

PUBLIC DISCLOSURE

April 1, 2013

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Farmers Citizens Bank
105 Washington Square
Bucyrus, Ohio 44820
RSSD #858210

Federal Reserve Bank of Cleveland

P.O. Box 6387
Cleveland, Ohio 44101-1387

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

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INSTITUTION'S CRA RATING

This Institution is rated: “Satisfactory”

The Lending Test is rated: “Satisfactory”

The Community Development Test is rated: “Satisfactory”

The major factors and criteria contributing to this rating include:

- A reasonable loan-to-deposit ratio, given the bank’s size, financial condition, and assessment area credit needs;
- A majority of loans and other lending-related activities are in the assessment area;
- The geographic distribution of loans reflects a reasonable dispersion throughout the assessment area;
- A reasonable penetration among individuals of different income levels (including low- and moderate-income individuals) and businesses of different sizes;
- No CRA-related complaints about the institution’s performance in meeting the assessment area credit needs; and,
- The bank’s community development performance demonstrates an adequate responsiveness to the community development needs of its assessment area, considering the bank’s capacity and the need and availability of such opportunities in the bank’s assessment area.

The bank was evaluated as a small bank and was rated “Satisfactory” at the previous CRA evaluation dated January 10, 2011.

SCOPE OF EXAMINATION

The Farmers Citizens Bank's (FCB) Community Reinvestment Act (CRA) performance was evaluated using the interagency intermediate small bank examination procedures under Regulation BB.

FCB's CRA performance was evaluated based on lending data for the period of January 1, 2011 through December 31, 2011. The loan products evaluated included loans reported under the Home Mortgage Act (HMDA), small business loans, small farm loans, and consumer loans. Small business and small farm loans are comprised of loans secured and not secured by real estate. Mortgage loans are comprised of home purchase, refinance, home improvement, and multi-family dwelling loans, which were combined for this review due to a lack of volume. Consumer loans are comprised of motor vehicle, home equity lines of credit, and other secured and unsecured loans that were combined for this review due to a lack of volume.

In addition, the bank's lending performance was compared to the 2011 aggregate performance of all lenders required to report HMDA and CRA data within the respective assessment areas. Due to the timing of this report, 2011 aggregate data was the most recent data available.

Community development activities for the period between January 10, 2011 and April 1, 2013 were included in this evaluation. Specifically reviewed were community development loans, investments, and services occurring since the previous examination.

FCB's assessment area for CRA purposes is comprised of the following three assessment areas and the review scope of each area was determined based on the volume of lending activity and deposit share:

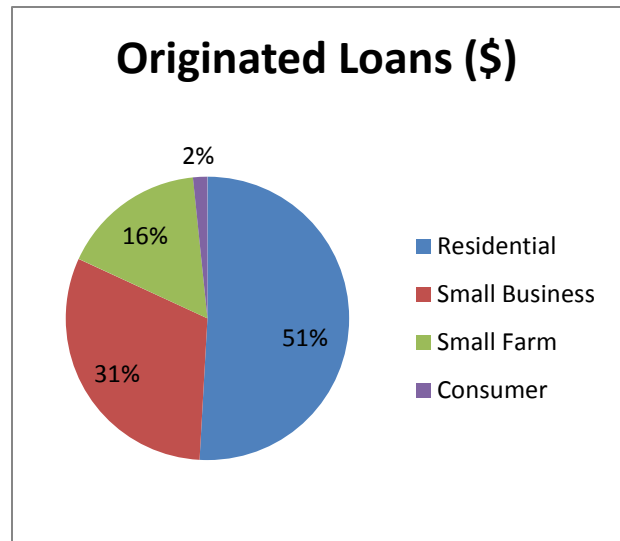
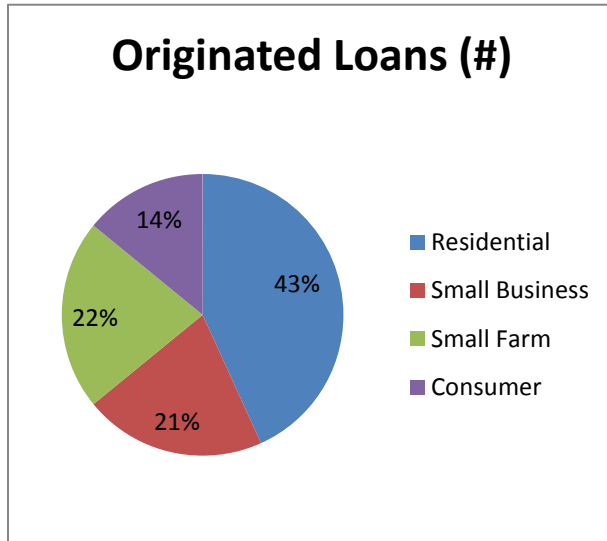
- Nonmetropolitan Ohio – full-scope evaluation
- Columbus Metropolitan Statistical Area – full-scope evaluation
- Mansfield Metropolitan Statistical Area – limited-scope evaluation

A detailed description of each assessment area is presented in subsequent sections of this performance evaluation. Based on FCB's market share and lending volume, lending performance in nonmetropolitan Ohio received the greatest weight.

Four community contact interviews were conducted to provide perspective on the credit needs of the assessment area in which the bank operates. Details from these interviews are presented within each of the respective assessment areas of this evaluation.

The following table and charts illustrate the volume and distribution of loans originated within FCB's assessment area during the evaluation period:

Loan Type	Number of Loans	Dollar Amount of Loans (000s)
Residential	89	\$32,304
Small Business	43	\$19,688
Small Farm	45	\$10,469
Consumer	29	\$ 1,035
Total Loans	206	\$63,496



Based on total loan volume by number and dollar amount, residential lending received the greatest weight in this analysis, followed by small business lending. Consumer and small farm lending received the least weight and were only evaluated within the nonmetropolitan Ohio assessment area.

For the purposes of this evaluation, FCB’s distribution of lending to borrowers of different income levels was given most weight in the nonmetropolitan Ohio assessment area due to the limited number low- and moderate-income geographies within that assessment area.

DESCRIPTION OF INSTITUTION

FCB is the sole subsidiary of Farmers Citizens Bancorp. Both the bank and the holding company are located in Bucyrus, Ohio.

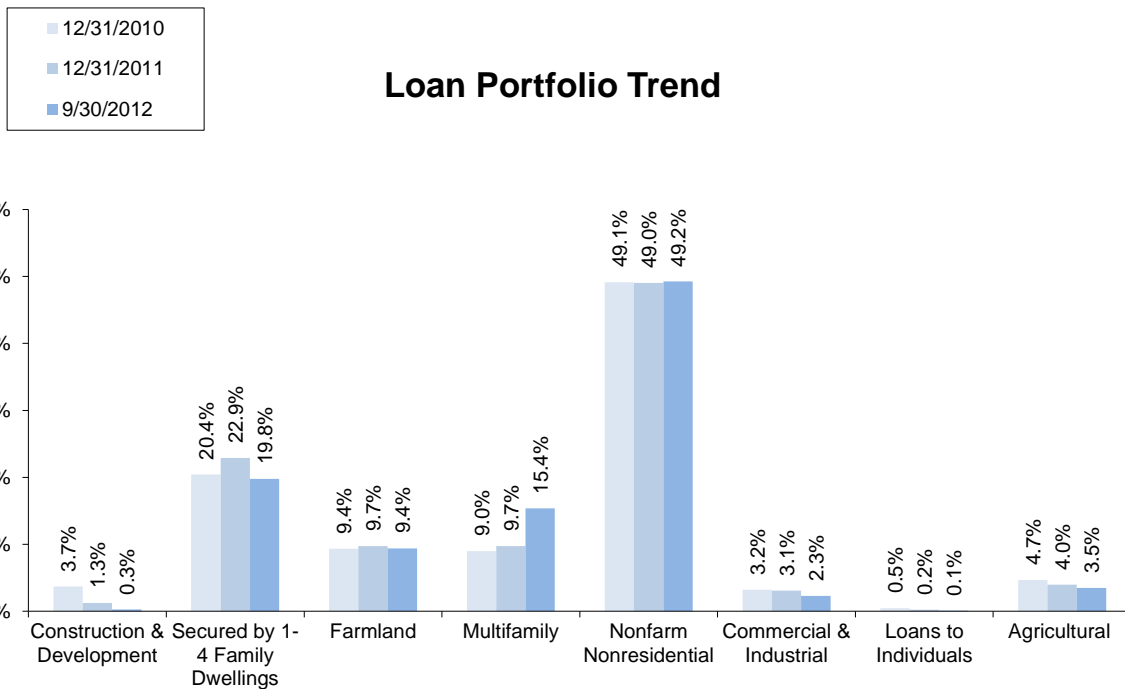
According to the December 31, 2012 Uniform Bank Performance Report (UBPR), FCB had total assets of \$368 million, a 3.3% increase since the previous CRA evaluation.

FCB serves its assessment areas through one main office and seven branch offices. In Crawford County, the main office and one branch office (both located in Bucyrus) each have a full-service ATM. FCB also has branch offices with full-service ATMs in Knox County (Fredericktown), Morrow County (Cardington), Richland County (Shiloh), and Holmes County (Mt. Hope). FCB has two offices in Franklin County (Worthington and Upper Arlington). Only the Upper Arlington office has a full-service ATM. Since the previous evaluation, the bank opened a non-deposit taking loan production office in Dublin, Ohio and a full-service branch in Mt. Hope, Ohio. As the Mt. Hope branch in Holmes County opened in February 2013 (which is outside of the review period), its performance will not be considered as part of this performance evaluation. FCB has not closed any branches since the previous evaluation.

FCB is a full-service retail bank offering business and consumer deposit accounts and commercial, residential mortgage, and consumer loans. As of September 30, 2012, net loans and leases represents 64.6% of the bank's total assets. The following charts display the bank's loan portfolio composition and trend as of September 30, 2012:

COMPOSITION OF LOAN PORTFOLIO						
Loan Type	9/30/2012		12/31/2011		12/31/2010	
	\$ (000s)	Percent	\$ (000s)	Percent	\$ (000s)	Percent
Construction and Development	685	0.3%	2,610	1.3%	6,992	3.7%
Secured by One- to Four- Family Dwellings	47,679	19.8%	46,946	22.9%	38,363	20.4%
Other Real Estate: Farmland	22,651	9.4%	19,985	9.7%	17,566	9.4%
Multifamily	36,993	15.4%	19,941	9.7%	16,923	9.0%
Nonfarm nonresidential	118,655	49.2%	100,600	49.0%	92,215	49.1%
Commercial and Industrial	5,534	2.3%	6,400	3.1%	6,059	3.2%
Loans to Individuals	282	0.1%	447	0.2%	850	0.5%
Agricultural Loans	8,463	3.5%	8,172	4.0%	8,799	4.7%
Total	\$240,942	100.00%	\$205,101	100.00%	\$187,767	100.00%

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



FCB's investment portfolio as of December 31, 2012 was \$110 million, which represents 29.9% of total assets. Investments in U.S. Treasuries and Agencies account for 60.6% of investments and municipal securities account for 27.1% of investments, while interest-bearing bank balances and federal funds sold comprise the remaining 12.3% of the bank's total investments.

There are no legal or financial constraints preventing FCB from meeting the credit needs of its assessment area in a manner consistent with its asset size, business strategy, resources, and local economy.

DESCRIPTION OF ASSESSMENT AREAS

For the purpose of this CRA evaluation, FCB's delineated footprint covers nine counties in the following three assessment areas within the State of Ohio:

- Nonmetropolitan Ohio is comprised of Crawford, Marion, Ashland, Knox, and Wayne Counties
- Columbus, Ohio Metropolitan Statistical Area 18140 is comprised of Franklin, Morrow, and Delaware Counties
- Mansfield, Ohio Metropolitan Statistical Area 31900 is comprised of Richland County.

At the previous performance evaluation, nonmetropolitan Ohio area was evaluated as two separate assessment areas. Due to limited lending volume, the nonmetropolitan Ohio assessment areas were combined to conduct a more meaningful analysis.

The bank's delineated CRA assessment areas consist of 417 total census tracts, of which 35 (8.4%) are designated as low-income, 93 (22.3%) are moderate-income, 190 (45.6%) are middle-income, and 99 (23.7%) are upper-income tracts.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

FCB's overall performance under the lending test is considered satisfactory. Lending performance in all three assessment areas was considered reasonable.

Loan-to-Deposit Ratio

A financial institution's loan-to-deposit ratio (LTD) compares the institution's aggregate loan balances outstanding to its total deposits outstanding. The ratio is a measure of an institution's lending volume relative to its capacity to lend and is derived by adding the quarterly LTD ratios and dividing by the total number of quarters. Below FCB's LTD ratio is compared to both the bank's aggregate peer group, consisting of all insured commercial banks having assets between \$300 million and \$1 billion, and three local peer banks from the Deposit Market Share Report.

The following table illustrates FCB's quarterly LTD ratios along with the average LTD ratio for the bank and the peer.

