. 18.4%, and 26.7% vs. 17.3%). Provident made 20.9% of home improvement loans to middle-income borrowers, which approximates the percentage of middle-income families. 17.6% of loans were made to upper-income families, which far lags the 41.7% of families who are in the upper-income category.

### **Small Business Loans**

Provident's borrower distribution of small business loans is good.

In 2002, approximately 70.4% of the small business loans made by the bank were to businesses with gross revenues under \$1 million. This compares very favorably to the bank's peer group, which made only 31.2% of loans to organizations with revenues less than \$1 million, yet does not meet the percentage of small businesses located in the assessment area (81.8%). It is also noted that 67.8% of the bank's small business loans were in amounts less than \$250,000, which also shows responsiveness to the needs of small businesses.

During 2003, 76.4% of Provident's small business loans were made to organizations with gross revenues under \$1 million. This lags the percentage of small businesses located in the assessment area, 81.7%. It is noted that 77.0% of small business loans made by the bank were in amounts less than \$250,000, which also shows responsiveness to the needs of small businesses.

The bank's overall borrower distribution of loans is considered to be excellent.

### **Community Development Lending**

Provident's level of community development lending is excellent.

The bank submitted a total of 21 community development loans in 2002 and 21 in 2003. The dollar total for 2002 was \$15.1 million and for 2003 was \$44.5 million.

All of the loans in 2002 met the requirements to be considered for community development. Of the 21 qualifying loans for 2002, 17 were for affordable housing, and 4 for small business development.

Of the 21 loans submitted for 2003, it was determined that one was actually an investment (Equity Investment on Ohio Equity Fund XII for \$5 million). It was determined that four of the 21 did not meet the primary purpose test for community development. The nonqualifying loans totaled approximately \$3.2 million. All 16 of the qualifying loans were for affordable housing. This leaves approximately \$41.3 million that qualified in 2003 and \$15.1 million in 2002 for a total of \$56.4 million in community development loans.

## **INVESTMENT TEST**

The investment test is rated "Outstanding."

Provident Bank has slightly more than \$32 million in qualified investments within the Cincinnati CMSA, a slight improvement from previous evaluation. Most of the investments were in mortgage-backed securities backed by low-income housing. Management paid a premium to secondary market sources to have the securities customized to meet the "primary purpose" test as outlined by the regulation. The level of qualified investments is considered excellent.

## **SERVICE TEST**

Overall, the service test is rated "High Satisfactory" in CMSA 21.

### **Retail Services**

Provident Bank's retail banking offices are accessible to essentially all geographies within the bank's assessment area. Thirty-three financial centers are open until 6:00 p.m. each weekday with 12 additional offices are open until 6:00 p.m. on Friday. Thirty-three financial centers are open until 6:00 p.m. each weekday with 12 additional offices are open until 6:00 p.m. on Friday. Thirteen offices are open from 10:00 am until 8:00 P.M. Twenty-seven branches are open on Saturday, with 14 offices open until 1:00 P.M. and 13 offices open until 5:00 p.m. Fourteen branches are open on Sunday, either from 11:00 am to 4:00 p.m. or 12:00 p.m. to 4:00 p.m. Forty centers have drive-in windows with hours that exceed the lobby hours. The bank's services and hours do not vary in any way that inconveniences any portions of its assessment areas.

As can be seen from the maps in the Appendix, several branches located in middle- and upper-income geographies are conveniently located to low- and moderate- income geographies. The bank has not opened any branches since the last exam.

In addition to ATMs located at its financial centers, Provident operates 258 cash dispensing ATMs throughout Ohio, Kentucky, and Florida. The majority of these ATMs are located in United Dairy Farmer, Sam's Club, and Wal-Mart stores. Of the 258 ATM's, 121 are located in the Cincinnati CMSA. The geographic distribution, per the 1990 census, of the Cincinnati ATM's is in line with the branch and population distribution, as 5% are in low-income geographies, 11% in moderate, 54% in middle, and 30% in upper-income geographies. These percentages change only slightly with the 2000 census boundaries.

Information about the bank's services is available on its website, [www.provident-bank.com](http://www.provident-bank.com). Also, as has been noted previously, through this website, on-line banking can be conducted. Telebank provides a toll-free telephone number through which customers can obtain account information, transfer funds, and obtain current rates. Both mortgage and commercial loan officers take loan applications not only through the branch network, but also at whatever location and time is convenient for applicants.

### **Community Development Services**

Provident is a leader in providing various community development services which assist low- and moderate-income individuals and low- and moderate-income areas, promote economic development and revitalization, and assist small businesses. Some of the organizations within the CMSA with which representatives of the bank work include the following:

- Bank officer is president-elect for the Talbert House, a nonprofit organization that, among other things, assists low-income female parolees adjust to civilian life after prison. As a member of the finance committee, the bank officer has written programs to help the organization with investment decisions. The officer also makes financial recommendations concerning tax exempt bond issues.
- Bank officer provides financial advice to the Bethany Housing Services of Cincinnati. The organization provides permanent shelter for low-income single women.
- Bank officer does consulting for a major developer of affordable housing in the Cincinnati area. The officer provided guidance on how to negotiate the purchase contract from a price and debt perspective.
- Bank officer serves as Treasurer of the Board for the Empowerment Zone Corporation.
- Bank officer serves as President of the Board for Greater Cincinnati Mortgage Counseling Service.
- Bank officer serves on the Finance Committee and the full Board for the United Way.
- Bank officer serves as President of the Board for Mount Auburn Housing, Inc.

## STATE OF OHIO

### **CRA RATING FOR STATE OF OHIO <sup>6</sup>:**

**The CRA performance for the State of Ohio is rated - “Satisfactory.”**

<i>The lending test is rated:</i>	<i>“High Satisfactory”</i>	_____
<i>The investment test is rated:</i>	<i>“High Satisfactory”</i>	_____
<i>The service test is rated:</i>	<i>“High Satisfactory”</i>	_____

The factors contributing to this rating are reflected in each individual assessment area discussion, in other sections of this report.

### **SCOPE OF EXAMINATION**

The scope of the examination for the State of Ohio considers the bank’s performance within the Dayton MSA, the Cleveland MSA, the Columbus MSA, and the Non-MSA Ohio assessment areas. The Cincinnati-Hamilton Multistate CMSA is not included in this analysis, as it was subject to a separate full-scope review, and is discussed in depth in the “Multistate Metropolitan Area” section of this report. The State of Ohio analysis was based upon loan data from January 1, 2002 through December 31, 2003, and included HMDA-reportable loans and small business loans.

### **DESCRIPTION OF INSTITUTION’S OPERATIONS IN OHIO**

Excluding the bank’s operations in the Multistate CMSA area, which is evaluated separately, the bank operates in the following assessment areas within the State of Ohio.

#### Dayton Area

- Includes all of MSA 2000 in Ohio

#### Cleveland Area

- Includes all of Cuyahoga County in Ohio

#### Columbus Area

- Includes all of Franklin County in Ohio

#### Non-MSA Ohio Area

- Includes all of Shelby County in Ohio (contiguous to the Dayton MSA)

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<sup>6</sup> For institutions with branches in two or more states in a multistate 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.

Of the 1,835 total loans made within the bank's assessment areas in 2002, approximately 20% were originated in the State of Ohio, excluding the multistate CMSA area. Of the 1,760 loans made in 2003, just over 18.5% were made in the State of Ohio, excluding the Cincinnati multistate area.

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

### **LENDING TEST**

The lending test for the State of Ohio is rated "High Satisfactory." The Dayton MSA assessment area received a full-scope review, which revealed that lending activity, geographic distribution and community development lending were good, and borrower distribution in this area was considered excellent. The Cleveland MSA and Non-MSA Ohio assessment areas received limited reviews, which concluded that the lending activity was consistent with the bank's overall performance. Lastly, Provident's lending in the Columbus MSA assessment area, which also received a limited review, exceeded the bank's overall lending performance. A more in-depth discussion of performance in each individual assessment area is contained in other sections of this report.

### **INVESTMENT TEST**

Overall, community development investments are rated "High Satisfactory." The bank purchased approximately \$11 million in mortgage-backed securities. The entire portfolio of mortgage-backed securities is supported by low- and moderate-income housing in Ohio. In addition, the bank made a \$5 million investment in the Ohio Equity Fund, which is an Ohio limited partnership formed for the purpose of encouraging and assisting corporations that promote affordable housing. The bank also invested \$1.9 million in the Walnut Creek Limited Partnership formed to build 46-units of affordable housing in the Columbus, Ohio area.

### **SERVICE TEST**

Overall, the service test is considered "High Satisfactory." The two major elements of the service test rating concerned retail services and making certain that bank products were available throughout the assessment areas, and community development services, which takes into account the involvement of bank officers and representatives in programs and activities that promote community development.

#### **Retail Services**

With regard to retail services, Provident branches and ATM's are reasonably accessible to all segments of the assessment areas, and basically the same products and services are available throughout the assessment areas. Branch distribution in moderate-income geographies generally was inconsistent with the percentage of population living in those markets, but many of the branches located in middle and upper-income geographies are conveniently located to low- and moderate-income geographies.

#### **Community Development Services**

The bank provides a relatively high level of community development services, primarily which promote affordable housing and economic development. Bank personnel are more involved in the Dayton market; however, that is to be expected considering that the bank has only one office in Columbus.

## **METROPOLITAN AREAS**

### **(FULL SCOPE REVIEW)**

#### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE DAYTON-SPRINGFIELD, OHIO MSA 2000**

The counties included in the Dayton-Springfield, Ohio MSA 2000 include the following:

- Clark County (OH)
- Greene County (OH)
- Miami County (OH)
- Montgomery County (OH)

The bank has defined an assessment area to include all of MSA 2000 in addition to all of Shelby County, located in Non-MSA Ohio, which will be discussed separately.

In 2002, there were 244 census tracts within the assessment area, based on 1990 census information. Of the 244 tracts, 23 were low-income, 45 were moderate-income, 122 were middle-income, and 51 were upper-income tracts. Three census tracts did not report income levels, and will therefore not be used in this analysis.

In 2003, there were 241 census tracts within the assessment area, based on 2000 census data. Of the 241 geographies, 17 were low-income, 52 were moderate-income, 123 were middle-income, and 49 were upper-income census tracts.

The Dayton MSA received the greatest weight in determining the overall State of Ohio rating, as the bank operates 11 branches in this area, and ranks 7<sup>th</sup> out of 28 institutions in market share in the assessment area, controlling 4.62% of the market.<sup>7</sup> Major competitors in the Dayton MSA include Fifth Third Bank; National City Bank, N.A.; Bank One, N.A.; KeyBank, N.A.; as well as numerous other regional and national banking institutions.

#### **Income Characteristics**

The population of the Dayton assessment area, as of the 1990 census, was 951,270. The median family income for the Dayton assessment area was \$35,999, which was equal to that of MSA 2000, at \$35,999; and exceeded the median family income of the State of Ohio, at \$34,350.

Using 2000 census data, the assessment area's population decreased slightly to 950,558. The median family income for the bank's Dayton assessment area was \$50,941, which compared to that of MSA 2000, at \$50,956, and exceeded the median family income of the State of Ohio, at \$50,037.

#### **Housing Characteristics**

As of 1990, there were 385,420 housing units in the Dayton assessment area, 86.1% of which were one-to-four family units and 13.9% were five or more family units. Of the one-to-four family units, 2.3% were mobile homes and .7% were other units including boarded-up units. Of the housing units in the assessment area, only 62.1% were owner-occupied units. The median age of the housing stock was 32 years, which is which is comparable to the State of Ohio average age of 33 years.

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<sup>7</sup> FDIC Market Share Report ([www.fdic.gov](http://www.fdic.gov)).



As of the 2000 census, there were 408,277 housing units, of which 85.9% were one-to-four-family units and 14.1% were five or more family units. Of the one-to-four family units, 2.1% were mobile homes and .02% were other units including boarded-up units. Of the housing units in the assessment area, only 62.5% were owner-occupied units. The median age of the housing stock is 38 years, which is the same as the State of Ohio average age of 38 years.

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

According to the Ohio Bureau of Labor Market Information,<sup>8</sup> the following is a listing of the counties included in the bank's 2003 Dayton MSA assessment area, along with the unemployment rates in each county as of February 2004:

#### **Ohio**

Greene County-	5.3%
Miami County-	6.8%
Montgomery County-	6.2%
Preble County-	6.6%

Each county except for Miami County reports unemployment rates equal to or below the State of Ohio rate (6.6%).

Demographic information for the Dayton MSA assessment area for years 2002 and 2003 is presented in Appendix D.

One outside community contact was conducted in the Dayton assessment area. The contact noted that Dayton has experienced notable growth in the residential market, and that area banks have been widely involved in providing financing for these projects.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE DAYTON-SPRINGFIELD MSA 2000**

### **LENDING TEST**

Overall, Provident's lending performance within MSA 2000 is considered good. The current lending activity shows a good responsiveness to the credit needs of the assessment area. The geographic distribution of loans is considered good, and the borrower distribution of loans is considered to be excellent. Lastly, community development lending is considered to be good.

#### **Lending Activity**

The bank's lending in MSA 2000 is considered to be good. HMDA reportable loans (including home purchase, refinance, home improvement, and multifamily loans) and small business loans were the two major product lines being evaluated.

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<sup>8</sup> Bureau of Labor Market Information (<http://lmi.state.oh.us>)

During 2002, the bank made a total of 87 HMDA loans, totaling \$6,532,000. These loans were given the greatest weight in the lending analyses. Additionally, the bank made 61 small business loans in 2002, which totaled \$14,607,000. Small business loans are given the next highest weight in the lending analysis.

During 2003, the bank made 113 HMDA-reportable loans, which totaled \$17,087,000 and were once again given the greatest weight in the 2003 lending analysis. Provident made 43 small business loans in 2003, which totaled \$10,027,000, and are given the second highest weight in the lending analysis.

In 2002, Provident made 148 total CRA loans within MSA 2000, which represents 8.1% of all CRA loans submitted for analysis by the bank in 2002. In 2003, the bank made 156 CRA loans in MSA 2000, which accounts for 8.9% of all CRA loans submitted for analysis by the bank in 2003.

The loan data used to evaluate the bank's lending performance in this assessment area is available in Appendix E. HMDA data is broken down by each specific type of HMDA loan product. Demographic information used for comparison purposes is found in Appendix D.

