

PUBLIC DISCLOSURE

July 26, 2004

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Community First Bank & Trust Company
RSSD #820310

225 N. Main Street
Celina, Ohio 45822

Federal Reserve Bank of Cleveland

P.O. Box 6387
Cleveland, Ohio 44101

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.

TABLE OF CONTENTS

Institution Rating	
Institution's CRA Rating	1
Table of Performance Test Ratings	1
Summary of Major Factors Supporting Rating	1
Institution	
Description of Institution.....	2
Scope of Examination	4
Conclusions With Respect to Performance Tests.....	5
State of Ohio	
State Rating	7
Scope of Examination	7
Description of Operations.....	7
Conclusions With Respect to Performance Tests.....	8
Non-Metropolitan Area – Western Ohio (Full Review)	
Description of Operations.....	10
Conclusions With Respect to Performance Tests.....	13
Metropolitan Area – Lima MSA #4320 (Limited Review)	21
Non-Metropolitan Area – North Central Ohio (Limited Review)	22
State of Indiana	
State Rating	23
Scope of Examination	23
Description of Operations.....	23
Conclusions With Respect to Performance Tests.....	24
Metropolitan Area – Ft. Wayne MSA #2760 (Full Review)	
Description of Operations.....	26
Conclusions With Respect to Performance Tests.....	28
Non-Metropolitan Area – Eastern Indiana (Limited Review).....	35
Non-Metropolitan Area – North Central Indiana (Limited Review).....	35
Appendices	
CRA Appendix A: Scope of Examination	37
CRA Appendix B: Glossary	38
CRA Appendix C: CRA Core Tables.....	41
CRA Appendix D: Assessment Area Maps	64

INSTITUTION RATING

INSTITUTION'S CRA RATING: SATISFACTORY

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

PERFORMANCE LEVELS	<u>Community First Bank & Trust Company</u>		
	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		X
Low Satisfactory		X	
Needs to Improve			
Substantial Noncompliance			

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

Major factors supporting the institution's rating include:

- Good level of lending activity
- Good geographic distribution of home purchase, refinance, small business, and small farm loans
- Good borrower distribution of home purchase, refinance, small business, and small farm loans
- Adequate level of community development investments
- Retail banking offices that are reasonably accessible to all portions of the bank's assessment areas
- Relatively high level of community development services

DESCRIPTION OF INSTITUTION

Community First Bank & Trust (“Community First”) is headquartered in Celina, Ohio and is a wholly-owned subsidiary of First Financial Bancorp (“FFBC”) in Hamilton, Ohio. On July 16, 2004, FFBC merged two other wholly-owned banking subsidiaries (Indiana Lawrence Bank, North Manchester, Indiana, and Clyde Savings Bank, Clyde, Ohio) into Community First. The combined assets of the three banks approximates \$889 million, based on March 31, 2004 data and represents 22.8% of FFBC’s aggregate assets (\$3.9 billion).

Community First operates profitably, with loans comprising a majority of its assets. The bank’s assets are largely funded by deposits. The bank primarily originates consumer, commercial, and agricultural loans secured by real estate, followed by loans to individuals, and commercial and agricultural loans secured by other assets or that are unsecured. The following chart provides key financial information regarding the three former banking subsidiaries that comprise Community First as of this performance evaluation date.

KEY FINANCIAL RATIOS AS OF MARCH 31, 2004			
	Community First	Clyde Savings	Indiana Lawrence
RETURN ON AVERAGE ASSETS	1.00	1.34	.7
NET LOANS & LEASES TO AVERAGE ASSETS	67.3	80.7	67.5
INVESTMENTS TO AVERAGE ASSETS	21.2	12.6	18.8
TOTAL DEPOSITS TO AVERAGE ASSETS	74.4	80.3	80.1
NET LOANS & LEASES TO TOTAL DEPOSITS	92.2	98.3	85.5
1-4 FAMILY RESIDENTIAL LOANS TO AVERAGE LOANS	39.6	33.0	33.2
COMMERCIAL/AGRICULTURAL REAL ESTATE LOANS TO AVERAGE LOANS	30.4	32.7	50.5
CONSUMER LOANS TO AVERAGE LOANS	17.8	22.4	5.7
COMMERCIAL/AGRICULTURAL LOANS TO AVERAGE LOANS	11.7	10.5	9.9

Community First operates 29 branches throughout three assessment areas in Ohio as well as the three assessment areas in Indiana. The bank’s assessment areas are as follows:

Ohio

- Non-MSA Western Ohio includes all of Paulding, Mercer, and Van Wert counties and portions of Darke, Defiance, and Williams counties,
- MSA 4320 (Lima, Ohio) includes portions of Allen and Auglaize counties, and
- Non-MSA North Central Ohio includes all of Sandusky County and is the assessment area of the former Clyde Savings Bank.

Indiana

- MSA 2760 (Ft. Wayne, Indiana) includes portions of Allen County,
- Non-MSA Eastern Indiana includes all of Randolph County and portions of Jay County, and
- Non-MSA North Central Indiana includes all of Fulton, Kosciusko, and Wabash counties and is the assessment area of the former Indiana Lawrence Bank.

Community First changed four of its assessment areas (Non-MSA Western Ohio, Lima MSA 4320, Ft. Wayne MSA 2760, and Non-MSA Eastern Indiana) in 2003 due to the closing of two branches and to more accurately reflect the institution's ability to serve the community given its branch distribution network. These changes are discussed under the "Description of Operations" section of each assessment area as referenced on the "Table of Contents."

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

The following chart presents the previous performance evaluation ratings for the three former banking subsidiaries that comprise Community First as of this performance evaluation date.

Institution	Performance Evaluation Date	Overall Rating	Lending Test	Investment Test	Services Test
Community First Bank & Trust Co	July 22, 2002	Satisfactory	High Satisfactory	Low Satisfactory	Low Satisfactory
Clyde Savings Bank	April 1, 2003	Satisfactory	High Satisfactory	Low Satisfactory	Low Satisfactory
Indiana Lawrence Bank	July 7, 2003	Satisfactory	High Satisfactory	Low Satisfactory	High Satisfactory

SCOPE OF EXAMINATION

Community First was evaluated in accordance with the CRA examination procedures for a large bank. The Non-MSA Western Ohio and the Ft. Wayne, Indiana MSA 2760 assessment areas were reviewed using full-scope examination procedures. The remaining four assessment areas were reviewed using the limited-scope examination procedures.

In determining the ratings, assessment areas were weighted based upon the:

- Level of lending and deposit activity within the assessment area,
- Overall presence in each respective market,
- Economic and demographic factors, and
- Bank's strategic goals and objectives.

The state of Ohio rating and the Non-MSA Western Ohio assessment area received the greatest weighting in this performance evaluation given the significance of lending, deposit activity, and the branch distribution network. The "Description of Operations" section for each state and each assessment area as referenced in the "Table of Contents" provides additional support for this weighting.

The examination covers the time period from July 22, 2002 through July 26, 2004 for four bank's assessment areas (Non-MSA Western Ohio, Lima MSA 4320, Ft. Wayne MSA 2760, and Non-MSA Eastern Indiana) prior to the merger with Clyde Savings Bank and Indiana Lawrence Bank. Lending data for these assessment areas includes all of calendar years 2002 and 2003.

The examination covers the time period from April 1, 2003 through July 26, 2004 for the Non-MSA North Central Ohio assessment area of the former Clyde Savings Bank. Lending data for this assessment area includes all of calendar year 2003. The examination period for this assessment area is shorter as the Federal Deposit Insurance Corporation ("FDIC") conducted a performance evaluation as of April 1, 2003, which included 2002 lending data.

The examination covers the time period July 7, 2003 through July 26, 2004 for the Non-MSA North Central Indiana assessment area of the former Indiana Lawrence Bank. Lending data for this assessment area includes all of calendar year 2003. The examination period for this assessment area is shorter, since the FDIC conducted a performance evaluation as of July 7, 2003, which included 2002 lending data.

The following loan types were considered in this evaluation:

- Home purchase loans (conventional and government insured),
- Refinance of home purchase and home improvement loans,
- Small business loans, and
- Small farm loans.

Lending data for multiple years is normally combined and compared to demographic information for purposes of conducting performance evaluations. However, 2002 and 2003 data is analyzed separately, as 2002 lending data is compared to 1990 census data, 2003 lending data is compared to 2000 census data, due to changes to the bank's assessment area from 2002 to 2003.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Community First's lending performance is rated "high satisfactory," given the level of lending activity, geographic distribution, and borrower distribution and despite the low level of community development lending.

Lending Activity

The bank's lending activity reflects a good responsiveness to credit needs. The Non-MSA Western Ohio assessment area comprises the largest percentage of deposit and lending activity for the institution. The following chart details the number and dollar amount of loans by loan type considered during this evaluation.

Summary of Lending Activity				
Loan Type	#	%	\$ ('000s)	%
Home purchase loans	475	10.2	40,456	10.4
Refinance loans	2,201	47.1	188,138	48.4
Small business loans	1,255	26.8	104,461	26.9
Small farm loans	744	15.9	55,352	14.3
TOTAL LOANS	4,675	100.0	388,407	100.0

Assessment Area Concentration

Community First originated a substantial majority of its loans, both by number and dollar amount, within its six assessment areas. The following chart indicates that 83.3% of the bank's loans by number and 86.4% of the bank's loans by dollar amount are originated within its assessment areas.

Lending Inside and Outside the Assessment Area								
	Inside				Outside			
	#	%	\$ ('000s)	%	#	%	\$ ('000s)	%
Home purchase loans	380	80.0	33,474	82.7	95	20.0	6,982	17.3
Refinance loans	2,004	91.0	168,013	89.3	197	9.0	20,125	10.7
Small business loans	847	67.5	86,538	82.8	408	32.5	17,923	17.2
Small farm loans	665	89.4	47,517	85.8	79	10.6	7,835	14.2
TOTAL LOANS	3,896	83.3	335,542	86.4	779	16.7	52,865	13.6

Geographic and Borrower Distribution

The bank's geographic distribution is good, considering that five of the six assessment areas are predominately middle-income areas. The distribution of small business and small farm loans is consistently strong, while the distribution of home purchase and refinance loans is generally strong.

The bank's borrower distribution is good. Lending to low-income borrowers for home purchase and refinance loans was considered strong, while the bank's lending to moderate-income borrowers was generally excellent. Lending to small businesses and small farms was also consistently strong.

To enhance its lending performance, Community First participates in several government guaranteed and insured lending programs to promote affordable housing, small business, and small farm lending, including the Guaranteed Rural Housing Loan Program, the Community Housing Improvement Program, SBA Loan Programs, and the Farm Services Agency Program.

Community Development Lending

Community First's record of originating community development loans is considered poor, as few community development loans were originated since the previous examination. Opportunities for community development lending are more limited in rural assessment areas and assessment areas with limited low- and moderate-income geographies. Additionally, a high level of competition for community development lending exists with large regional and national banks also operating in these assessment areas.

INVESTMENT TEST

Community First's level of community development investment is rated "low satisfactory." Since the previous examination, the bank has purchased three securitized investments promoting affordable housing programs. In addition, the bank maintains three securitized investments promoting statewide affordable housing programs that were purchased prior to the previous examination. The bank continues to support organizations throughout its assessment areas that promote affordable housing, economic development, small businesses, small farms, and community services through charitable grants.

SERVICE TEST

The bank's performance under the service test is rated "high satisfactory." The retail banking offices are reasonably accessible to all portions of the bank's assessment areas. Services, products, and hours are fairly consistent across all branches and provide reasonable access by all members of the assessment area. The bank provides a relatively high level of community development services.

COMPLIANCE WITH ANTIDISCRIMINATION LAWS

No violations of the substantive provisions of the anti-discrimination laws and regulations were identified during the examination. Community First maintains fair lending policies and procedures and provides bank staff with training with respect to fair lending practices.

STATE OF OHIO

CRA RATING FOR THE STATE OF OHIO:

<i>The lending test is rated:</i>	<i>High Satisfactory</i>
<i>The investment test is rated:</i>	<i>Low Satisfactory</i>
<i>The service test is rated:</i>	<i>High Satisfactory</i>

Major factors supporting the rating include:

- Good level of lending activity
- Good geographic distribution of home purchase, refinance, small business, and small farm loans
- Good borrower distribution of home purchase, refinance, small business, and small farm loans
- Adequate level of community development investments
- Retail banking offices that are reasonably accessible to all portions of the bank's assessment areas
- Relatively high level of community development services

SCOPE OF EXAMINATION

The scope of the examination for the state of Ohio is consistent with the scope of the examination for the institution. The Non-MSA Western Ohio assessment area was reviewed using the full-scope examination procedures and was weighted more heavily in the performance evaluation for the state of Ohio given the proportion of lending and the branch distribution. The Lima, Ohio MSA 4320 and Non-MSA North Central Ohio assessment areas were reviewed using the limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF OHIO

Community First operates 18 of its 29 branches (62%) in the state of Ohio. The institution has defined three assessment areas including Non-MSA Western Ohio, Lima MSA 4320, and Non-MSA North Central Ohio. These assessment areas are discussed under the "Description of Operations" section of each assessment area as referenced in the "Table of Contents."

Community First's deposits in the state of Ohio represent 79% of the institution's total deposits, while lending in the state of Ohio represents 84% of the institution's total lending based upon lending data considered in this evaluation.

According to the DCIS/OTS¹ report, dated June 30, 2003, Community First's market share of deposits in the state of Ohio is .27%, which ranks the bank 33rd in deposit market share. The institution competes with many national and regional banking organizations within its assessment areas.

¹ FDIC/OTS Summary of Deposits (website: www.fdic.gov)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF OHIO

LENDING TEST

Community First's lending performance in the state of Ohio is rated "high satisfactory" given the level of lending activity, geographic distribution, and borrower distribution and considering the relatively low level of community development lending.

Lending Activity

The bank's lending activity reflects a good responsiveness to credit needs given the percentage of the bank's deposits, loans, and branch locations in the state of Ohio. The Non-MSA Western Ohio assessment area comprises the largest percentage of lending activity in the state of Ohio given the percentage of deposits and branches in that assessment area.

Geographic and Borrower Distribution

The bank's geographic distribution in the state of Ohio is good considering that the three assessment areas in the state are predominately middle-income areas. The distribution of small business and small farm loans is consistently strong, while the distribution of home purchase and refinance loans is generally strong. Although weak performance was noted in 2002 in the Lima MSA, this performance is adequate given the distribution of retail banking offices, demographics of the assessment area, and competition from other financial institutions.

The bank's borrower distribution in the state of Ohio is good. Lending to low-income borrowers for home purchase and refinance loans was strong, while lending to moderate-income borrowers was excellent. Lending to small businesses and small farms was also consistently strong.

To enhance its lending performance, Community First participates in several government guaranteed and insured lending programs to promote affordable housing, small business, and small farm lending including the Guaranteed Rural Housing Loan Program, the Community Housing Improvement Program, SBA Loan Programs, and the Farm Services Agency Program.

Community Development Loans

Community First's record of originating community development loans in the state of Ohio is considered poor, as no community development loans were originated since the previous examination. However, as noted under small business lending the bank does support economic development through lending to small businesses.

Opportunities for community development lending are more limited in rural assessment areas and assessment areas with limited low- and moderate-income geographies. Additionally, a high level of competition for community development lending exists with large regional and national banks operating in the assessment area.

INVESTMENT TEST

Community First's level of community development investments in the state of Ohio is rated "low satisfactory." Since the previous examination, the bank has purchased a \$1 million securitized investment in an affordable housing program that provides Section 8 housing in the North Central Ohio assessment area. During the previous examination, the bank had purchased two Ohio Housing Finance Agency bonds. The bank continues to have over \$840,000 outstanding on these two investments. In addition to investments, the bank made over \$18,000 in grants to organizations primarily in the Non-MSA Western Ohio assessment area.

SERVICE TEST

The bank's performance under the service test in the state of Ohio is rated "high satisfactory." The retail banking offices are reasonably accessible to all portions of the bank's assessment areas. Services, products, and hours are fairly consistent across all branches and provide reasonable access by all members of the assessment area. The bank provides a relatively high level of community development services.

NON-METROPOLITAN STATEWIDE AREA

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

The Non-MSA Western Ohio assessment area includes all of Paulding, Mercer, and Van Wert counties and portions of Darke, Defiance, and Williams counties. The assessment area was expanded in 2002 after the conclusion of the previous examination; therefore, demographic information presented below based on 1990 census data differs from the previous performance evaluation demographic data. The assessment area was again adjusted from 2002 to 2003 to reflect the sale of a branch in southeastern Mercer County and to more accurately reflect the bank's market area. Twelve bank branches serve this assessment area.

The assessment area for 2002 is comprised of no low-income census tracts, 2 (3.8%) moderate-income census tracts, 43 (81.1%) middle-income census tracts, and 8 (15.1%) upper-income census tracts. The adjusted assessment area for 2003 is comprised of no low-income census tracts, 1 (2.9%) moderate-income census tract, 33 (94.3%) middle-income census tracts, and 1 (2.9%) upper-income census tract.

Community First's deposits in this assessment area represent 69% of the institution's total deposits, while lending in this assessment area represents 66% of the institution's total lending, based upon lending data considered in this evaluation.

According to the DCIS/OTS² report dated June 30, 2003, Community First's market share of deposits in this assessment area is 8.12%, which places the bank second in deposit market share. The major competitors in this market area include Bank One, N.A.; First Federal Bank of the Midwest; Fifth Third Bank; Sky Bank; Huntington National Bank; and State Bank & Trust Company.

Demographic Characteristics

Following is a summary of significant demographic characteristics of this assessment area. Please refer to the "Combined Demographics Report" for this assessment area in Appendix C for additional information.