Loan-to-Deposit Ratios							
FARMERS CITIZENS BK				Aggregate Peer Ratio	Peer 1 Ratio	Peer 2 Ratio	Peer 3 Ratio
As of Date	Net Loans \$000s	Total Deposits \$000s	Bank LTD Ratio		Mechanics Bank	Wayne Savings Community Bank	Fahey Banking Co
March 31, 2013	238,275	334,764	71.18	73.19	81.03	75.18	94.77
December 31, 2012	237,687	323,683	73.43	73.95	80.97	75.09	104.35
September 30, 2012	243,215	315,476	77.09	74.47	81.12	72.79	92.02
June 30, 2012	228,912	311,711	73.44	74.28	80.91	70.85	89.97
March 31, 2012	209,125	309,913	67.48	73.28	81.12	69.56	92.38
December 31, 2011	203,930	312,844	65.19	75.09	82.53	0.00	102.37
September 30, 2011	196,268	310,888	63.13	75.89	83.48	0.00	97.05
June 30, 2011	186,168	302,053	61.63	76.63	83.10	0.00	97.67
March 31, 2011	186,055	302,408	61.52	76.48	0.00	0.00	99.63
Quarterly LTD Ratio Average Since the Previous Evaluation			68.23	74.81	81.78	72.69	96.69

FCB's average LTD ratio was 68.23% over the past nine quarters since the previous evaluation, which is below the aggregate of all lenders average ratio of 74.81%. However, the bank's LTD ratio has increased consistently each quarter. Bank management attributed the increase to the opening of the loan production office in Dublin, Ohio.

Additionally, FCB's LTD ratio was compared to the following local peer banks: Mechanics Savings Bank in Mansfield, Ohio; Wayne Savings Community Bank in Wooster, Ohio; and Fahey Banking Company in Marion, Ohio. Each of the local peer banks had less than 1.0% of the market share. While FCB's average LTD ratio is below these peer banks, FCB has seen a stronger positive trend and has been in line with peer results in the most recent quarters.

Considering the bank's lending-related activity, size, financial condition, and assessment area credit needs, FCB's LTD ratio is considered reasonable.

Lending in the Assessment Area

The bank's mortgage, small business, small farm, and consumer lending was analyzed to determine the volume of lending inside and outside the bank's assessment area. Of the bank's total loans, 75.9% by volume and 79.1% by dollar amount were made inside the assessment area.

The following table shows the distribution of loans made inside and outside the bank's assessment area.

Lending Inside and Outside the Assessment Area

Loan Type - Description	Inside				Outside				Total			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
XX - ConsumerLoans	29	58.0	1,035	54.1	21	42.0	877	45.9	50	100.0	1,912	100.0
Total Consumer related	29	58.0	1,035	54.1	21	42.0	877	45.9	50	100.0	1,912	100.0
CV - Home Purchase - Conventional	11	73.3	1,842	54.8	4	26.7	1,521	45.2	15	100.0	3,363	100.0
FH - Home Purchase - FHA	2	100.0	234	100.0	0	0.0	0	0.0	2	100.0	234	100.0
HI - Home Improvement	1	100.0	30	100.0	0	0.0	0	0.0	1	100.0	30	100.0
MF - Multi-Family Housing	10	90.9	14,852	92.5	1	9.1	1,200	7.5	11	100.0	16,052	100.0
RF - Refinancing	67	88.2	15,583	89.6	9	11.8	1,810	10.4	76	100.0	17,393	100.0
Total HMDA related	91	86.7	32,541	87.8	14	13.3	4,531	12.2	105	100.0	37,072	100.0
SB - Small Business	46	64.8	20,526	68.2	25	35.2	9,557	31.8	71	100.0	30,083	100.0
Total Small Bus. related	46	64.8	20,526	68.2	25	35.2	9,557	31.8	71	100.0	30,083	100.0
SF - Small Farm	45	86.5	10,469	83.4	7	13.5	2,079	16.6	52	100.0	12,549	100.0
Total Small Farm related	45	86.5	10,469	83.4	7	13.5	2,079	16.6	52	100.0	12,549	100.0
TOTAL LOANS	211	75.9	64,571	79.1	67	24.1	17,045	20.9	278	100.0	81,616	100.0

A majority of the bank's loans by both volume and dollar amount were made inside its assessment area.

Geographic Distribution of Lending

FCB's geographic distribution of lending is considered reasonable. The bank had significant lending gaps within each assessment area; however, the dispersion of loans among different tract income categories is adequate. The respective analyses are included within each assessment area evaluation later in this report.

Borrower Distribution of Lending

FCB's lending to borrowers of different income levels and businesses of different revenue sizes is reasonable. Residential lending, which received the greatest weight, is adequate. Small business and small farm lending are considered good while consumer lending is adequate. The respective analyses can be found within each assessment area discussion later in this report.

Response to Consumer Complaints

The bank has not received any CRA-related complaints since the previous examination.

Community Development Test

The community development test is considered satisfactory.

The bank's community development performance demonstrates an adequate responsiveness to the needs of its assessment area through community development loans, qualified investments, and services, considering the bank's capacity and the need and availability of opportunities in the bank's assessment area.

Community Development Loans

During the review period, FCB originated three community development loans totaling \$663,391 that benefited the nonmetropolitan assessment area. All three loans were generated under Ohio's Grow Now program, which promotes job retention and creation by supporting small business activities.

Community Development Investments

During this evaluation period, FCB funded one investment and made several donations aggregating \$1,022,702.

The bank received credit for one investment for \$1.0 million in an Ohio equity fund for housing that promotes the construction, rehabilitation, and preservation of affordable housing throughout Ohio primarily through low-income housing tax credits (LIHTCs). Because the investment benefits all of Ohio, it was prorated based on the percent of the bank's deposits within each assessment area.

Additionally, the bank made five donations totaling \$22,702 that benefited the nonmetropolitan assessment area.

Community Development Services

The bank does not have any branches located in low- to moderate-income geographies nor does it have branches in or reasonably accessible to each county within its assessment area. Its ATMs are attached to its branches and do not enhance the bank's distribution network. Details of the bank's branching distribution are discussed within the respective assessment area sections within this performance evaluation

For a map of the bank's assessment area detailing its branch distribution, refer to Appendix A of this report.

The bank provides few, if any, community development services to organizations within its delineated assessment area.

Fair Lending or Other Illegal Credit Practices Review

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

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN
NONMETROPOLITAN OHIO
(Full-Scope Review)**

The nonmetropolitan Ohio assessment area consists of Crawford, Marion, Knox, Ashland, and Wayne Counties. This assessment area consists of 86 total census tracts, of which none are designated as low-income, four are moderate-income (4.7%), 69 are middle-income (80.2%), and 13 are upper-income (15.1%) geographies. The bank's main office and one branch are located in Crawford County. There is one branch in Knox County and there are no branches in Marion, Ashland, and Wayne Counties.

None of the middle-income census tracts are listed on the Federal Financial Institutions Examinations Council's list of distressed nonmetropolitan middle-income geographies, as defined by the Community Development Financial Institutions for 2011.

Crawford County is located in north central Ohio, approximately 28 miles west of Mansfield. Bucyrus is the largest city and county seat in Crawford County and the center of the Bucyrus Micropolitan Statistical Area. The county had a population of 43,784, according to the 2010 Census.

Knox County is located in central Ohio and sits immediately south of Richland County, approximately 15 miles from Mansfield. Mount Vernon is the largest city and county seat of Knox County. The county had a population of 60,921, according to the 2010 Census, and is included in the Mount Vernon Micropolitan Statistical Area.

Marion County is also located in north central Ohio and is approximately 50 miles north of Columbus. Marion is the county seat and the largest city in Marion County and the center of the Marion Micropolitan Statistical Area. The county had a population of 66,501, according to the 2010 Census. In addition, Marion County is also part of Ohio's Columbus-Marion-Chillicothe Combined Statistical Area (CSA). The CSA has an estimated population of 2.1 million people, according to 2010 U.S. Census estimates.

Ashland County is located in north central Ohio and sits immediately east of Richland County, approximately 15 miles from Mansfield. Ashland is the largest city and county seat of Ashland County. The county had a population of 53,139, according to the 2010 Census, and is included in the Ashland Micropolitan Statistical Area.

Wayne County is located in north central Ohio and is approximately 22 miles east of Mansfield. Wooster is the county seat and largest city in Wayne County. The county has a population of 114,520, according to the 2010 Census, and is included in the Wooster Micropolitan Statistical Area.

According to the FDIC Deposit Market Share Report, as of June 30, 2012, FCB's market share of deposits accounts for 3.51% of the market and ranks 8th, operating three offices out of 33 institutions operating 138 offices in the assessment area. The top two institutions in this market are PNC Bank NA with 16.94% of the market and Park National Bank with 15.21% of the market. Rounding out the top five institutions in this market are FirstMerit Bank NA, First National Bank, and Wayne Savings Community Bank with 11.22%, 6.12%, and 5.89% of the market share, respectively. By comparison, in Crawford County, where FCB operates two offices (including its main office), FCB ranks second out of nine institutions, operating 22 offices with 16.73% of the market share.¹

One community contact interview was conducted to provide additional information regarding credit needs of the local community. The community contact is involved with land development in Marion County and stated that the area was hit hard over the last decade and suffered with job loss and foreclosures. According to the contact, although things are improving with the renovation of the North Bypass and the growth of industrial jobs due to the expansion of industrial parks like Whirlpool, consumers and businesses are having difficulty obtaining financing despite being creditworthy. However, several banks in the area are participating in programs that support transitional housing, downtown revitalization, and small business lending efforts.

Population Characteristics

According to the 2000 U.S. Census, the total population in this market is 331,770. Approximately, 4.2% of the assessment area's population resides in moderate-income tracts, while 82.2% reside in middle-income tracts and 13.6% reside in upper-income tracts. In addition, 74.0% of the population is 18 years of age or older, which is the legal age to enter into a contract.

The table below shows the projected population by county in this assessment area over the next two census periods:²

County	Actual 2000	Actual 2010	Projected Population 2020	Projected Population 2030
Crawford	46,966	43,784	44,260	43,390
Marion	66,217	66,501	67,190	68,200
Knox	54,500	60,921	65,940	69,890
Ashland	52,523	53,139	59,010	61,050
Wayne	111,564	114,520	128,670	136,6900

¹ FDIC Summary of Deposits, www.fdic.gov

² Ohio Department of Development, www.development.ohio.gov/reports/reports_countytrends

Income Characteristics

According to 2000 U.S. Census data, the median family income in this assessment area was \$46,116, compared to Ohio’s median family income at \$50,037 and Ohio’s non-metropolitan median family income at \$43,801. Based on 2011 HUD data, Ohio’s non-metropolitan median family income increased to \$52,900, a 20.8% increase.³

The assessment area contains 123,496 households, of which 88,919 (72.0%) are designated as families. Low- and moderate-income families represent 15.08% and 18.5% of all families in this assessment area, respectively, with 6.7% of families below the poverty level, compared to Ohio’s rate at 7.8%.

Based on 2011 data from the Economic Research Service of the United States Department of Agriculture (USDA), household poverty rates for the counties in the assessment area were as follows:⁴

County	1999 Poverty Rate	2011 Poverty Rate	Change
Crawford	10.4%	17.3%	+ 66.3%
Marion	9.7%	18.4%	+ 89.6%
Knox	10.1%	14.5%	+ 43.6%
Ashland	9.5%	13.1%	+ 37.9%
Wayne	8.0%	13.7%	+ 71.3%
Ohio	10.6%	16.3%	+ 53.8%
United States	11.3%	15.1%*	+ 33.6%

*U.S. poverty rate in 2010

Poverty rates have increased in a meaningful way across all counties in the assessment area, in many cases at a higher rate than in the state or country.

Labor, Employment, and Economic Characteristics

The following table illustrates the largest percentage of land use in each county in the assessment area:⁵

	Urban	Cropland	Pasture	Forest
Crawford County	4.8%	79.5%	3.8%	10.7%
Marion County	7.5%	80.1%	2.6%	7.3%
Knox County	3.5%	43.7%	12.7%	39.1%
Ashland County	2.3%	48.0%	11.0%	37.2%
Wayne County	5.3%	59.6%	11.6%	22.5%

³ Department of Housing and Urban Development, www.huduser.org/portal/datasets/il.html

⁴ U.S. Department of Agriculture, www.ers.usda.gov/data/povertyrates

⁵ Ohio Department of Development, www.development.ohio.gov/reports_countytrends

Cropland and pasture, which comprise the greatest land use in each of the counties in the assessment area, consists primarily of soybean and corn crops and livestock.⁶ With the significant agricultural focus, there is limited land available for business and residential use in each county, which indicates that FCB may have limited opportunities to make business- and residential-type loans within this assessment area.

Major employers in the bank’s assessment area include:⁷

Crawford County	Bucyrus Precision Tech, Crawford County Government, Galion City Schools, Galion Community Hospital, General Electric Co., Imasen Bucyrus Technology, PPG Industries, Inc., Timken Co.
Marion County	Anderson Corporation, ConAgra Foods, Frontier Communications, General Mills, Marion City Schools, Marion County Government, Marion General Hospital, Nucor Corporation, Smith Clinic, State of Ohio, Whirlpool Corporation, Wyandot
Knox County	Ariel Ltd, FT Precision, JELD-WEN Inc, Kenyon College, Knox Community Hospital, Kokosing Construction Co, Mount Vernon Nazarene University, Mt Vernon City Schools, Rolls-Royce plc, Sanoh America Inc, State of Ohio
Ashland County	Ashland City Schools, Ashland University, Mansfield Plumbing Products LLC, McGraw-Hill Companies, Pentair Pump Group Inc, Samaritan Regional Health System, Snyder’s-Lance Inc, State of Ohio, Step2 Co, Wil Research Laboratories
Wayne County	Buehler Food Markets Inc., College of Wooster, Frito-Lay Inc., JLK Industries, JM Smucker Co, LuK Inc., State of Ohio, Will-Burt Co, Wooster Brush Co, Wooster City Schools, Wooster Community Hospital, Worthington

The primary sectors for employment are manufacturing; trade, transportation, and utilities; education and health; leisure and hospitality; and local government. Employment of wage and salary workers is expected to increase from 2010-2020 in the areas of healthcare, trade, local government, leisure and hospitality, educational services, and transportation and utilities, while declining for manufacturing.⁸

The following chart shows the 2010 and 2011 average annual unemployment rate for the counties in the assessment area and reflects a positive trend over the two-year period.