### **Geographic Distribution**

Because HMDA reportable loans comprise 58.8% of the bank's data for this analysis in 2002, and 72.4% of the bank's data in 2003, this loan type will weigh heavier in the geographic distribution analysis. It is noted that HMDA loans consist of home purchase loans, refinance loans, home improvement loans, and multifamily loans. Each of the sub-products will be analyzed separately. Because the bank made no multifamily loans in 2002, and only two multifamily loans in 2003, this category will be omitted for the purposes of this analysis.

The geographic distribution of each category of 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. It is noted that the bank's lending patterns to low- and moderate-income geographies, in particular, are weighted heavier in this analysis.

Because small business loans comprise 41.2% of Provident's data for this analysis in 2002, and 27.6% of the bank's data in 2003, this loan type will be given the next highest weight in the geographic distribution analysis. The bank's geographic distribution performance with respect to small business loans was assessed by comparing the percentage of loans made in each geography type (low-, moderate-, middle-, and upper-income) to the percentage of businesses located in each geography type. It is noted that lending patterns to low- and moderate-income geographies, in particular, are weighted heavier in this analysis.

### **HMDA Loans**

#### **Home Purchase Loans**

Provident's geographic distribution of home purchase loans is excellent. In 2002, the bank made 11.1% of home purchase loans in low-income geographies, and 18.5% of loans in moderate-income geographies, which far exceeds the level of owner-occupied units located in low- and moderate-income geographies (4.1%, and 15.6%, respectively). The bank's performance also far exceeded the peer group's lending patterns in low-income geographies (3.3%), and moderate-income geographies (10.9%). The bank made 51.9% of home purchase loans in middle-income geographies, which is comparable to the owner-occupied units located in middle-income tracts.

The remaining 18.5% of home purchase loans were made in upper-income geographies, which lagged the 26.9% owner occupied units in upper-income tracts. In 2003, Provident's lending patterns to low- and moderate-income geographies slightly exceeded the owner-occupied units located in those income tract areas (3.0% vs. 2.1%, and 18.2% vs. 17.0%, respectively). The 60.6% of the bank's home purchase loans made in middle-income geographies exceeded the percentage of owner-occupied units in middle-income areas (52.1%). The 18.2% of loans made in upper-income areas, lagged the 28.9% of owner-occupied units in these tracts.

### Refinance Loans

The bank's geographic distribution of refinance loans is good.

In 2002, the bank's lending to low-and moderate-income geographies exceeded the owner-occupied units located in those areas (10.6% vs. 4.1%, and 17.0% vs. 13.6%, respectively). It is noted that the bank also far exceeded the peer group's performance in both low- and moderate-income geographies (2.4% and 9.4%, respectively). The bank made 48.9% of refinance loans in middle-income geographies, which lags the percentage of owner-occupied units in middle-income tracts (55.5%). Lastly, the bank made 23.4% of loans in upper-income geographies, which slightly lags the 26.9% of owner-occupied units in these areas.

In 2003, Provident's refinance lending to low-income geographies (2.4%) was comparable with the percentage of owner-occupied units in low-income areas (2.1%). The bank's lending to moderate-income geographies (9.4%) fell short of the owner-occupied units located in moderate-income areas (17.0%). The 48.9% of the bank's refinance loans made in middle-income areas approximates the owner-occupied units in these geographies. The remaining 39.4% of loans were made in upper-income areas, while only 28.9% of the owner-occupied in upper-income tracts.

### Home Improvement Loans

Provident's geographic distribution of home improvement loans is adequate.

In 2002, Provident made 15.4% of home improvement loans in low-income geographies, while only 4.1% of owner-occupied units are located in such geographies. It is noted that the bank also outperformed the peer group, who made only 4.7% of home improvement loans in low-income areas. The bank's 2002 lending to moderate-income geographies (7.7%) lagged the percentage of owner-occupied units in these areas (13.6%), and the peer performance measure of 14.8%. The bank's lending to middle- and upper-income geographies approximated the percentage of owner-occupied units in those geographies (53.8% vs. 55.5%, and 23.1% vs. 26.9%, respectively).

During 2003, the bank made no home improvement loans to low-income geographies, while 2.1% of the owner-occupied units are located in low-income tracts. The bank's home improvement lending to moderate-income tracts (6.3%) also lagged the owner-occupied units in the moderate-income areas (17.0%). The 68.8% of loans made in middle-income geographies, exceeds the percentage of owner occupied units in these areas (52.1%). The remaining 25.0% of home improvement loans were made in upper-income areas, which is comparable to the owner-occupied units located in those tracts.

## **Small Business Loans**

Geographic distribution of small business loans is good.

In 2002, Provident's small business lending in low-income geographies (6.6%) lagged the percentage of small businesses located in low-income tracts (9.1%), and the peer group percentage (7.5%). Small business lending in moderate-income geographies (11.5%) exhibited the same trend, lagging the percentage of business located in these areas (15.6%), and the peer performance (15.0%). Provident's lending to middle- and upper-income geographies approximated the percentage of businesses located in middle- and upper-income areas.

During 2003, the bank's small business performance improved, as lending in both low- and moderate-income geographies exceeded the percentage of small businesses located in those geographies (9.3% vs. 8.1%, and 20.9% vs. 18.8%). The bank's small business lending to middle-income geographies (30.2%) lagged the percentage of small businesses located in middle-income areas (46.5%). Lastly, 39.5% of small business loans were made in upper-income areas, while only 26.6% of small businesses were located in upper-income geographies.

The bank's overall geographic distribution of loans is considered to be good.

## **Distribution of Loans by Income Level / Revenue Size of the Borrower**

Because HMDA reportable loans comprise 58.8% of the bank's data for this analysis in 2002, and 72.4% of the bank's data in 2003, this loan type will weigh heavier in the borrower distribution analysis. It is noted that HMDA loans are comprised of home purchase loans, refinance loans, home improvement loans, and multifamily loans. Each of the sub-products will be analyzed separately. Because the bank made no multifamily loans in 2002, and only two multifamily loans in 2003, this category will be omitted for the purposes of this analysis. The bank's borrower distribution performance with respect to each category of HMDA loans was assessed by comparing the percentage of loans made to each borrower income level (low-, moderate-, middle-, and upper-income) to the percentage of families in each income level. It is noted that the bank's lending patterns to low- and moderate-income borrowers in particular, are weighted heavier in this analysis.

Because small business loans comprise 41.2% of Provident's data for this analysis in 2002, and 27.6% of the bank's data in 2003, this loan type will be given the next highest weight in the borrower distribution analysis. The bank's borrower distribution performance with respect to small business loans was assessed by comparing the percentage of small business loans made to organizations with revenues under \$1 million to the percentage of loans made to organizations with revenues over \$1 million. It is noted that the bank's lending patterns to businesses with revenues under \$1 million are weighted heavier in this analysis.

## HMDA Loans

### Home Purchase Loans

Borrower distribution of home purchase loans is excellent. In 2002, Provident made 44.4% of home purchase loans to low-income borrowers, and another 29.6% of loans to moderate-income borrowers, which far exceeds the percentage of families in these categories (19.6%, and 17.9%, respectively). This also compares quite favorably to the peer group measures of 12.5% of loans to low-income borrowers, and 24.6% of loans to moderate-income borrowers. The 14.8% of the bank's home purchase loans made to middle-income borrowers lags the 24.4% of families considered to be middle-income. The remaining 11.1% of loans were made to upper-income borrowers, which far lagged the percentage of upper-income families (38.1).

During 2003, the bank exhibited the same trend in borrower distribution of home purchase loans. Home purchase lending to low- and moderate-income borrowers once again far exceeded the percentage of low- and moderate-income families (24.2% vs. 19.2%, and 51.5 vs. 18.6%). The 21.2% of the bank's loans made to middle-income borrowers was comparable to the percentage of middle-income families. Only 3.0% of the bank's home purchase loans were made to upper-income borrowers, while 39.3% of families were considered to be in the upper-income category.

### Refinance Loans

Borrower distribution of refinance loans is considered excellent.

During 2002, Provident made 19.1% of refinance loans to low-income borrowers, which approximated the percentage of low-income families (19.6%), and exceeded the peer group's lending patterns to low-income borrowers (8.9%). However, the bank made 44.7% of loans to moderate-income borrowers, which far exceeds the 17.9% of families who are in the moderate-income category, and the peer group's efforts (18.1%). The 17.0% of the bank's refinance loans made to middle-income borrowers, lags the 24.4% of families are in the middle-income category. Additionally, 14.9% of refinance loans were made to upper-income borrowers, which lag the 38.1% of families in this category.

In 2003, the bank's performance slipped slightly, with lending to low- and moderate-income borrowers approximating the percentage of low- and moderate-income families (14.5% vs. 19.2%, and 17.7% vs. 18.6%, respectively). The bank made 33.9% of refinance loans to middle-income borrowers, which exceeds the percentage of families in the middle-income category (22.9%). Also, 29.0% of the bank's loans were made to upper-income borrowers, while 39.3% of families are in the upper-income category.

### Home Improvement Loans

Borrower distribution of home improvement loans is considered good.

During 2002, the bank made 23.1% of home improvement loans to low-income borrowers, and 38.5% of loans to moderate-income borrowers. This performance far exceeded the percentage of low-income families (19.6%), and the percentage of moderate-income families (17.9%), and the peer measures of 17.6% and 26.0%, respectively. In addition, 23.1% of home improvement loans were made to middle-income borrowers, which is comparable to the percentage of middle-income families. The remaining 15.4% of loans were made to upper-income borrowers, which lags the 38.1% of families in the upper-income category.

The bank's performance in 2003 dropped considerably. The bank made no home improvement loans to low-income borrowers, while 19.2% of families are considered to be low-income families.

Also, 12.5% of loans were made to moderate-income borrowers, which also lagged the percentage of moderate-income families (18.6%). The 56.3% of home improvement loans made to middle-income borrowers exceeded the level of 22.9% of families falling into the middle-income category. Lastly, 25.0% of loans were made to upper-income borrowers, which lag the percentage of families in the upper-income category (39.3%).

### **Small Business Loans**

Provident's borrower distribution of small business loans is good.

In 2002, approximately 65.6% of the small business loans were to businesses with gross revenues under \$1 million. This compares very favorably to the peer group, who made only 31.6% of small business loans to organizations with revenues less than \$1 million, but remains below the percentage of small businesses located in the assessment area (83.8%). It is also noted that 63.9% of the bank's small business loans were in amounts less than \$250,000, which shows responsiveness to the needs of small businesses.

In 2003, the bank's small business borrower distribution improved, as 76.7% of small business loans were made to organizations with gross revenues under \$1 million. This level was slightly below the percentage of small businesses located in the assessment area (83.7%). It is noted that 65.1% of small business loans were in amounts less than \$250,000, which also shows responsiveness to the needs of small businesses.

The bank's overall borrower distribution of loans is considered to be excellent.

### **Community Development Lending**

Provident's level of community development lending is considered to be good.

The bank made a total of four community development loans within the Dayton assessment area. All four were for the purpose of affordable housing and totaled \$3.9 million in 2002 and \$3.4 million for 2003 for a total of \$7.3 million.

### **INVESTMENT TEST**

Provident's \$7 million of qualified community development grants and investments reflects an adequate level of investment activity. Additionally, the mortgage-backed securities in which the bank generally invests benefit broader areas, including the bank's Dayton assessment area.

### **SERVICE TEST**

The bank's 11 branches within this assessment area comprise 14% of Provident's total branch network. The percentage of lending activity within the same area is slightly less than the percentage of branches.

## **Retail Services**

Provident Bank's retail banking offices are accessible to essentially all geographies within the bank's assessment area. The bank has no branches in moderate-income geographies, despite the fact that the 1990 census identified moderate-income geographies constituting 18.4% of the assessment area and moderate-income individuals comprising nearly 14% of the population. This concern is somewhat mitigated by the fact that 43% of the low-income and 59% of the moderate-income families reside in middle-income census tracts. These middle-income tracts contain nearly half of the bank's branches and are more than capable of serving the needs of moderate-income individuals. In addition, many of the community's middle-income branches are in close proximity to moderate-income geographies. The 2000 census boundaries changed the composition of the tracts, however the change was insignificant.

The bank's services and hours do not vary in any way that inconveniences any portions of its assessment areas. As can be seen from the maps in the appendix, several branches located in middle- and upper- income geographies are conveniently located to low- and moderate-income geographies.

In addition to ATMs located at its financial centers, Provident operates 48 cash dispensing ATM's throughout the Dayton area. The majority of these ATM's are located in United Dairy Farmer, Sam's Club, and Wal-Mart stores. Information about the bank's services is available on its website, [www.provident-bank.com](http://www.provident-bank.com). Also, as has been noted previously, through this website, on-line banking can be conducted. Telebank provides a toll-free telephone number through which customers can obtain account information, transfer funds, and obtain current rates. Both mortgage and commercial loan officers take loan applications not only through the branch network, but also at whatever location and time is convenient for applicants.

## **Community Development Services**

Provident provides an adequate level of community development services that assist low-and moderate-income individuals and low-and moderate-income areas, promote economic development and revitalization, and assist small businesses. Organizations with which representatives of the bank work include the following:

- Downtown Dayton Housing Pool – This consortium of banks help to finance the preservation or new construction of multi-family housing in Dayton's low-and moderate-income areas. A representative of the bank participates in the creation of the loan pool and the establishment of lending guidelines.
- Dayton Fund for Home Rehabilitation – A bank representative is vice president of this fund whose purpose is to lend funds for rehabilitation or repair when other financing is not available, assist owners to secure financing for rehabilitation from traditional lenders, and promote education on the upkeep of properties.
- Dayton Metropolitan Housing Authority – A representative of the bank serves as vice chairman of the agency, which oversees government-assisted housing projects.
- Miami Valley Homebuyer Fair – The bank maintains a booth at this homebuyer fair, which targets first-time homebuyers, particularly, low-and moderate-income households.

**METROPOLITAN AREAS**  
**(LIMITED SCOPE REVIEW)**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CLEVELAND-LORAIN-ELYRIA,  
OHIO MSA 1680**

Provident's assessment area in MSA 1680 consists solely of Cuyahoga County in Ohio. The bank's Cleveland assessment area received a limited scope review, as it operates only one branch in the area, which is primarily focused on commercial lending. In addition, the bank is ranked 32<sup>nd</sup> out of 51 institutions in market share in the assessment area, controlling only .10% of the market.<sup>9</sup>

In 2002, there were 499 census tracts within the assessment area, based upon 1990 census data. Of the 499 tracts, 109 were low-income, 91 were moderate-income, 176 were middle-income, and 110 were upper-income tracts. 13 census tracts did not report income levels, and will therefore not be used in this analysis.