Income Characteristics

The population of the assessment area for the 2002 analysis, utilizing the 1990 census data, was 220,320. The population of the adjusted assessment area for the 2003 analysis, utilizing the 2000 census data, was 141,812. The population of the six counties increased between 1990 and 2000; however, the decrease in the population of the assessment area was due to the exclusion of eastern Defiance County, which includes the city of Defiance, and the exclusion of southern Darke County, which includes the city of Greenville from the current assessment area.

The 1990 median family income for the assessment area was \$33,216, which was higher than the statewide non-MSA median family income of \$30,563, but slightly less than the statewide median family income of \$34,350. The 2000 median family income for the adjusted assessment area was \$47,592, which was higher than the statewide non-MSA median family income of \$44,739 and also less than the statewide median family income of \$50,037. Median family incomes for the assessment area, statewide non-MSA, and statewide all saw significant increases of over 40% from 1990 to 2000.

² FDIC/OTS Summary of Deposits (website: www.fdic.gov)

Families comprised 76.9% of the total households in the assessment area, utilizing the 1990 census data, with 6.3% of the families living below the poverty level. Of the families residing in the assessment area, 13.5% were low-income families, 17.3% were moderate-income families, 26.4% were middle-income families, and 42.8% were upper-income families. Families comprised 73.7% of the total households in the assessment area, utilizing the 2000 census data, with 4.6% below the poverty level. Of the families residing in the assessment area, 12.7% were low-income families, 18.6% were moderate-income families, 27.0% were middle-income families, and 41.7% were upper-income families.

Housing Characteristics

There were 84,738 housing units in the assessment area for the 2002 analysis, utilizing the 1990 census data, with 79.3% single units, 7.5% two-to-four units, 3.2% five or more units, and 9.3% mobile homes. Of the housing units in the assessment area, 73.6% were owner-occupied, 20.0% were rental units, and 6.5% were vacant units. The median age of the housing stock was 34 years, which compares favorably to the statewide median age of housing stock at 33 years.

There were 57,067 housing units in the adjusted assessment area for the 2003 analysis, utilizing the 2000 census data, with 80.9% single units, 6.0% two-to-four units, 3.2% five or more units, and 9.0% mobile homes. Of the housing units in the assessment area, 75.5% were owner-occupied, 17.9% were rental units, and 6.6% were vacant units. The median age of the housing stock increased to 40 years, which compares favorably to the statewide median age of housing stock at 38 years.

No significant housing characteristic changes occurred from the 1990 to the 2000 census though the owner-occupancy rate increased slightly.

Labor, Employment, and Economic Characteristics

This assessment area is largely a rural community with a majority of the land comprised of farms. Farming consists of both crop and livestock production and accounts for 26% of the business establishments in the assessment area. General services represent 14%, retail trade represents 13%, construction represents 8%, and manufacturing represents 6% of business establishments in the assessment area.

According to the Ohio Department of Jobs and Family Affairs,³ the following is a listing of the unemployment rates for May, 2004 for the counties included in the assessment area:

Darke	5.3%	Defiance	5.9%	Mercer	4.2%
Paulding	4.8%	Van Wert	4.1%	Williams	5.6%

The national unemployment rate and the Ohio rate in May 2004 were 5.6%. Each of the counties in the assessment area compared favorably to the state and national rates, with unemployment slightly higher in Defiance County but significantly better in Mercer, Paulding, and Van Wert counties. The rural nature of the assessment area decreases the unemployment rates during the spring, summer, and fall months. Unemployment rates during the winter months are generally higher. Mercer County’s employment rate is also affected during the same time periods by tourism to Grand Lake St. Marys.

³ Ohio Department of Jobs and Family Services (<http://mi.state.oh.us>)

Mercer County has been designated as “situationally distressed” through December 31, 2004 and Van Wert County has been designated as an Enterprise Zone. In addition, the city of Van Wert has established a Community Reinvestment Area to promote renovation of existing and construction of new buildings and was designated as an Ohio Main Street Community to promote redevelopment of downtown.

Several counties and cities within the assessment area are active in economic development by providing a variety of services and incentives to promote business and agriculture including:

- Tax abatements and credits,
- Revolving, low-interest, and micro-enterprise loan funds,
- Community Improvement and Industrial Development Corporations, and
- Job credits.

Community Contacts

One community contact was conducted in this assessment area. In addition, information from other contacts conducted within the past year was used to evaluate the bank’s performance.

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

LENDING TEST

The bank's performance under the lending test in this assessment area is considered good given the level of lending activity, geographic distribution, and borrower distribution and despite the low level of community development lending.

Lending Activity

The bank's lending activity reflects a good responsiveness to assessment area credit needs given the percentage of the bank's deposits, loans, and branch locations in this assessment area.

Geographic Distribution

The bank's geographic distribution is good in this predominately middle-income assessment area. The following discussion highlights significant performance information. Supporting information can be found in Appendix C on the "Combined Demographic Report" and "Loan Distribution Table" for the assessment area.

Home Purchase Loans

The bank's geographic distribution with respect to home purchase 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. As noted previously, this assessment area did not have any low-income census tract for either the 2002 or 2003 analysis. Therefore, the bank's lending pattern to moderate-income geographies, in particular, is weighted the most heavily in this analysis. The bank's performance was also compared to the aggregate performance of all lenders required to report data in the assessment area.

In this assessment area, Community First's geographic distribution of home purchase loans was excellent for 2002 and was considered good for 2003.

In 2002, the bank originated 5.0% of its home purchase loans in the two moderate-income geographies, which account for only 2.8% of the owner-occupied units in the assessment area. Community First outperformed the aggregate of all lenders who originated 3.0% of their home purchase loans in the two moderate-income geographies. In 2003, the bank originated .7% of its home purchase loans in the one remaining moderate-income geography, which accounts for 1.0% of the owner-occupied units in the assessment area. Community First lagged behind the aggregate of all lenders who originated 1.2% of their home purchase loans in the one moderate-income geography.

In 2002, the bank originated 70.5% of its home purchase loans in middle-income geographies, which account for 80.3% of the owner-occupied units in the assessment area. Community First lagged behind the aggregate of all lenders who originated 77.1% of their home purchase loans in the middle-income geographies. In 2003, the bank originated 92.3% of its home purchase loans in middle-income geographies, which account for 95.0% of the owner-occupied units in the assessment area. Community First lagged behind the aggregate of all lenders who originated 95.4% of their home purchase loans in middle-income geographies.

In 2002, the bank originated 24.5% of its home purchase loans in upper-income geographies, which account for 16.9% of the owner-occupied units in the assessment area. Community First outperformed the aggregate of all lenders who originated 19.7% of their home purchase loans in upper-income geographies. In 2003, the bank originated 7.0% of its home purchase loans in upper-income geographies, which account for 4.0% of the owner-occupied units in the assessment area. Community First outperformed the aggregate of all lenders who originated 2.2% of their home purchase loans in upper-income geographies.

Refinance Loans

The bank's geographic distribution with respect to refinance 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. As noted previously, this assessment area did not have any low-income census tract for either the 2002 or 2003 analysis. Therefore, the bank's lending pattern to moderate-income geographies, in particular, is weighted the most heavily in this analysis. The bank's performance was also compared to the aggregate performance of all lenders required to report data in the assessment area.

Community First's geographic distribution of refinance loans was adequate for 2002 and good for 2003 in this assessment area.

In 2002, the bank originated 1.7% of its refinance loans in the two moderate-income geographies, which account for 2.8% of the owner-occupied units in the assessment area. Community First lagged behind the aggregate of all lenders, who originated 2.2% of their refinance loans in the two moderate-income geographies. In 2003, the bank originated .7% of its refinance loans in the one remaining moderate-income geography, which accounts for 1.0% of the owner-occupied units in the assessment area. Community First slightly outperformed the aggregate of all lenders who originated .5% of their refinance loans in the one moderate-income geography.

In 2002, the bank originated 73.2% of its refinance loans in middle-income geographies, which account for 80.3% of the owner-occupied units in the assessment area. Community First lagged behind the aggregate of all lenders who originated 77.0% of their refinance loans in the middle-income geographies. In 2003, the bank originated 92.2% of its refinance loans in middle-income geographies, which account for 95.0% of the owner-occupied units in the assessment area. Community First lagged behind the aggregate of all lenders who originated 96.5% of their refinance loans in middle-income geographies.

In 2002, the bank originated 25.1% of its refinance loans in upper-income geographies, which account for 16.9% of the owner-occupied units in the assessment area. Community First outperformed the aggregate of all lenders who originated 20.8% of their refinance loans in upper-income geographies. In 2003, the bank originated 7.1% of its refinance loans in upper-income geographies, which account for 4.0% of the owner-occupied units in the assessment

area. Community First outperformed the aggregate of all lenders who originated 2.9% of their refinance loans in upper-income geographies.

Small Business Loans

The bank's geographic distribution 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 total businesses located in each geography type, regardless of revenue size of the business. As noted previously, this assessment area did not have any low-income census tract for either the 2002 or 2003 analysis, therefore, the bank's lending pattern to moderate-income geographies, in particular, is weighted the most heavily in this analysis. The bank's performance was also compared to the aggregate performance of all lenders required to report data in the assessment area.

Community First's geographic distribution of small business loans was good for 2002 and 2003 in this assessment area.

In 2002, the bank originated 4.8% of its small business loans in the two moderate-income geographies, which account for 4.0% of the businesses in the assessment area. Community First outperformed the aggregate of all lenders who originated only 3.3% of their small business loans in the two moderate-income geographies. In 2003, the bank originated 1.7% of its small business loans in the one remaining moderate-income geography, which accounts for 1.6% of the businesses in the assessment area. Community First again outperformed the aggregate of all lenders who originated 1.0% of their small business loans in the one moderate-income geography.

In 2002, the bank originated 73.4% of its small business loans in middle-income geographies, which account for 80.2% of the businesses in the assessment area. Community First approximated the aggregate of all lenders who originated 74.2% of their small business loans in the middle-income geographies. In 2003, the bank originated 95.8% of its small business loans in middle-income geographies, which account for 94.2% of the businesses in the assessment area. Community First outperformed the aggregate of all lenders who originated 94.6% of their small business loans in middle-income geographies.

In 2002, the bank originated 21.8% of its small business loans in upper-income geographies, which account for 15.8% of the businesses in the assessment area. Community First outperformed the aggregate of all lenders who originated 16.7% of their small business loans in upper-income geographies. In 2003, the bank originated 2.5% of its small business loans in upper-income geographies, which account for 4.1% of the businesses in the assessment area. Community First lagged behind the aggregate of all lenders who originated 3.4% of their small business loans in upper-income geographies.

Small Farm Loans

The bank's geographic distribution with respect to small farm loans was assessed by comparing the percentage of loans made in each geography type (low-, moderate-, middle-, and upper-income) to the percentage of total farms located in each geography type, regardless of revenue size of the farm. As noted previously, this assessment area did not have any low-income census tract for either the 2002 or 2003 analysis, therefore, the bank's lending pattern to moderate-income geographies, in particular, is weighted the most heavily in this analysis. The bank's performance was also compared to the aggregate performance of all lenders required to report data in the assessment area.

Community First's geographic distribution of small farm loans was excellent for 2002 and 2003 in this assessment area.

In 2002, the bank originated 4.2% of its small farm loans in the two moderate-income geographies, which account for 1.2% of the farms in the assessment area. Community First outperformed the aggregate of all lenders who originated only 1.2% of their small farm loans in the two moderate-income geographies. In 2003, no small farm loans were made in the one remaining moderate-income geography because no small farms are located in that census tract.

In 2002, the bank originated 85.6% of its small farm loans in middle-income geographies, which account for 83.8% of the farms in the assessment area. Community First slightly lagged behind the aggregate of all lenders who originated 86.9% of their small farm loans in the middle-income geographies. In 2003, the bank originated 96.7% of its small farm loans in middle-income geographies, which account for 90.2% of the farms in the assessment area. Community First again slightly lagged behind the aggregate of all lenders who originated 98.0% of their small farm loans in middle-income geographies.

In 2002, the bank originated 10.2% of its small farm loans in upper-income geographies, which account for 15.0% of the farms in the assessment area. Community First lagged behind the aggregate of all lenders who originated 11.5% of their small farm loans in upper-income geographies. In 2003, the bank originated 3.3% of its small farm loans in upper-income geographies, which account for 9.8% of the farms in the assessment area. Community First outperformed the aggregate of all lenders who originated 1.7% of their small farm loans in upper-income geographies.

Distribution by Borrower Income and Revenue Size of the Business

The bank's borrower distribution is good in this assessment area. The following discussion highlights significant performance information. Supporting information can be found in Appendix C on the "Combined Demographic Report" and "Loan Distribution Table" for the assessment area.

Home Purchase Loans

The bank's borrower income distribution with respect to home purchase loans was assessed by comparing the percentage of loans made to borrowers in each income category (low-, moderate-, middle-, and upper-income) to the percentage of families in each income category. The bank's lending pattern to low- and moderate-income families, in particular, is weighted most heavily in this analysis. The bank's performance was also compared to the aggregate performance of all lenders required to report data in the assessment area.

Community First's borrower income distribution of home purchase loans was excellent for 2002 and 2003 in this assessment area. To enhance its lending performance, Community First participates in the Guaranteed Rural Housing Loan Program and the Community Housing Improvement Program. The bank originated 32 Guaranteed Rural Housing loans totaling over \$2 million and four Community Housing Improvement Program loans totaling over \$200,000 during 2002 and 2003.

In 2002, the bank originated 12.9% of its home purchase loans to low-income borrowers, which comprise 13.5% of the families in the assessment area. Community First outperformed the aggregate of all lenders who originated 9.5% of their home purchase loans to low-income borrowers. In 2003, the bank originated 9.2% of its home purchase loans to low-income borrowers, which comprise 12.7% of the families in the assessment area. Community First lagged behind the aggregate of all lenders who originated 12.1% of their home purchase loans to low-income borrowers. Given the poverty levels of 6.3% for 2002 and 4.6% for 2003, this performance is considered excellent.

In 2002, the bank originated 28.8% of its home purchase loans to moderate-income borrowers, which comprise 17.3% of the families in the assessment area. Community First outperformed the aggregate of all lenders who originated 26.2% of their home purchase loans to moderate-income borrowers. In 2003, the bank originated 34.5% of its home purchase loans to moderate-income borrowers, which comprise 18.6% of the families in the assessment area. Community First again outperformed the aggregate of all lenders who originated 26.2% of their home purchase loans to moderate-income borrowers.

In 2002, the bank originated 24.5% of its home purchase loans to middle-income borrowers, which comprise 26.4% of the families in the assessment area. Community First lagged behind the aggregate of all lenders who originated 26.1% of their home purchase loans to middle-income borrowers. In 2003, the bank originated 32.4% of its home purchase loans to middle-income borrowers, which comprise 27.0% of the families in the assessment area. Community First outperformed the aggregate of all lenders who originated 26.9% of their home purchase loans to middle-income borrowers.

In 2002, the bank originated 32.4% of its home purchase loans to upper-income borrowers, which comprise 42.8% of the families in the assessment area. Community First outperformed the aggregate of all lenders who originated 27.5% of their home purchase loans to upper-income borrowers. In 2003, the bank originated 19.7% of its home purchase loans to upper-income borrowers, which comprise 41.7% of the families in the assessment area. Community First lagged behind the aggregate of all lenders who originated 22.7% of their home purchase loans to upper-income borrowers.

Refinance Loans

The bank's borrower income distribution with respect to refinance loans was assessed by comparing the percentage of loans made to borrowers in each income category (low-, moderate-, middle-, and upper-income) to the percentage of families in each income category. The bank's lending pattern to low- and moderate-income families, in particular, is weighted most heavily in this analysis. The bank's performance was also compared to the aggregate performance of all lenders required to report data in the assessment area.

Community First's borrower income distribution of refinance loans was good for 2002 and 2003 in this assessment area.

In 2002, the bank originated 5.6% of its refinance loans to low-income borrowers, which comprise 13.5% of the families in the assessment area. Community First outperformed the aggregate of all lenders who originated 5.2% of their refinance loans to low-income borrowers. In 2003, the bank originated 5.9% of its refinance loans to low-income borrowers, which comprise 12.7% of the families in the assessment area. Community First was on par with the aggregate of all lenders who originated 5.9% of their refinance loans to low-income borrowers. Given the poverty levels of 6.3% for 2002 and 4.6% for 2003, this performance is considered good.

In 2002, the bank originated 23.7% of its refinance loans to moderate-income borrowers, which comprise 17.3% of the families in the assessment area. Community First outperformed the aggregate of all lenders who originated 18.3% of their refinance loans to moderate-income borrowers. In 2003, the bank originated 21.4% of its refinance loans to moderate-income borrowers, which comprise 18.6% of the families in the assessment area. Community First outperformed the aggregate of all lenders who originated 19.7% of their refinance loans to moderate-income borrowers.

In 2002, the bank originated 28.6% of its refinance loans to middle-income borrowers, which comprise 26.4% of the families in the assessment area. Community First lagged behind the aggregate of all lenders who originated 29.1% of their refinance loans to middle-income borrowers. In 2003, the bank originated 27.7% of its refinance loans to middle-income borrowers, which comprise 27.0% of the families in the assessment area. Community First lagged behind the aggregate of all lenders who originated 28.9% of their refinance loans to middle-income borrowers.

In 2002, the bank originated 34.8% of its refinance loans to upper-income borrowers, which comprise 42.8% of the families in the assessment area. Community First lagged behind the aggregate of all lenders who originated 35.8% of their refinance loans to upper-income borrowers. In 2003, the bank originated 37.5% of its refinance loans to upper-income borrowers, which comprise 41.7% of the families in the assessment area. Community First outperformed the aggregate of all lenders who originated 36.9% of their refinance loans to upper-income borrowers.

Small Business Loans

The bank's borrower income distribution with respect to small business loans was assessed by comparing the percentage of loans made to businesses in each revenue category (Less than or equal to \$1 million or greater than \$1 million) to the percentage of total businesses in each revenue category. The bank's lending pattern to businesses with \$1 million or less in revenue is weighted the most heavily in this analysis. The bank's performance was also compared to the aggregate performance of all lenders required to report data in the assessment area.