Unemployment Rates
Assessment Area: Non Metro Ohio Combined

Area	Years - Annualized	
	2010	2011
Ashland Co.	11.3	9.4
Crawford Co.	12.4	11.2
Knox Co.	9.6	8.7
Marion Co.	10.8	9.7
Wayne Co.	9.4	7.7
Ohio	10.0	8.6

Not Seasonally Adjusted

⁶ USDA The Census of Agriculture, www.agcensus.usda.gov/Publications/1997/County_Profiles/Ohio/index.asp

⁷ www.development.ohio.gov/reports_countytrends_map.htm

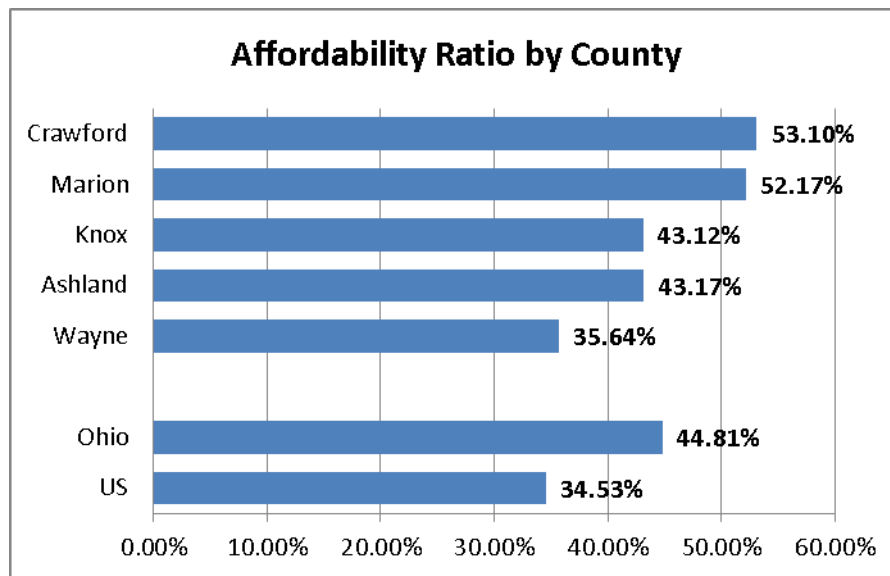
⁸ “Industry Employment,” U.S. Bureau of Labor Statistics, www.bls.gov/opub/ooq/2011/winter/art03.pdf

Housing Characteristics

There were 131,425 housing units in this assessment area, based on the 2000 U.S. Census. Within this assessment area, 69.4% of the units were owner-occupied, 24.6% were rental units, and 6.1% were vacant. From an income perspective, only 3.2% of all owner-occupied housing units are located in moderate-income census tracts, suggesting limited opportunity for mortgage credit in moderate-income geographies.

The median age of housing stock was 40 years as of the 2000 U.S. Census, with 36.7% of housing built prior to 1950. Older homes such as these are typically more likely to require repairs and rehabilitation. The median housing value in the assessment area was \$92,139, with an affordability ratio of 42.7%.⁹ The affordability ratio is derived by dividing the median household income by the median housing value. The higher the affordability ratio, the more affordable a home is considered. The majority of homes (57.2%) in this assessment area were valued below \$100,000. Further, based on the 2000 median family income for nonmetropolitan Ohio (\$46,116), approximately 43.0% of the homes valued up to \$84,500 in the assessment area would be considered affordable for low-income individuals and 75.2% of the homes valued up to \$135,200 would be considered affordable for moderate-income individuals. These percentages were calculated assuming a housing expense ratio equal to 28.0% of gross income for a 4.0% fixed-rate, 30-year loan.

Affordability ratios using 2010 U.S. Census data are provided in the chart below.¹⁰



⁹ A ratio of 100.0% indicates that median-family income is just sufficient to purchase the median-priced home. When the ratio falls below 100, the typical household has less income than necessary to purchase the typical house.

¹⁰ US Census Bureau: American FactFinder, 2007-2011 American Community Survey 5-Year Estimates

According to Sperling’s Best Places, the 2010 median home cost, provided in the following table¹¹, demonstrates that housing values are beginning to rebound slightly from the depreciated levels experienced in most recent years.

Major City in Each County	2012 Home Values	% Appreciation in Prior Year
Bucyrus (Crawford)	\$ 65,200	0.15%
Marion (Marion)	\$ 79,100	0.13%
Mount Vernon (Knox)	\$101,300	0.14%
Ashland (Ashland)	\$ 79,900	0.16%
Wooster (Wayne)	\$114,200	0.16%

According to RealtyTrac, over 10,000 foreclosure filings were reported on Ohio properties in March 2013. In March, the number of properties that received a foreclosure filing in Ohio was 2.0% higher than the previous month and 27.0% higher than the same time last year. Home sales in Ohio for February 2013 were down 11.0% compared with a year ago. Ohio currently ranks among the top five states in the country for monthly foreclosure filings, with one in every 477 Ohio households receiving a foreclosure notice in March 2013. Crawford County ranks among the top five counties in Ohio for monthly foreclosure filings. The following table shows the number of foreclosures, along with the ratio of properties receiving foreclosure notices in March 2012.

County	Foreclosed Properties in March 2013	Ratio of Properties Receiving Foreclosure Filings in March 2013
Crawford	56	1:360
Marion	37	1:536
Knox	39	1:641
Ashland	27	1:819
Wayne	65	1:705
Ohio	10,731	1:477

From a rental perspective, the median gross rent in the assessment area was \$471, with 21.2% of the rental units having rents of less than \$350 a month, according to the 2000 U.S. Census. The majority of rents (29.6%) in this assessment area were \$500-\$699 per month and 29.3% of rents were \$350-\$499. Slightly less than 10.0% of rents were greater than \$700. Almost 25.0% of housing units in this assessment area are rental units. Additionally, 29.3% of renters have rent costs greater than 30.0% of their income.

¹¹ Sperling’s Best Places, www.bestplaces.net

Combined Demographics Report

Assessment Area(s): Non Metro Ohio Combined

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	13,412	15.1
Moderate-income	4	4.7	3,588	4.0	633	17.6	16,416	18.5
Middle-income	69	80.2	72,878	82.0	4,927	6.8	22,329	25.1
Upper-income	13	15.1	12,453	14.0	425	3.4	36,762	41.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	86	100.0	88,919	100.0	5,985	6.7	88,919	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	6,351	2,898	3.2	45.6	2,887	45.5	566	8.9
Middle-income	107,755	74,867	82.1	69.5	26,221	24.3	6,667	6.2
Upper-income	17,319	13,433	14.7	77.6	3,173	18.3	713	4.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	131,425	91,198	100.0	69.4	32,281	24.6	7,946	6.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	768	4.5	668	4.3	68	6.9	32	5.4
Middle-income	13,750	81.0	12,447	80.8	821	83.8	482	81.1
Upper-income	2,461	14.5	2,290	14.9	91	9.3	80	13.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	16,979	100.0	15,405	100.0	980	100.0	594	100.0
Percentage of Total Businesses:			90.7		5.8		3.5	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	7	0.4	7	0.4	0	0.0	0	0.0
Middle-income	1,484	80.6	1,457	80.5	12	85.7	15	88.2
Upper-income	351	19.1	347	19.2	2	14.3	2	11.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,842	100.0	1,811	100.0	14	100.0	17	100.0
Percentage of Total Farms:			98.3		8		9	

Based on 2011 D&B information according to 2000 Census Boundaries.

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

Lending Test

Lending performance in the nonmetropolitan Ohio assessment area is considered to be reasonable.

Geographic Distribution of Lending

Geographic distribution in this assessment area received less weight than borrower distribution based on the assessment area having no low-income census tracts and only four (4.7%) moderate-income tracts.

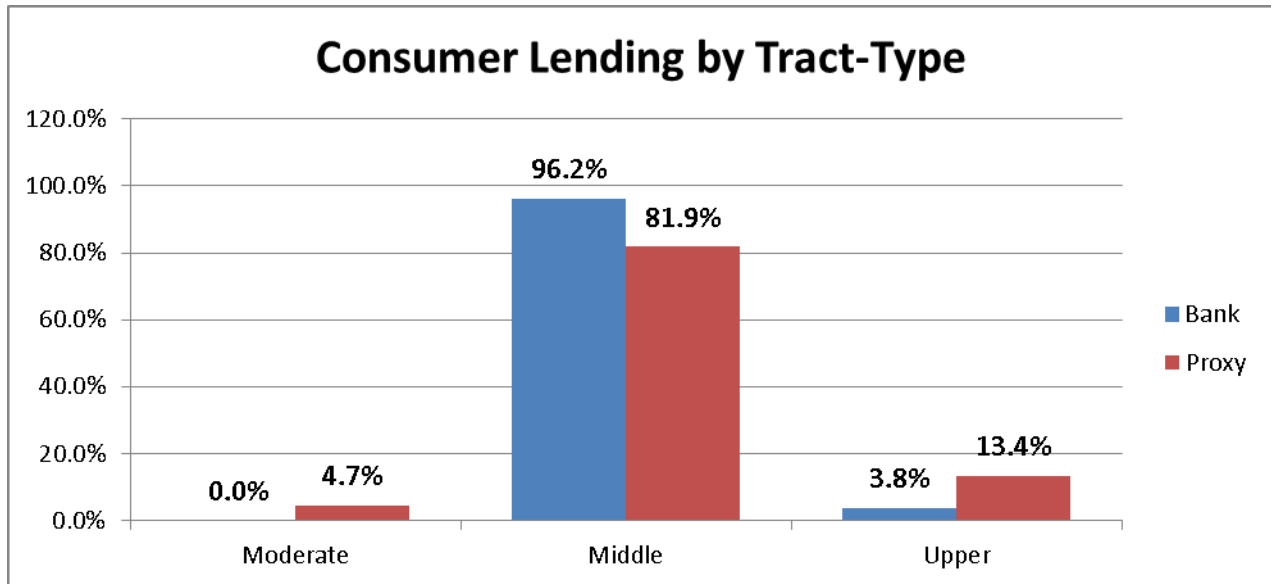
The gap analysis revealed significant lending gaps within this assessment area. FCB did not make loans in 62 of the 86 (72.0%) total tracts. In particular, FCB did not originate loans in any of the four moderate-income tracts; however, FCB only has three branches to serve the entire assessment area. Two branches are located in middle-income tracts and one is located in an upper-income tract. All of the branches are at least 15 miles away from the nearest moderate-income tract, as shown in the table below.

County	# of Branches	Distance from FCB Branch to Moderate-Income Tract	Distance from County Center to Nearest FCB Branch	Portion of County Served
Crawford	2	15	NA	Southwest/Central
Marion	0	NA	17 miles	NA
Knox	1	30	NA	Northwest
Ashland	0	NA	23 miles	NA
Wayne	0	NA	47 miles	NA

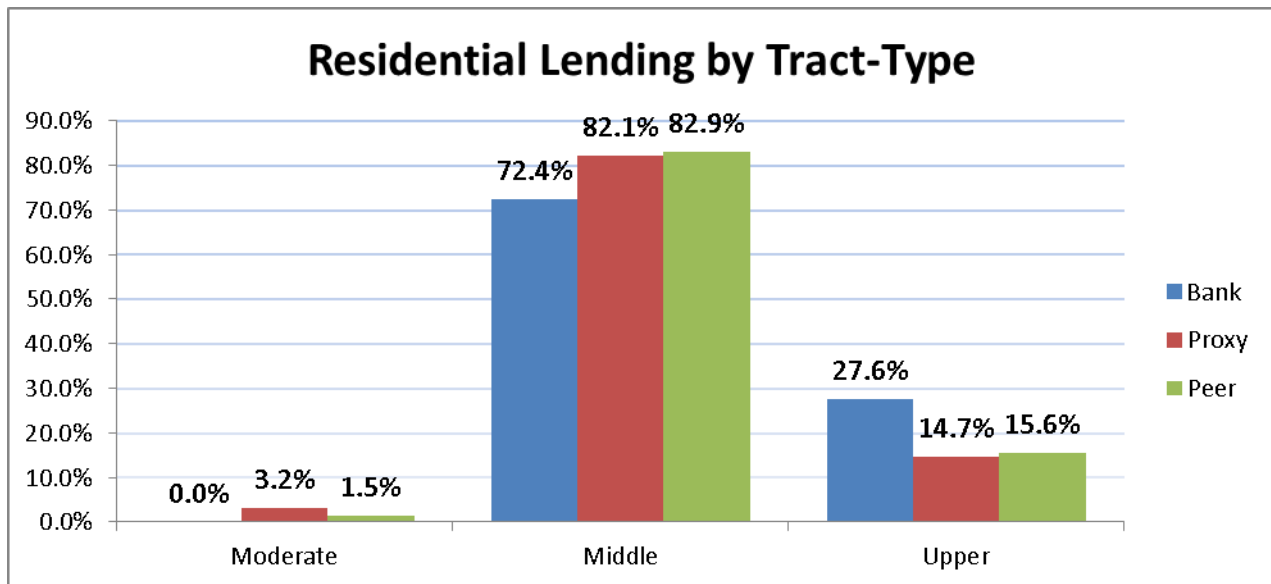
Based on the limited number and distance of the branch offices, in addition to the high level of competition in this area, it appears that FCB has limited lending opportunities across all product categories. Additionally, FCB's gap in lending performance in moderate-income tracts does not differ significantly from peer performance; therefore, geographic distribution of lending is considered adequate.