In 2003 there were 501 census tracts within the assessment area, based upon 2000 census data. Of the 501 tracts, 104 were low-income, 118 were moderate-income, 156 were middle-income, and 114 were upper-income tracts. Nine census tracts did not report income levels, and will therefore not be used in this analysis.

Demographic information for the Cleveland assessment area for years 2002 and 2003 is presented in Appendix D.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE COLUMBUS, OHIO MSA 1840**

Provident's assessment area in MSA 1840 consists solely of Franklin County in Ohio. The bank's Columbus assessment area received a limited scope review, as it operates only one branch in the area, which is primarily focused on commercial lending. In addition, the bank is ranked 40<sup>th</sup> out of 52 institutions in market share in the assessment area, controlling only .10% of the market.<sup>10</sup>

In 2002, there were 252 census tracts within the assessment area, based upon 1990 census data. Of the 252 tracts, 35 were low-income, 64 were moderate-income, 93 were middle-income, and 57 were upper-income tracts. Three census tracts did not report income levels, and will therefore not be used in this analysis.

In 2003 there were 264 census tracts within the assessment area, based upon 2000 census data. Of the 264 tracts, 35 were low-income, 80 were moderate-income, 91 were middle-income, and 58 were upper-income tracts.

Demographic information for the Columbus assessment area for years 2002 and 2003 is presented in Appendix D.

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<sup>9</sup> FDIC Market Share Report ([www.fdic.gov](http://www.fdic.gov)).

<sup>10</sup> Ibid.



**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN CLEVELAND-LORAIN-  
ELYRIA MSA 1680 AND COLUMBUS MSA 1840**

Provident's performance in the MSA assessment areas receiving a limited review is generally consistent with the bank's overall performance. Demographic information on the Cleveland and Columbus assessment areas is contained in Appendix D, and lending performance information for both areas is contained in Appendix E. Conclusions regarding performance in the individual assessment areas, which did not impact the overall institution rating, are as follows:

<b>Assessment Area</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>
Cleveland MSA	Consistent	Consistent	Consistent
Columbus MSA	Exceeds	Consistent	Consistent

## NON-METROPOLITAN AREAS

### (LIMITED SCOPE REVIEW)

#### DESCRIPTION OF INSTITUTION'S OPERATIONS IN NON-MSA OHIO

This portion of the assessment area is not part of a Metropolitan Statistical Area, and therefore is comprised entirely of block numbering areas ("BNA's"). BNA's are statistical subdivisions of a county for grouping and numbering blocks in nonmetropolitan counties, where local census statistical area committees have not established census tracts. BNA's do not cross county lines.

The bank's assessment area in Non-MSA Ohio consists solely of Shelby County in Ohio, which is contiguous to the Dayton MSA assessment area, which was discussed previously in this report. The bank's Non-MSA Ohio assessment area received a limited scope review, as the bank operates only one branch in the area. In addition, the bank is ranked 6<sup>th</sup> out of 10 institutions in market share in Shelby County, controlling 6.36% of the market.<sup>11</sup>

In both 2002 and 2003, there were 10 BNA's within the Non-MSA assessment area. Of the 10 BNA's, none were low- or moderate-income, four were middle-income, and six were upper-income BNA's.

Demographic information for the Non-MSA Ohio assessment area for years 2002 and 2003 is presented in Appendix D.

#### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NON-MSA OHIO

Provident's performance in Non-MSA Ohio is generally consistent with the bank's overall performance. Demographic information on the Non-MSA assessment area is contained in Appendix D, and lending performance information for the areas is contained in Appendix E. Conclusions regarding performance in the assessment area, which did not impact the overall institution rating, are as follows:

<b>Assessment Area</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>
Non-MSA Ohio	Consistent	Consistent	Consistent

<sup>11</sup> FDIC Market Share Report ([www.fdic.gov](http://www.fdic.gov)).

**CRA APPENDIX A**  
**SCOPE OF EXAMINATION**

<b>TIME PERIOD REVIEWED</b>		January 1, 2002 through December 31, 2003	
<b>FINANCIAL INSTITUTION</b>			<b>PRODUCTS REVIEWED</b>
Provident Bank  Cincinnati, Ohio			<ul style="list-style-type: none"> <li>• Home Purchase Loans</li> <li>• Home Improvement Loans</li> <li>• Multifamily Housing Loans</li> <li>• Refinance Loans</li> <li>• Small Business Loans</li> </ul>
<b>AFFILIATE(S)</b>	<b>AFFILIATE RELATIONSHIP</b>		<b>PRODUCTS REVIEWED</b>
N/A	N/A		N/A

*(Appendix A continued on next page)*

**LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION**

<b>ASSESSMENT AREA</b>	<b>TYPE OF EXAMINATION</b>	<b>BRANCHES VISITED<sup>12</sup></b>	<b>OTHER INFORMATION</b>
<p><b>OHIO</b></p> <p>Cincinnati-Hamilton, OH-KY-IN CMSA 21</p> <p>Dayton-Springfield, Ohio MSA 2000</p> <p>Cleveland-Lorain-Elyria, Ohio MSA 1680</p> <p>Columbus, Ohio MSA 1840</p> <p>Non-MSA Ohio</p>	<p>Full Scope Review</p> <p>Full Scope Review</p> <p>Limited Scope Review</p> <p>Limited Scope Review</p> <p>Limited Scope Review</p>	<p>Ft. Wright, KY; Cleves-Warsaw, Delhi, Sharonville, Price Hill, Western Hills, Loveland, Cheviot, &amp; Beechmont offices Cincinnati, OH</p> <p>Kettering, OH.</p> <p>Cleveland, OH</p> <p>Columbus, OH</p>	<p>None.</p>

<sup>12</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 MULTISTATE MSA AND STATE 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 Rating</b>
Cincinnati-Hamilton OH-KY-IN CMSA 21	Outstanding	High Satisfactory	High Satisfactory	Outstanding
Ohio	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 census 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. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

**Community development:** 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 non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

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

**Geography:** A census tract or a block numbering area delineated by the United States Bureau of the Census in the most recent decennial census.

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

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

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

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

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

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

**Metropolitan area (MA):** Any primary metropolitan statistical area ("PMSA"), metropolitan statistical area ("MSA"), or consolidated metropolitan area ("CMSA"), as defined by the Office of Management and Budget, with a population of 250,000 or more, and any other area designated as such by the appropriate federal financial supervisory agency.

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

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

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

**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 multi-state 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 multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan area.

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

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

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



**CRA APPENDIX D**  
**CRA DEMOGRAPHICS TABLES**

## Assessment Area Demographics

Assessment Area : Cincinnati - 2002

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	39	11.6	21,917	6.1	11,017	50.3	68,666	19.0
Moderate-income	59	17.6	45,755	12.6	8,004	17.5	60,339	16.7
Middle-income	143	42.7	170,369	47.0	10,529	6.2	84,412	23.3
Upper-income	93	27.8	124,212	34.3	2,472	2.0	148,836	41.1
Tract not reported	1	0.3	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>335</b>	<b>100.0</b>	<b>362,253</b>	<b>100.0</b>	<b>32,022</b>	<b>8.8</b>	<b>362,253</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	44,910	7,434	2.3	1.3	31,316	5.6	6,160	1.1
Moderate-income	83,794	34,287	10.5	6.1	42,361	7.6	7,146	1.3
Middle-income	258,632	158,488	48.4	28.4	87,902	15.8	12,242	2.2
Upper-income	170,557	126,963	38.8	22.8	35,548	6.4	8,046	1.4
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>557,893</b>	<b>327,172</b>	<b>100.0</b>	<b>58.6</b>	<b>197,127</b>	<b>35.3</b>	<b>33,594</b>	<b>6.0</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	2,010	5.7	1,554	5.4	415	7.5	41	4.7
Moderate	3,715	10.6	3,036	10.6	561	10.2	118	13.5
Middle	16,239	46.3	13,248	46.1	2,604	47.3	387	44.4
Upper	12,937	36.9	10,761	37.5	1,853	33.6	323	37.0
Unknown	194	0.6	116	0.4	75	1.4	3	0.3
<b>Total Assessment</b>	<b>35,095</b>	<b>100.0</b>	<b>28,715</b>	<b>100.0</b>	<b>5,508</b>	<b>100.0</b>	<b>872</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>81.8</b>		<b>15.7</b>		<b>2.5</b>

## Assessment Area Demographics

Assessment Area : Cincinnati - 2003

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	45	12.2	23,492	6.0	8,927	38.0	72,383	18.4
Moderate-income	72	19.6	54,091	13.8	7,464	13.8	68,053	17.3
Middle-income	166	45.1	192,923	49.2	8,689	4.5	88,335	22.5
Upper-income	83	22.6	121,840	31.1	2,362	1.9	163,575	41.7
Tract not reported	2	0.5	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>368</b>	<b>100.0</b>	<b>392,346</b>	<b>100.0</b>	<b>27,442</b>	<b>7.0</b>	<b>392,346</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>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	54,832	10,135	2.6	1.6	35,924	5.7	8,773	1.4
Moderate-income	106,134	45,902	11.8	7.2	50,306	7.9	9,926	1.6
Middle-income	304,729	200,089	51.5	31.5	89,576	14.1	15,064	2.4
Upper-income	169,532	132,546	34.1	20.9	30,047	4.7	6,939	1.1
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>635,227</b>	<b>388,672</b>	<b>100.0</b>	<b>61.2</b>	<b>205,853</b>	<b>32.4</b>	<b>40,702</b>	<b>6.4</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>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	
Low	2,507	6.7	1,964	6.5	477	8.3	66	6.2
Moderate	5,835	15.7	4,539	14.9	1,145	19.9	151	14.3
Middle	17,968	48.3	14,741	48.4	2,699	47.0	528	49.9
Upper	10,718	28.8	9,073	29.8	1,335	23.3	310	29.3
Unknown	206	0.6	119	0.4	84	1.5	3	0.3
<b>Total Assessment</b>	<b>37,234</b>	<b>100.0</b>	<b>30,436</b>	<b>100.0</b>	<b>5,740</b>	<b>100.0</b>	<b>1,058</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>81.7</b>		<b>15.4</b>		<b>2.8</b>

## Assessment Area Demographics

Assessment Area : Dayton MSA - 2002

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	23	9.4	16,575	6.4	6,742	40.7	50,900	19.6
Moderate-income	45	18.4	42,342	16.3	7,805	18.4	46,600	17.9
Middle-income	122	50.0	137,613	53.0	7,800	5.7	63,447	24.4
Upper-income	51	20.9	63,291	24.4	1,395	2.2	98,874	38.1
Tract not reported	3	1.2	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>244</b>	<b>100.0</b>	<b>259,821</b>	<b>100.0</b>	<b>23,742</b>	<b>9.1</b>	<b>259,821</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>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	29,574	9,698	4.1	2.5	15,397	4.0	4,479	1.2
Moderate-income	69,359	32,502	13.6	8.4	32,010	8.3	4,847	1.3
Middle-income	201,169	132,831	55.5	34.5	59,984	15.6	8,354	2.2
Upper-income	85,315	64,262	26.9	16.7	17,613	4.6	3,440	0.9
Tract not reported	3	3	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>385,420</b>	<b>239,296</b>	<b>100.0</b>	<b>62.1</b>	<b>125,004</b>	<b>32.4</b>	<b>21,120</b>	<b>5.5</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>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	
Low	1,870	9.1	1,421	8.2	399	14.1	50	10.1
Moderate	3,219	15.6	2,593	15.0	561	19.8	65	13.2
Middle	9,939	48.3	8,527	49.5	1,159	40.9	253	51.3
Upper	5,538	26.9	4,697	27.2	716	25.2	125	25.4
Unknown	4	0.0	3	0.0	1	0.0	0	0.0
<b>Total Assessment</b>	<b>20,570</b>	<b>100.0</b>	<b>17,241</b>	<b>100.0</b>	<b>2,836</b>	<b>100.0</b>	<b>493</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>83.8</b>		<b>13.8</b>		<b>2.4</b>

## Assessment Area Demographics

Assessment Area : Dayton MSA- 2003

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	17	7.1	8,355	3.3	2,867	34.3	48,744	19.2
Moderate-income	52	21.6	49,922	19.6	7,843	15.7	47,445	18.6
Middle-income	123	51.0	127,766	50.2	6,434	5.0	58,360	22.9
Upper-income	49	20.3	68,429	26.9	1,656	2.4	99,923	39.3
<b>Total Assessment Area</b>	<b>241</b>	<b>100.0</b>	<b>254,472</b>	<b>100.0</b>	<b>18,800</b>	<b>7.4</b>	<b>254,472</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	18,246	5,366	2.1	1.3	8,914	2.2	3,966	1.0
Moderate-income	89,311	43,247	17.0	10.6	37,081	9.1	8,983	2.2
Middle-income	202,991	132,793	52.1	32.5	58,831	14.4	11,367	2.8
Upper-income	97,729	73,661	28.9	18.0	19,733	4.8	4,335	1.1
<b>Total Assessment Area</b>	<b>408,277</b>	<b>255,067</b>	<b>100.0</b>	<b>62.5</b>	<b>124,559</b>	<b>30.5</b>	<b>28,651</b>	<b>7.0</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	1,734	8.1	1,279	7.1	397	13.7	58	9.8
Moderate	4,027	18.8	3,230	18.0	720	24.8	77	13.0
Middle	9,987	46.5	8,620	48.0	1,086	37.4	281	47.3
Upper	5,717	26.6	4,839	26.9	700	24.1	178	30.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>21,465</b>	<b>100.0</b>	<b>17,968</b>	<b>100.0</b>	<b>2,903</b>	<b>100.0</b>	<b>594</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>83.7</b>		<b>13.5</b>		<b>2.8</b>