Community First's borrower income distribution of small business loans was excellent for 2002 and good for 2003 in this assessment area. To enhance its lending performance, Community First participates in the Small Business Administration loan programs. The bank originated one SBA loans totaling over \$180,000 in this assessment area during 2002 and 2003.

In 2002, the bank originated 95.6% of its small business loans to businesses with \$1 million or less in revenue, which comprise 85.0% of the businesses in all revenue categories. Community First significantly outperformed the aggregate of all lenders who originated only 42.3% of their small business loans to businesses with \$1 million or less in revenue. In 2003, the bank originated 82.2% of its small business loans to businesses with \$1 million or less in revenue, which comprise 84.5% of the businesses in all revenue categories. Community First significantly outperformed the aggregate of all lenders who originated only 45.8% of their small business loans to businesses with \$1 million or less in revenue.

In 2002, the bank originated 4.4% of its small business loans to businesses with more than \$1 million in revenue, which comprise 11.8% of the businesses in all revenue categories. Community First more closely approximated the demographics than the aggregate of all lenders who originated 57.7% of their small business loans to businesses with more than \$1 million in revenue. In 2003, the bank originated 15.7% of its small business loans to businesses with more than \$1 million in revenue, which comprise 11.7% of the businesses in all revenue categories. Community First more closely approximated the demographics than the aggregate of all lenders who originated 54.2% of their small business loans to businesses with more than \$1 million in revenue.

Small Farm Loans

The bank's borrower income distribution with respect to small farm loans was assessed by comparing the percentage of loans made to farms in each revenue category (less than or equal to \$1 million or greater than \$1 million) to the percentage of total farms in each revenue category. The bank's lending pattern to farms with \$1 million or less in revenue is weighted the most heavily in this analysis. The bank's performance was also compared to the aggregate performance of all lenders required to report data in the assessment area.

Community First's borrower income distribution of small farm loans was good for 2002 and 2003 in this assessment area. To enhance its lending performance, Community First participates in Farm Service Agency, Ohio Ag-Link Deposit, Ohio Family Farm Loan Guarantee, and USDA Loan Programs. The bank originated 17 Farm Service Agency loans totaling over \$3.9 million, 20 Ohio Ag-Link Deposit loans totaling over \$1.5 million, and one Ohio Family Farm loan totaling over \$278,000 during 2002 and 2003. No loans were originated under the USDA loan programs in this assessment area though the bank continues to offer these products.

In 2002, the bank originated 100.0% of its small farm loans to farms with \$1 million or less in revenue, which comprise 99.2% of the farms in all revenue categories. Community First outperformed the aggregate of all lenders who originated 96.7% of their small farm loans to farms with \$1 million or less in revenue. In 2003, the bank originated 98.4% of its small farm loans to farms with \$1 million or less in revenue, which comprise 99.0% of the farms in all revenue categories. Community First outperformed the aggregate of all lenders who originated 95.3% of their small farm loans to farms with \$1 million or less in revenue.

Community Development Lending

Community First's record of originating community development loans is considered poor, as no community development loans were originated in this assessment area since the previous examination. However, as noted under small business lending the bank does support economic development through lending to small businesses.

Opportunities for community development lending are more limited in rural assessment areas and assessment areas with limited low- and moderate-income geographies. A high level of competition for community development lending exists with large regional and national banks operating in the assessment area.

INVESTMENT TEST

Community First has an adequate level of qualified community development investments and grants in this assessment area. In addition to the securitized investments discussed for the state of Ohio, the bank has made grants totaling over \$18,000 plus has made in-kind contributions. These grants have supported organizations that promote economic development, youth and senior programs, food and shelter for the needy, affordable housing, and child care services.

SERVICE TEST

The bank's performance under the service test in this assessment area is good given the distribution of retail branches and level of community development services.

Retail Services

Retail services are considered good given the demographic composition of this assessment area.

Community First operates 12 branches in this assessment area, which represents 41% of the bank's 29 branches. All 12 branches are located in middle-income census tracts, though two branches are located near the one moderate-income tract in the assessment area. Middle-income census tracts represent 94.3% of all census tracts and 94.6% of all families in the assessment area. The one moderate-income census tract accounts for only 2.9% of the census tracts and 1.1% of all families in the assessment area. Since the previous examination, Community First has closed one office located in a middle-income tract and not in proximity to the moderate-income tract within the assessment area.

Services, products, and hours are fairly consistent across all branches and provide reasonable access by all members of the assessment area.

Community Development Services

Community First provides a relatively high level of community development services within this assessment area by providing financial expertise on committees and boards that promote economic development, small business and farm lending, financial education, and affordable housing.

METROPOLITAN AREAS

DESCRIPTION OF INSTITUTION'S OPERATIONS IN LIMA, OHIO MSA 4320

The Lima, Ohio MSA 4320 assessment area includes portions of Allen and Auglaize counties. This assessment area was reduced from 2002 to 2003 to more accurately reflect the bank's ability to serve only the western portion of these counties given its branch distribution. Three branches serve this assessment area.

The assessment area for 2002 is comprised of 11 (5.3%) low-income census tracts, 30(14.5%) moderate-income census tracts, 135 (65.2%) middle-income census tracts, and 30 (14.5%) upper-income census tracts. The adjusted assessment area for 2003 is comprised of no low- or moderate-income census tracts, 6 (66.7%) middle-income census tracts, and 3 (33.3%) upper-income census tracts. Refer to the "Combined Demographics Report" for this assessment area in Appendix C for additional information.

Community First's deposits in this assessment area represent 14% of the institution's total deposits, while lending in this assessment area represents 14% of the institution's total lending, based upon lending data considered in this evaluation.

According to the DCIS/OTS⁴ report, dated June 30, 2003, Community First's market share of deposits in this assessment area is 4.47%, which places the bank eighth in deposit market share. The major competitors in this market area include Bank One, N.A.; Huntington National Bank; Fifth Third Bank; Citizens National Bank of Bluffton; Commercial Bank; Minster Bank, Union Banking Company; and First National Bank of New Bremen.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN LIMA, OHIO MSA 4230

Assessment Area	Lending Test	Investment Test	Service Test
Lima Ohio MSA 4230	Consistent	Consistent	Consistent

Although the lending test for this assessment area is generally consistent with the overall performance of the institution on the lending test, one significant difference should be noted. In 2002, the bank performed poorly in its geographic distribution of home purchase, refinance, and small business loans. This performance is largely attributable to the fact that the low- and moderate-income geographies are located in the eastern portion of the MSA. All of Community First's banking offices are located in the western portion of the MSA with the closest office located 15 miles from the low- and moderate-income geographies. Numerous other financial institutions are located in closer proximity to these communities. The low- and moderate-income geographies have a low owner-occupancy rate and high rental and vacancy rates. Performance for 2003 improved due to the adjustment of the assessment area to more closely correlate to the bank's offices.

⁴ FDIC/OTS Summary of Deposits (website: www.fdic.gov)

NON-METROPOLITAN STATEWIDE AREA

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NON-MSA NORTH CENTRAL OHIO

The Non-MSA North Central Ohio assessment area includes all of Sandusky County and is the assessment area of the former Clyde Savings Bank. Three branches serve this assessment area.

The assessment area for 2003 is comprised of no low- or moderate-income census tracts, 12 (80.0%) middle-income census tracts, and 3 (20.0%) upper-income census tracts. Refer to the "Combined Demographics Report" for this assessment area in Appendix C for additional information.

Community First's deposits in this assessment area represent 10% of the institution's total deposits while lending in this assessment area represents 4% of the institution's total lending, based upon lending data considered in this evaluation.

According to the DCIS/OTS⁵ report dated June 30, 2003, Community First's market share of deposits in this assessment area is 9.9%, which places the bank third in deposit market share. The major competitors in this market area include Croghan Colonial Bank; Fifth Third Bank; Keybank NA; Old Fort Banking Company; Sky Bank; Huntington National Bank; and U.S. Bank NA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NON-MSA NORTH CENTRAL OHIO

Assessment Area	Lending Test	Investment Test	Service Test
Non-MSA North Central Ohio	Consistent	Exceeds	Consistent

The investment test for this assessment area exceeds the performance of the institution as a whole and the performance in the state of Ohio. This performance is attributable to the purchase of a \$1 million securitized investment for the purpose of providing Section 8 housing.

⁵ FDIC/OTS Summary of Deposits (website: www.fdic.gov)

STATE OF INDIANA

CRA RATING FOR THE STATE OF INDIANA:

The lending test is rated:	<i>High Satisfactory</i>
The investment test is rated:	<i>Low Satisfactory</i>
The service test is rated:	<i>High Satisfactory</i>

Major factors supporting the rating include:

- Good level of lending activity
- Good geographic distribution of home purchase, refinance, small business, and small farm loans
- Good borrower distribution of home purchase, refinance, small business, and small farm loans
- Adequate level of community development investments
- Retail banking offices that are reasonably accessible to all portions of the bank's assessment areas
- Relatively high level of community development services

SCOPE OF EXAMINATION

The scope of the examination for the state of Indiana is consistent with the scope of the examination for the institution. The Ft. Wayne MSA 2760 assessment area was reviewed using the full-scope examination procedures given the changes in the assessment areas. The Non-MSA Eastern Indiana and Non-MSA North Central Indiana assessment areas were reviewed using the limited-scope examination procedures. The Non-MSA North Central Indiana assessment area was weighted more heavily in the performance evaluation for the state of Indiana given the proportion of lending and the branch distribution.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF INDIANA

Community First operates 11 of its 29 branches (38%) in the State of Indiana. The institution has defined three assessment areas including Ft. Wayne MSA 2760, Non-MSA North Central Indiana, and Non-MSA Eastern Indiana. These assessment areas are discussed under the "Description of Operations" section of each assessment area as referenced in the "Table of Contents".

Community First's deposits in the state of Indiana represent 21% of the institution's total deposits while lending in the state of Indiana represents 16% of the institution's total lending, based upon lending data considered in this evaluation.

According to the DCIS/OTS⁶ report, dated June 30, 2003, Community First's market share of deposits in the state of Indiana is .19%, which ranks the bank 85th in deposit market share. The institution competes with many national and regional banking organizations within its assessment areas.

⁶ FDIC/OTS Summary of Deposits (website: www.fdic.gov)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF INDIANA

LENDING TEST

Community First's lending performance in the state of Indiana is rated "high satisfactory" given the level of lending activity, geographic distribution, and borrower distribution and despite the low level of community development lending.

Lending Activity

The bank's lending activity reflects a good responsiveness to credit needs given the percentage of the bank's deposits, loans, and branch locations in the state of Indiana. The Non-MSA North Central Indiana assessment area comprises the largest percentage of lending activity in the state of Indiana given the percentage of deposits and branches in that assessment area.

Geographic and Borrower Distribution

The bank's geographic distribution in the state of Indiana is good considering that two of the three assessment areas in the state are predominately middle-income areas and the third assessment area offers primarily small business loans. Although weak performance was noted in the Ft. Wayne MSA, this performance is considered adequate given the distribution of retail banking offices, demographics of the assessment area, and competition from other financial institutions.

The bank's borrower distribution in the state of Indiana is good. Lending to low- and moderate-income borrowers for home purchase and refinance loans and lending to small businesses and small farms was generally strong.

To enhance its lending performance, Community First participates in several government guaranteed and insured lending programs to promote affordable housing, small business, and small farm lending including the Guaranteed Rural Housing Loan Program, SBA Loan Programs, and the Farm Services Agency Program.

Community Development Loans

Community First has an adequate record of originating community development loans in the state of Indiana. The bank provided loans to a community development corporation to fund small business loans and provided a loan to a moderate-income community to provide fire protection service. As noted under small business lending, the bank does support economic development through lending to small businesses.

Opportunities for community development lending are more limited in rural assessment areas and assessment areas with limited low- and moderate-income geographies. A high level of competition for community development lending exists with large regional and national banks operating in the assessment area.

INVESTMENT TEST

Community First's level of community development investment in the state of Indiana is rated "low satisfactory". Since the previous examination, the bank has purchased two securitized investments supporting affordable housing programs in the state totaling over \$778,000. During the previous examination, the bank had purchased an Indiana Housing Finance Agency bond. The bank continues to have over \$450,000 outstanding on this investment. In addition to investments, the bank made over \$5,500 in grants to organizations primarily in the Non-MSA North Central Indiana and Non-MSA Eastern Indiana assessment areas.

SERVICE TEST

The bank's performance under the service test in the State of Indiana is rated "high satisfactory." The retail banking offices are reasonably accessible to all portions of the bank's assessment areas. Services, products, and hours are fairly consistent across all branches and provide reasonable access by all members of the assessment area. The bank provides a relatively high level of community development services.

METROPOLITAN AREAS

DESCRIPTION OF INSTITUTION'S OPERATIONS IN FT. WAYNE, INDIANA MSA #2760

The Ft. Wayne MSA 2760 assessment area includes portions of Allen County. This assessment area formerly included all of Allen County in 2002, but was reduced in 2003 to reflect the closing of a branch in southwest Ft. Wayne in February 2003. One branch serves this assessment area.

Community First acquired the two branches in December 2001. Management gave consideration to how the bank could best serve this assessment area and made the determination to focus on small business lending given the level of competition and geographic presence of several larger financial institutions.

The assessment area for 2002 is comprised of 7 (7.5%) low-income census tracts, 20 (21.5%) moderate-income census tracts, 49 (52.7%) middle-income census tracts, and 16 (17.2%) upper-income census tracts. The adjusted assessment area for 2003 is comprised of no low-income census tracts, 14 (38.9%) moderate-income census tracts, 18 (50.0%) middle-income census tracts, and 3 (8.3%) upper-income census tracts.

Community First's deposits in this assessment area represent 1% of the institution's total deposits while lending in this assessment area represents 2% of the institution's total lending, based upon lending data considered in this evaluation.

According to the DCIS/OTS⁷ report, dated June 30, 2003, Community First's market share of deposits in this assessment area is .21%, which places the bank 15th in deposit market share. The major competitors in this market area include Bank One, N.A.; Wells Fargo Bank Indiana NA; National City Bank of Indiana; Tower Bank & Trust Company; Grabill Bank; First Source Bank; and Fifth Third Bank.

Demographic Characteristics

Following is a summary of significant demographic characteristics of this assessment area. Refer to the "Combined Demographics Report" for this assessment area in Appendix C for additional information.

Income Characteristics

The population of the assessment area for the 2002 analysis, utilizing the 1990 census data, was 331,931. The population of the adjusted assessment area for the 2003 analysis, utilizing the 2000 census data, was 125,305. The population increased between 1990 and 2000; however, the decrease in the population of the assessment area was due to the exclusion of the majority of Allen County (including most of southern Ft. Wayne) from the current assessment area.

⁷ FDIC/OTS Summary of Deposits (website: www.fdic.gov)

The 1990 median family income for the assessment area was \$37,264, which was higher than the Ft. Wayne MSA 2760 median family income of \$36,532 and the statewide median family income of \$34,082. The 2000 median family income for the adjusted assessment area was \$50,722, which was slightly lower than the Ft. Wayne MSA 2760 median family income of \$51,830 and slightly higher than the statewide median family income of \$50,261. Median family incomes for the assessment area, statewide non-MSA, and statewide all saw significant increases of approximately 40% from 1990 to 2000.

Families comprised 71.2% of the total households in the assessment area, utilizing the 1990 census data, with 5.8% of the families living below the poverty level. Of the families residing in the assessment area, 16.1% were low-income families, 18.5% were moderate-income families, 26.5% were middle-income families, and 38.9% were upper-income families. Families comprised 60.8% of the total households in the assessment area, utilizing the 2000 census data, with 5.6% below the poverty level. Of the families residing in the assessment area, 17.5% were low-income families, 19.8% were moderate-income families, 25.8% were middle-income families, and 36.9% were upper-income families.

Housing Characteristics

There were 133,854 housing units in the assessment area for the 2002 analysis, utilizing the 1990 census data, with 70.2% single units, 10.1% two-to-four units, 14.3% five or more units, and 4.8% mobile homes. Of the housing units in the assessment area, 65.6% were owner-occupied, 26.9% were rental units, and 7.5% were vacant units. The median age of the housing stock was 28 years, which compares favorably to the statewide median age of housing stock at 30 years and the Ft. Wayne MSA 2760 median age of housing stock at 29 years.

There were 55,353 housing units in the adjusted assessment area for the 2003 analysis, utilizing the 2000 census data, with 65.3% single units, 9.7% two-to-four units, 19.4% five or more units, and 3.4% mobile homes. Of the housing units in the assessment area, 61.1% were owner-occupied, 32.1% were rental units, and 6.9% were vacant units. The median age of the housing stock increased to 35 years, which compares favorably to the statewide and Ft. Wayne MSA 2760 median age of housing stock at 34 years.

No significant changes occurred in housing characteristics from 1990 to 2000; however, the adjusted assessment area contains a higher percentage of multi-family rental units.

Labor, Employment, and Economic Characteristics

This assessment area is largely an urban community with general services representing 13%, professional services representing 12%, retail trade representing 11%, construction representing 8%, and health care representing 8% of business establishments in the assessment area.

According to the Indiana Business Research Center,⁸ the unemployment rate for May, 2004 for Allen County was 5.3%. The unemployment rate compares favorably to the national unemployment rate of 5.6% but is slightly higher than the State of Indiana unemployment rate at 5.0%.

⁸ Indiana Business Research Center (<http://www.stats.indiana.edu>)

Community Contacts

One community contact was conducted in this assessment area. In addition, information from other contacts conducted within the past year was used to evaluate the bank's performance.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN FT. WAYNE, INDIANA MSA #2760

LENDING TEST

The bank's performance under the lending test in this assessment area is considered adequate given the level of lending activity, geographic distribution, borrower distribution, and level of community development lending.

Lending Activity

The bank's lending activity reflects an adequate responsiveness to assessment area credit needs given the limited percentage of deposits, loans, and branch locations in this assessment area.