Consumer Lending

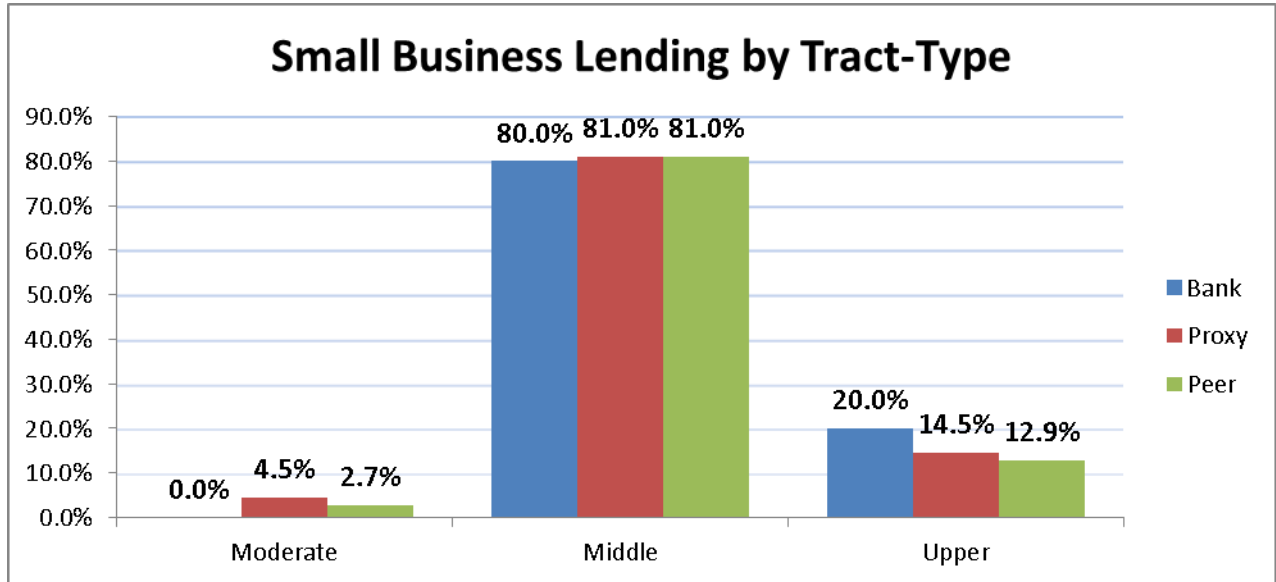
As shown in the graph below, FCB made no consumer loans in moderate-income tracts. The percent of loans made to borrowers in middle-income tracts exceeded the number of households (proxy) in such tracts. In upper-income tracts, the bank made fewer loans than the proxy. Therefore, geographic distribution of consumer loans is adequate.



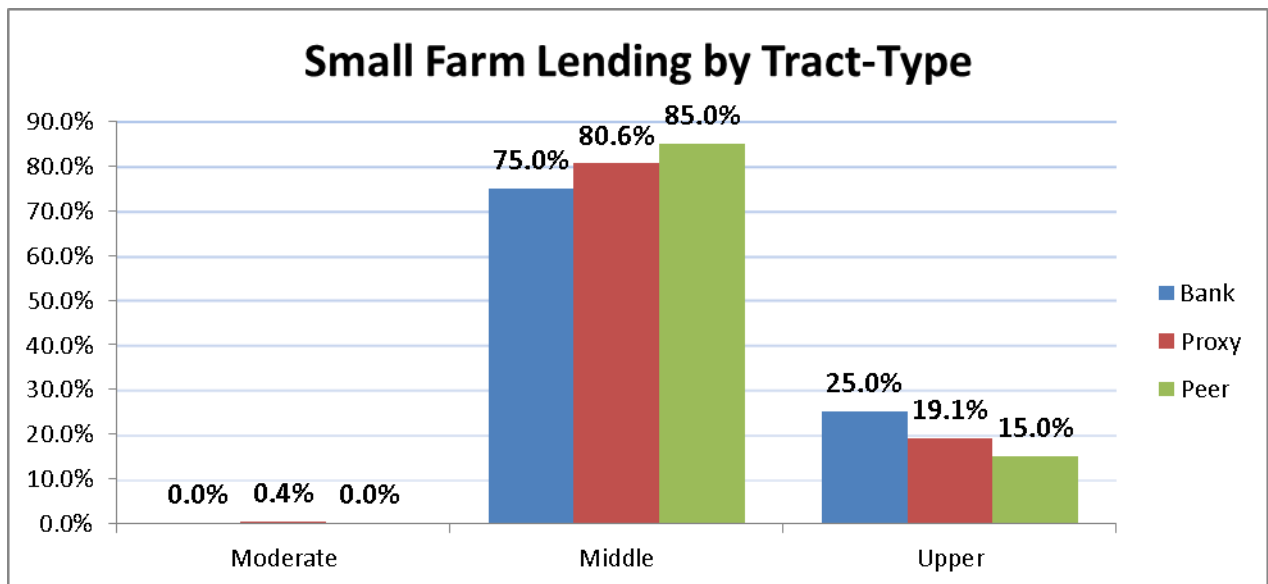
As shown in the graph below, FCB made no residential loans in moderate-income tracts, which is reasonable when compared to the limited number of owner-occupied units in these tracts and low level of lending by peer. Residential lending in middle-income tracts fell slightly below the proxy (owner-occupied households) and the aggregate of all lenders (peer) performance. In upper-income tracts, the bank significantly exceeded both the proxy and peer results. Therefore, geographic distribution of residential loans is considered adequate.



As depicted in the following graph, the bank made no small business loans in moderate-income tracts, which is reasonable when compared to the limited number of businesses in these tracts and low level of lending by peer. However, FCB's lending was comparable to small business lending performance when compared to the number of small businesses (proxy) and the peer in middle-income tracts. FCB exceeded both the proxy and peer in upper income tracts. Therefore, geographic distribution of small business lending is considered adequate.



As shown in the graph below, FCB was only slightly below the proxy in middle-income tracts and below the peer performance. In upper-income tracts, the bank’s performance exceeded both the proxy and peer. The bank made no small farm loans in moderate-income tracts, which is reasonable given the small percentage of farms in these tracts. The peer also made no loans in these tracts. Therefore, the geographic distribution of small farm lending is considered adequate.

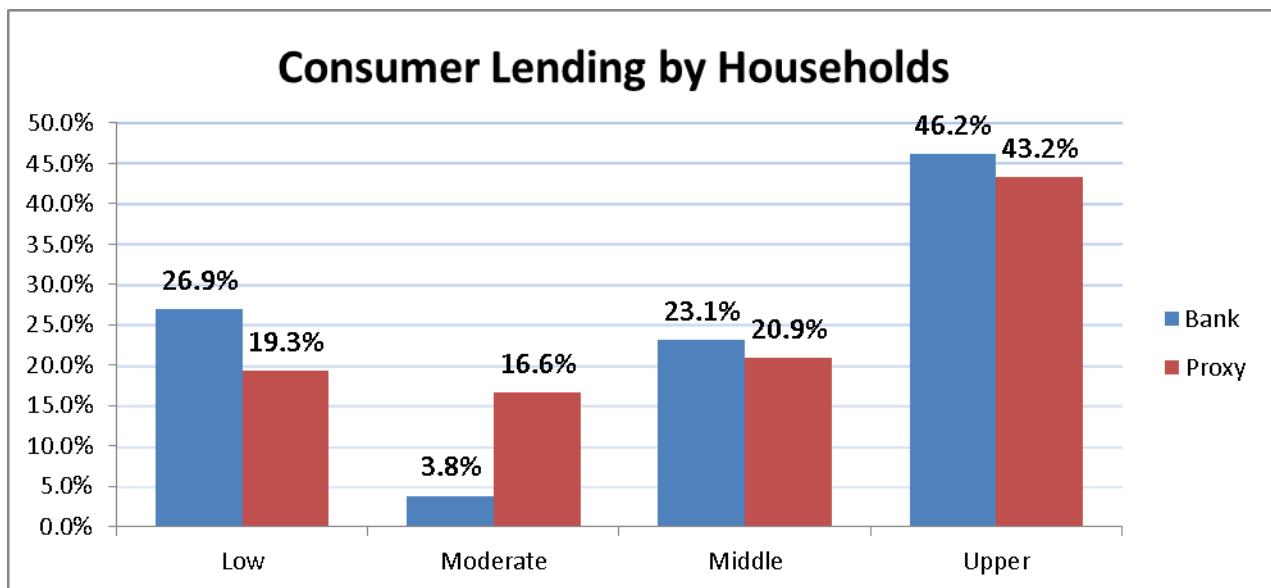


Borrower Distribution of Lending

Based on lending volume, more weight was given to residential and small farm lending when considering borrower distribution in this assessment area. Overall, FCB's borrower distribution of lending performance in nonmetropolitan Ohio is considered adequate.

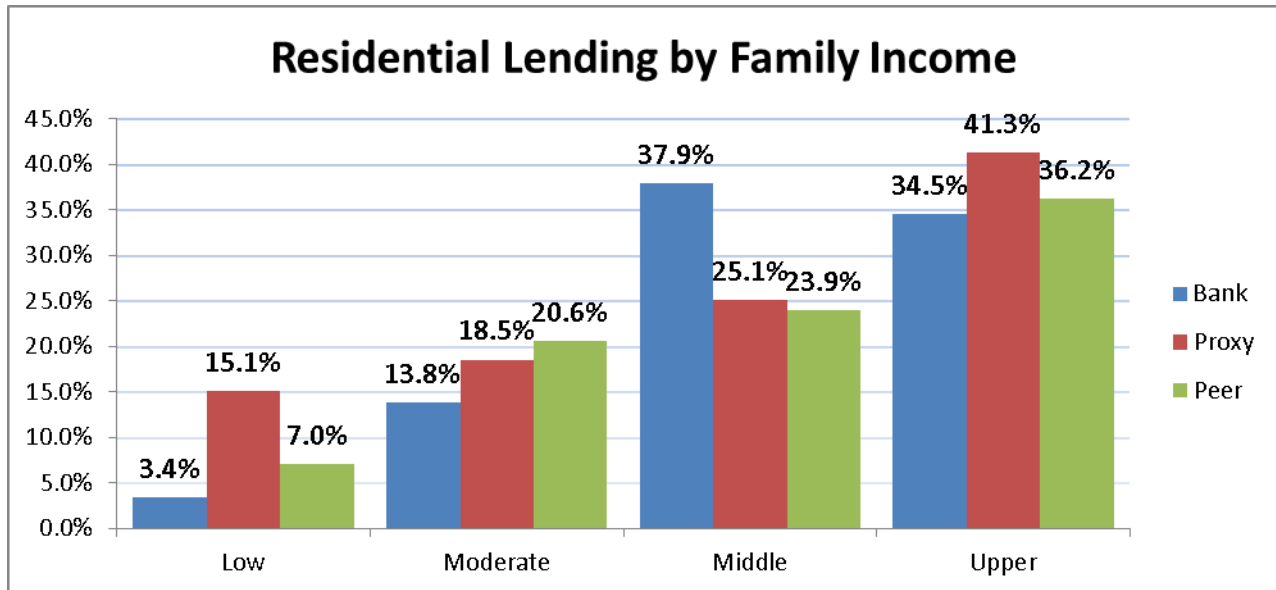
Consumer Lending

FCB's borrower distribution of consumer lending is considered adequate. As shown in the following chart, FCB's consumer loans to low-income borrowers substantially exceeded the percentage of households (proxy), while it substantially fell below the proxy for moderate-income borrowers. The bank exceeded the proxy for both middle- and upper- income households.