## Assessment Area Demographics

Assessment Area : Cleveland - 2002

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	109	21.8	49,041	13.1	20,655	42.1	82,335	22.1
Moderate-income	91	18.2	56,332	15.1	11,384	20.2	63,840	17.1
Middle-income	176	35.3	159,460	42.7	7,109	4.5	86,282	23.1
Upper-income	110	22.0	108,350	29.0	1,834	1.7	140,726	37.7
Tract not reported	13	2.6	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>499</b>	<b>100.0</b>	<b>373,183</b>	<b>100.0</b>	<b>40,982</b>	<b>11.0</b>	<b>373,183</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>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	94,104	25,649	7.3	4.2	53,907	8.9	14,548	2.4
Moderate-income	99,107	41,597	11.9	6.9	47,414	7.8	10,096	1.7
Middle-income	258,122	166,113	47.6	27.5	81,782	13.5	10,227	1.7
Upper-income	153,055	115,599	33.1	19.1	31,050	5.1	6,406	1.1
Tract not reported	150	27	0.0	0.0	105	0.0	18	0.0
<b>Total Assessment Area</b>	<b>604,538</b>	<b>348,985</b>	<b>100.0</b>	<b>57.7</b>	<b>214,258</b>	<b>35.4</b>	<b>41,295</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>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	
Low	3,943	11.6	3,110	11.2	741	13.5	92	11.0
Moderate	3,588	10.6	2,877	10.4	627	11.4	84	10.0
Middle	12,595	37.0	10,344	37.4	1,951	35.4	300	35.8
Upper	12,358	36.4	10,262	37.1	1,786	32.4	310	37.0
Unknown	1,512	4.4	1,061	3.8	400	7.3	51	6.1
<b>Total Assessment</b>	<b>33,996</b>	<b>100.0</b>	<b>27,654</b>	<b>100.0</b>	<b>5,505</b>	<b>100.0</b>	<b>837</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>81.3</b>		<b>16.2</b>		<b>2.5</b>

## Assessment Area Demographics

Assessment Area : Cleveland - 2003

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	104	20.8	43,527	12.2	16,116	37.0	82,548	23.2
Moderate-income	118	23.6	69,179	19.4	11,694	16.9	64,463	18.1
Middle-income	156	31.1	134,580	37.8	6,547	4.9	74,865	21.0
Upper-income	114	22.8	108,935	30.6	2,178	2.0	134,345	37.7
Tract not reported	9	1.8	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>501</b>	<b>100.0</b>	<b>356,221</b>	<b>100.0</b>	<b>36,535</b>	<b>10.3</b>	<b>356,221</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	84,942	25,015	6.9	4.1	46,617	7.6	13,310	2.2
Moderate-income	137,640	55,657	15.4	9.0	67,935	11.0	14,048	2.3
Middle-income	232,183	154,459	42.8	25.0	66,642	10.8	11,082	1.8
Upper-income	162,099	125,857	34.9	20.4	29,259	4.7	6,983	1.1
Tract not reported	39	0	0.0	0.0	16	0.0	23	0.0
<b>Total Assessment Area</b>	<b>616,903</b>	<b>360,988</b>	<b>100.0</b>	<b>58.5</b>	<b>210,469</b>	<b>34.1</b>	<b>45,446</b>	<b>7.4</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	3,587	10.2	2,800	9.8	687	12.2	100	10.1
Moderate	6,662	19.0	5,240	18.4	1,243	22.1	179	18.1
Middle	11,492	32.7	9,472	33.2	1,708	30.4	312	31.5
Upper	12,967	36.9	10,726	37.6	1,851	32.9	390	39.4
Unknown	433	1.2	295	1.0	129	2.3	9	0.9
<b>Total Assessment</b>	<b>35,141</b>	<b>100.0</b>	<b>28,533</b>	<b>100.0</b>	<b>5,618</b>	<b>100.0</b>	<b>990</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>81.2</b>		<b>16.0</b>		<b>2.8</b>

## Assessment Area Demographics

Assessment Area : Columbus - 2002

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	35	13.9	23,427	9.6	9,673	41.3	46,748	19.2
Moderate-income	64	25.4	49,238	20.2	7,047	14.3	42,703	17.5
Middle-income	93	36.9	90,016	36.9	4,332	4.8	58,893	24.1
Upper-income	57	22.6	81,191	33.3	1,241	1.5	95,528	39.2
Tract not reported	3	1.2	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>252</b>	<b>100.0</b>	<b>243,872</b>	<b>100.0</b>	<b>22,293</b>	<b>9.1</b>	<b>243,872</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	48,141	11,321	5.4	2.8	30,811	7.6	6,009	1.5
Moderate-income	92,757	36,369	17.5	9.0	49,209	12.1	7,179	1.8
Middle-income	145,733	80,391	38.7	19.8	57,791	14.3	7,551	1.9
Upper-income	118,780	79,700	38.4	19.7	33,124	8.2	5,956	1.5
Tract not reported	7	0	0.0	0.0	7	0.0	0	0.0
<b>Total Assessment Area</b>	<b>405,418</b>	<b>207,781</b>	<b>100.0</b>	<b>51.3</b>	<b>170,942</b>	<b>42.2</b>	<b>26,695</b>	<b>6.6</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	2,461	9.5	1,829	8.6	555	14.0	77	10.8
Moderate	3,781	14.6	3,127	14.7	551	13.9	103	14.4
Middle	8,986	34.6	7,516	35.3	1,243	31.3	227	31.8
Upper	10,193	39.2	8,478	39.8	1,460	36.8	255	35.7
Unknown	564	2.2	355	1.7	157	4.0	52	7.3
<b>Total Assessment</b>	<b>25,985</b>	<b>100.0</b>	<b>21,305</b>	<b>100.0</b>	<b>3,966</b>	<b>100.0</b>	<b>714</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>82.0</b>		<b>15.3</b>		<b>2.7</b>



## Assessment Area Demographics

Assessment Area : Columbus - 2003

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	35	13.3	21,694	8.2	6,949	32.0	55,437	20.9
Moderate-income	80	30.3	62,357	23.5	8,696	13.9	48,264	18.2
Middle-income	91	34.5	102,493	38.6	4,802	4.7	60,099	22.7
Upper-income	58	22.0	78,685	29.7	1,295	1.6	101,429	38.2
<b>Total Assessment Area</b>	<b>264</b>	<b>100.0</b>	<b>265,229</b>	<b>100.0</b>	<b>21,742</b>	<b>8.2</b>	<b>265,229</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	50,249	11,508	4.6	2.4	31,959	6.8	6,782	1.4
Moderate-income	126,445	49,736	19.9	10.6	65,973	14.0	10,736	2.3
Middle-income	173,773	104,416	41.8	22.2	60,573	12.9	8,784	1.9
Upper-income	120,549	83,953	33.6	17.8	30,660	6.5	5,936	1.3
<b>Total Assessment Area</b>	<b>471,016</b>	<b>249,613</b>	<b>100.0</b>	<b>53.0</b>	<b>189,165</b>	<b>40.2</b>	<b>32,238</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	2,719	10.0	2,049	9.2	557	13.9	113	12.7
Moderate	5,641	20.8	4,593	20.7	870	21.7	178	20.0
Middle	10,052	37.1	8,367	37.7	1,336	33.3	349	39.2
Upper	8,675	32.0	7,176	32.3	1,248	31.1	251	28.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>27,087</b>	<b>100.0</b>	<b>22,185</b>	<b>100.0</b>	<b>4,011</b>	<b>100.0</b>	<b>891</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>81.9</b>		<b>14.8</b>		<b>3.3</b>

# Assessment Area Demographics

Assessment Area : Dayton Non-MSA - 2002

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	1,593	13.0
Moderate-income	0	0.0	0	0.0	0	0.0	2,000	16.3
Middle-income	4	40.0	5,042	41.1	519	10.3	2,815	22.9
Upper-income	6	60.0	7,228	58.9	226	3.1	5,862	47.8
<b>Total Assessment Area</b>	<b>10</b>	<b>100.0</b>	<b>12,270</b>	<b>100.0</b>	<b>745</b>	<b>6.1</b>	<b>12,270</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	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	6,824	4,267	36.8	25.8	2,283	13.8	274	1.7
Upper-income	9,685	7,341	63.2	44.5	1,735	10.5	609	3.7
<b>Total Assessment Area</b>	<b>16,509</b>	<b>11,608</b>	<b>100.0</b>	<b>70.3</b>	<b>4,018</b>	<b>24.3</b>	<b>883</b>	<b>5.3</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	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
Middle	460	42.3	384	41.8	60	43.8	16	48.5
Upper	628	57.7	534	58.2	77	56.2	17	51.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>1,088</b>	<b>100.0</b>	<b>918</b>	<b>100.0</b>	<b>137</b>	<b>100.0</b>	<b>33</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>84.4</b>		<b>12.6</b>		<b>3.0</b>

## Assessment Area Demographics

Assessment Area : Dayton Non-MSA - 2003

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	1,584	12.0
Moderate-income	0	0.0	0	0.0	0	0.0	2,047	15.5
Middle-income	4	40.0	5,199	39.5	506	9.7	3,297	25.0
Upper-income	6	60.0	7,965	60.5	196	2.5	6,236	47.4
<b>Total Assessment Area</b>	<b>10</b>	<b>100.0</b>	<b>13,164</b>	<b>100.0</b>	<b>702</b>	<b>5.3</b>	<b>13,164</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	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	7,871	4,681	35.7	25.1	2,688	14.4	502	2.7
Upper-income	10,811	8,446	64.3	45.2	1,821	9.7	544	2.9
<b>Total Assessment Area</b>	<b>18,682</b>	<b>13,127</b>	<b>100.0</b>	<b>70.3</b>	<b>4,509</b>	<b>24.1</b>	<b>1,046</b>	<b>5.6</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	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
Middle	499	44.1	406	43.0	75	51.4	18	45.0
Upper	632	55.9	539	57.0	71	48.6	22	55.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>1,131</b>	<b>100.0</b>	<b>945</b>	<b>100.0</b>	<b>146</b>	<b>100.0</b>	<b>40</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>83.6</b>		<b>12.9</b>		<b>3.5</b>

**APPENDIX E**  
**LOAN DISTRIBUTION TABLES**

## Loan Distribution Table

Exam : Provident Bank

For Loan Years Up To 2002  
Assessment Area/Group: Cincinnati - 2002

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	6	3.2%	347	1.6%	39	21.0%	3,155	14.8%	
Moderate	28	15.1%	2,021	9.5%	49	26.3%	4,403	20.7%	
Middle	84	45.2%	8,933	41.9%	59	31.7%	6,873	32.2%	
Upper	68	36.6%	10,014	47.0%	37	19.9%	6,202	29.1%	
Unknown	0	0.0%	0	0.0%	2	1.1%	682	3.2%	
<b>Total</b>	<b>186</b>	<b>100.0%</b>	<b>21,315</b>	<b>100.0%</b>	<b>186</b>	<b>100.0%</b>	<b>21,315</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	5	1.3%	275	0.6%	66	17.3%	4,441	9.1%	
Moderate	42	11.0%	3,529	7.2%	92	24.1%	8,309	17.0%	
Middle	172	45.0%	20,823	42.6%	88	23.0%	10,036	20.5%	
Upper	163	42.7%	24,305	49.7%	126	33.0%	24,980	51.1%	
Unknown	0	0.0%	0	0.0%	10	2.6%	1,166	2.4%	
<b>Total</b>	<b>382</b>	<b>100.0%</b>	<b>48,932</b>	<b>100.0%</b>	<b>382</b>	<b>100.0%</b>	<b>48,932</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	5	1.8%	62	1.0%	72	25.5%	1,579	25.8%	
Moderate	34	12.1%	629	10.3%	76	27.0%	1,413	23.1%	
Middle	154	54.6%	3,266	53.4%	72	25.5%	1,773	29.0%	
Upper	89	31.6%	2,155	35.3%	60	21.3%	1,335	21.8%	
Unknown	0	0.0%	0	0.0%	2	0.7%	12	0.2%	
<b>Total</b>	<b>282</b>	<b>100.0%</b>	<b>6,112</b>	<b>100.0%</b>	<b>282</b>	<b>100.0%</b>	<b>6,112</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%	
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%	
<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	16	1.9%	684	0.9%	177	20.8%	9,175	12.0%	
Moderate	104	12.2%	6,179	8.1%	217	25.5%	14,125	18.5%	
Middle	410	48.2%	33,022	43.2%	219	25.8%	18,682	24.5%	
Upper	320	37.6%	36,474	47.8%	223	26.2%	32,517	42.6%	
Unknown	0	0.0%	0	0.0%	14	1.6%	1,860	2.4%	
<b>Total</b>	<b>850</b>	<b>100.0%</b>	<b>76,359</b>	<b>100.0%</b>	<b>850</b>	<b>100.0%</b>	<b>76,359</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL BUSINESS/FARM		SMALL FARM		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	46	7.4%	7,219	5.1%	0	0.0%	0	0.0%	
Moderate	44	7.1%	11,908	8.5%	0	0.0%	0	0.0%	
Middle	203	32.8%	42,695	30.4%	0	0.0%	0	0.0%	
Upper	325	52.6%	78,630	56.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>618</b>	<b>100.0%</b>	<b>140,452</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	253	40.9%	13,164	9.4%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	166	26.9%	28,354	20.2%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	199	32.2%	98,934	70.4%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>618</b>	<b>100.0%</b>	<b>140,452</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	435	70.4%	80,373	57.2%	0	0.0%	0	0.0%	
Over \$1 Million	183	29.6%	60,079	42.8%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>618</b>	<b>100.0%</b>	<b>140,452</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

## Loan Distribution Table

Exam : Provident Bank

For Loan Years Up To 2002  
Assessment Area/Group: Cleveland - 2002

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	2	22.2%	130	13.1%	0	0.0%	0	0.0%	
Moderate	2	22.2%	110	11.0%	2	22.2%	122	12.2%	
Middle	1	11.1%	108	10.8%	4	44.4%	391	39.3%	
Upper	4	44.4%	648	65.1%	3	33.3%	483	48.5%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>9</b>	<b>100.0%</b>	<b>996</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>996</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	4	13.3%	273	7.7%	4	13.3%	232	6.6%	
Moderate	11	36.7%	768	21.7%	7	23.3%	692	19.6%	
Middle	7	23.3%	717	20.3%	8	26.7%	578	16.3%	
Upper	8	26.7%	1,779	50.3%	6	20.0%	1,505	42.6%	
Unknown	0	0.0%	0	0.0%	5	16.7%	530	15.0%	
<b>Total</b>	<b>30</b>	<b>100.0%</b>	<b>3,537</b>	<b>100.0%</b>	<b>30</b>	<b>100.0%</b>	<b>3,537</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	1	8.3%	22	4.9%	
Moderate	0	0.0%	0	0.0%	3	25.0%	128	28.6%	
Middle	9	75.0%	361	80.8%	2	16.7%	145	32.4%	
Upper	3	25.0%	86	19.2%	6	50.0%	152	34.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>12</b>	<b>100.0%</b>	<b>447</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>447</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%	
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%	
<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	11.8%	403	8.1%	5	9.8%	254	5.1%	
Moderate	13	25.5%	878	17.6%	12	23.5%	942	18.9%	
Middle	17	33.3%	1,186	23.8%	14	27.5%	1,114	22.4%	
Upper	15	29.4%	2,513	50.5%	15	29.4%	2,140	43.0%	
Unknown	0	0.0%	0	0.0%	5	9.8%	530	10.6%	
<b>Total</b>	<b>51</b>	<b>100.0%</b>	<b>4,980</b>	<b>100.0%</b>	<b>51</b>	<b>100.0%</b>	<b>4,980</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM		SMALL FARM		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	5	9.1%	1,185	5.9%	0	0.0%	0	0.0%	
Moderate	4	7.3%	1,295	6.4%	0	0.0%	0	0.0%	
Middle	17	30.9%	8,879	43.9%	0	0.0%	0	0.0%	
Upper	28	50.9%	8,553	42.3%	0	0.0%	0	0.0%	
Unknown	1	1.8%	300	1.5%	0	0.0%	0	0.0%	
<b>Total</b>	<b>55</b>	<b>100.0%</b>	<b>20,212</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	16	29.1%	1,135	5.6%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	11	20.0%	1,995	9.9%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	28	50.9%	17,082	84.5%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>55</b>	<b>100.0%</b>	<b>20,212</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	34	61.8%	10,223	50.6%	0	0.0%	0	0.0%	
Over \$1 Million	21	38.2%	9,989	49.4%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>55</b>	<b>100.0%</b>	<b>20,212</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