Geographic Distribution

The bank's geographic distribution is adequate in this assessment area. The following discussion highlights significant performance information. Supporting information can be found in Appendix C on the "Combined Demographic Report" and "Loan Distribution Table" for the assessment area.

Home Purchase Loans

The bank's geographic distribution with respect to home purchase 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. The bank's lending pattern to low- and moderate-income geographies, in particular, is weighted the most heavily in this analysis. The bank's performance was also compared to the aggregate performance of all lenders required to report data in the assessment area. No analysis of home purchase loans was performed for 2003 given that only one loan was originated.

Community First's geographic distribution of home purchase loans in this assessment area was good, though a limited number of loans were originated during the examination period.

The bank originated 12.5% of its home purchase loans in the low-income geographies, which account for only 1.6% of the owner-occupied units in the assessment area. Community First significantly outperformed the aggregate of all lenders who originated only .6% of their home purchase loans in the low-income geographies.

The bank originated 37.5% of its home purchase loans in the moderate-income geographies, which account for 14.7% of the owner-occupied units in the assessment area. Community First

significantly outperformed the aggregate of all lenders who originated 8.3% of their home purchase loans in the moderate-income geographies.

The bank originated 37.5% of its home purchase loans in middle-income geographies, which account for 58.1% of the owner-occupied units in the assessment area. Community First lagged behind the aggregate of all lenders who originated 50.3% of their home purchase loans in the middle-income geographies.

The bank originated 12.5% of its home purchase loans in upper-income geographies, which account for 25.7% of the owner-occupied units in the assessment area. Community First lagged behind the aggregate of all lenders who originated 40.8% of their home purchase loans in upper-income geographies.

Refinance Loans

The bank's geographic distribution with respect to refinance 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. The bank's lending pattern to moderate-income geographies, in particular, is weighted the most heavily in this analysis. The bank's performance was also compared to the aggregate performance of all lenders required to report data in the assessment area. No analysis of refinance loans was performed for 2003 given that only three loans were originated.

Community First's geographic distribution of refinance loans in this assessment area was poor though a limited number of loans were originated during the examination period.

The bank originated no refinance loans in low-income geographies, which account for 1.6% of the owner-occupied units in the assessment area. Community First lagged behind the aggregate of all lenders who originated .7% of their refinance loans in the low-income geographies.

The bank originated no refinance loans in the moderate-income geographies, which account for 14.7% of the owner-occupied units in the assessment area. Community First lagged behind the aggregate of all lenders who originated 9.2% of their refinance loans in the moderate-income geographies.

The bank originated 75.0% of its refinance loans in middle-income geographies, which account for 58.1% of the owner-occupied units in the assessment area. Community First outperformed the aggregate of all lenders who originated 49.9% of their refinance loans in the middle-income geographies.

The bank originated 25.0% of its refinance loans in upper-income geographies, which account for 25.7% of the owner-occupied units in the assessment area. Community First more closely approximated the demographics than the aggregate of all lenders who originated 40.2% of their refinance loans in upper-income geographies.

Small Business Loans

The bank's geographic distribution 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 total businesses located in each geography type, regardless of revenue size of the business. The bank's lending pattern to low- and moderate-income geographies, in particular, is weighted the most heavily in this analysis. The bank's

performance was also compared to the aggregate performance of all lenders required to report data in the assessment area.

Community First's geographic distribution of small business loans in this assessment area was adequate for 2002 and poor for 2003. However, the closing of the branch in southwestern Ft. Wayne in February 2003 reduced the bank's ability to geographically serve the low- and moderate-income geographies in the assessment area.

In 2002, the bank originated no small business loans in low-income geographies, which account for 7.3% of the businesses in the assessment area. Community First significantly lagged behind the aggregate of all lenders who originated 6.7% of their small business loans in the low-income geographies. As previously noted, this assessment area did not have any low-income tracts for the 2003 analysis.

In 2002, the bank originated 16.0% of its small business loans in the moderate-income geographies, which account for 16.9% of the businesses in the assessment area. Community First outperformed the aggregate of all lenders who originated 14.0% of their small business loans in the moderate-income geographies. In 2003, the bank originated 27.3% of its small business loans in the moderate-income geographies, which account for 45.5% of the businesses in the assessment area. Community First lagged behind the aggregate of all lenders who originated 43.9% of their small business loans in the moderate-income geographies.

In 2002, the bank originated 40.0% of its small business loans in middle-income geographies, which account for 53.7% of the businesses in the assessment area. Community First lagged behind the aggregate of all lenders who originated 53.2% of their small business loans in the middle-income geographies. In 2003, the bank originated 63.6% of its small business loans in middle-income geographies, which account for 46.8% of the businesses in the assessment area. Community First outperformed the aggregate of all lenders who originated 47.1% of their small business loans in middle-income geographies though the aggregate more closely approximated demographics.

In 2002, the bank originated 44.0% of its small business loans in upper-income geographies, which account for 22.0% of the businesses in the assessment area. Community First outperformed the aggregate of all lenders who originated 22.0% of their small business loans in upper-income geographies though the aggregate more closely approximated demographics. In 2003, the bank originated 9.1% of its small business loans in upper-income geographies, which account for 7.5% of the businesses in the assessment area. Community First was on par with the aggregate of all lenders who originated 9.0% of their small business loans in upper-income geographies.

Small Farm Loans

The bank's geographic distribution with respect to small farm loans was assessed by comparing the percentage of loans made in each geography type (low-, moderate-, middle-, and upper-income) to the percentage of total farms located in each geography type, regardless of revenue size of the farm. Given that no farms are located in low-income geographies, the bank's lending pattern to moderate-income geographies, in particular, is weighted the most heavily in this analysis. The bank's performance was also compared to the aggregate performance of all lenders required to report data in the assessment area. No analysis for 2003 was performed given that no small farm loans were originated in 2003.

Community First's geographic distribution of small farm loans in this assessment area was adequate.

The bank originated no small farm loans in the moderate-income geographies, which account for 1.1% of the farms in the assessment area. Community First lagged behind the aggregate of all lenders who originated 1.6% of their small farm loans in the moderate-income geographies.

The bank originated 100.0% of its small farm loans in middle-income geographies, which account for 89.5% of the farms in the assessment area. Community First outperformed the aggregate of all lenders who originated 96.7% of their small farm loans in the middle-income geographies.

The bank originated no small farm loans in upper-income geographies, which account for 9.4% of the farms in the assessment area. Community First lagged behind the aggregate of all lenders who originated 1.6% of their small farm loans in upper-income geographies.

Distribution by Borrower Income and Revenue Size of the Business

The bank's borrower distribution in this assessment area is good, though weaknesses were noted in the borrower distribution for home purchase loans. The following discussion highlights significant performance information. Supporting information can be found in Appendix C on the "Combined Demographic Report" and "Loan Distribution Table" for the assessment area.

Home Purchase Loans

The bank's borrower income distribution with respect to home purchase loans was assessed by comparing the percentage of loans made to borrowers in each income category (low-, moderate-, middle-, and upper-income) to the percentage of families in each income category. The bank's lending pattern to low- and moderate-income families, in particular, is weighted most heavily in this analysis. The bank's performance was also compared to the aggregate performance of all lenders required to report data in the assessment area. No analysis of home purchase loans was performed for 2003 given that only one loan was originated.

Community First's borrower income distribution of home purchase loans in this assessment area was poor.

The bank originated 6.3% of its home purchase loans to low-income borrowers, which comprise 16.1% of the families in the assessment area. Community First significantly lagged behind the aggregate of all lenders who originated 15.4% of their home purchase loans to low-income borrowers despite the poverty rate of 5.8%.

The bank originated 6.3% of its home purchase loans to moderate-income borrowers, which comprise 18.5% of the families in the assessment area. Community First significantly lagged behind the aggregate of all lenders who originated 25.9% of their home purchase loans to moderate-income borrowers.

The bank originated 25.0% of its home purchase loans to middle-income borrowers, which comprise 26.5% of the families in the assessment area. Community First outperformed the aggregate of all lenders who originated 23.3% of their home purchase loans to middle-income borrowers.

The bank originated 62.5% of its home purchase loans to upper-income borrowers, which comprise 38.9% of the families in the assessment area. Community First outperformed the aggregate of all lenders who originated 22.0% of their home purchase loans to upper-income borrowers though the aggregate more closely approximated the demographics.

Refinance Loans

The bank's borrower income distribution with respect to refinance loans was assessed by comparing the percentage of loans made to borrowers in each income category (low-, moderate-, middle and upper-income) to the percentage of families in each income category. The bank's lending pattern to low- and moderate-income families, in particular, is weighted most heavily in this analysis. The bank's performance was also compared to the aggregate performance of all lenders required to report data in the assessment area. No analysis of refinance loans was performed for 2003 given that only three loans were originated.

Community First's borrower income distribution of refinance loans in this assessment area was excellent.

The bank originated 12.5% of its refinance loans to low-income borrowers, which comprise 16.1% of the families in the assessment area. Community First outperformed the aggregate of all lenders who originated 9.4% of their refinance loans to low-income borrowers. This performance is considered excellent given the poverty level of 5.8%.

The bank originated 25.0% of its refinance loans to moderate-income borrowers, which comprise 18.5% of the families in the assessment area. Community First outperformed the aggregate of all lenders who originated 19.6% of their refinance loans to moderate-income borrowers.

The bank originated 18.8% of its refinance loans to middle-income borrowers, which comprise 26.5% of the families in the assessment area. Community First lagged behind the aggregate of all lenders who originated 23.3% of their refinance loans to middle-income borrowers.

The bank originated 37.5% of its refinance loans to upper-income borrowers, which comprise 38.9% of the families in the assessment area. Community First outperformed the aggregate of all lenders who originated 28.3% of their refinance loans to upper-income borrowers.

Small Business Loans

The bank's borrower income distribution with respect to small business loans was assessed by comparing the percentage of loans made to businesses in each revenue category (less than or equal to \$1 million or greater than \$1 million) to the percentage of total businesses in each revenue category. The bank's lending pattern to businesses with \$1 million or less in revenue is weighted the most heavily in this analysis. The bank's performance was also compared to the aggregate performance of all lenders required to report data in the assessment area.

Community First's borrower income distribution of small business loans in this assessment area was excellent for 2002 and 2003. To enhance its lending performance, Community First participates in the Small Business Administration loan programs. The bank originated three SBA loans totaling over \$298,000 during 2002 and 2003.

In 2002, the bank originated 84.0% of its small business loans to businesses with \$1 million or less in revenue, which comprise 82.6% of the businesses in all revenue categories. Community First significantly outperformed the aggregate of all lenders who originated only 32.9% of their small business loans to businesses with \$1 million or less in revenue. In 2003, the bank originated 100.0% of its small business loans to businesses with \$1 million or less in revenue, which comprise 79.6% of the businesses in all revenue categories. Community First significantly outperformed the aggregate of all lenders who originated only 38.1% of their small business loans to businesses with \$1 million or less in revenue. This performance reflects the bank's focus on small business lending in this assessment area.

In 2002, the bank originated 16.0% of its small business loans to businesses with more than \$1 million in revenue, which comprise 15.1% of the businesses in all revenue categories. Community First more closely approximated the demographics than the aggregate of all lenders who originated 67.1% of their small business loans to businesses with more than \$1 million in revenue. In 2003, the bank originated no small business loans to businesses with more than \$1 million in revenue, which comprise 17.8% of the businesses in all revenue categories. The aggregate of all lenders originated 61.9% of their small business loans to businesses with more than \$1 million in revenue.

Small Farm Loans

The bank's borrower income distribution with respect to small farm loans was assessed by comparing the percentage of loans made to farms in each revenue category (less than or equal to \$1 million or greater than \$1 million) to the percentage of total farms in each revenue category. The bank's lending pattern to farms with \$1 million or less in revenue is weighted the most heavily in this analysis. The bank's performance was also compared to the aggregate performance of all lenders required to report data in the assessment area. No analysis for 2003 was performed given that no small farm loans were originated in 2003.

Community First's borrower income distribution of small farm loans in this assessment area was good. To enhance its lending performance, Community First participates in the Farm Service Agency Loan Program and originated three loans totaling over \$487,000 in 2002 and 2003.

The bank originated 100.0% of its small farm loans to farms with \$1 million or less in revenue, which comprise 99.6% of the farms in all revenue categories. Community First outperformed the aggregate of all lenders who originated 94.2% of their small farm loans to farms with \$1 million or less in revenue.

Community Development Lending

Community First has an adequate record of community development lending given the limited branch distribution, deposits, and lending in this assessment area. The bank has committed to lend a community development organization up to \$100,000 at reduced interest rates. The community development organization utilizes these funds, as well as loans provided by other financial institutions, to lend to small businesses that do not qualify for conventional bank financing. During 2002 and 2003, the bank originated eight loans totaling over \$17,000 to this organization.

INVESTMENT TEST

Community First has an adequate level of qualified community development investments in this assessment area given the securitized investments discussed for the state of Indiana. Although the bank periodically makes charitable contributions to organizations in the community, none of these contributions qualified as community development investments.

SERVICE TEST

The bank's performance under the service test in this assessment area is adequate given the distribution of retail branches and level of community development services.

Retail Services

Retail services are considered adequate given the limited retail banking offices in this assessment area.

Community First operates one branch in this assessment area, which represents only 3% of the bank's 29 branches. The branch is located in a middle-income census tract that is not in close proximity to the 14 moderate-income tracts in the assessment area. Middle-income census tracts represent 50.0% of all census tracts and 61.1% of all families in the assessment area. The moderate-income census tracts account for 38.9% of the census tracts and 23.3% of all families in the assessment area. Since the previous examination, Community First has closed one office located in an upper-income tract and not in proximity to the moderate-income tract within the assessment area.

Community Development Services

Community First provides a relatively high level of community development services within this assessment area by providing financial expertise on committees and boards that promote economic development and small business lending.

NON-METROPOLITAN STATEWIDE AREA

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NON-MSA NORTH CENTRAL INDIANA AND EASTERN INDIANA

Non-MSA North Central Indiana

The Non-MSA North Central Indiana assessment area includes all of Fulton, Kosciusko, and Wabash counties and is the assessment area of the former Indiana Lawrence Bank. Eight branches serve this assessment area.

The assessment area for 2003 is comprised of no low- or moderate-income census tracts, 31 (93.9%) middle-income census tracts, and 2 (6.1%) upper-income census tracts. Refer to the "Combined Demographics Report" for this assessment area in Appendix C for additional information.

Community First's deposits in this assessment area represent 15% of the institution's total deposits while lending in this assessment area represents 9% of the institution's total lending, based upon lending data considered in this evaluation.

According to the DCIS/OTS⁹ report, dated June 30, 2003, Community First's market share of deposits in this assessment area is 7.53%, which places the bank fifth in deposit market share. The major competitors in this market area include Lake City Bank; National City Bank of Indiana; First FSB of Wabash, Mutual Federal Savings Bank; First Federal Savings Bank; Wells Fargo Bank Indiana NA; Frances Slocum Bank & Trust Company; Keybank NA; Farmers State Bank; and First Source Bank.

Non-MSA Eastern Indiana

The Non-MSA Eastern Indiana assessment area includes all of Randolph County and portions of Jay County. This assessment area was significantly reduced from 2002 to 2003 to more accurately reflect the bank's market area given its branch distribution. The 2002 analysis included all of Adams County and the remainder of Jay County. Two branches serve this assessment area.

The assessment area for 2002 is comprised of no low-, moderate-, or upper-income census tracts and 15 (100.0%) middle-income census tracts. The adjusted assessment area for 2003 is comprised of no low-income census tracts, 2 (20.0%) moderate-income census tracts, 8 (80.0%) middle-income census tracts, and no upper-income census tracts. Refer to the "Combined Demographics Report" for this assessment area in Appendix C for additional information.

Community First's deposits in this assessment area represent 5% of the institution's total deposits while lending in this assessment area represents 5% of the institution's total lending, based upon lending data considered in this evaluation.

⁹ FDIC/OTS Summary of Deposits (website: www.fdic.gov)

According to the DCIS/OTS¹⁰ report dated June 30, 2003, Community First's market share of deposits in this assessment area is 6.55%, which places the bank sixth in deposit market share. The major competitors in this market area include Old National Bank; First National Bank of Portland; Randolph County Bank; Mainsource Bank; Mutual Federal Savings Bank; and Greensfork Township STB.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NON-MSA NORTH
CENTRAL INDIANA AND EASTERN INDIANA**

Assessment Area	Lending Test	Investment Test	Service Test
North Central Indiana	Consistent	Consistent	Consistent
Eastern Indiana	Consistent	Consistent	Consistent

Although the lending test in the Eastern Indiana assessment area is consistent with the performance for the institution as a whole and for the state of Indiana, the bank originated one community development loan totaling \$215,000 to provide fire services to a moderate-income community.

The service test in the Eastern Indiana assessment area is consistent with the performance for the institution as a whole and for the state of Indiana. Of the two branches in this assessment area, one is located in a moderate-income tract and one is located in a middle-income tract. Moderate-income tracts represent 20% of all census tracts and 18.6% of all families in the assessment area. Middle-income census tracts represent 80.0% of all census tracts and 81.4% of all families in the assessment area.

¹⁰ FDIC/OTS Summary of Deposits (website: www.fdic.gov)

APPENDIX A

SCOPE OF EXAMINATION

The scope of the examination is discussed for the institution, State of Ohio, and State of Indiana as indicated on the Table of Contents. The following chart provides supplemental information regarding the scope of the examination.

LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED	OTHER INFORMATION
Non-MSA Western Ohio	Full Scope	Celina – main office Paulding Rockford Van Wert	
Lima, Ohio MSA 4320	Limited Scope		
Non-MSA North Central Ohio	Limited Scope		
Ft. Wayne MSA 2760	Full Scope		
Non-MSA Eastern Indiana	Limited Scope	Union City	
Non-MSA North Central Indiana	Limited Scope		

“Branches visited” indicates where technical compliance with the CRA (signs, public file, etc.) was confirmed. The evaluation of the bank’s CRA performance takes into consideration activity from all branch locations, as described in the Scope of Examination.