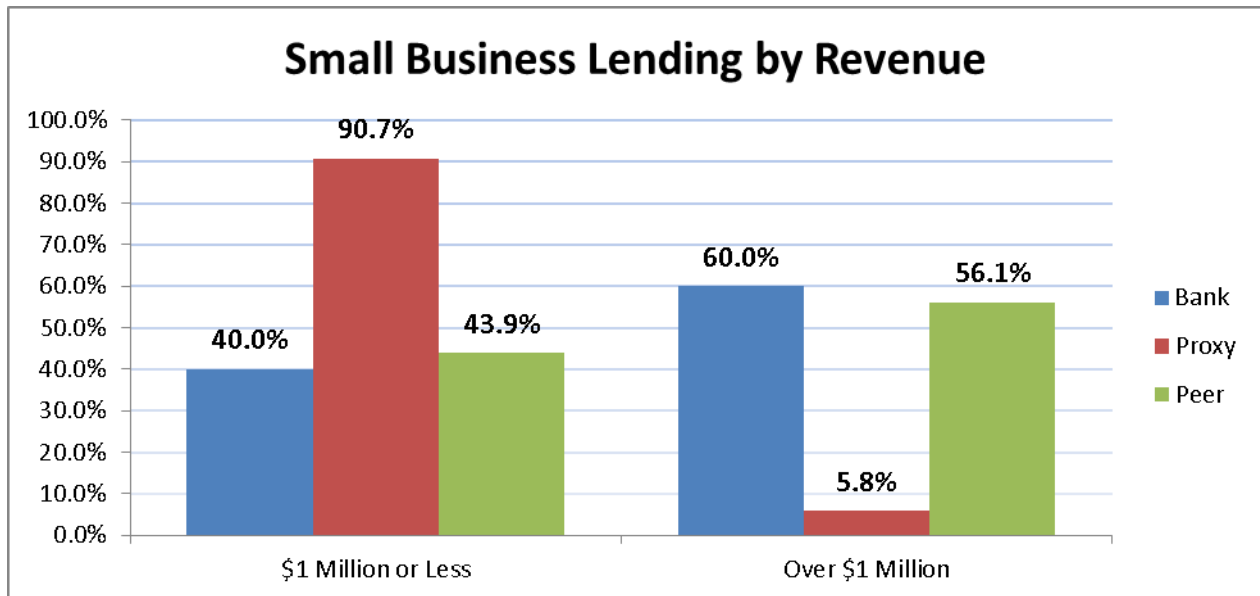
Residential Lending

The following chart exhibits FCB's borrower distribution for residential loans is adequate. FCB's borrower distribution was substantially below the percentage of families (proxy) and the aggregate of all lenders (peer) for low-income borrowers and was below the proxy and peer for moderate-income borrowers. The bank substantially exceeded the proxy and peer lending to middle-income borrowers and was slightly below for upper-income borrowers. It should be noted that 10.3% and 12.2% of incomes for the bank and peer, respectively, are unknown.

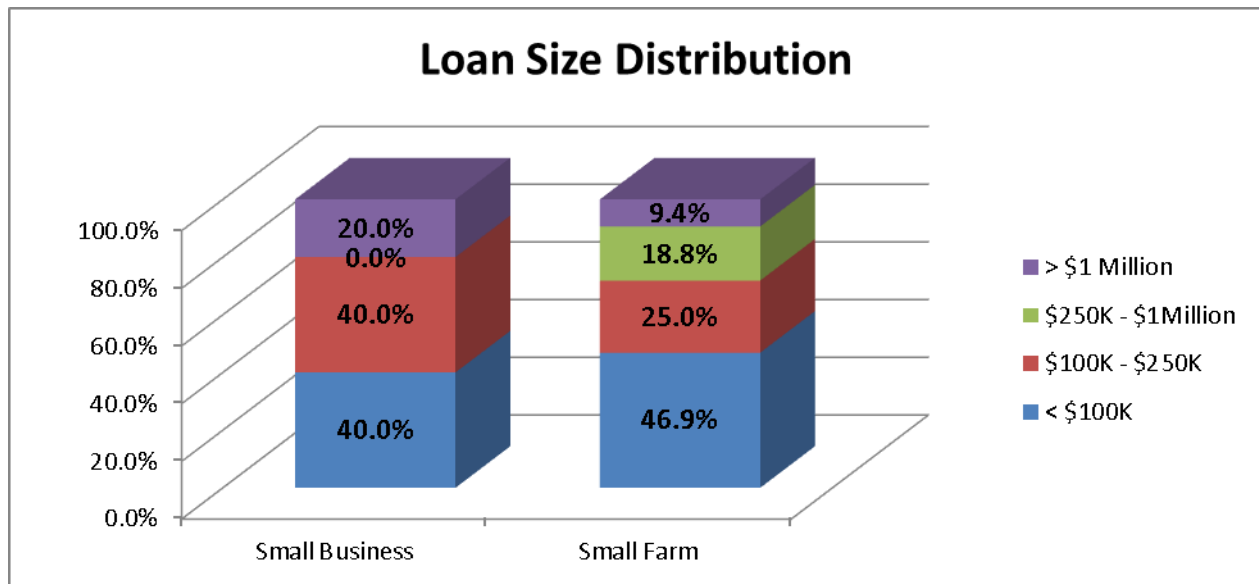


Small Business Lending

Small business lending, although receiving less weight based on a small sample size, shows poor lending performance (40.0%) to businesses with revenue of \$1 million or less compared to the percentage of businesses (90.7%) in the assessment area. However, the bank’s level of lending is consistent with peer performance in the area (43.9%).

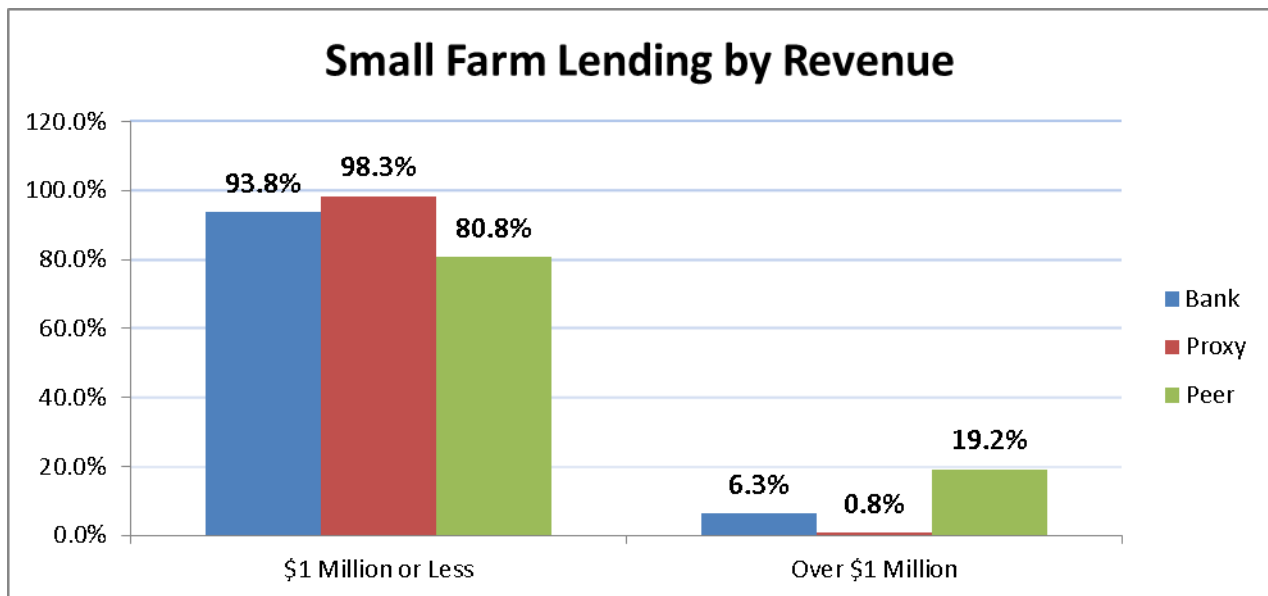


Further analysis of small business lending shows 40.0% of the bank’s small business loans were for \$100,000 or less. Typically, the extent to which a bank is willing to extend loans in amounts of \$100,000 or less is reviewed because smaller businesses often have a greater need for small-dollar loans. This demonstrates a poor responsiveness to meeting the credit needs of small businesses in this area.



Small Farm Lending

Small farm lending borrower distribution performance is considered good, with FCB having made 93.8% of its farm loans to farms with revenue size less than \$1 million, as shown in the chart below. This is slightly less than the proxy (number of small farms with revenue under \$1 million) and exceeds peer performance of 80.8%.



Additionally, as depicted in the loan size distribution chart above, 46.9% of the bank’s small farm loans were for \$100,000 or less. This demonstrates an adequate responsiveness to meeting the credit needs of small businesses in this area.

Community Development Test

FCB demonstrated an overall adequate level of responsiveness as relates to community development lending, investments, and services considering the bank’s capacity and the need and availability of such opportunities in this assessment area.

Community Development Loans

During this review period, FCB generated three community development loans in this assessment area aggregating \$663,391. All three loans were generated under Ohio’s Grow Now program, which promotes job retention and creation by supporting small business activities.

Two of the community development loans were to a farming business in Orville, Ohio, located in Wayne County. The funds supported the ongoing operations of the farm and the retention of two entry-level laborers. The third loan was made to a technology company in Crestline, Ohio, located in Crawford County, to support expanding the business and included the addition of one entry-level job.

Community Development Investments

Nonmetropolitan Ohio received credit for a portion of an investment totaling \$509,800. The investment was made to an Ohio equity fund for housing that promotes the construction, rehabilitation, and preservation of affordable housing throughout Ohio, primarily through low-income housing tax credits (LIHTCs).

Additionally, the bank made \$22,702 in donations benefiting five organizations in Crawford County that serve low- and moderate-income individuals or provide community services in low- or moderate-income tracts.

Community Development Services

As shown in the table below, FCB has a total of three branches in this assessment area. As stated earlier, the moderate-income census tracts in the assessment area are not in proximity of an FCB branch and the bank only has a branch presence in two of five counties in this assessment area. See Appendix A for a map of the assessment area with branches.

Branch and ATM Distribution							
Geography	# of Branches	Percent	# of ATMs	Percent	Percent of Families by Tract Income	Small Businesses by Tract	Small Farms by Tract
Moderate-Income	0	0.0%	0	0.0%	4.0%	4.5%	0.4%
Middle-Income	2	66.7%	2	66.7%	82.0%	81.0%	80.6%
Upper-Income	1	33.3%	1	33.3%	14.0%	14.5%	19.1%
Total	3	100.0%	3	100.0%	100.0%	100.0%	100.0%

Regarding community development services, a bank employee gave a presentation to several small farmers regarding the FSA loan program.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN COLUMBUS MSA 18140 (Full-Scope Review)

The Columbus MSA 18140 is comprised of the following eight counties: Delaware, Fairfield, Franklin, Licking, Madison, Morrow, Pickaway, and Union. However, FCB's assessment area is comprised of Franklin, Morrow, and Delaware Counties. This assessment area consists of 299 total census tracts: 34 (11.4%) low-income, 81 (27.1%) moderate-income, 104 (34.8%) middle-income and 80 (26.8%) upper-income geographies. There are two branches located in Franklin County and one in Morrow County. There are no branch locations within Delaware County; however, this county is in between Franklin and Morrow Counties, making this assessment area contiguous.

According to the U.S. Census Bureau's report on population change 1990-2010 for large MSAs and rankings, the Columbus MSA is the third-largest metropolitan area in Ohio, behind Greater Cincinnati and Greater Cleveland. The Columbus MSA grew 13.9% between the 1990 and 2010 Censuses and is the nation's 32nd largest MSA.¹²

As of the 2010 U.S. Census, the MSA's population totals 1.9 million residents, of which 1.2 million (63.2%) reside in Franklin County, making it the largest county in the Columbus MSA. Columbus in Franklin County is the largest city in Ohio and the nation's 15th largest city, according to the Census Bureau's most recent population estimates. Columbus has approximately 787,083 residents, which represents about 68.0% of Franklin County's total population using 2010 Census data.

Morrow County is located 41 miles north of Columbus. The population of the county was 34,827 as of the 2010 Census. Mt. Gilead is both its largest city and county seat.

Delaware County is located 20 miles north of Columbus. Delaware is both its largest city and county seat. According to the latest U.S. Census population data, Delaware County continues to be the fastest-growing county in Ohio, with a population increase of 58.4% between the 2000 and 2010 Censuses.

According to the FDIC Deposit Market Share Report, as of June 30, 2012, FCB's market share of deposits accounts for 0.34% of the market. FCB ranks 18th operating three offices out of 41 institutions operating 422 offices in this assessment area. The top five institutions in this market are Huntington National Bank, JPMorgan Chase Bank NA, PNC Bank NA, Fifth Third Bank, and Nationwide Bank, with 83.43% of the market share and operating 245 offices.¹³

By comparison, in Franklin County, where it operates two offices, FCB ranks 18th out of 34 institutions operating 353 offices with 0.3% of the market share. In Morrow County, where it operates one office, FCB ranks fourth out of five institutions operating seven offices with 16.8% of the market share.

¹² <http://www.Census.gov/compendia/statab/2012/tables/12s0020.pdf>

¹³ FDIC Summary of Deposits, www.fdic.gov

One community contact interview was conducted with a non-profit organization providing affordable housing to low- and moderate-income individuals. The contact stated that Columbus has several high-minority, low-income, blighted neighborhoods that tend to have high vacancy rates; very little livable, up-to-code, affordable housing; high unemployment rates; and high crime rates. The contact indicated that large financial institutions have a presence in the area and have provided funding for the rehabilitation and renovation of existing properties. According to the contact, there is a great need for affordable housing in the Columbus area. The contact also stated that several large financial institutions participate in the organization's affordable housing program. This program assists low-income women and minorities in particular to become first-time homeowners by obtaining access to low-interest loans and homeownership counseling and education.