## Loan Distribution Table

Exam : Provident Bank

For Loan Years Up To 2002  
Assessment Area/Group: Columbus - 2002

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	4	57.1%	228	41.9%	2	28.6%	128	23.5%
Moderate	1	14.3%	59	10.8%	1	14.3%	48	8.8%
Middle	0	0.0%	0	0.0%	2	28.6%	252	46.3%
Upper	2	28.6%	257	47.2%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	28.6%	116	21.3%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>544</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>544</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	4	20.0%	223	9.8%	5	25.0%	311	13.7%
Moderate	4	20.0%	185	8.1%	3	15.0%	267	11.8%
Middle	7	35.0%	812	35.8%	3	15.0%	423	18.6%
Upper	5	25.0%	1,050	46.3%	5	25.0%	1,067	47.0%
Unknown	0	0.0%	0	0.0%	4	20.0%	202	8.9%
<b>Total</b>	<b>20</b>	<b>100.0%</b>	<b>2,270</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>2,270</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	14.3%	52	24.2%
Moderate	1	14.3%	13	6.0%	3	42.9%	105	48.8%
Middle	5	71.4%	150	69.8%	1	14.3%	13	6.0%
Upper	1	14.3%	52	24.2%	2	28.6%	45	20.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>215</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>215</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%
Middle	3	60.0%	12,344	34.1%	0	0.0%	0	0.0%
Upper	2	40.0%	23,900	65.9%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	5	100.0%	36,244	100.0%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>36,244</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>36,244</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	8	20.5%	451	1.1%	8	20.5%	491	1.3%
Moderate	6	15.4%	257	0.7%	7	17.9%	420	1.1%
Middle	15	38.5%	13,306	33.9%	6	15.4%	688	1.8%
Upper	10	25.6%	25,259	64.3%	7	17.9%	1,112	2.8%
Unknown	0	0.0%	0	0.0%	11	28.2%	36,562	93.1%
<b>Total</b>	<b>39</b>	<b>100.0%</b>	<b>39,273</b>	<b>100.0%</b>	<b>39</b>	<b>100.0%</b>	<b>39,273</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	6	9.1%	1,793	8.5%	0	0.0%	0	0.0%
Moderate	5	7.6%	1,688	8.0%	0	0.0%	0	0.0%
Middle	20	30.3%	6,135	29.1%	0	0.0%	0	0.0%
Upper	35	53.0%	11,470	54.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>66</b>	<b>100.0%</b>	<b>21,086</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	20	30.3%	1,082	5.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	19	28.8%	3,414	16.2%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	27	40.9%	16,590	78.7%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>66</b>	<b>100.0%</b>	<b>21,086</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	44	66.7%	12,277	58.2%	0	0.0%	0	0.0%
Over \$1 Million	22	33.3%	8,809	41.8%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>66</b>	<b>100.0%</b>	<b>21,086</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

## Loan Distribution Table

For Loan Years Up To 2002  
Assessment Area/Group: Dayton MSA - 2002

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%
<b>Home Purchase</b>								
Low	3	11.1%	186	8.6%	12	44.4%	590	27.3%
Moderate	5	18.5%	224	10.4%	8	29.6%	723	33.5%
Middle	14	51.9%	1,135	52.6%	4	14.8%	622	28.8%
Upper	5	18.5%	613	28.4%	3	11.1%	223	10.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>27</b>	<b>100.0%</b>	<b>2,158</b>	<b>100.0%</b>	<b>27</b>	<b>100.0%</b>	<b>2,158</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	5	10.6%	256	6.4%	9	19.1%	583	14.6%
Moderate	8	17.0%	661	16.6%	21	44.7%	1,474	37.0%
Middle	23	48.9%	2,029	50.9%	8	17.0%	797	20.0%
Upper	11	23.4%	1,039	26.1%	7	14.9%	875	22.0%
Unknown	0	0.0%	0	0.0%	2	4.3%	256	6.4%
<b>Total</b>	<b>47</b>	<b>100.0%</b>	<b>3,985</b>	<b>100.0%</b>	<b>47</b>	<b>100.0%</b>	<b>3,985</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	2	15.4%	41	10.5%	3	23.1%	75	19.3%
Moderate	1	7.7%	43	11.1%	5	38.5%	97	24.9%
Middle	7	53.8%	127	32.6%	3	23.1%	24	6.2%
Upper	3	23.1%	178	45.8%	2	15.4%	193	49.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>13</b>	<b>100.0%</b>	<b>389</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>389</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%
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%
<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	10	11.5%	483	7.4%	24	27.6%	1,248	19.1%
Moderate	14	16.1%	928	14.2%	34	39.1%	2,294	35.1%
Middle	44	50.6%	3,291	50.4%	15	17.2%	1,443	22.1%
Upper	19	21.8%	1,830	28.0%	12	13.8%	1,291	19.8%
Unknown	0	0.0%	0	0.0%	2	2.3%	256	3.9%
<b>Total</b>	<b>87</b>	<b>100.0%</b>	<b>6,532</b>	<b>100.0%</b>	<b>87</b>	<b>100.0%</b>	<b>6,532</b>	<b>100.0%</b>
Income Categories	SMALL BUSINESS/ FARM							
	SMALL BUSINESS				SMALL FARM			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%
<b>By Tract Income</b>								
Low	4	6.6%	1,683	11.5%	0	0.0%	0	0.0%
Moderate	7	11.5%	1,796	12.3%	0	0.0%	0	0.0%
Middle	21	34.4%	4,244	29.1%	0	0.0%	0	0.0%
Upper	29	47.5%	6,884	47.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>61</b>	<b>100.0%</b>	<b>14,607</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	28	45.9%	1,520	10.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	11	18.0%	1,559	10.7%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	22	36.1%	11,528	78.9%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>61</b>	<b>100.0%</b>	<b>14,607</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	40	65.6%	6,751	46.2%	0	0.0%	0	0.0%
Over \$1 Million	21	34.4%	7,856	53.8%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>61</b>	<b>100.0%</b>	<b>14,607</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less



## Loan Distribution Table

\*Small Farm loans are loan sizes that are \$500,000 or less

For Loan Years Up To 2002  
Assessment Area/Group: Dayton Non-MSA - 2002

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%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	130	100.0%	1	100.0%	130	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>130</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>130</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%	2	66.7%	181	76.1%
Middle	2	66.7%	202	84.9%	0	0.0%	0	0.0%
Upper	1	33.3%	36	15.1%	1	33.3%	57	23.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>238</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>238</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%
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%
<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%
Middle	1	100.0%	2,295	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%	2,295	100.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>2,295</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>2,295</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	40.0%	181	6.8%
Middle	3	60.0%	2,497	93.8%	0	0.0%	0	0.0%
Upper	2	40.0%	166	6.2%	2	40.0%	187	7.0%
Unknown	0	0.0%	0	0.0%	1	20.0%	2,295	86.2%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>2,663</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>2,663</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	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%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	3	100.0%	1,349	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>1,349</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	1	33.3%	77	5.7%	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*	2	66.7%	1,272	94.3%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>1,349</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	2	66.7%	577	42.8%	0	0.0%	0	0.0%
Over \$1 Million	1	33.3%	772	57.2%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>1,349</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

## Loan Distribution Table

Exam : Provident Bank

For Loan Years Up To 2002

Assessment Area/Group: All Assessment Areas

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	15	6.5%	891	3.5%	53	23.0%	3,873	15.4%	
Moderate	36	15.7%	2,414	9.6%	60	26.1%	5,296	21.1%	
Middle	99	43.0%	10,176	40.5%	69	30.0%	8,138	32.4%	
Upper	80	34.8%	11,662	46.4%	44	19.1%	7,038	28.0%	
Unknown	0	0.0%	0	0.0%	4	1.7%	798	3.2%	
<b>Total</b>	<b>230</b>	<b>100.0%</b>	<b>25,143</b>	<b>100.0%</b>	<b>230</b>	<b>100.0%</b>	<b>25,143</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	18	3.7%	1,027	1.7%	84	17.4%	5,567	9.4%	
Moderate	65	13.5%	5,143	8.7%	125	25.9%	10,923	18.5%	
Middle	211	43.8%	24,583	41.7%	107	22.2%	11,834	20.1%	
Upper	188	39.0%	28,209	47.8%	145	30.1%	28,484	48.3%	
Unknown	0	0.0%	0	0.0%	21	4.4%	2,154	3.7%	
<b>Total</b>	<b>482</b>	<b>100.0%</b>	<b>58,962</b>	<b>100.0%</b>	<b>482</b>	<b>100.0%</b>	<b>58,962</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	7	2.2%	103	1.4%	77	24.5%	1,728	24.1%	
Moderate	36	11.5%	685	9.6%	87	27.7%	1,743	24.3%	
Middle	175	55.7%	3,904	54.5%	78	24.8%	1,955	27.3%	
Upper	96	30.6%	2,471	34.5%	70	22.3%	1,725	24.1%	
Unknown	0	0.0%	0	0.0%	2	0.6%	12	0.2%	
<b>Total</b>	<b>314</b>	<b>100.0%</b>	<b>7,163</b>	<b>100.0%</b>	<b>314</b>	<b>100.0%</b>	<b>7,163</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%	
Middle	4	66.7%	14,639	38.0%	0	0.0%	0	0.0%	
Upper	2	33.3%	23,900	62.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	6	100.0%	38,539	100.0%	
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>38,539</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>38,539</b>	<b>100.0%</b>	
<b>HMDA Totals</b>									
Low	40	3.9%	2,021	1.6%	214	20.7%	11,168	8.6%	
Moderate	137	13.3%	8,242	6.3%	272	26.4%	17,962	13.8%	
Middle	489	47.4%	53,302	41.1%	254	24.6%	21,927	16.9%	
Upper	366	35.5%	66,242	51.0%	259	25.1%	37,247	28.7%	
Unknown	0	0.0%	0	0.0%	33	3.2%	41,503	32.0%	
<b>Total</b>	<b>1,032</b>	<b>100.0%</b>	<b>129,807</b>	<b>100.0%</b>	<b>1,032</b>	<b>100.0%</b>	<b>129,807</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL BUSINESS/FARM		SMALL FARM		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	61	7.6%	11,880	6.0%	0	0.0%	0	0.0%	
Moderate	60	7.5%	16,687	8.4%	0	0.0%	0	0.0%	
Middle	261	32.5%	61,953	31.3%	0	0.0%	0	0.0%	
Upper	420	52.3%	106,886	54.1%	0	0.0%	0	0.0%	
Unknown	1	0.1%	300	0.2%	0	0.0%	0	0.0%	
<b>Total</b>	<b>803</b>	<b>100.0%</b>	<b>197,706</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	318	39.6%	16,978	8.6%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	207	25.8%	35,322	17.9%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	278	34.6%	145,406	73.5%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>803</b>	<b>100.0%</b>	<b>197,706</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	555	69.1%	110,201	55.7%	0	0.0%	0	0.0%	
Over \$1 Million	248	30.9%	87,505	44.3%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>803</b>	<b>100.0%</b>	<b>197,706</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

## Loan Distribution Table

Exam : Provident Bank

Loan year 2003

Assessment Area/Group: Cincinnati - 2003

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	18	9.2%	1,697	6.9%	52	26.5%	3,647	14.9%	
Moderate	39	19.9%	3,143	12.9%	68	34.7%	7,027	28.8%	
Middle	94	48.0%	10,710	43.8%	37	18.9%	4,608	18.9%	
Upper	45	23.0%	8,889	36.4%	38	19.4%	8,994	36.8%	
Unknown	0	0.0%	0	0.0%	1	0.5%	163	0.7%	
<b>Total</b>	<b>196</b>	<b>100.0%</b>	<b>24,439</b>	<b>100.0%</b>	<b>196</b>	<b>100.0%</b>	<b>24,439</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	21	3.5%	1,409	2.0%	82	13.6%	5,254	7.4%	
Moderate	92	15.2%	7,155	10.1%	187	30.9%	16,091	22.7%	
Middle	313	51.7%	31,490	44.4%	159	26.3%	17,221	24.3%	
Upper	179	29.6%	30,886	43.5%	174	28.8%	32,113	45.3%	
Unknown	0	0.0%	0	0.0%	3	0.5%	261	0.4%	
<b>Total</b>	<b>605</b>	<b>100.0%</b>	<b>70,940</b>	<b>100.0%</b>	<b>605</b>	<b>100.0%</b>	<b>70,940</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	6	3.2%	137	1.9%	39	20.9%	1,010	14.2%	
Moderate	41	21.9%	1,220	17.1%	50	26.7%	1,925	27.0%	
Middle	106	56.7%	3,793	53.3%	39	20.9%	1,632	22.9%	
Upper	34	18.2%	1,967	27.6%	33	17.6%	1,381	19.4%	
Unknown	0	0.0%	0	0.0%	26	13.9%	1,169	16.4%	
<b>Total</b>	<b>187</b>	<b>100.0%</b>	<b>7,117</b>	<b>100.0%</b>	<b>187</b>	<b>100.0%</b>	<b>7,117</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%	
Middle	1	50.0%	7,800	34.1%	0	0.0%	0	0.0%	
Upper	1	50.0%	15,100	65.9%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	2	100.0%	22,900	100.0%	
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>22,900</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>22,900</b>	<b>100.0%</b>	
<b>HMDA Totals</b>									
Low	45	4.5%	3,243	2.6%	173	17.5%	9,911	7.9%	
Moderate	172	17.4%	11,518	9.2%	305	30.8%	25,043	20.0%	
Middle	514	51.9%	53,793	42.9%	235	23.7%	23,461	18.7%	
Upper	259	26.2%	56,842	45.3%	245	24.7%	42,488	33.9%	
Unknown	0	0.0%	0	0.0%	32	3.2%	24,493	19.5%	
<b>Total</b>	<b>990</b>	<b>100.0%</b>	<b>125,396</b>	<b>100.0%</b>	<b>990</b>	<b>100.0%</b>	<b>125,396</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL BUSINESS/FARM		SMALL FARM		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	32	7.2%	6,247	7.3%	0	0.0%	0	0.0%	
Moderate	71	16.0%	12,365	14.5%	0	0.0%	0	0.0%	
Middle	172	38.7%	29,615	34.7%	0	0.0%	0	0.0%	
Upper	164	36.9%	35,809	41.9%	0	0.0%	0	0.0%	
Unknown	5	1.1%	1,350	1.6%	0	0.0%	0	0.0%	
<b>Total</b>	<b>444</b>	<b>100.0%</b>	<b>85,386</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	230	51.8%	10,279	12.0%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	112	25.2%	20,155	23.6%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	102	23.0%	54,952	64.4%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>444</b>	<b>100.0%</b>	<b>85,386</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	339	76.4%	55,080	64.5%	0	0.0%	0	0.0%	
Over \$1 Million	105	23.6%	30,306	35.5%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>444</b>	<b>100.0%</b>	<b>85,386</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