APPENDIX B

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 nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

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

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

Home Mortgage Disclosure Act (“HMDA”): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include data such as race,

gender and income of applications, amount of loan requested, and disposition of the application (for example, approved, denied, and withdrawn).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

APPENDIX C
CRA CORE TABLES

Loan Distribution Table

Exam : Community First Bank and Trust Company

For Loan Years Up To 2002

Assessment Area/Group: Ft. Wayne MSA 2760

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	2	12.5%	71	7.8%	1	6.3%	32	3.5%
Moderate	6	37.5%	191	21.0%	1	6.3%	64	7.0%
Middle	6	37.5%	482	53.1%	4	25.0%	470	51.8%
Upper	2	12.5%	164	18.1%	10	62.5%	342	37.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	16	100.0%	908	100.0%	16	100.0%	908	100.0%
Refinance								
Low	0	0.0%	0	0.0%	2	12.5%	209	11.4%
Moderate	0	0.0%	0	0.0%	4	25.0%	389	21.2%
Middle	12	75.0%	1,431	78.0%	3	18.8%	372	20.3%
Upper	4	25.0%	403	22.0%	6	37.5%	744	40.6%
Unknown	0	0.0%	0	0.0%	1	6.3%	120	6.5%
Total	16	100.0%	1,834	100.0%	16	100.0%	1,834	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
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%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
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%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	2	6.3%	71	2.6%	3	9.4%	241	8.8%
Moderate	6	18.8%	191	7.0%	5	15.6%	453	16.5%
Middle	18	56.3%	1,913	69.8%	7	21.9%	842	30.7%
Upper	6	18.8%	567	20.7%	16	50.0%	1,086	39.6%
Unknown	0	0.0%	0	0.0%	1	3.1%	120	4.4%
Total	32	100.0%	2,742	100.0%	32	100.0%	2,742	100.0%
Income Categories	SMALL BUSINESS/FARM							
	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	16.0%	262	10.1%	0	0.0%	0	0.0%
Middle	10	40.0%	1,279	49.2%	11	100.0%	892	100.0%
Upper	11	44.0%	1,061	40.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	25	100.0%	2,602	100.0%	11	100.0%	892	100.0%
By Loan Size								
\$100,000 or less	20	80.0%	692	26.6%	9	81.8%	592	66.4%
\$100,001 - \$250,000	3	12.0%	620	23.8%	2	18.2%	300	33.6%
\$250,001 - \$1 Million*	2	8.0%	1,290	49.6%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	25	100.0%	2,602	100.0%	11	100.0%	892	100.0%
By Revenue								
\$1 Million or Less	21	84.0%	1,855	71.3%	11	100.0%	892	100.0%
Over \$1 Million	4	16.0%	747	28.7%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	25	100.0%	2,602	100.0%	11	100.0%	892	100.0%

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 : Community First Bank and Trust Company

For Loan Years Up To 2002

Assessment Area/Group: Lima MSA 4320

Income Categories	HMDA								
	By Tract Income				By Borrower Income				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
Home Purchase									
Low	0	0.0%	0	0.0%	2	5.4%	90	2.9%	
Moderate	1	2.7%	28	0.9%	10	27.0%	687	22.4%	
Middle	31	83.8%	2,318	75.5%	12	32.4%	1,168	38.0%	
Upper	5	13.5%	724	23.6%	11	29.7%	983	32.0%	
Unknown	0	0.0%	0	0.0%	2	5.4%	142	4.6%	
Total	37	100.0%	3,070	100.0%	37	100.0%	3,070	100.0%	
Refinance									
Low	0	0.0%	0	0.0%	7	5.9%	386	3.6%	
Moderate	1	0.8%	56	0.5%	22	18.5%	1,260	11.7%	
Middle	97	81.5%	8,177	75.9%	33	27.7%	2,742	25.4%	
Upper	21	17.6%	2,543	23.6%	52	43.7%	6,048	56.1%	
Unknown	0	0.0%	0	0.0%	5	4.2%	340	3.2%	
Total	119	100.0%	10,776	100.0%	119	100.0%	10,776	100.0%	
Home Improvement									
Low	0	0.0%	0	0.0%	1	50.0%	5	4.4%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	2	100.0%	114	100.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	1	50.0%	109	95.6%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Total	2	100.0%	114	100.0%	2	100.0%	114	100.0%	
Multi-Family									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
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%	
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
HMDA Totals									
Low	0	0.0%	0	0.0%	10	6.3%	481	3.4%	
Moderate	2	1.3%	84	0.6%	32	20.3%	1,947	13.9%	
Middle	130	82.3%	10,609	76.0%	45	28.5%	3,910	28.0%	
Upper	26	16.5%	3,267	23.4%	64	40.5%	7,140	51.1%	
Unknown	0	0.0%	0	0.0%	7	4.4%	482	3.5%	
Total	158	100.0%	13,960	100.0%	158	100.0%	13,960	100.0%	
Income Categories	SMALL BUSINESS				SMALL BUSINESS/FARM		SMALL FARM		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
By Tract Income									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	1	2.0%	500	7.8%	0	0.0%	0	0.0%	
Middle	44	89.8%	4,817	74.7%	38	100.0%	2,678	100.0%	
Upper	4	8.2%	1,132	17.6%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Total	49	100.0%	6,449	100.0%	38	100.0%	2,678	100.0%	
By Loan Size									
\$100,000 or less	35	71.4%	1,394	21.6%	30	78.9%	1,227	45.8%	
\$100,001 - \$250,000	7	14.3%	1,140	17.7%	7	18.4%	1,036	38.7%	
\$250,001 - \$1 Million*	7	14.3%	3,915	60.7%	1	2.6%	415	15.5%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Total	49	100.0%	6,449	100.0%	38	100.0%	2,678	100.0%	
By Revenue									
\$1 Million or Less	46	93.9%	4,980	77.2%	38	100.0%	2,678	100.0%	
Over \$1 Million	2	4.1%	1,450	22.5%	0	0.0%	0	0.0%	
Not Known	1	2.0%	19	0.3%	0	0.0%	0	0.0%	
Total	49	100.0%	6,449	100.0%	38	100.0%	2,678	100.0%	

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 : Community First Bank and Trust Company

For Loan Years Up To 2002

Assessment Area/Group: Non-MSA Eastern Indiana

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	3	21.4%	163	16.7%
Moderate	0	0.0%	0	0.0%	3	21.4%	120	12.3%
Middle	14	100.0%	977	100.0%	6	42.9%	446	45.6%
Upper	0	0.0%	0	0.0%	2	14.3%	248	25.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	14	100.0%	977	100.0%	14	100.0%	977	100.0%
Refinance								
Low	0	0.0%	0	0.0%	5	10.2%	239	8.4%
Moderate	0	0.0%	0	0.0%	16	32.7%	875	30.7%
Middle	49	100.0%	2,851	100.0%	15	30.6%	1,060	37.2%
Upper	0	0.0%	0	0.0%	11	22.4%	626	22.0%
Unknown	0	0.0%	0	0.0%	2	4.1%	51	1.8%
Total	49	100.0%	2,851	100.0%	49	100.0%	2,851	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	2	66.7%	11	68.8%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	3	100.0%	16	100.0%	1	33.3%	5	31.3%
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%
Total	3	100.0%	16	100.0%	3	100.0%	16	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
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%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	10	15.2%	413	10.7%
Moderate	0	0.0%	0	0.0%	19	28.8%	995	25.9%
Middle	66	100.0%	3,844	100.0%	22	33.3%	1,511	39.3%
Upper	0	0.0%	0	0.0%	13	19.7%	874	22.7%
Unknown	0	0.0%	0	0.0%	2	3.0%	51	1.3%
Total	66	100.0%	3,844	100.0%	66	100.0%	3,844	100.0%
SMALL BUSINESS/FARM								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income								
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	36	100.0%	1,487	100.0%	44	100.0%	2,339	100.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	36	100.0%	1,487	100.0%	44	100.0%	2,339	100.0%
By Loan Size								
\$100,000 or less	33	91.7%	1,023	68.8%	38	86.4%	1,072	45.8%
\$100,001 - \$250,000	3	8.3%	464	31.2%	5	11.4%	842	36.0%
\$250,001 - \$1 Million*	0	0.0%	0	0.0%	1	2.3%	425	18.2%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	36	100.0%	1,487	100.0%	44	100.0%	2,339	100.0%
By Revenue								
\$1 Million or Less	36	100.0%	1,487	100.0%	44	100.0%	2,339	100.0%
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%
Total	36	100.0%	1,487	100.0%	44	100.0%	2,339	100.0%

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 : Community First Bank and Trust Company

For Loan Years Up To 2002

Assessment Area/Group: Non-MSA Western Ohio

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	18	12.9%	839	6.6%
Moderate	7	5.0%	861	6.8%	40	28.8%	3,114	24.5%
Middle	98	70.5%	8,136	64.1%	34	24.5%	3,245	25.6%
Upper	34	24.5%	3,702	29.2%	45	32.4%	5,281	41.6%
Unknown	0	0.0%	0	0.0%	2	1.4%	220	1.7%
Total	139	100.0%	12,699	100.0%	139	100.0%	12,699	100.0%
Refinance								
Low	0	0.0%	0	0.0%	39	5.6%	2,088	3.7%
Moderate	12	1.7%	1,156	2.0%	164	23.7%	9,981	17.5%
Middle	507	73.2%	40,839	71.7%	198	28.6%	15,396	27.0%
Upper	174	25.1%	14,982	26.3%	241	34.8%	24,638	43.2%
Unknown	0	0.0%	0	0.0%	51	7.4%	4,874	8.6%
Total	693	100.0%	56,977	100.0%	693	100.0%	56,977	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	5	35.7%	47	25.7%
Moderate	1	7.1%	8	4.4%	2	14.3%	5	2.7%
Middle	12	85.7%	162	88.5%	4	28.6%	97	53.0%
Upper	1	7.1%	13	7.1%	1	7.1%	13	7.1%
Unknown	0	0.0%	0	0.0%	2	14.3%	21	11.5%
Total	14	100.0%	183	100.0%	14	100.0%	183	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
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%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	62	7.3%	2,974	4.3%
Moderate	20	2.4%	2,025	2.9%	206	24.3%	13,100	18.8%
Middle	617	72.9%	49,137	70.3%	236	27.9%	18,738	26.8%
Upper	209	24.7%	18,697	26.8%	287	33.9%	29,932	42.8%
Unknown	0	0.0%	0	0.0%	55	6.5%	5,115	7.3%
Total	846	100.0%	69,859	100.0%	846	100.0%	69,859	100.0%
SMALL BUSINESS/FARM								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	12	4.8%	521	2.1%	9	4.2%	317	2.4%
Middle	182	73.4%	18,183	75.0%	185	85.6%	11,887	89.2%
Upper	54	21.8%	5,535	22.8%	22	10.2%	1,128	8.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	248	100.0%	24,239	100.0%	216	100.0%	13,332	100.0%
By Loan Size								
\$100,000 or less	191	77.0%	6,624	27.3%	182	84.3%	7,067	53.0%
\$100,001 - \$250,000	34	13.7%	6,118	25.2%	29	13.4%	4,641	34.8%
\$250,001 - \$1 Million*	23	9.3%	11,497	47.4%	5	2.3%	1,624	12.2%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	248	100.0%	24,239	100.0%	216	100.0%	13,332	100.0%
By Revenue								
\$1 Million or Less	237	95.6%	21,226	87.6%	216	100.0%	13,332	100.0%
Over \$1 Million	11	4.4%	3,013	12.4%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	248	100.0%	24,239	100.0%	216	100.0%	13,332	100.0%

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 : Community First Bank and Trust Company

For Loan Years Up To 2002

Assessment Area/Group: All Assessment Areas

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	2	1.0%	71	0.4%	24	11.7%	1,124	6.4%
Moderate	14	6.8%	1,080	6.1%	54	26.2%	3,985	22.6%
Middle	149	72.3%	11,913	67.5%	56	27.2%	5,329	30.2%
Upper	41	19.9%	4,590	26.0%	68	33.0%	6,854	38.8%
Unknown	0	0.0%	0	0.0%	4	1.9%	362	2.1%
Total	206	100.0%	17,654	100.0%	206	100.0%	17,654	100.0%
Refinance								
Low	0	0.0%	0	0.0%	53	6.0%	2,922	4.0%
Moderate	13	1.5%	1,212	1.7%	206	23.5%	12,505	17.3%
Middle	665	75.8%	53,298	73.6%	249	28.4%	19,570	27.0%
Upper	199	22.7%	17,928	24.7%	310	35.3%	32,056	44.3%
Unknown	0	0.0%	0	0.0%	59	6.7%	5,385	7.4%
Total	877	100.0%	72,438	100.0%	877	100.0%	72,438	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	8	42.1%	63	20.1%
Moderate	1	5.3%	8	2.6%	2	10.5%	5	1.6%
Middle	17	89.5%	292	93.3%	5	26.3%	102	32.6%
Upper	1	5.3%	13	4.2%	2	10.5%	122	39.0%
Unknown	0	0.0%	0	0.0%	2	10.5%	21	6.7%
Total	19	100.0%	313	100.0%	19	100.0%	313	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
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%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	2	0.2%	71	0.1%	85	7.7%	4,109	4.5%
Moderate	28	2.5%	2,300	2.5%	262	23.8%	16,495	18.2%
Middle	831	75.4%	65,503	72.5%	310	28.1%	25,001	27.7%
Upper	241	21.9%	22,531	24.9%	380	34.5%	39,032	43.2%
Unknown	0	0.0%	0	0.0%	65	5.9%	5,768	6.4%
Total	1,102	100.0%	90,405	100.0%	1,102	100.0%	90,405	100.0%
SMALL BUSINESS/FARM								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	17	4.7%	1,283	3.7%	9	2.9%	317	1.6%
Middle	272	76.0%	25,766	74.1%	278	90.0%	17,796	92.5%
Upper	69	19.3%	7,728	22.2%	22	7.1%	1,128	5.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	358	100.0%	34,777	100.0%	309	100.0%	19,241	100.0%
By Loan Size								
\$100,000 or less	279	77.9%	9,733	28.0%	259	83.8%	9,958	51.8%
\$100,001 - \$250,000	47	13.1%	8,342	24.0%	43	13.9%	6,819	35.4%
\$250,001 - \$1 Million*	32	8.9%	16,702	48.0%	7	2.3%	2,464	12.8%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	358	100.0%	34,777	100.0%	309	100.0%	19,241	100.0%
By Revenue								
\$1 Million or Less	340	95.0%	29,548	85.0%	309	100.0%	19,241	100.0%
Over \$1 Million	17	4.7%	5,210	15.0%	0	0.0%	0	0.0%
Not Known	1	0.3%	19	0.1%	0	0.0%	0	0.0%
Total	358	100.0%	34,777	100.0%	309	100.0%	19,241	100.0%

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 : Community First Bank and Trust Company

Loan year 2003

Assessment Area/Group: Ft. Wayne MSA 2760

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
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%	240	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	240	100.0%
Total	1	100.0%	240	100.0%	1	100.0%	240	100.0%
Refinance								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	33.3%	76	31.9%
Middle	1	33.3%	76	31.9%	1	33.3%	82	34.5%
Upper	2	66.7%	162	68.1%	1	33.3%	80	33.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	238	100.0%	3	100.0%	238	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
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%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
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%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	25.0%	76	15.9%
Middle	1	25.0%	76	15.9%	1	25.0%	82	17.2%
Upper	3	75.0%	402	84.1%	1	25.0%	80	16.7%
Unknown	0	0.0%	0	0.0%	1	25.0%	240	50.2%
Total	4	100.0%	478	100.0%	4	100.0%	478	100.0%
SMALL BUSINESS/FARM								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	6	27.3%	618	27.1%	0	0.0%	0	0.0%
Middle	14	63.6%	1,597	70.1%	0	0.0%	0	0.0%
Upper	2	9.1%	63	2.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	2,278	100.0%	0	0.0%	0	0.0%
By Loan Size								
\$100,000 or less	15	68.2%	468	20.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	5	22.7%	980	43.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	2	9.1%	830	36.4%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	2,278	100.0%	0	0.0%	0	0.0%
By Revenue								
\$1 Million or Less	22	100.0%	2,278	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%
Total	22	100.0%	2,278	100.0%	0	0.0%	0	0.0%

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 : Community First Bank and Trust Company

Loan year 2003

Assessment Area/Group: Lima MSA 4320

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	3	12.0%	225	7.5%
Moderate	0	0.0%	0	0.0%	9	36.0%	840	28.0%
Middle	24	96.0%	2,867	95.7%	6	24.0%	586	19.6%
Upper	1	4.0%	129	4.3%	6	24.0%	1,190	39.7%
Unknown	0	0.0%	0	0.0%	1	4.0%	155	5.2%
Total	25	100.0%	2,996	100.0%	25	100.0%	2,996	100.0%
Refinance								
Low	0	0.0%	0	0.0%	12	7.3%	628	4.1%
Moderate	0	0.0%	0	0.0%	37	22.4%	2,397	15.5%
Middle	155	93.9%	13,763	89.1%	43	26.1%	3,489	22.6%
Upper	10	6.1%	1,678	10.9%	65	39.4%	8,067	52.2%
Unknown	0	0.0%	0	0.0%	8	4.8%	860	5.6%
Total	165	100.0%	15,441	100.0%	165	100.0%	15,441	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
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%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
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%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	15	7.9%	853	4.6%
Moderate	0	0.0%	0	0.0%	46	24.2%	3,237	17.6%
Middle	179	94.2%	16,630	90.2%	49	25.8%	4,075	22.1%
Upper	11	5.8%	1,807	9.8%	71	37.4%	9,257	50.2%
Unknown	0	0.0%	0	0.0%	9	4.7%	1,015	5.5%
Total	190	100.0%	18,437	100.0%	190	100.0%	18,437	100.0%
Income Categories	SMALL BUSINESS				SMALL BUSINESS/FARM		SMALL FARM	
	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income								
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	36	97.3%	5,023	99.0%	32	100.0%	3,822	100.0%
Upper	1	2.7%	51	1.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	37	100.0%	5,074	100.0%	32	100.0%	3,822	100.0%
By Loan Size								
\$100,000 or less	27	73.0%	1,194	23.5%	20	62.5%	899	23.5%
\$100,001 - \$250,000	5	13.5%	990	19.5%	7	21.9%	922	24.1%
\$250,001 - \$1 Million*	5	13.5%	2,890	57.0%	5	15.6%	2,001	52.4%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	37	100.0%	5,074	100.0%	32	100.0%	3,822	100.0%
By Revenue								
\$1 Million or Less	34	91.9%	3,646	71.9%	32	100.0%	3,822	100.0%
Over \$1 Million	3	8.1%	1,428	28.1%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	37	100.0%	5,074	100.0%	32	100.0%	3,822	100.0%