Population Characteristics

According to the 2000 U.S. Census, the total population in this assessment area is 1.2 million. Approximately 8.5% of the assessment area's population resides in low-income tracts and 23.3% of the population resides in moderate-income tracts. The majority of the population (37.3%) resides in middle-income tracts and 30.8% of the population resides in upper-income tracts. In addition, 74.6% of the population is 18 years of age or older, which is the legal age to enter into a contract. The total population in 2010 remained unchanged.

The table below shows the projected population by county in this assessment area over the next two census periods:¹⁴

County	Actual 2000	Actual 2010	Projected Population 2020	Projected Population 2030
Franklin	1,068,078	1,163,414	1,238,250	1,326,180
Morrow	31,628	34,827	36,890	38,650
Delaware	109,989	174,214	215,480	266,200

Income Characteristics

The assessment area was comprised of 490,167 households, of which 305,041 (62.2%) are families. The median family income as of the 2000 U.S. Census was \$55,388. The median family income for the counties in the assessment area fluctuated between a high of \$76,453 in Delaware County to \$53,905 in Franklin County and \$45,747 in Morrow County. For comparison, the Columbus MSA's median income increased to \$66,600, based on 2011 HUD data.

Low- and moderate-income families represented 19.6% and 17.7% of all families in this assessment area. Of the total families, 7.6% were below the poverty level, compared to Ohio's rate at 7.8%. Based on 2011 data from the Economic Research Service of the United States Department of Agriculture (USDA), household poverty rates for the counties in the assessment area were as follows¹⁵:

¹⁴ Ohio Department of Development, www.development.ohio.gov/reports_countytrends_map.htm

¹⁵ US Department of Agriculture, www.ers.usda.gov/data/povertyrates

County	1999 Poverty Rate	2011 Poverty Rate	Change
Franklin	11.6%	18.8%	+ 62.1%
Morrow	9.0%	13.7%	+ 52.2%
Delaware	3.8%	4.5%	+ 18.4%
State of Ohio	10.6%	16.3%	+ 53.8%
United States	11.3%	15.1%*	+ 33.6%

*U.S. poverty rate in 2010

Labor, Employment, and Economic Characteristics

The following table illustrates land use in each county in the assessment area:¹⁶

	Urban	Cropland	Pasture	Forest
Franklin County	61.1%	22.7%	1.5%	13.6%
Morrow County	2.9%	65.4%	3.1%	28.4%
Delaware County	16.6%	52.6%	2.6%	25.8%

FCB is located in proximity to the land available for business use and residential properties in Franklin and Delaware Counties, which indicates that the bank has more-than-reasonable opportunities to make business- and residential-type loans within this assessment area.

In 2012, Ohio was home to 28 Fortune 500 companies, of which six are located in central Ohio. Cardinal Health of Dublin, a \$108 billion manufacturer and distributor of medical and surgical supplies and pharmaceuticals, remains the state's biggest company and ranks 21st in the Fortune 500. Nationwide, the Columbus-based insurance company, is ranked 100th. Other central Ohio companies listed are American Electric Power (176th), Limited Brands (256th), Momentive Specialty Chemicals (452nd), and Big Lots (467th).¹⁷

In addition to the Fortune 500 companies listed above, other major employers in the bank's assessment area include:

Franklin County	Abbott Laboratories, Battelle Memorial Institute, Huntington Bank, JP Morgan Chase, Ohio State University, OhioHealth, PNC Financial Services, Schottenstein Stores, State of Ohio, The Wendy's Company
Morrow County	Berkshire Hathaway/Scott-Fetzer/Stahl, Cardington-Lincoln Local Schools, Core Systems, Highland Local Schools, Kroger Co., Morrow County Hospital, Mt. Gilead Exempted Village Schools, Northmor Local Schools, Yutaka Giken/Cardington Yutaka Corp
Delaware County	Delaware City Schools, Emerson/Liebert, JP Morgan Chase, Kroger Co, McGraw Hill Companies, Mettler-Toledo International, Ohio Wesleyan University, OhioHealth/Grady Memorial Hospital, Olentangy Local Schools, PPG Industries, Showa Corp/American Showa, State of Ohio

¹⁶ Ohio Department of Development, www.development.ohio.gov/reports_countytrends_map.htm

¹⁷ www.money.cnn.com/magazines/fortune/fortune500/2009/states/OH.html

The 2010 annual average unemployment rate, according to the Ohio Department of Job and Family Services, was 8.6% for Franklin County, 10.4% for Morrow County, and 7.1% for Delaware County. Unemployment rates in these counties show a positive trend from 2010 to 2011, as depicted in the following chart.

Unemployment Rates

Assessment Area: Columbus, OH MSA

Area	Years - Annualized	
	2010	2011
Delaware Co.	7.1	6.1
Franklin Co.	8.6	7.6
Morrow Co.	10.4	9.2
Columbus, OH MSA	8.7	7.5
Ohio	10.0	8.6

Not Seasonally Adjusted

Housing Characteristics

There were 525,522 housing units in the assessment area, with the vast majority of units (471,016) or 89.6% located in Franklin County, based on the 2000 Census. Within the assessment area, 55.4% of the units were owner-occupied, 37.9% were rental units, 22.5% were multi-family, and 6.8% were vacant. Franklin County had the lowest owner-occupancy rate at 53.0%. Delaware and Morrow Counties each had owner-occupancy rates over 75.0%. For comparison, the owner-occupancy rate in the Columbus MSA was 59.0% and 64.3% in Ohio. From an income perspective, 33.6% of housing units and 21.5% of owner-occupied homes were located in either low- or moderate-income census tracts. These figures suggest mortgage credit demand in Franklin County and low- and moderate-income areas may be lower.

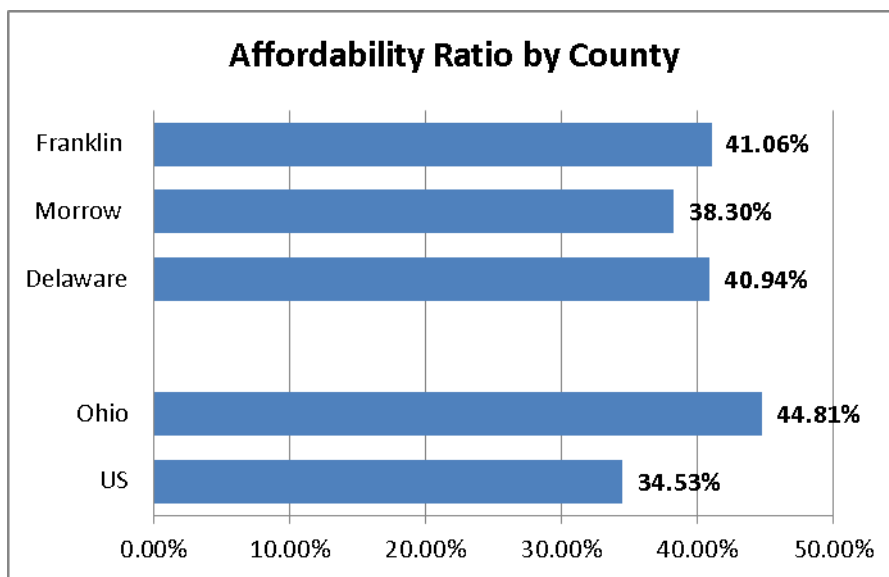
Additionally, a significant concentration of multi-family homes is located in low- (32.4%) and moderate- income (28.9%) census tracts, with 24.1% of all multi-family housing located in Franklin County.

The median age of housing stock was 30 years as of the 2000 U.S. Census, with 19.2% of housing built prior to 1950. Older homes such as these are typically more likely to require repairs and rehabilitation. In particular, the median age of housing stock was 30 years in Franklin County, 29 years in Morrow County, and 11 years in Delaware County.

According to the 2000 U.S. Census data, the median housing value in the assessment area was \$118,697, with an affordability ratio of 37.5%. The affordability ratio is derived by dividing the median household income by the median housing value. The higher the affordability ratio, the more affordable a home is considered. Affordability ratios were 37.6% in Franklin County, 42.1% in Morrow County, and 35.8% in Delaware County, whereas the affordability ratio for the MSA was 38.0% and 40.8% for Ohio.

Only 38.9% of homes in this assessment area were valued below \$100,000 and 32.6% of homes were valued at \$150,000 or more. Further, based on the 2000 median family income for the Columbus MSA (\$55,388), approximately 39.8% of the homes valued up to \$101,500 in the assessment area would be considered affordable for low-income individuals and 71.4% of the homes valued up to \$162,400 would be considered affordable for moderate-income individuals. These percentages were calculated assuming a housing expense ratio equal to 28.0% of gross income for a 4.0% fixed-rate, 30-year loan.

Affordability ratios using 2010 U.S. Census data are provided in the chart below.



2011 median home values were above \$100,000 in all three counties and above \$150,000 in Franklin and Delaware Counties, resulting in low affordability ratios. However, homes are slightly more affordable than they were in 2000.

According to Sperling’s Best Places, the 2010 median home cost in the following cities in this assessment area is provided in the table below. Even though the Columbus housing market experienced a slight appreciation in the last year, the housing values have depreciated throughout this assessment area since the previous evaluation.

Major City in Each County	2010 Home Values	% Appreciation in Last Year
Columbus (Franklin)	\$ 89,500	+ 0.30%
Cardington (Morrow)	\$ 91,900	+ 0.33%
Delaware (Delaware)	\$147,100	+ 0.29%

According to RealtyTrac, Franklin County continues to rank first in the overall number of foreclosure filings in Ohio (in front of Cuyahoga, Hamilton, and Summit Counties). The following table shows the number of foreclosures by rank and foreclosure rates by county in this assessment area as of March 2013:¹⁸

County	Foreclosed Properties in March 2013	Ratio of Properties Receiving Foreclosure Filings in March 2013
Franklin	1,886	1:279
Morrow	15	1:937
Delaware	129	1:508
Ohio	10,731	1:477

From a rental perspective, the median gross rent in the assessment area was \$596, with 10.6% of the rental units having rents of less than \$350 a month, according to the 2000 U.S. Census. Another 19.3% of rental units had rents of \$350 to less than \$500 per month. The majority of rents in the assessment area were \$500-\$699 or greater than \$700 at 37.9% and 29.5%, respectively. Additionally, 34.8% of renters have rent costs greater than 30.0% of their income. Franklin County had the highest rent costs, where 35.1% of renters had rent costs greater than 30.0% of their income.

¹⁸ RealtyTrac.com/trendcenter/oh-trend.html

Combined Demographics Report

Assessment Area(s): Columbus MSA 18140

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	34	11.4	20,978	6.9	6,759	32.2	59,814	19.6
Moderate-income	81	27.1	64,260	21.1	8,948	13.9	53,906	17.7
Middle-income	104	34.8	118,319	38.8	5,816	4.9	68,090	22.3
Upper-income	80	26.8	101,484	33.3	1,700	1.7	123,231	40.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	299	100.0	305,041	100.0	23,223	7.6	305,041	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	48,032	11,443	3.9	23.8	29,895	62.2	6,694	13.9
Moderate-income	128,712	50,988	17.5	39.6	66,930	52.0	10,794	8.4
Middle-income	195,067	119,304	41.0	61.2	65,672	33.7	10,091	5.2
Upper-income	153,711	109,231	37.5	71.1	36,488	23.7	7,992	5.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	525,522	290,966	100.0	55.4	198,985	37.9	35,571	6.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	5,625	7.2	4,711	6.7	617	12.0	297	9.6
Moderate-income	12,795	16.3	11,231	16.0	962	18.7	602	19.5
Middle-income	28,431	36.2	25,570	36.4	1,739	33.9	1,122	36.3
Upper-income	31,615	40.3	28,729	40.9	1,816	35.4	1,070	34.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	78,466	100.0	70,241	100.0	5,134	100.0	3,091	100.0
Percentage of Total Businesses:				89.5		6.5		3.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	12	1.3	11	1.2	1	7.7	0	0.0
Moderate-income	103	11.4	100	11.2	2	15.4	1	25.0
Middle-income	509	56.1	500	56.2	6	46.2	3	75.0
Upper-income	283	31.2	279	31.3	4	30.8	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	907	100.0	890	100.0	13	100.0	4	100.0
Percentage of Total Farms:				98.1		1.4		.4

Based on 2011 D&B information according to 2000 Census Boundaries.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TEST IN COLUMBUS, OHIO MSA 18140

Lending Test

FCB's lending performance in the Columbus MSA is reasonable. In this evaluation, residential loans received the greatest weight based on loan sample size.