## Loan Distribution Table

Exam : Provident Bank

Loan year 2003

Assessment Area/Group: Cleveland - 2003

Income Categories	By Tract Income				HMDA		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	100.0%	79	100.0%	
Middle	1	100.0%	79	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%	0	0.0%	0	0.0%	
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>79</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>79</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	1	10.0%	42	2.7%	1	10.0%	42	2.7%	
Moderate	0	0.0%	0	0.0%	2	20.0%	218	14.2%	
Middle	3	30.0%	294	19.2%	3	30.0%	532	34.7%	
Upper	6	60.0%	1,197	78.1%	4	40.0%	741	48.3%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>1,533</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>1,533</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%	2	33.3%	126	21.6%	
Middle	2	33.3%	126	21.6%	3	50.0%	452	77.4%	
Upper	4	66.7%	458	78.4%	1	16.7%	6	1.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>584</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>584</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%	
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%	
<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	1	5.9%	42	1.9%	1	5.9%	42	1.9%	
Moderate	0	0.0%	0	0.0%	5	29.4%	423	19.3%	
Middle	6	35.3%	499	22.7%	6	35.3%	984	44.8%	
Upper	10	58.8%	1,655	75.4%	5	29.4%	747	34.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>17</b>	<b>100.0%</b>	<b>2,196</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>2,196</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM		SMALL FARM		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	1	2.7%	250	1.7%	0	0.0%	0	0.0%	
Moderate	8	21.6%	3,575	23.9%	0	0.0%	0	0.0%	
Middle	7	18.9%	3,150	21.1%	0	0.0%	0	0.0%	
Upper	19	51.4%	7,103	47.6%	0	0.0%	0	0.0%	
Unknown	2	5.4%	850	5.7%	0	0.0%	0	0.0%	
<b>Total</b>	<b>37</b>	<b>100.0%</b>	<b>14,928</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	4	10.8%	245	1.6%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	14	37.8%	2,709	18.1%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	19	51.4%	11,974	80.2%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>37</b>	<b>100.0%</b>	<b>14,928</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	24	64.9%	9,000	60.3%	0	0.0%	0	0.0%	
Over \$1 Million	13	35.1%	5,928	39.7%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>37</b>	<b>100.0%</b>	<b>14,928</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

## Loan Distribution Table

Exam : Provident Bank

Loan year 2003

Assessment Area/Group: Columbus - 2003

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	1	25.0%	43	7.4%	
Moderate	1	25.0%	120	20.8%	1	25.0%	120	20.8%	
Middle	1	25.0%	43	7.4%	0	0.0%	0	0.0%	
Upper	2	50.0%	415	71.8%	2	50.0%	415	71.8%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>578</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>578</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	3	18.8%	159	11.2%	
Moderate	4	25.0%	262	18.4%	2	12.5%	187	13.1%	
Middle	9	56.3%	749	52.6%	5	31.3%	522	36.7%	
Upper	3	18.8%	412	29.0%	3	18.8%	346	24.3%	
Unknown	0	0.0%	0	0.0%	3	18.8%	209	14.7%	
<b>Total</b>	<b>16</b>	<b>100.0%</b>	<b>1,423</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>1,423</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	1	14.3%	3	0.8%	
Moderate	2	28.6%	10	2.7%	2	28.6%	21	5.8%	
Middle	1	14.3%	13	3.6%	3	42.9%	290	79.7%	
Upper	4	57.1%	341	93.7%	1	14.3%	50	13.7%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>364</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>364</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	2	22.2%	21,862	31.5%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	5	55.6%	29,002	41.8%	0	0.0%	0	0.0%	
Upper	2	22.2%	18,567	26.7%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	9	100.0%	69,431	100.0%	
<b>Total</b>	<b>9</b>	<b>100.0%</b>	<b>69,431</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>69,431</b>	<b>100.0%</b>	
<b>HMDA Totals</b>									
Low	2	5.6%	21,862	30.5%	5	13.9%	205	0.3%	
Moderate	7	19.4%	392	0.5%	5	13.9%	328	0.5%	
Middle	16	44.4%	29,807	41.5%	8	22.2%	812	1.1%	
Upper	11	30.6%	19,735	27.5%	6	16.7%	811	1.1%	
Unknown	0	0.0%	0	0.0%	12	33.3%	69,640	97.0%	
<b>Total</b>	<b>36</b>	<b>100.0%</b>	<b>71,796</b>	<b>100.0%</b>	<b>36</b>	<b>100.0%</b>	<b>71,796</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM		SMALL FARM		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	7	10.1%	2,580	9.6%	0	0.0%	0	0.0%	
Moderate	9	13.0%	2,851	10.6%	0	0.0%	0	0.0%	
Middle	25	36.2%	11,322	42.2%	0	0.0%	0	0.0%	
Upper	28	40.6%	10,047	37.5%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>69</b>	<b>100.0%</b>	<b>26,800</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	15	21.7%	964	3.6%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	14	20.3%	2,636	9.8%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	40	58.0%	23,200	86.6%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>69</b>	<b>100.0%</b>	<b>26,800</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	51	73.9%	17,716	66.1%	0	0.0%	0	0.0%	
Over \$1 Million	18	26.1%	9,084	33.9%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>69</b>	<b>100.0%</b>	<b>26,800</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

## Loan Distribution Table

\*Small Farm loans are loan sizes that are \$500,000 or less

Loan year 2003

Assessment Area/Group: Dayton MSA- 2003

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	1	3.0%	74	2.8%	8	24.2%	482	18.0%
Moderate	6	18.2%	407	15.2%	17	51.5%	1,367	51.2%
Middle	20	60.6%	1,589	59.5%	7	21.2%	736	27.5%
Upper	6	18.2%	602	22.5%	1	3.0%	87	3.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>33</b>	<b>100.0%</b>	<b>2,672</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>2,672</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	2	3.2%	97	2.0%	9	14.5%	546	11.2%
Moderate	10	16.1%	590	12.1%	11	17.7%	861	17.6%
Middle	34	54.8%	2,772	56.7%	21	33.9%	1,607	32.9%
Upper	16	25.8%	1,429	29.2%	18	29.0%	1,662	34.0%
Unknown	0	0.0%	0	0.0%	3	4.8%	212	4.3%
<b>Total</b>	<b>62</b>	<b>100.0%</b>	<b>4,888</b>	<b>100.0%</b>	<b>62</b>	<b>100.0%</b>	<b>4,888</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	6.3%	91	9.4%	2	12.5%	162	16.8%
Middle	11	68.8%	555	57.5%	9	56.3%	441	45.7%
Upper	4	25.0%	320	33.1%	4	25.0%	308	31.9%
Unknown	0	0.0%	0	0.0%	1	6.3%	55	5.7%
<b>Total</b>	<b>16</b>	<b>100.0%</b>	<b>966</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>966</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%	3,365	39.3%	0	0.0%	0	0.0%
Middle	1	50.0%	5,196	60.7%	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%	8,561	100.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>8,561</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>8,561</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	3	2.7%	171	1.0%	17	15.0%	1,028	6.0%
Moderate	18	15.9%	4,453	26.1%	30	26.5%	2,390	14.0%
Middle	66	58.4%	10,112	59.2%	37	32.7%	2,784	16.3%
Upper	26	23.0%	2,351	13.8%	23	20.4%	2,057	12.0%
Unknown	0	0.0%	0	0.0%	6	5.3%	8,828	51.7%
<b>Total</b>	<b>113</b>	<b>100.0%</b>	<b>17,087</b>	<b>100.0%</b>	<b>113</b>	<b>100.0%</b>	<b>17,087</b>	<b>100.0%</b>
Income Categories	SMALL BUSINESS/SMB							
	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	4	9.3%	803	8.0%	0	0.0%	0	0.0%
Moderate	9	20.9%	2,192	21.9%	0	0.0%	0	0.0%
Middle	13	30.2%	4,069	40.6%	0	0.0%	0	0.0%
Upper	17	39.5%	2,963	29.6%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>43</b>	<b>100.0%</b>	<b>10,027</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	19	44.2%	1,169	11.7%	0	0.0%	0	0.0%
\$100,001 - \$250,000	9	20.9%	1,777	17.7%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	15	34.9%	7,081	70.6%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>43</b>	<b>100.0%</b>	<b>10,027</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	33	76.7%	8,089	80.7%	0	0.0%	0	0.0%
Over \$1 Million	10	23.3%	1,938	19.3%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>43</b>	<b>100.0%</b>	<b>10,027</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

## Loan Distribution Table

\*Small Farm loans are loan sizes that are \$500,000 or less

Loan year 2003

Assessment Area/Group: Dayton Non-MSA - 2003

Income Categories	By Tract Income				HMDA		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	100.0%	118	100.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	1	100.0%	118	100.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>118</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>118</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	60.0%	199	59.6%	
Middle	5	100.0%	334	100.0%	2	40.0%	135	40.4%	
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%	
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>334</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>334</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	1	25.0%	73	52.5%	
Moderate	0	0.0%	0	0.0%	2	50.0%	56	40.3%	
Middle	3	75.0%	129	92.8%	0	0.0%	0	0.0%	
Upper	1	25.0%	10	7.2%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	1	25.0%	10	7.2%	
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>139</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>139</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%	
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%	
<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	10.0%	73	12.4%	
Moderate	0	0.0%	0	0.0%	6	60.0%	373	63.1%	
Middle	8	80.0%	463	78.3%	2	20.0%	135	22.8%	
Upper	2	20.0%	128	21.7%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	1	10.0%	10	1.7%	
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>591</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>591</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	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%	
Middle	1	100.0%	50	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%	0	0.0%	0	0.0%	
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>50</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<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*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>50</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	1	100.0%	50	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%	
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>50</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

## Loan Distribution Table

Exam : Provident Bank

Loan year 2003

Assessment Area/Group: All Assessment Areas

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	19	8.1%	1,771	6.4%	61	26.0%	4,172	15.0%	
Moderate	46	19.6%	3,670	13.2%	88	37.4%	8,711	31.2%	
Middle	116	49.4%	12,421	44.5%	44	18.7%	5,344	19.2%	
Upper	54	23.0%	10,024	35.9%	41	17.4%	9,496	34.1%	
Unknown	0	0.0%	0	0.0%	1	0.4%	163	0.6%	
<b>Total</b>	<b>235</b>	<b>100.0%</b>	<b>27,886</b>	<b>100.0%</b>	<b>235</b>	<b>100.0%</b>	<b>27,886</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	24	3.4%	1,548	2.0%	95	13.6%	6,001	7.6%	
Moderate	106	15.2%	8,007	10.1%	205	29.4%	17,556	22.2%	
Middle	364	52.1%	35,639	45.0%	190	27.2%	20,017	25.3%	
Upper	204	29.2%	33,924	42.9%	199	28.5%	34,862	44.1%	
Unknown	0	0.0%	0	0.0%	9	1.3%	682	0.9%	
<b>Total</b>	<b>698</b>	<b>100.0%</b>	<b>79,118</b>	<b>100.0%</b>	<b>698</b>	<b>100.0%</b>	<b>79,118</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	6	2.7%	137	1.5%	41	18.6%	1,086	11.8%	
Moderate	44	20.0%	1,321	14.4%	58	26.4%	2,290	25.0%	
Middle	123	55.9%	4,616	50.3%	54	24.5%	2,815	30.7%	
Upper	47	21.4%	3,096	33.8%	39	17.7%	1,745	19.0%	
Unknown	0	0.0%	0	0.0%	28	12.7%	1,234	13.5%	
<b>Total</b>	<b>220</b>	<b>100.0%</b>	<b>9,170</b>	<b>100.0%</b>	<b>220</b>	<b>100.0%</b>	<b>9,170</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	2	15.4%	21,862	21.7%	0	0.0%	0	0.0%	
Moderate	1	7.7%	3,365	3.3%	0	0.0%	0	0.0%	
Middle	7	53.8%	41,998	41.6%	0	0.0%	0	0.0%	
Upper	3	23.1%	33,667	33.4%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	13	100.0%	100,892	100.0%	
<b>Total</b>	<b>13</b>	<b>100.0%</b>	<b>100,892</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>100,892</b>	<b>100.0%</b>	
<b>HMDA Totals</b>									
Low	51	4.4%	25,318	11.7%	197	16.9%	11,259	5.2%	
Moderate	197	16.9%	16,363	7.5%	351	30.1%	28,557	13.2%	
Middle	610	52.3%	94,674	43.6%	288	24.7%	28,176	13.0%	
Upper	308	26.4%	80,711	37.2%	279	23.9%	46,103	21.2%	
Unknown	0	0.0%	0	0.0%	51	4.4%	102,971	47.4%	
<b>Total</b>	<b>1,166</b>	<b>100.0%</b>	<b>217,066</b>	<b>100.0%</b>	<b>1,166</b>	<b>100.0%</b>	<b>217,066</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM		SMALL FARM		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	44	7.4%	9,880	7.2%	0	0.0%	0	0.0%	
Moderate	97	16.3%	20,983	15.3%	0	0.0%	0	0.0%	
Middle	218	36.7%	48,206	35.1%	0	0.0%	0	0.0%	
Upper	228	38.4%	55,922	40.8%	0	0.0%	0	0.0%	
Unknown	7	1.2%	2,200	1.6%	0	0.0%	0	0.0%	
<b>Total</b>	<b>594</b>	<b>100.0%</b>	<b>137,191</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	269	45.3%	12,707	9.3%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	149	25.1%	27,277	19.9%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	176	29.6%	97,207	70.9%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>594</b>	<b>100.0%</b>	<b>137,191</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	448	75.4%	89,935	65.6%	0	0.0%	0	0.0%	
Over \$1 Million	146	24.6%	47,256	34.4%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>594</b>	<b>100.0%</b>	<b>137,191</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