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 : Community First Bank and Trust Company

Loan year 2003

Assessment Area/Group: Non-MSA Eastern Indiana

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	3	50.0%	175	58.5%
Middle	6	100.0%	299	100.0%	2	33.3%	85	28.4%
Upper	0	0.0%	0	0.0%	1	16.7%	39	13.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	299	100.0%	6	100.0%	299	100.0%
Refinance								
Low	0	0.0%	0	0.0%	12	14.5%	462	9.4%
Moderate	22	26.5%	1,123	22.8%	19	22.9%	1,086	22.0%
Middle	61	73.5%	3,810	77.2%	25	30.1%	1,588	32.2%
Upper	0	0.0%	0	0.0%	26	31.3%	1,697	34.4%
Unknown	0	0.0%	0	0.0%	1	1.2%	100	2.0%
Total	83	100.0%	4,933	100.0%	83	100.0%	4,933	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
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%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
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%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	12	13.5%	462	8.8%
Moderate	22	24.7%	1,123	21.5%	22	24.7%	1,261	24.1%
Middle	67	75.3%	4,109	78.5%	27	30.3%	1,673	32.0%
Upper	0	0.0%	0	0.0%	27	30.3%	1,736	33.2%
Unknown	0	0.0%	0	0.0%	1	1.1%	100	1.9%
Total	89	100.0%	5,232	100.0%	89	100.0%	5,232	100.0%
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	13	50.0%	1,904	85.5%	0	0.0%	0	0.0%
Middle	13	50.0%	324	14.5%	41	100.0%	2,790	100.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	26	100.0%	2,228	100.0%	41	100.0%	2,790	100.0%
By Loan Size								
\$100,000 or less	18	69.2%	443	19.9%	32	78.0%	983	35.2%
\$100,001 - \$250,000	6	23.1%	1,094	49.1%	7	17.1%	1,131	40.5%
\$250,001 - \$1 Million*	2	7.7%	691	31.0%	2	4.9%	676	24.2%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	26	100.0%	2,228	100.0%	41	100.0%	2,790	100.0%
By Revenue								
\$1 Million or Less	18	69.2%	805	36.1%	40	97.6%	2,755	98.7%
Over \$1 Million	8	30.8%	1,423	63.9%	1	2.4%	35	1.3%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	26	100.0%	2,228	100.0%	41	100.0%	2,790	100.0%

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

Originations and Purchases

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

Loan Distribution Table

Exam : Community First Bank and Trust Company

Loan year 2003

Assessment Area/Group: Non-MSA North Central Indiana

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
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%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Refinance								
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%	70	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	100.0%	70	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	70	100.0%	1	100.0%	70	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
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%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
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%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
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%	70	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	100.0%	70	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	70	100.0%	1	100.0%	70	100.0%
Income Categories	SMALL BUSINESS				SMALL BUSINESS/FARM		SMALL FARM	
	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income								
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	97	100.0%	8,122	100.0%	91	100.0%	6,025	100.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	97	100.0%	8,122	100.0%	91	100.0%	6,025	100.0%
By Loan Size								
\$100,000 or less	75	77.3%	2,783	34.3%	71	78.0%	1,878	31.2%
\$100,001 - \$250,000	14	14.4%	2,120	26.1%	15	16.5%	2,414	40.1%
\$250,001 - \$1 Million*	8	8.2%	3,219	39.6%	5	5.5%	1,733	28.8%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	97	100.0%	8,122	100.0%	91	100.0%	6,025	100.0%
By Revenue								
\$1 Million or Less	79	81.4%	5,200	64.0%	82	90.1%	4,702	78.0%
Over \$1 Million	18	18.6%	2,922	36.0%	9	9.9%	1,323	22.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	97	100.0%	8,122	100.0%	91	100.0%	6,025	100.0%

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 : Community First Bank and Trust Company

Loan year 2003

Assessment Area/Group: Non-MSA North Central Ohio

Income Categories	HMDA								
	By Tract Income				By Borrower Income				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
Home Purchase									
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%	
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Refinance									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	1	100.0%	61	100.0%	
Middle	1	100.0%	61	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%	
Total	1	100.0%	61	100.0%	1	100.0%	61	100.0%	
Home Improvement									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
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%	
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Multi-Family									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
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%	
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
HMDA Totals									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	1	100.0%	61	100.0%	
Middle	1	100.0%	61	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%	
Total	1	100.0%	61	100.0%	1	100.0%	61	100.0%	
Income Categories	SMALL BUSINESS				SMALL BUSINESS/FARM		SMALL FARM		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
By Tract Income									
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	58	81.7%	4,887	80.2%	3	33.3%	158	17.5%	
Upper	13	18.3%	1,206	19.8%	6	66.7%	744	82.5%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Total	71	100.0%	6,093	100.0%	9	100.0%	902	100.0%	
By Loan Size									
\$100,000 or less	56	78.9%	1,986	32.6%	4	44.4%	57	6.3%	
\$100,001 - \$250,000	8	11.3%	1,403	23.0%	5	55.6%	845	93.7%	
\$250,001 - \$1 Million*	7	9.9%	2,704	44.4%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Total	71	100.0%	6,093	100.0%	9	100.0%	902	100.0%	
By Revenue									
\$1 Million or Less	58	81.7%	4,110	67.5%	8	88.9%	752	83.4%	
Over \$1 Million	13	18.3%	1,983	32.5%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	1	11.1%	150	16.6%	
Total	71	100.0%	6,093	100.0%	9	100.0%	902	100.0%	

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 : Community First Bank and Trust Company

Loan year 2003

Assessment Area/Group: Non-MSA Western Ohio

Income Categories	HMDA								
	By Tract Income				By Borrower Income				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
Home Purchase									
Low	0	0.0%	0	0.0%	13	9.2%	610	5.0%	
Moderate	1	0.7%	34	0.3%	49	34.5%	3,346	27.2%	
Middle	131	92.3%	11,265	91.7%	46	32.4%	3,987	32.5%	
Upper	10	7.0%	986	8.0%	28	19.7%	3,730	30.4%	
Unknown	0	0.0%	0	0.0%	6	4.2%	612	5.0%	
Total	142	100.0%	12,285	100.0%	142	100.0%	12,285	100.0%	
Refinance									
Low	0	0.0%	0	0.0%	52	5.9%	2,623	3.5%	
Moderate	6	0.7%	425	0.6%	187	21.4%	11,357	15.2%	
Middle	806	92.2%	68,468	91.5%	242	27.7%	20,074	26.8%	
Upper	62	7.1%	5,939	7.9%	328	37.5%	34,304	45.8%	
Unknown	0	0.0%	0	0.0%	65	7.4%	6,474	8.7%	
Total	874	100.0%	74,832	100.0%	874	100.0%	74,832	100.0%	
Home Improvement									
Low	0	0.0%	0	0.0%	2	15.4%	18	3.0%	
Moderate	0	0.0%	0	0.0%	4	30.8%	62	10.2%	
Middle	13	100.0%	610	100.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	7	53.8%	530	86.9%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Total	13	100.0%	610	100.0%	13	100.0%	610	100.0%	
Multi-Family									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
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%	
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
HMDA Totals									
Low	0	0.0%	0	0.0%	67	6.5%	3,251	3.7%	
Moderate	7	0.7%	459	0.5%	240	23.3%	14,765	16.8%	
Middle	950	92.3%	80,343	91.6%	288	28.0%	24,061	27.4%	
Upper	72	7.0%	6,925	7.9%	363	35.3%	38,564	44.0%	
Unknown	0	0.0%	0	0.0%	71	6.9%	7,086	8.1%	
Total	1,029	100.0%	87,727	100.0%	1,029	100.0%	87,727	100.0%	
Income Categories	SMALL BUSINESS				SMALL BUSINESS/FARM		SMALL FARM		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
By Tract Income									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	4	1.7%	482	1.7%	0	0.0%	0	0.0%	
Middle	226	95.8%	26,482	94.7%	177	96.7%	14,375	97.5%	
Upper	6	2.5%	1,002	3.6%	6	3.3%	362	2.5%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Total	236	100.0%	27,966	100.0%	183	100.0%	14,737	100.0%	
By Loan Size									
\$100,000 or less	166	70.3%	6,369	22.8%	139	76.0%	5,662	38.4%	
\$100,001 - \$250,000	37	15.7%	6,075	21.7%	33	18.0%	5,353	36.3%	
\$250,001 - \$1 Million*	33	14.0%	15,522	55.5%	11	6.0%	3,722	25.3%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Total	236	100.0%	27,966	100.0%	183	100.0%	14,737	100.0%	
By Revenue									
\$1 Million or Less	194	82.2%	17,435	62.3%	180	98.4%	14,141	96.0%	
Over \$1 Million	37	15.7%	9,821	35.1%	1	0.5%	316	2.1%	
Not Known	5	2.1%	710	2.5%	2	1.1%	280	1.9%	
Total	236	100.0%	27,966	100.0%	183	100.0%	14,737	100.0%	

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 : Community First Bank and Trust Company

Loan year 2003

Assessment Area/Group: All Assessment Areas

Income Categories	HMDA								
	By Tract Income				By Borrower Income				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
Home Purchase									
Low	0	0.0%	0	0.0%	16	9.2%	835	5.3%	
Moderate	1	0.6%	34	0.2%	61	35.1%	4,361	27.6%	
Middle	161	92.5%	14,431	91.2%	54	31.0%	4,658	29.4%	
Upper	12	6.9%	1,355	8.6%	35	20.1%	4,959	31.3%	
Unknown	0	0.0%	0	0.0%	8	4.6%	1,007	6.4%	
Total	174	100.0%	15,820	100.0%	174	100.0%	15,820	100.0%	
Refinance									
Low	0	0.0%	0	0.0%	76	6.7%	3,713	3.9%	
Moderate	28	2.5%	1,548	1.6%	245	21.7%	14,977	15.7%	
Middle	1,025	90.9%	86,248	90.2%	311	27.6%	25,233	26.4%	
Upper	74	6.6%	7,779	8.1%	421	37.4%	44,218	46.3%	
Unknown	0	0.0%	0	0.0%	74	6.6%	7,434	7.8%	
Total	1,127	100.0%	95,575	100.0%	1,127	100.0%	95,575	100.0%	
Home Improvement									
Low	0	0.0%	0	0.0%	2	15.4%	18	3.0%	
Moderate	0	0.0%	0	0.0%	4	30.8%	62	10.2%	
Middle	13	100.0%	610	100.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	7	53.8%	530	86.9%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Total	13	100.0%	610	100.0%	13	100.0%	610	100.0%	
Multi-Family									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
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%	
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
HMDA Totals									
Low	0	0.0%	0	0.0%	94	7.2%	4,566	4.1%	
Moderate	29	2.2%	1,582	1.4%	310	23.6%	19,400	17.3%	
Middle	1,199	91.2%	101,289	90.4%	365	27.8%	29,891	26.7%	
Upper	86	6.5%	9,134	8.2%	463	35.2%	49,707	44.4%	
Unknown	0	0.0%	0	0.0%	82	6.2%	8,441	7.5%	
Total	1,314	100.0%	112,005	100.0%	1,314	100.0%	112,005	100.0%	
Income Categories	SMALL BUSINESS				SMALL BUSINESS/FARM		SMALL FARM		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
By Tract Income									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	23	4.7%	3,004	5.8%	0	0.0%	0	0.0%	
Middle	444	90.8%	46,435	89.7%	344	96.6%	27,170	96.1%	
Upper	22	4.5%	2,322	4.5%	12	3.4%	1,106	3.9%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Total	489	100.0%	51,761	100.0%	356	100.0%	28,276	100.0%	
By Loan Size									
\$100,000 or less	357	73.0%	13,243	25.6%	266	74.7%	9,479	33.5%	
\$100,001 - \$250,000	75	15.3%	12,662	24.5%	67	18.8%	10,665	37.7%	
\$250,001 - \$1 Million*	57	11.7%	25,856	50.0%	23	6.5%	8,132	28.8%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Total	489	100.0%	51,761	100.0%	356	100.0%	28,276	100.0%	
By Revenue									
\$1 Million or Less	405	82.8%	33,474	64.7%	342	96.1%	26,172	92.6%	
Over \$1 Million	79	16.2%	17,577	34.0%	11	3.1%	1,674	5.9%	
Not Known	5	1.0%	710	1.4%	3	0.8%	430	1.5%	
Total	489	100.0%	51,761	100.0%	356	100.0%	28,276	100.0%	

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

0.

Branch Summary Report

Exam: Community First Bank and Trust Company

Analysis Year: 2003

Assessment Area(s): Non-MSA Western Ohio

Number of Branches By Tract Income Level

Branch Type	Total Branches		Low		Moderate		Middle		Upper		Unknown	
	#	%	#	%	#	%	#	%	#	%	#	%
Main Office	1	8.3	0	0.0	0	0.0	1	8.3	0	0.0	0	0.0
Main Office with ATM	1	8.3	0	0.0	0	0.0	1	8.3	0	0.0	0	0.0
Full Service ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Branches	2	16.7	0	0.0	0	0.0	2	16.7	0	0.0	0	0.0
Branches w/ATMs	8	66.7	0	0.0	0	0.0	8	66.7	0	0.0	0	0.0
Cash only ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Loan Prod. Office	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Closed Branches	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Total Branches	12	100.0	0	0.0	0	0.0	12		0	0.0	0	0.0

Number of ATMs By Tract Income Level

Branch Type	Total ATMs		Low		Moderate		Middle		Upper		Unknown	
	#	%	#	%	#	%	#	%	#	%	#	%
Main Office	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Main Office with ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Full Service ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Branches	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Branches w/ATMs	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Cash only ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Loan Prod. Office	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Closed Branches	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Total ATMs	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

Branch Summary Report

Exam: Community First Bank and Trust Company

Analysis Year: 2003

Assessment Area(s): Lima MSA 4320

Number of Branches By Tract Income Level

Branch Type	Total Branches		Low		Moderate		Middle		Upper		Unknown	
	#	%	#	%	#	%	#	%	#	%	#	%
Main Office	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Main Office with ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Full Service ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Branches	1	33.3	0	0.0	0	0.0	1	33.3	0	0.0	0	0.0
Branches w/ATMs	2	66.7	0	0.0	0	0.0	2	66.7	0	0.0	0	0.0
Cash only ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Loan Prod. Office	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Closed Branches	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Total Branches	3	100.0	0	0.0	0	0.0	3		0	0.0	0	0.0

Number of ATMs By Tract Income Level

Branch Type	Total ATMs		Low		Moderate		Middle		Upper		Unknown	
	#	%	#	%	#	%	#	%	#	%	#	%
Main Office	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Main Office with ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Full Service ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Branches	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Branches w/ATMs	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Cash only ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Loan Prod. Office	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Closed Branches	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Total ATMs	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

Branch Summary Report

Exam: Community First Bank and Trust Company

Analysis Year: 2003

Assessment Area(s): Non-MSA North Central Ohio

Number of Branches By Tract Income Level

Branch Type	Total Branches		Low		Moderate		Middle		Upper		Unknown	
	#	%	#	%	#	%	#	%	#	%	#	%
Main Office	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Main Office with ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Full Service ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Branches	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Branches w/ATMs	3	100.0	0	0.0	0	0.0	2	66.7	1	33.3	0	0.0
Cash only ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Loan Prod. Office	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Closed Branches	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Total Branches	3	100.0	0	0.0	0	0.0	2	66.7	1	33.3	0	0.0

Number of ATMs By Tract Income Level

Branch Type	Total ATMs		Low		Moderate		Middle		Upper		Unknown	
	#	%	#	%	#	%	#	%	#	%	#	%
Main Office	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Main Office with ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Full Service ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Branches	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Branches w/ATMs	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Cash only ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Loan Prod. Office	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Closed Branches	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Total ATMs	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

Branch Summary Report

Exam: Community First Bank and Trust Company

Analysis Year: 2003

Assessment Area(s): Ft. Wayne MSA 2760

Number of Branches By Tract Income Level

Branch Type	Total Branches		Low		Moderate		Middle		Upper		Unknown	
	#	%	#	%	#	%	#	%	#	%	#	%
Main Office	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Main Office with ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Full Service ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Branches	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Branches w/ATMs	1	100.0	0	0.0	0	0.0	1		0	0.0	0	0.0
Cash only ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Loan Prod. Office	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Closed Branches	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Total Branches	1	100.0	0	0.0	0	0.0	1		0	0.0	0	0.0

Number of ATMs By Tract Income Level

Branch Type	Total ATMs		Low		Moderate		Middle		Upper		Unknown	
	#	%	#	%	#	%	#	%	#	%	#	%
Main Office	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Main Office with ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Full Service ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Branches	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Branches w/ATMs	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Cash only ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Loan Prod. Office	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Closed Branches	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Total ATMs	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