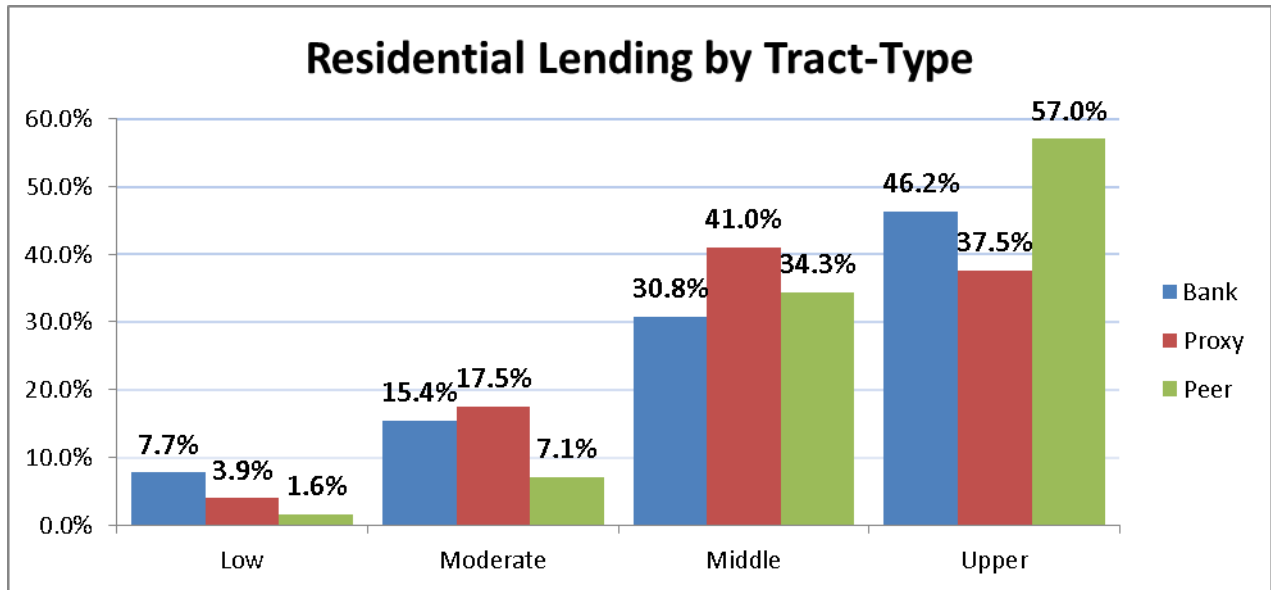
Due to a lack of volume to conduct a meaningful analysis, consumer loans and small farm loans were not evaluated in this assessment area.

Geographic Distribution of Lending

Overall, FCB's distribution of loans among geographies is considered adequate. FCB has two branches and a loan production office that are located in upper-income tracts (Franklin County) and a third branch in a middle-income tract (Morrow County). The gap analysis revealed significant lending gaps in the assessment area. During the evaluation period, the bank only made loans in 47 of the 299 (15.7%) census tracts in the assessment area. Of the 252 tracts without lending, 30 of 34 (88.2%) low-income tracts, 75 of 81 (92.6%) moderate-income tracts, 95 of 104 (91.3%) middle-income tracts, and 52 of 80 (65.0%) upper-income tracts did not have loans. These gaps can be attributed to the fact that a majority of the low- and moderate-income tracts are located around Columbus, while two of the bank's branches are located in the far northwestern portion of Franklin County and the other branch is located in Morrow County, which has only has one moderate-income tract.

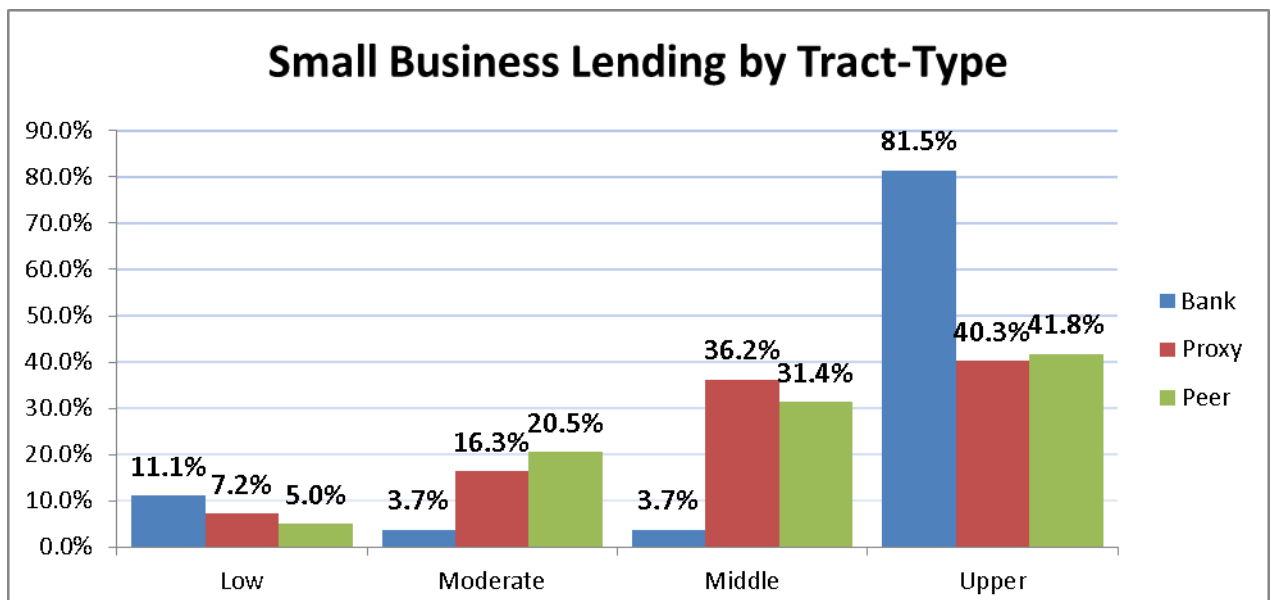
Residential Lending

FCB's geographic distribution for residential lending in the Columbus MSA is good. As indicated in the chart below, residential lending in low-income tracts exceeded both the owner-occupied households (proxy) and the aggregate of all lenders (peer). In the moderate-income tracts, lending fell slightly below the proxy and substantially exceeded peer. This is notable considering that the bank competes with 404 other HMDA reporters in this assessment area. The loan production office, which opened in 2011, has allowed the bank to proactively target low- and moderate-income tracts and has bolstered performance in these geographic areas. In the middle-income tracts, performance was below the proxy and peer, while in upper-income tracts, the bank exceeded the proxy, but was significantly below peer comparison.



Small Business Lending

Small business lending by tract is considered adequate. The bank substantially exceeded the number of businesses (proxy) and the peer in low-income tracts; however, FCB fell substantially below the proxy and peer in moderate-income tracts. The bank’s lending fell below the proxy and peer in middle-income tracts, but significantly exceeded these comparisons in upper-income tracts.

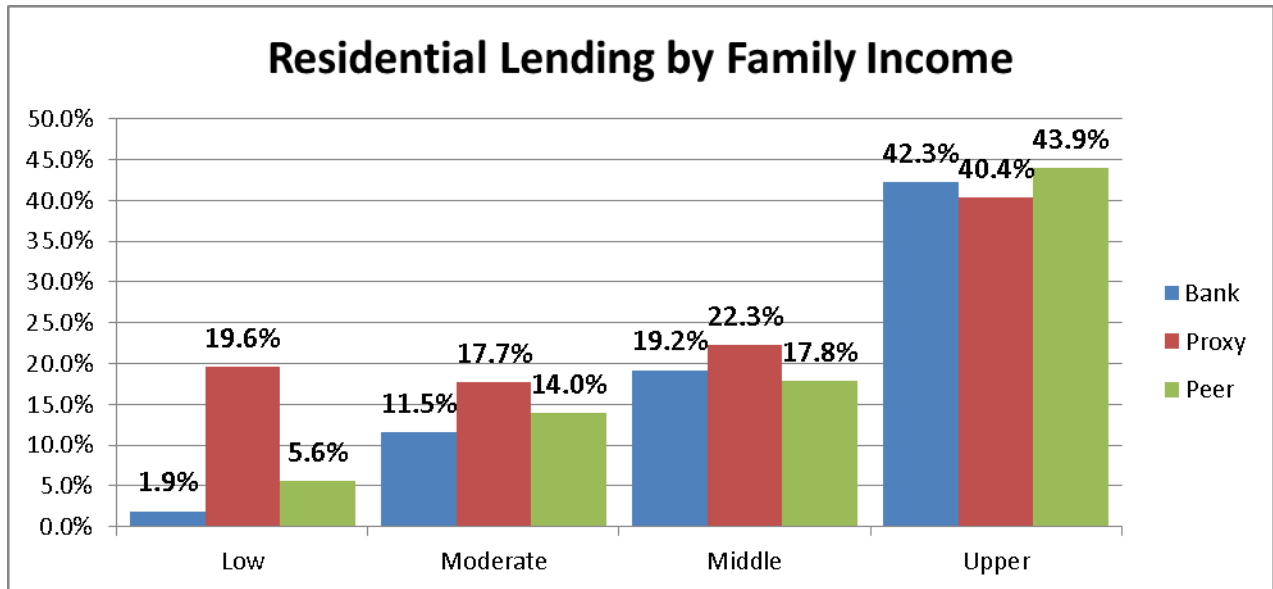


Borrower Distribution of Lending

FCB’s lending performance reflects an adequate distribution of lending to borrowers of different income levels and an excellent level of lending to businesses of different revenue sizes.

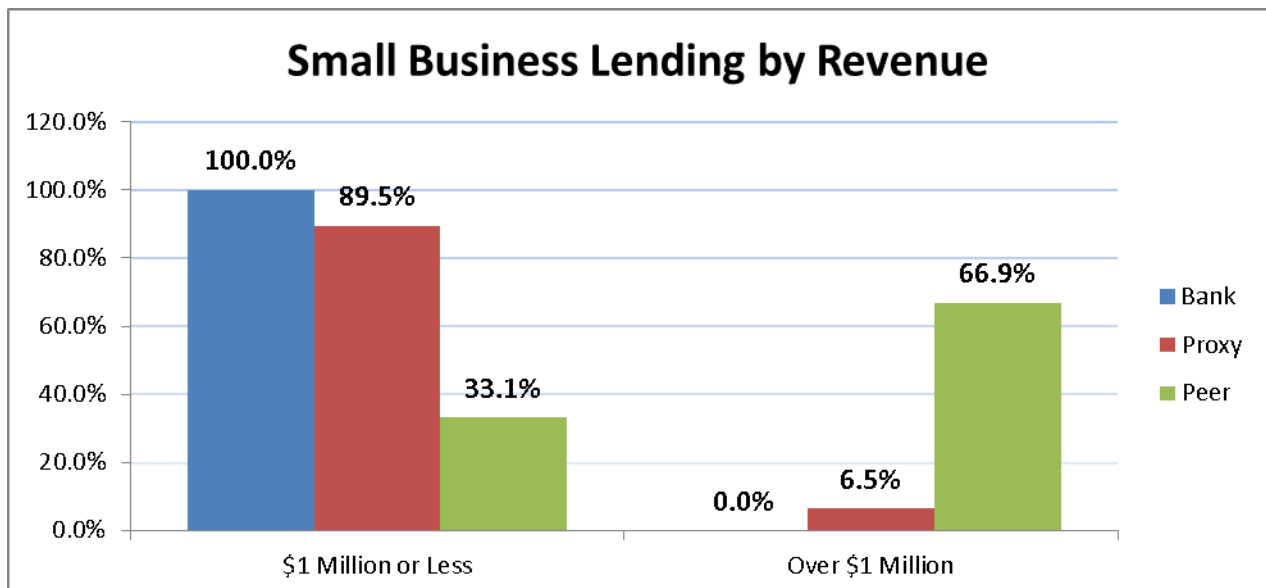
Residential Lending

The following chart shows FCB’s borrower distribution for residential loans is adequate. FCB’s borrower distribution was substantially below the percentage of families (proxy) and below the peer for low-income borrowers. The borrower distribution for moderate-income borrowers was below the proxy and peer. Lending to middle-income borrowers was below the proxy and exceeded peer. Lending to upper-income borrowers exceeded the proxy and was slightly below peer. Income for 25.0% of the bank’s residential lending was not available.

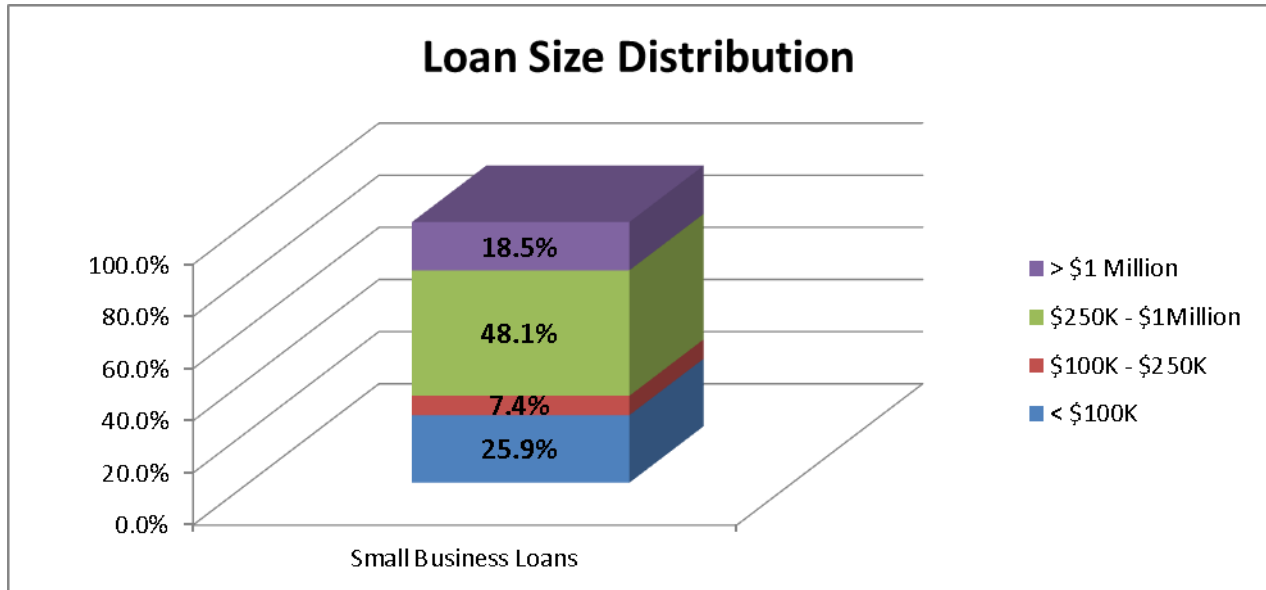


Small Business Lending

Small business lending is considered excellent. All of FCB’s small business loans in the MSA were originated to businesses with revenues of \$1 million or less. This compares quite favorably to the 89.5% of businesses of this size and to peer performance of 33.1%.