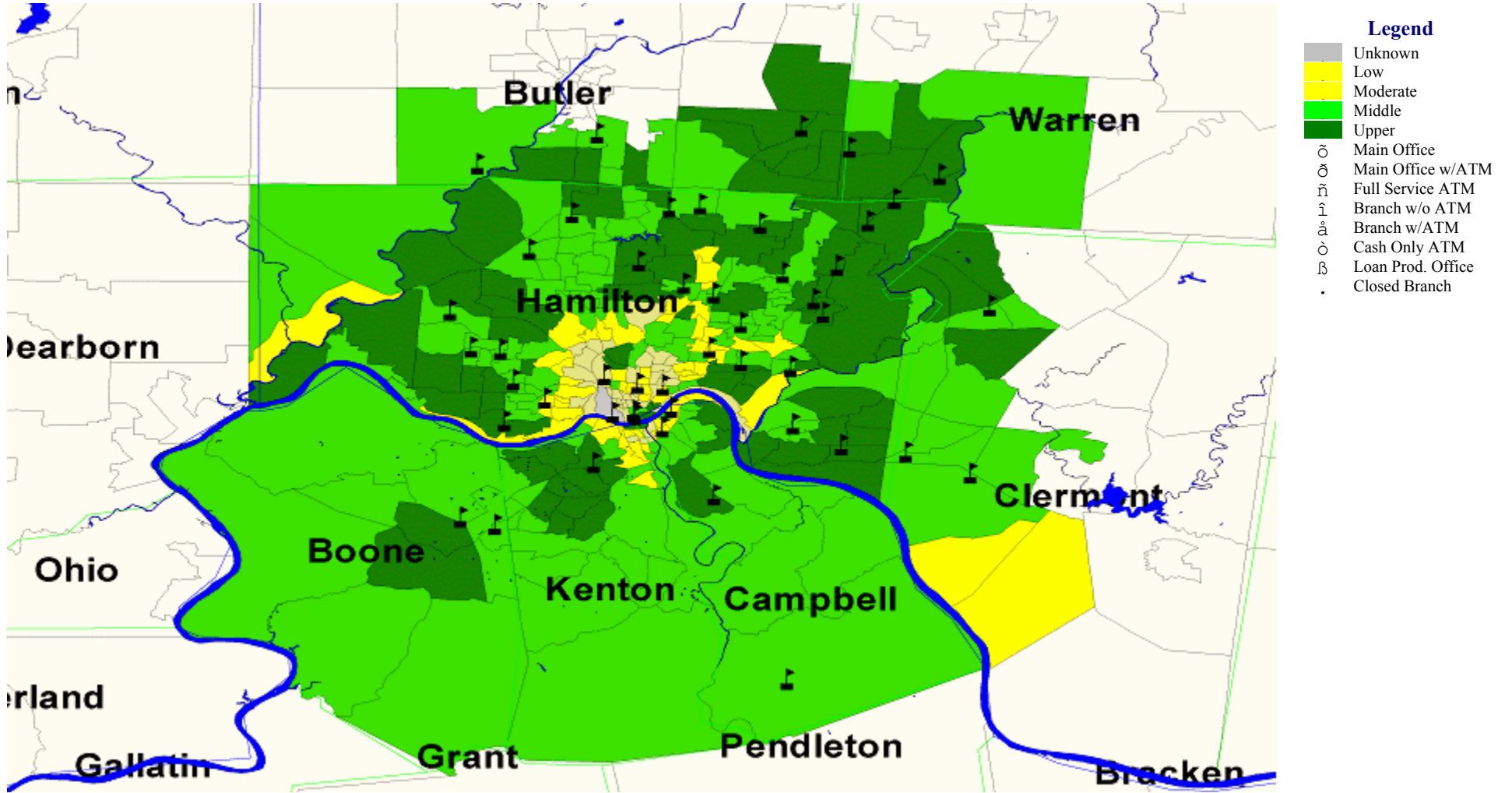
\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

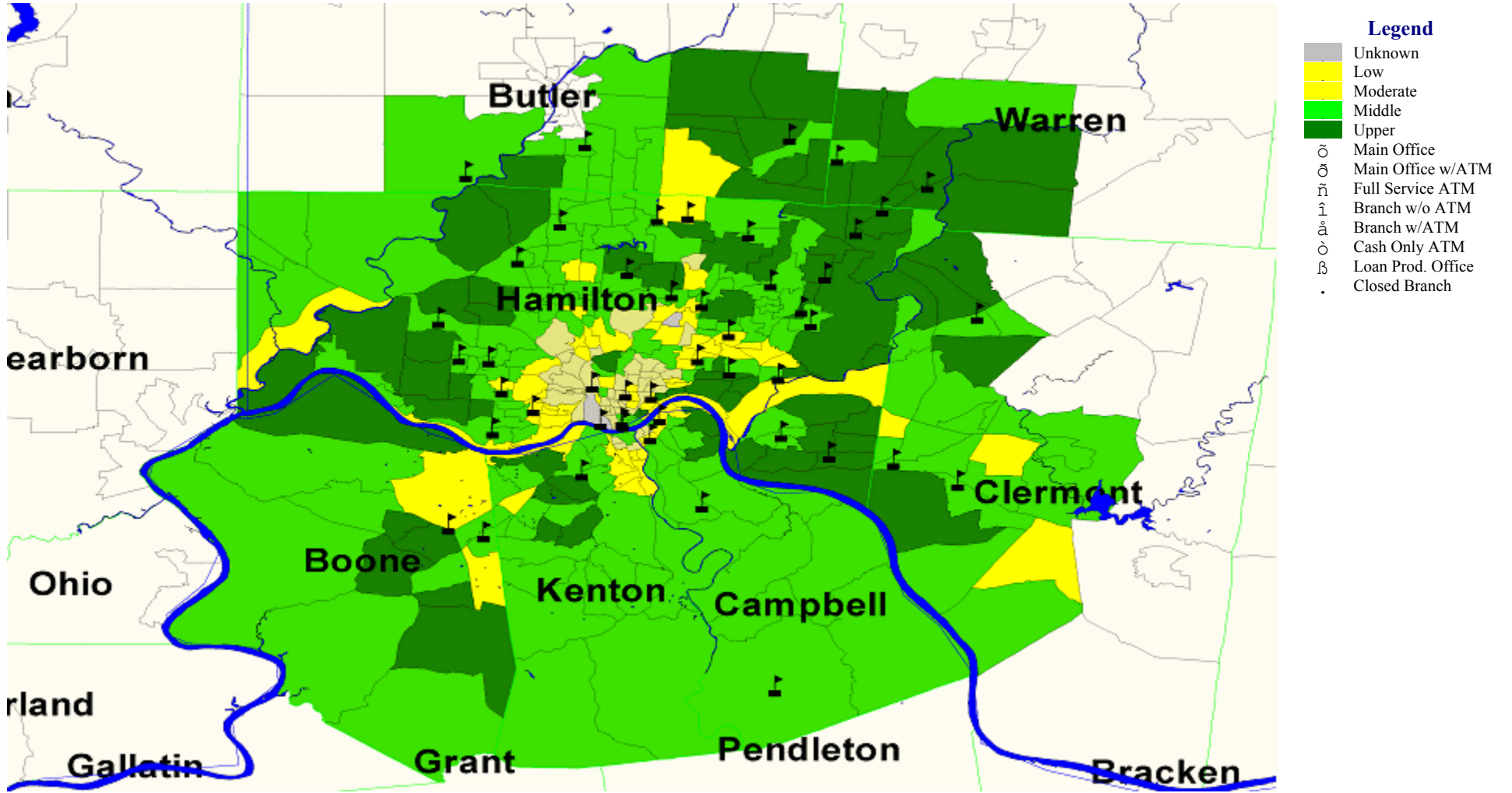


**APPENDIX F**  
**ASSESSMENT AREA MAPS**

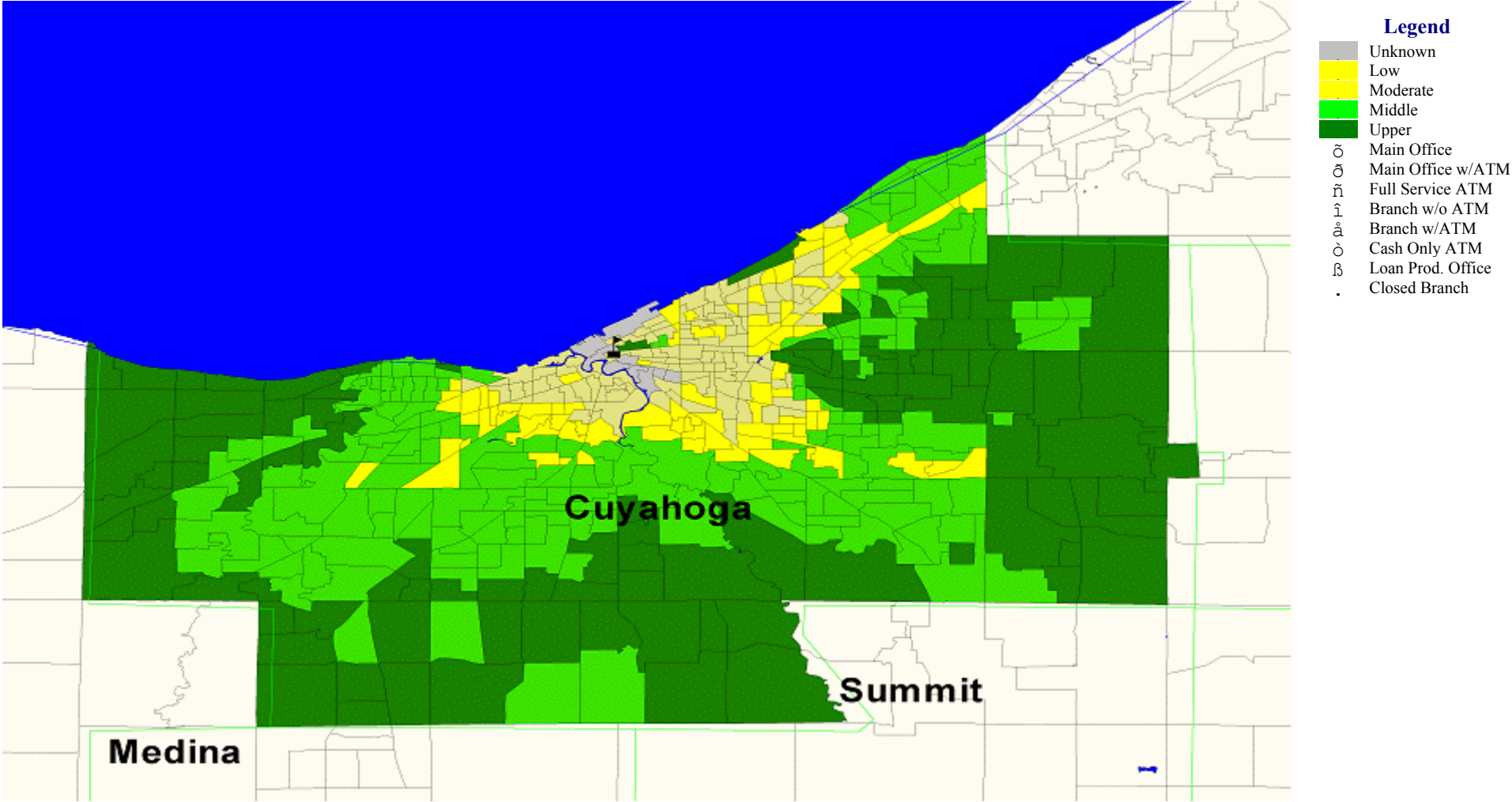
**Provident Bank**  
**Assessment Area: Cincinnati (1990 census)**  
**Loan Year: 2002**



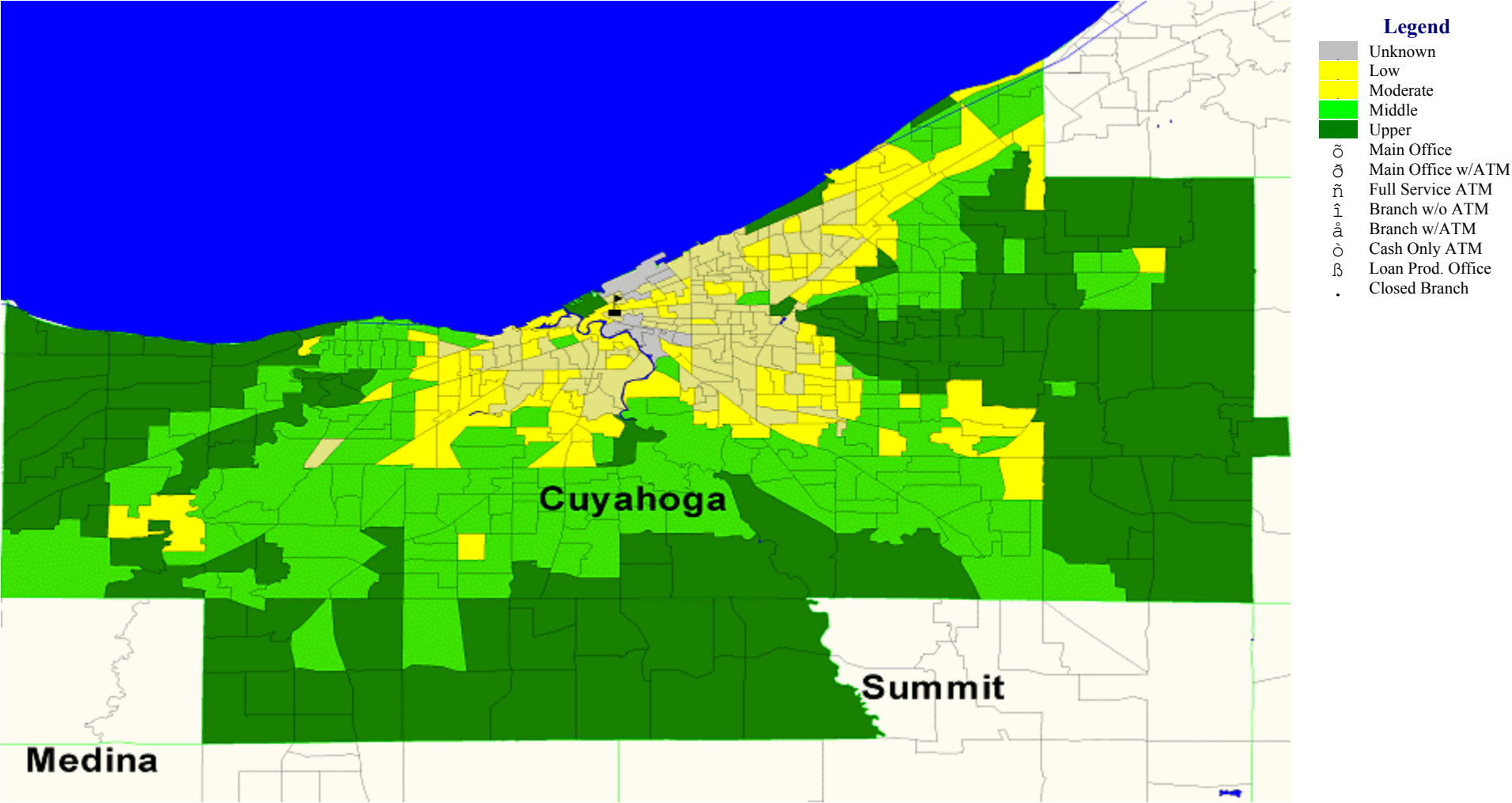
**Provident Bank**  
**Assessment Area: Cincinnati (2000 census)**  
**Loan Year: 2003**