Branch Summary Report

Exam: Community First Bank and Trust Company

Analysis Year: 2003

Assessment Area(s): Non-MSA Eastern Indiana

Number of Branches By Tract Income Level

Branch Type	Total Branches		Low		Moderate		Middle		Upper		Unknown	
	#	%	#	%	#	%	#	%	#	%	#	%
Main Office	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Main Office with ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Full Service ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Branches	2	100.0	0	0.0	1	50.0	1	50.0	0	0.0	0	0.0
Branches w/ATMs	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Cash only ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Loan Prod. Office	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Closed Branches	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Total Branches	2	100.0	0	0.0	1	50.0	1	50.0	0	0.0	0	0.0

Number of ATMs By Tract Income Level

Branch Type	Total ATMs		Low		Moderate		Middle		Upper		Unknown	
	#	%	#	%	#	%	#	%	#	%	#	%
Main Office	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Main Office with ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Full Service ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Branches	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Branches w/ATMs	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Cash only ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Loan Prod. Office	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Closed Branches	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Total ATMs	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

Branch Summary Report

Exam: Community First Bank and Trust Company

Analysis Year: 2003

Assessment Area(s): Non-MSA North Central Indiana

Number of Branches By Tract Income Level

Branch Type	Total Branches		Low		Moderate		Middle		Upper		Unknown	
	#	%	#	%	#	%	#	%	#	%	#	%
Main Office	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Main Office with ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Full Service ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Branches	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Branches w/ATMs	8	100.0	0	0.0	0	0.0	8		0	0.0	0	0.0
Cash only ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Loan Prod. Office	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Closed Branches	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Total Branches	8	100.0	0	0.0	0	0.0	8		0	0.0	0	0.0

Number of ATMs By Tract Income Level

Branch Type	Total ATMs		Low		Moderate		Middle		Upper		Unknown	
	#	%	#	%	#	%	#	%	#	%	#	%
Main Office	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Main Office with ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Full Service ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Branches	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Branches w/ATMs	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Cash only ATM	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Loan Prod. Office	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Closed Branches	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Total ATMs	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

Peer Group Loan Distribution Report

Exam ID: Community First Bank and Trust Company

Selected Year: 2002

Non-MSA Western OH - 2002

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	247	9.5%	12,252	5.6%
Moderate	78	3.0%	7,163	3.3%	683	26.2%	46,575	21.3%
Middle	2,007	77.1%	160,909	73.4%	679	26.1%	56,683	25.9%
Upper	514	19.7%	50,745	23.2%	717	27.5%	79,322	36.2%
Unknown	5	0.2%	330	0.2%	278	10.7%	24,315	11.1%
Total	2,604	100.0%	219,147	100.0%	2,604	100.0%	219,147	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	476	5.2%	25,284	3.2%
Moderate	197	2.2%	19,342	2.5%	1,668	18.3%	110,047	14.0%
Middle	7,023	77.0%	586,755	74.7%	2,653	29.1%	205,874	26.2%
Upper	1,895	20.8%	179,508	22.8%	3,269	35.8%	348,737	44.4%
Unknown	4	0.0%	284	0.0%	1,053	11.5%	95,947	12.2%
Total	9,119	100.0%	785,889	100.0%	9,119	100.0%	785,889	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	42	11.5%	419	5.3%
Moderate	9	2.5%	223	2.8%	87	23.9%	1,445	18.4%
Middle	292	80.2%	6,019	76.7%	95	26.1%	1,724	22.0%
Upper	63	17.3%	1,609	20.5%	101	27.7%	2,002	25.5%
Unknown	0	0.0%	0	0.0%	39	10.7%	2,261	28.8%
Total	364	100.0%	7,851	100.0%	364	100.0%	7,851	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	11	84.6%	3,480	66.4%	0	0.0%	0	0.0%
Upper	2	15.4%	1,758	33.6%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	13	100.0%	5,238	100.0%
Total	13	100.0%	5,238	100.0%	13	100.0%	5,238	100.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	765	6.3%	37,955	3.7%
Moderate	284	2.3%	26,728	2.6%	2,438	20.1%	158,067	15.5%
Middle	9,333	77.1%	757,163	74.4%	3,427	28.3%	264,281	26.0%
Upper	2,474	20.4%	233,620	22.9%	4,087	33.8%	430,061	42.2%
Unknown	9	0.1%	614	0.1%	1,383	11.4%	127,761	12.5%
Total	12,100	100.0%	1,018,125	100.0%	12,100	100.0%	1,018,125	100.0%
	SMALL BUSINESS							
	SMALL BUSINESS/FARM				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	214	3.3%	5,212	2.2%	17	1.2%	716	0.9%
Middle	4,764	74.2%	187,514	80.2%	1,251	86.9%	71,005	87.1%
Upper	1,070	16.7%	37,845	16.2%	166	11.5%	9,480	11.6%
Unknown	371	5.8%	3,271	1.4%	5	0.3%	314	0.4%
Total	6,419	100.0%	233,842	100.0%	1,439	100.0%	81,515	100.0%
	By Loan Size							
\$100,000 or Less	5,907	92.0%	76,477	32.7%	1,216	84.5%	37,608	46.1%
\$100,001 - \$250,000	300	4.7%	51,905	22.2%	181	12.6%	28,624	35.1%
\$250,001 - \$1 Million*	212	3.3%	105,460	45.1%	42	2.9%	15,283	18.7%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6,419	100.0%	233,842	100.0%	1,439	100.0%	81,515	100.0%
	By Revenue							
Total \$1 Million or Less	2,717	42.3%	151,156	64.6%	1,391	96.7%	75,997	93.2%

Peer Group Loan Distribution Report

Exam ID: Community First Bank and Trust Company

Selected Year: 2002

Lima MSA 4320 - 2002

	HMDA							
	By Tract Income			#		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	35	1.5%	1,472	0.7%	298	12.5%	15,618	7.7%
Moderate	168	7.0%	6,150	3.0%	568	23.8%	38,102	18.8%
Middle	1,708	71.4%	137,655	68.1%	631	26.4%	53,182	26.3%
Upper	480	20.1%	56,876	28.1%	664	27.8%	77,631	38.4%
Unknown	0	0.0%	0	0.0%	230	9.6%	17,620	8.7%
Total	2,391	100.0%	202,153	100.0%	2,391	100.0%	202,153	100.0%
	Refinance							
Low	103	1.5%	4,760	0.8%	526	7.6%	26,616	4.4%
Moderate	335	4.8%	14,957	2.5%	1,127	16.3%	73,991	12.1%
Middle	4,949	71.5%	418,282	68.5%	1,921	27.8%	149,542	24.5%
Upper	1,530	22.1%	172,253	28.2%	2,681	38.8%	300,951	49.3%
Unknown	0	0.0%	0	0.0%	662	9.6%	59,152	9.7%
Total	6,917	100.0%	610,252	100.0%	6,917	100.0%	610,252	100.0%
	Home Improvement							
Low	9	2.6%	150	2.0%	46	13.4%	477	6.4%
Moderate	20	5.8%	292	3.9%	85	24.7%	1,177	15.7%
Middle	278	80.8%	5,823	77.7%	96	27.9%	2,308	30.8%
Upper	37	10.8%	1,230	16.4%	104	30.2%	2,715	36.2%
Unknown	0	0.0%	0	0.0%	13	3.8%	818	10.9%
Total	344	100.0%	7,495	100.0%	344	100.0%	7,495	100.0%
	Multi-Family							
Low	2	14.3%	460	19.9%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	10	71.4%	1,440	62.3%	0	0.0%	0	0.0%
Upper	2	14.3%	411	17.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	14	100.0%	2,311	100.0%
Total	14	100.0%	2,311	100.0%	14	100.0%	2,311	100.0%
	HMDA Totals							
Low	149	1.5%	6,842	0.8%	870	9.0%	42,711	5.2%
Moderate	523	5.4%	21,399	2.6%	1,780	18.4%	113,270	13.8%
Middle	6,945	71.8%	563,200	68.5%	2,648	27.4%	205,032	24.9%
Upper	2,049	21.2%	230,770	28.1%	3,449	35.7%	381,297	46.4%
Unknown	0	0.0%	0	0.0%	919	9.5%	79,901	9.7%
Total	9,666	100.0%	822,211	100.0%	9,666	100.0%	822,211	100.0%
	SMALL BUSINESS							
	SMALL BUSINESS			SMALL BUSINESS/FARM		SMALL FARM		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	382	8.8%	12,412	8.9%	0	0.0%	0	0.0%
Moderate	313	7.2%	16,950	12.2%	2	0.6%	70	0.4%
Middle	2,603	60.2%	70,481	50.7%	305	95.9%	17,833	92.9%
Upper	809	18.7%	37,095	26.7%	8	2.5%	842	4.4%
Unknown	219	5.1%	2,188	1.6%	3	0.9%	448	2.3%
Total	4,326	100.0%	139,126	100.0%	318	100.0%	19,193	100.0%
	By Loan Size							
\$100,000 or Less	4,030	93.2%	43,308	31.1%	268	84.3%	9,655	50.3%
\$100,001 - \$250,000	155	3.6%	27,235	19.6%	40	12.6%	6,013	31.3%
\$250,001 - \$1 Million*	141	3.3%	68,583	49.3%	10	3.1%	3,525	18.4%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4,326	100.0%	139,126	100.0%	318	100.0%	19,193	100.0%
	By Revenue							
Total \$1 Million or Less	1,029	23.8%	63,837	45.9%	308	96.9%	18,941	98.7%

Peer Group Loan Distribution Report

Exam ID: Community First Bank and Trust Company

Selected Year: 2002

Ft. Wayne MSA 2760 - 2002

	HMDA							
	By Tract Income			#		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	52	0.6%	2,303	0.3%	1,339	15.4%	83,110	9.4%
Moderate	726	8.3%	41,539	4.7%	2,256	25.9%	187,262	21.3%
Middle	4,385	50.3%	385,194	43.8%	2,032	23.3%	211,566	24.1%
Upper	3,551	40.8%	450,552	51.2%	1,919	22.0%	287,883	32.7%
Unknown	0	0.0%	0	0.0%	1,168	13.4%	109,767	12.5%
Total	8,714	100.0%	879,588	100.0%	8,714	100.0%	879,588	100.0%
	Refinance							
Low	145	0.7%	6,782	0.3%	1,878	9.4%	108,279	5.3%
Moderate	1,831	9.2%	100,304	4.9%	3,919	19.6%	290,982	14.3%
Middle	9,965	49.9%	920,455	45.1%	4,649	23.3%	434,813	21.3%
Upper	8,031	40.2%	1,013,571	49.7%	5,660	28.3%	800,641	39.2%
Unknown	1	0.0%	65	0.0%	3,867	19.4%	406,462	19.9%
Total	19,973	100.0%	2,041,177	100.0%	19,973	100.0%	2,041,177	100.0%
	Home Improvement							
Low	16	1.6%	286	1.2%	187	18.1%	2,592	11.0%
Moderate	137	13.3%	2,358	10.0%	314	30.5%	5,584	23.7%
Middle	586	56.8%	12,634	53.7%	284	27.5%	6,008	25.5%
Upper	292	28.3%	8,239	35.0%	175	17.0%	5,375	22.9%
Unknown	0	0.0%	0	0.0%	71	6.9%	3,958	16.8%
Total	1,031	100.0%	23,517	100.0%	1,031	100.0%	23,517	100.0%
	Multi-Family							
Low	1	5.9%	70	0.4%	0	0.0%	0	0.0%
Moderate	4	23.5%	2,546	15.2%	0	0.0%	0	0.0%
Middle	11	64.7%	8,518	50.8%	0	0.0%	0	0.0%
Upper	1	5.9%	5,650	33.7%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	17	100.0%	16,784	100.0%
Total	17	100.0%	16,784	100.0%	17	100.0%	16,784	100.0%
	HMDA Totals							
Low	214	0.7%	9,441	0.3%	3,404	11.4%	193,981	6.6%
Moderate	2,698	9.1%	146,747	5.0%	6,489	21.8%	483,828	16.3%
Middle	14,947	50.3%	1,326,801	44.8%	6,965	23.4%	652,387	22.0%
Upper	11,875	39.9%	1,478,012	49.9%	7,754	26.1%	1,093,899	36.9%
Unknown	1	0.0%	65	0.0%	5,123	17.2%	536,971	18.1%
Total	29,735	100.0%	2,961,066	100.0%	29,735	100.0%	2,961,066	100.0%
	SMALL BUSINESS							
	SMALL BUSINESS/FARM							
	SMALL FARM							
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	641	6.7%	25,266	6.8%	1	0.2%	13	0.0%
Moderate	1,347	14.0%	48,692	13.0%	7	1.6%	257	0.8%
Middle	5,116	53.2%	199,652	53.5%	434	96.7%	33,557	98.2%
Upper	2,114	22.0%	96,422	25.8%	7	1.6%	351	1.0%
Unknown	403	4.2%	3,098	0.8%	0	0.0%	0	0.0%
Total	9,621	100.0%	373,130	100.0%	449	100.0%	34,178	100.0%
	By Loan Size							
\$100,000 or Less	8,797	91.4%	100,885	27.0%	348	77.5%	11,826	34.6%
\$100,001 - \$250,000	425	4.4%	73,664	19.7%	73	16.3%	12,063	35.3%
\$250,001 - \$1 Million*	399	4.1%	198,581	53.2%	28	6.2%	10,289	30.1%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9,621	100.0%	373,130	100.0%	449	100.0%	34,178	100.0%
	By Revenue							
Total \$1 Million or Less	3,166	32.9%	184,632	49.5%	423	94.2%	30,118	88.1%

Peer Group Loan Distribution Report

Exam ID: Community First Bank and Trust Company

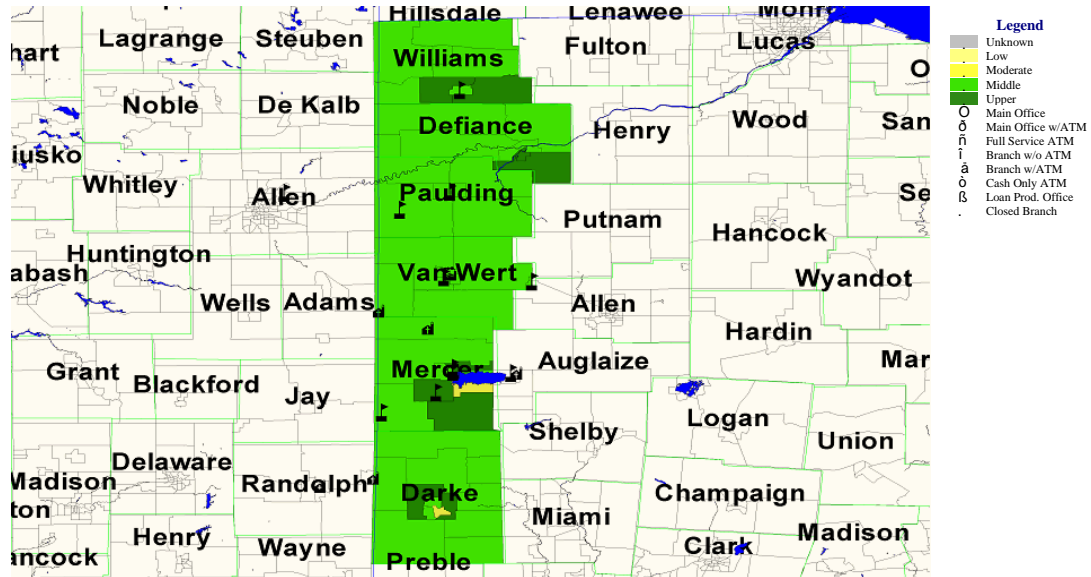
Selected Year: 2002

Non-MSA Eastern IN - 2002

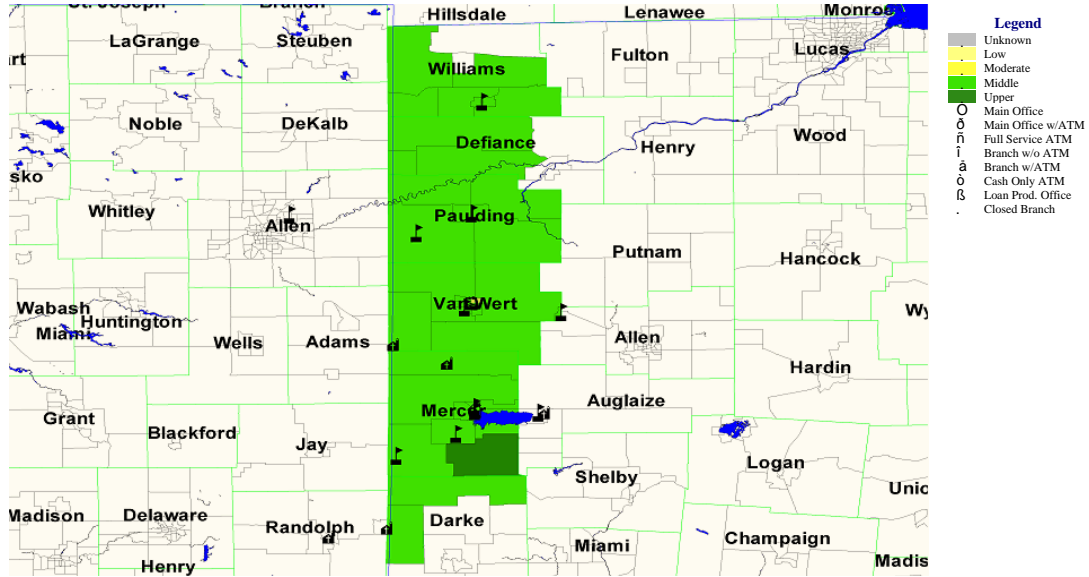
	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	82	14.5%	3,898	10.1%
Moderate	0	0.0%	0	0.0%	163	28.7%	9,454	24.4%
Middle	553	97.5%	37,934	97.8%	131	23.1%	9,228	23.8%
Upper	0	0.0%	0	0.0%	122	21.5%	11,698	30.2%
Unknown	14	2.5%	835	2.2%	69	12.2%	4,491	11.6%
Total	567	100.0%	38,769	100.0%	567	100.0%	38,769	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	164	12.2%	7,499	8.2%
Moderate	0	0.0%	0	0.0%	340	25.2%	20,006	21.9%
Middle	1,331	98.7%	90,391	98.8%	377	27.9%	26,336	28.8%
Upper	0	0.0%	0	0.0%	336	24.9%	29,658	32.4%
Unknown	18	1.3%	1,127	1.2%	132	9.8%	8,019	8.8%
Total	1,349	100.0%	91,518	100.0%	1,349	100.0%	91,518	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	29	13.1%	276	6.4%
Moderate	0	0.0%	0	0.0%	48	21.7%	760	17.6%
Middle	219	99.1%	4,261	98.7%	71	32.1%	1,248	28.9%
Upper	0	0.0%	0	0.0%	61	27.6%	1,494	34.6%
Unknown	2	0.9%	58	1.3%	12	5.4%	541	12.5%
Total	221	100.0%	4,319	100.0%	221	100.0%	4,319	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
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%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	275	12.9%	11,673	8.7%
Moderate	0	0.0%	0	0.0%	551	25.8%	30,220	22.5%
Middle	2,103	98.4%	132,586	98.5%	579	27.1%	36,812	27.3%
Upper	0	0.0%	0	0.0%	519	24.3%	42,850	31.8%
Unknown	34	1.6%	2,020	1.5%	213	10.0%	13,051	9.7%
Total	2,137	100.0%	134,606	100.0%	2,137	100.0%	134,606	100.0%
	SMALL BUSINESS							
	SMALL BUSINESS/FARM				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
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	1,208	95.6%	41,328	99.0%	549	99.5%	34,919	99.8%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	55	4.4%	421	1.0%	3	0.5%	75	0.2%
Total	1,263	100.0%	41,749	100.0%	552	100.0%	34,994	100.0%
	By Loan Size							
\$100,000 or Less	1,175	93.0%	17,978	43.1%	442	80.1%	13,559	38.7%
\$100,001 - \$250,000	59	4.7%	10,175	24.4%	92	16.7%	15,371	43.9%
\$250,001 - \$1 Million*	29	2.3%	13,596	32.6%	18	3.3%	6,064	17.3%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,263	100.0%	41,749	100.0%	552	100.0%	34,994	100.0%
	By Revenue							
Total \$1 Million or Less	669	53.0%	28,360	67.9%	541	98.0%	34,657	99.0%