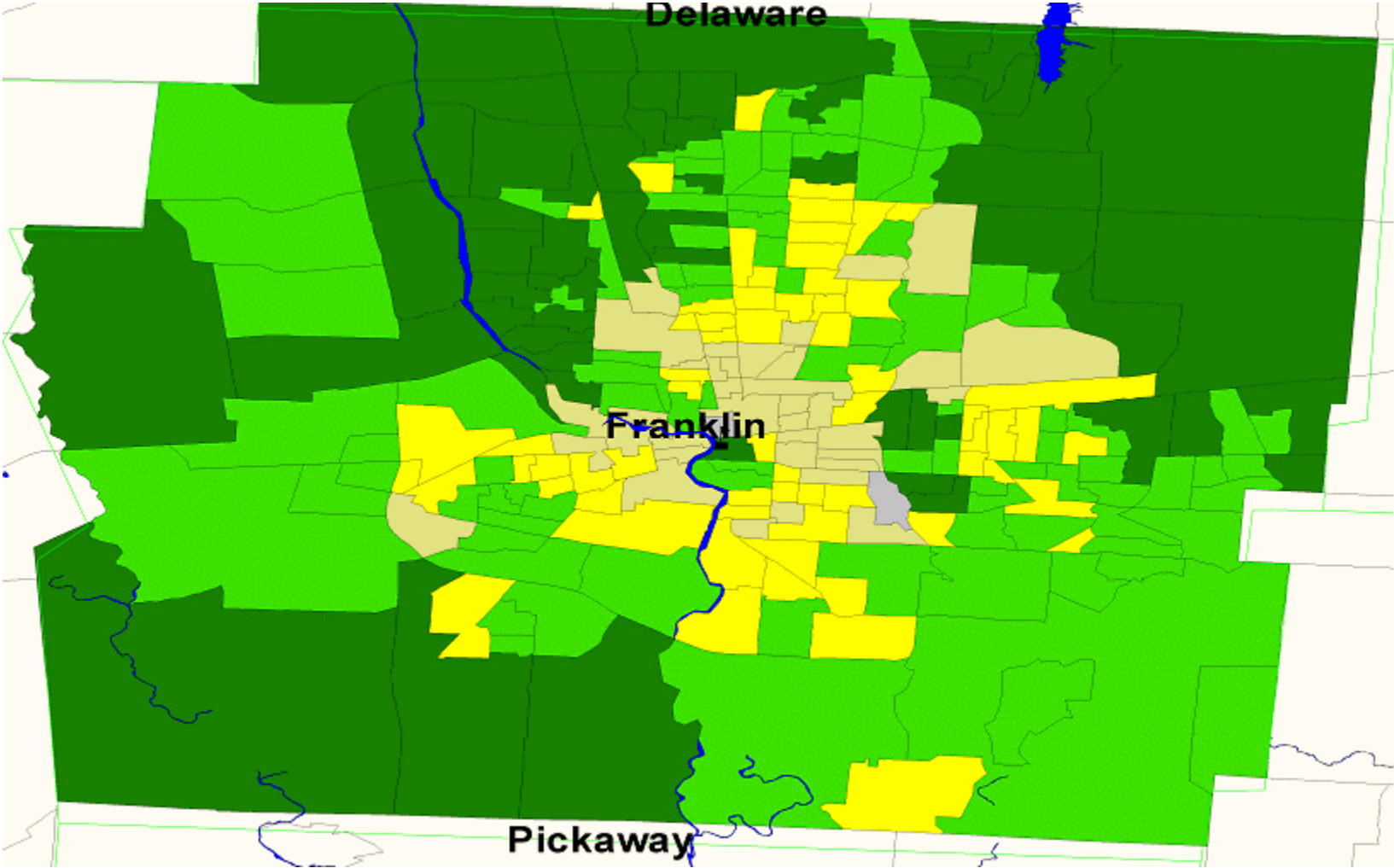
**Provident Bank**  
**Assessment Area: Cleveland (1990 census)**  
**Loan Year: 2002**



**Provident Bank**  
**Assessment Area: Cleveland (2000 census)**  
**Loan Year: 2003**

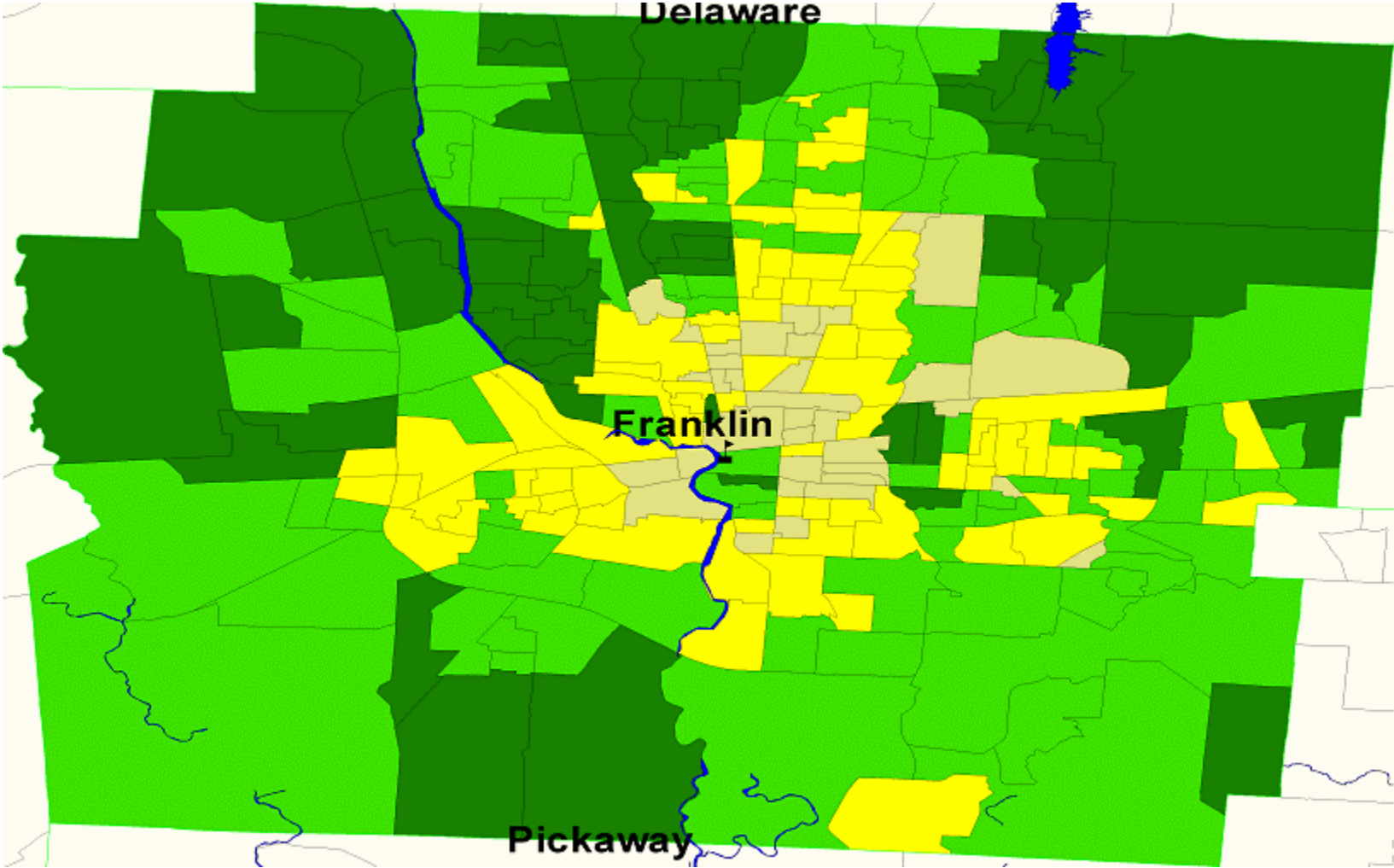


**Provident Bank**  
**Assessment Area: Columbus (1990 census)**  
**Loan Year: 2002**



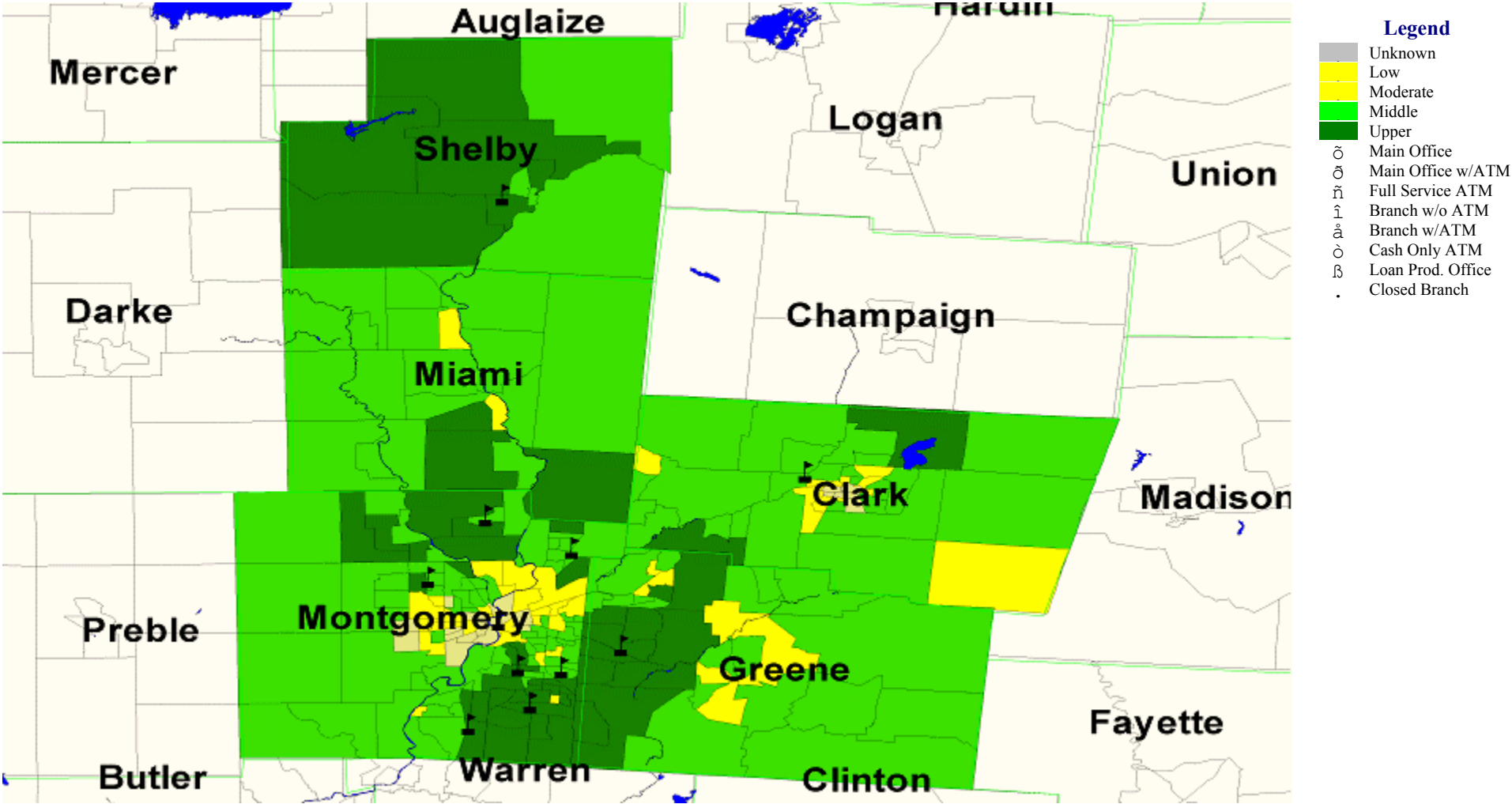
- Legend**
- Unknown
  - Low
  - Moderate
  - Middle
  - Upper
  - Main Office
  - ⊖ Main Office w/ATM
  - ⌘ Full Service ATM
  - ⊕ Branch w/o ATM
  - ⊖ Branch w/ATM
  - ⊖ Cash Only ATM
  - ⊖ Loan Prod. Office
  - Closed Branch

**Provident Bank**  
**Assessment Area: Columbus (2000 census)**  
**Loan Year: 2003**



- Legend**
- Unknown
  - Low
  - Moderate
  - Middle
  - Upper
  - Main Office
  - ⊖ Main Office w/ATM
  - ⊕ Full Service ATM
  - ⊖ Branch w/o ATM
  - ⊕ Branch w/ATM
  - Cash Only ATM
  - β Loan Prod. Office
  - Closed Branch

**Provident Bank**  
**Assessment Area: Dayton (1990 census)**  
**Loan Year: 2002**





**Provident Bank**  
**Assessment Area: Dayton (2000 census)**  
**Loan Year: 2003**