APPENDIX D
ASSESSMENT AREA MAPS

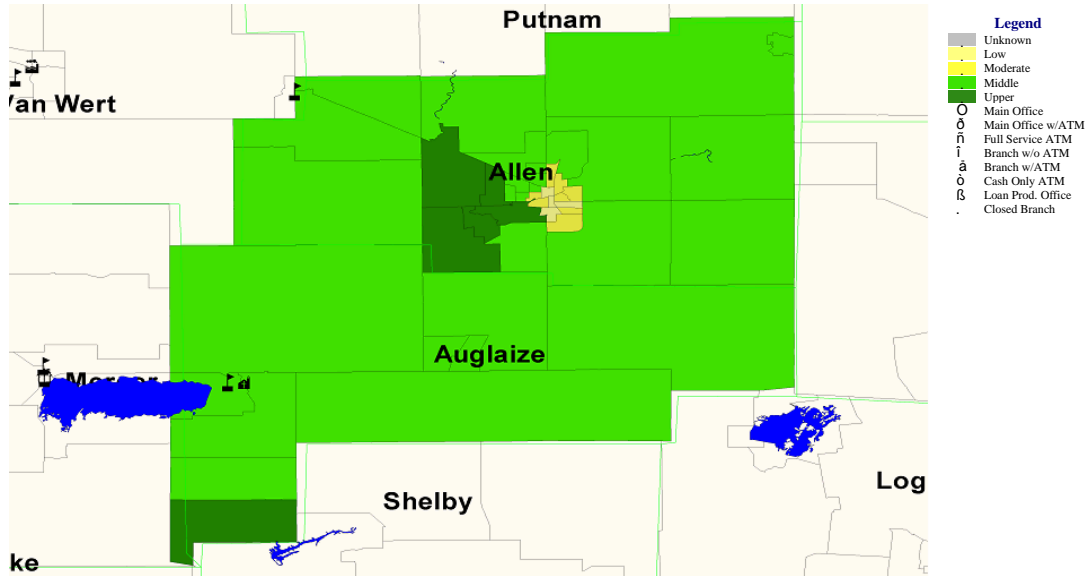
Exam Name: Community First Bank and Trust Company
 Assessment Area: Non-MSA Western Ohio
 Loan Year: 2002



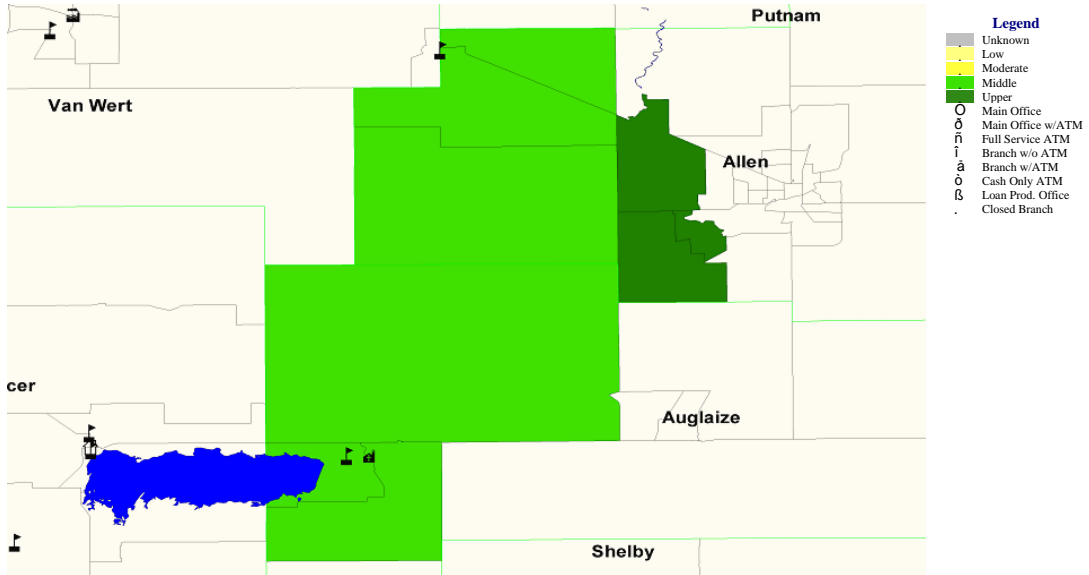
Exam Name: Community First Bank and Trust Company
 Assessment Area: Non-MSA Western Ohio
 Loan Year: 2003



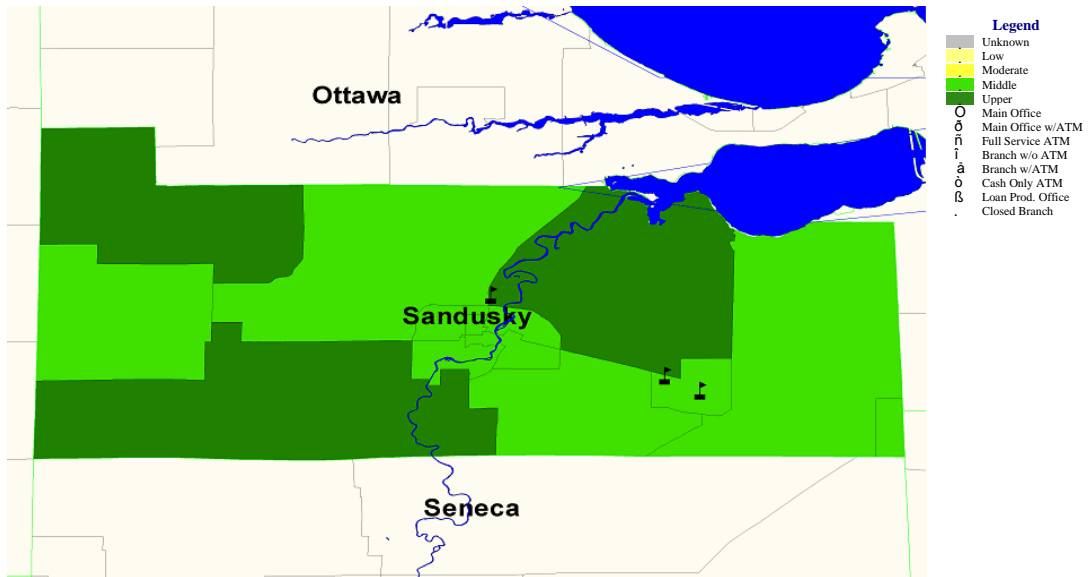
Exam Name: Community First Bank and Trust Company
Assessment Area: Lima MSA 4320
Loan Year: 2002



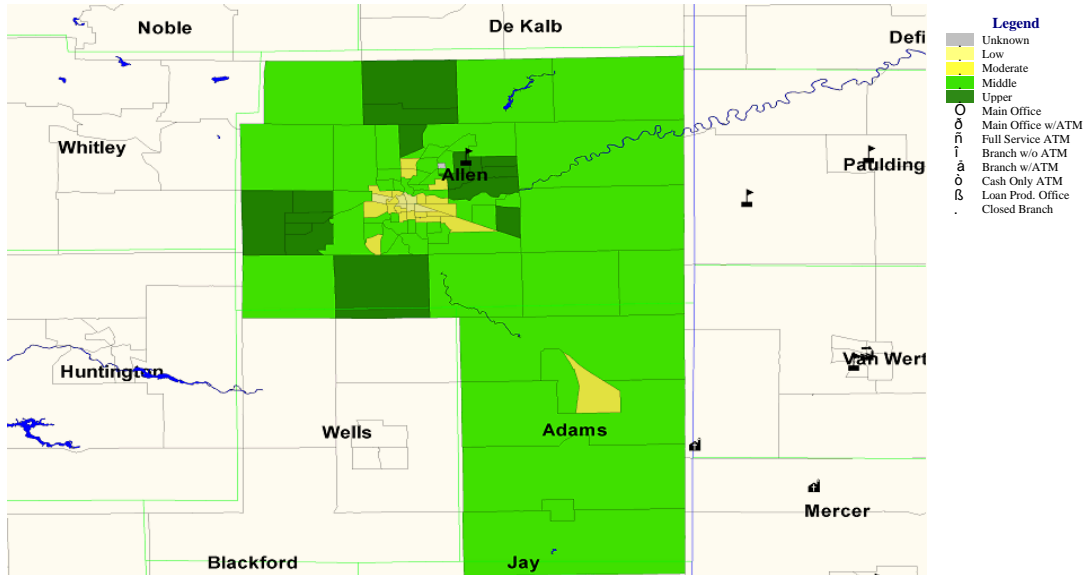
Exam Name: Community First Bank and Trust Company
 Assessment Area: Lima MSA 4320
 Loan Year: 2003



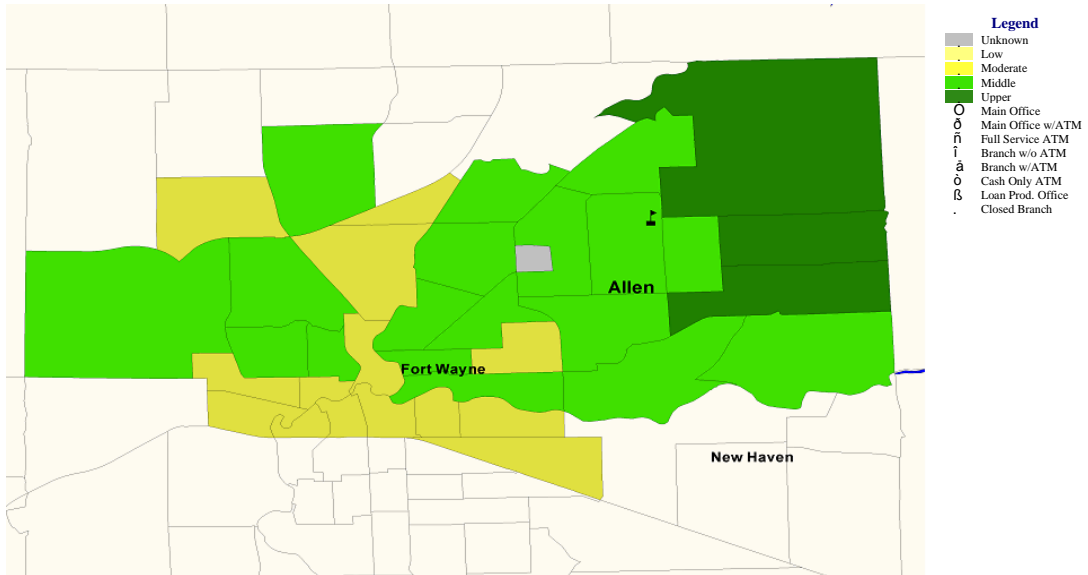
Exam Name: Community First Bank and Trust Company (Clyde ILB Celina)
 Assessment Area: Non-MSA North Central Ohio
 Loan Year: 2003



Exam Name: Community First Bank and Trust Company
 Assessment Area: Ft. Wayne MSA 2760
 Loan Year: 2002



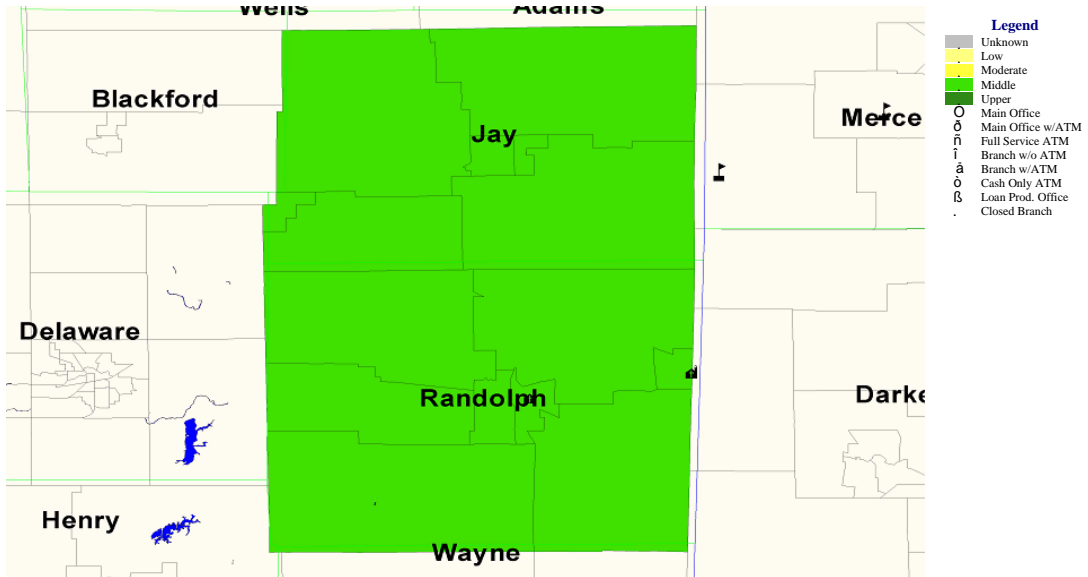
Exam Name: Community First Bank and Trust Company
Assessment Area: Ft. Wayne MSA 2760
Loan Year: 2003



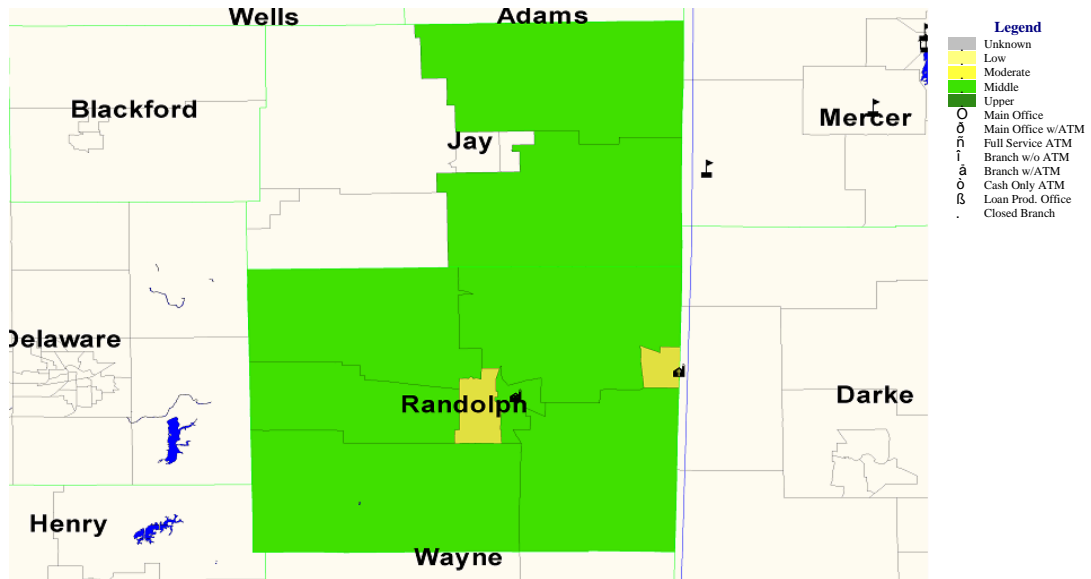
Exam Name: Community First Bank and Trust Company

Assessment Area: Non-MSA Eastern Indiana

Loan Year: 2002



Exam Name: Community First Bank and Trust Company
Assessment Area: Non-MSA Eastern Indiana
Loan Year: 2003



Exam Name: Community First Bank and Trust Company
 Assessment Area: Non-MSA North Central Indiana
 Loan Year: 2003