Further analysis of small business lending shows that only 25.9% of the bank's small business loans were for \$100,000 or less. Typically, the extent to which a bank is willing to extend loans in amounts of \$100,000 or less is reviewed because smaller businesses often have a greater need for small-dollar loans. With 100.0% of its loans going to businesses under \$1 million in revenue, the loan size distribution chart below indicates that the bank is meeting the credit needs of these businesses with loans of various sizes.



Community Development Test

FCB demonstrated an adequate level of responsiveness as relates to community development lending, investments, and services considering the bank's capacity and the need and availability of such opportunities in this assessment area.

Community Development Loans

The bank did not make any community development loans within the assessment area.

Community Development Investments

The Columbus MSA received credit for a portion of an investment totaling \$458,900 that benefits an Ohio equity fund for housing that promotes the construction, rehabilitation, and preservation of affordable housing throughout Ohio, primarily through low-income housing tax credits (LIHTCs).

Community Development Services

FCB has only three traditional branches in this assessment area. As detailed in the table below, the bank does not have branches or ATMs in low- or moderate-income tracts. One branch (Morrow County) is in a middle-income tract. The other two branches (Franklin County) are in upper income branches. The two ATMs are located with branch offices and do not enhance the bank’s geographic reach. The bank does not have a presence in low- or moderate-income tracts. Furthermore, both of the bank’s branches in Franklin County are located in the northwestern portion of the county. Additionally, the branch located in Morrow County is 20 miles from the center of Delaware County, where the bank does not have a branch.

Branch and ATM Distribution							
Geography	# of Branches	Percent	# of ATMs	Percent	Percent of Families by Tract Income	Small Businesses by Tract	Small Farms by Tract
Low-Income	0	0.0%	0	0.0%	6.9%	7.2%	1.3%
Moderate-Income	0	0.0%	0	0.0%	21.1%	16.3%	11.4%
Middle-Income	1	33.3%	1	50.0%	38.8%	36.2%	56.1%
Upper-Income	2	66.7%	1	50.0%	33.3%	40.3%	31.2%
Total	3	100.0%	3	100.0%	100.0%	100.0%	100.0%

The bank provided no qualified community development services in this assessment area.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN MANSFIELD MSA 31900
(Limited-scope Review)**

The Mansfield MSA consists of Richland County, and the bank's assessment area includes the entirety of Richland County. As of the 2010 U.S. Census, the MSA had a population of 128,852 and its largest city is Mansfield. This assessment area consists of 32 total census tracts, one low-income (3.1%), eight moderate-income (25.0%), 17 middle-income (53.1%), and six upper-income (18.8%) geographies. FCB operates one office in this assessment area, located in Shiloh, Ohio.

According to the FDIC Deposit Market Share Report, as of June 30, 2012, FCB's market share of deposits accounts for 0.56% of the market and FCB ranks 13th, operating one office out of 14 institutions operating 50 offices in this assessment area. The top five institutions in the market are Park National Bank, Mechanics Savings Bank, JPMorgan Chase Bank NA, KeyBank NA, and FirstMerit Bank NA with 76.89% of the market share and operating 33 offices.

Between January 1, 2011 and December 31, 2011, FCB originated 10 HMDA loans and 24 CRA loans, representing 9.5% and 19.5% of the bank's total HMDA and CRA loans, respectively. Based on the bank's lending volume, a limited-scope review was conducted.

Two community contact interviews were conducted to provide additional information regarding credit needs of the local community. The first community contact was with an economic development corporation that stated manufacturing and retail are growing in the area, especially manufacturing. Local companies have added several hundred jobs over the past 12 months; however, Mansfield still has a large number of low-income areas with limited employment opportunities. The contact also stated while there is new housing in Richland County, there is a large proportion of blighted housing stock. Housing rehabilitation can be costly and sometimes the most effective solution is to demolish blighted housing and turn the space into green space for public use. Lastly, the contact mentioned that while banks in the area make an effort to provide some financial literacy, such training is extremely lacking and would be very helpful. The second community contact was with a community development organization. The contact stressed that there is a definite need for credit counseling, foreclosure assistance, and first-time homebuyer counseling resulting from the foreclosure crisis. The contact also stated that while banks have been willing to lend, they are constrained by applicants' lack of creditworthiness that can primarily be attributed to the poor economy and high unemployment in the area.

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

The table on the following page shows the demographics for this assessment area using data from the 2000 U.S. Census.

Combined Demographics Report

Assessment Area(s): Mansfield MSA 31900

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	1	3.1	82	0.2	7	8.5	6,166	17.9	
Moderate-income	8	25.0	5,686	16.5	1,178	20.7	6,638	19.3	
Middle-income	17	53.1	19,429	56.5	1,351	7.0	8,030	23.4	
Upper-income	6	18.8	9,161	26.7	284	3.1	13,524	39.4	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	32	100.0	34,358	100.0	2,820	8.2	34,358	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	%	#	%	#	%	
Low-income	225	58	0.2	25.8	121	53.8	46	20.4	
Moderate-income	10,512	5,023	14.2	47.8	4,158	39.6	1,331	12.7	
Middle-income	29,402	20,586	58.1	70.0	7,257	24.7	1,559	5.3	
Upper-income	12,923	9,777	27.6	75.7	2,554	19.8	592	4.6	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	53,062	35,444	100.0	66.8	14,090	26.6	3,528	6.6	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	166	2.6	135	2.4	21	6.1	10	3.6	
Moderate-income	1,107	17.4	967	16.9	94	27.3	46	16.5	
Middle-income	3,285	51.7	2,965	51.8	167	48.5	153	54.8	
Upper-income	1,793	28.2	1,661	29.0	62	18.0	70	25.1	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	6,351	100.0	5,728	100.0	344	100.0	279	100.0	
Percentage of Total Businesses:				90.2		5.4		4.4	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	2	0.6	2	0.6	0	0.0	0	0.0	
Middle-income	266	76.4	264	77.0	1	50.0	1	33.3	
Upper-income	80	23.0	77	22.4	1	50.0	2	66.7	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	348	100.0	343	100.0	2	100.0	3	100.0	
Percentage of Total Farms:				98.6		.6		.9	

Based on 2011 D&B information according to 2000 Census Boundaries.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN
MANSFIELD MSA 31900**

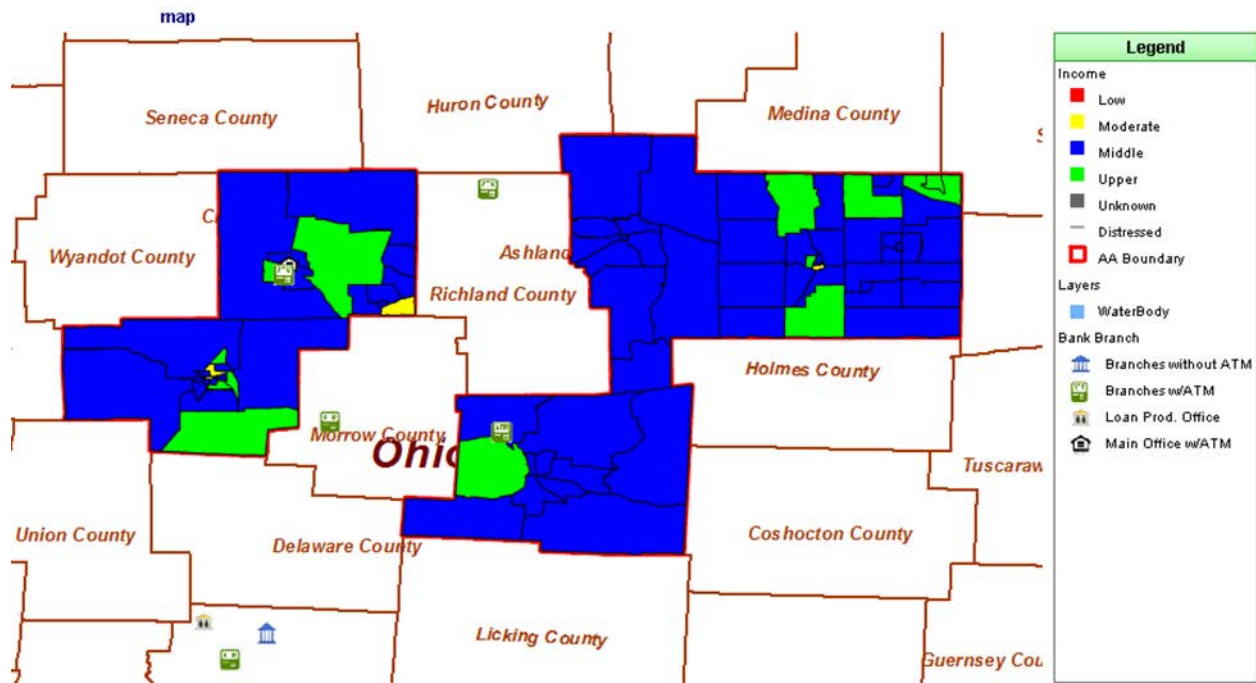
The bank's lending performance in this assessment area is consistent with the bank's overall lending performance.

The community development tests were consistent with performance in the bank's overall assessment area.

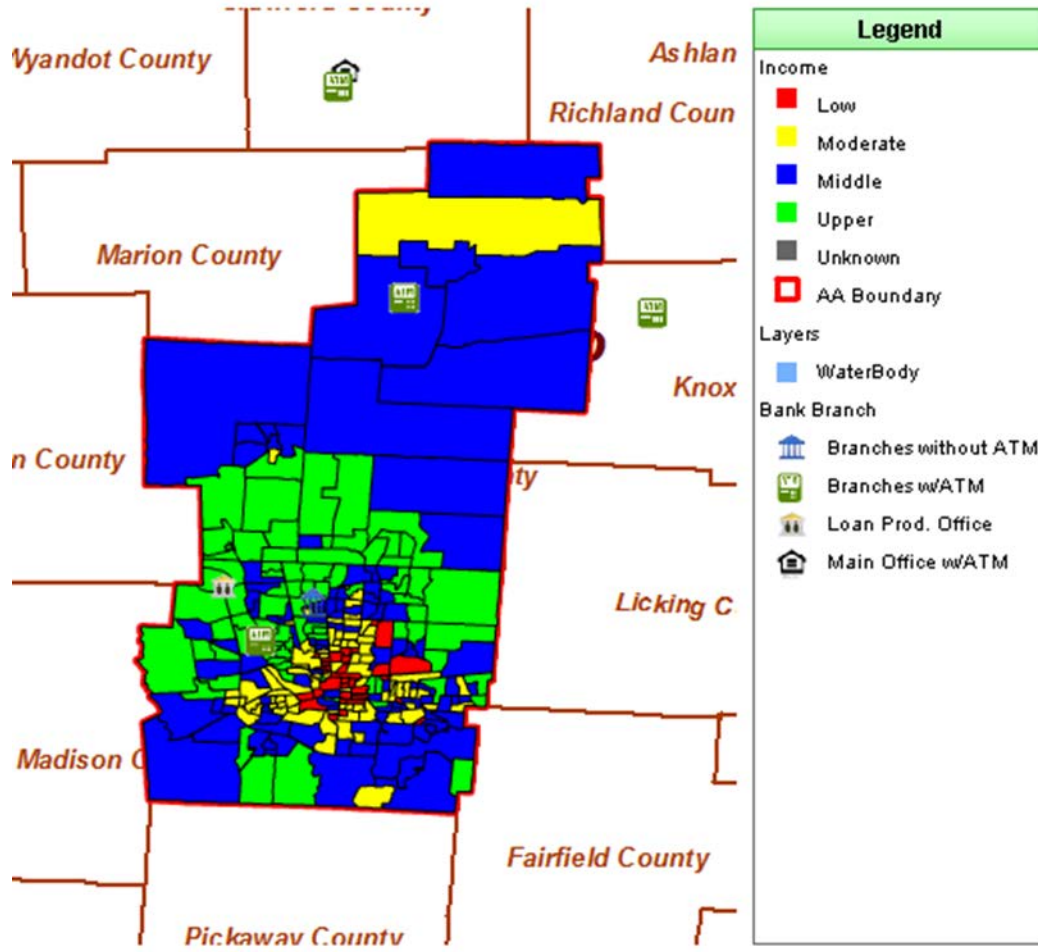
The Mansfield MSA received credit for a portion of an investment totaling \$31,300 that benefits an Ohio equity fund for housing that promotes the construction, rehabilitation, and preservation of affordable housing throughout Ohio primarily through low-income housing tax credits (LIHTCs).

APPENDIX A
ASSESSMENT AREA MAPS

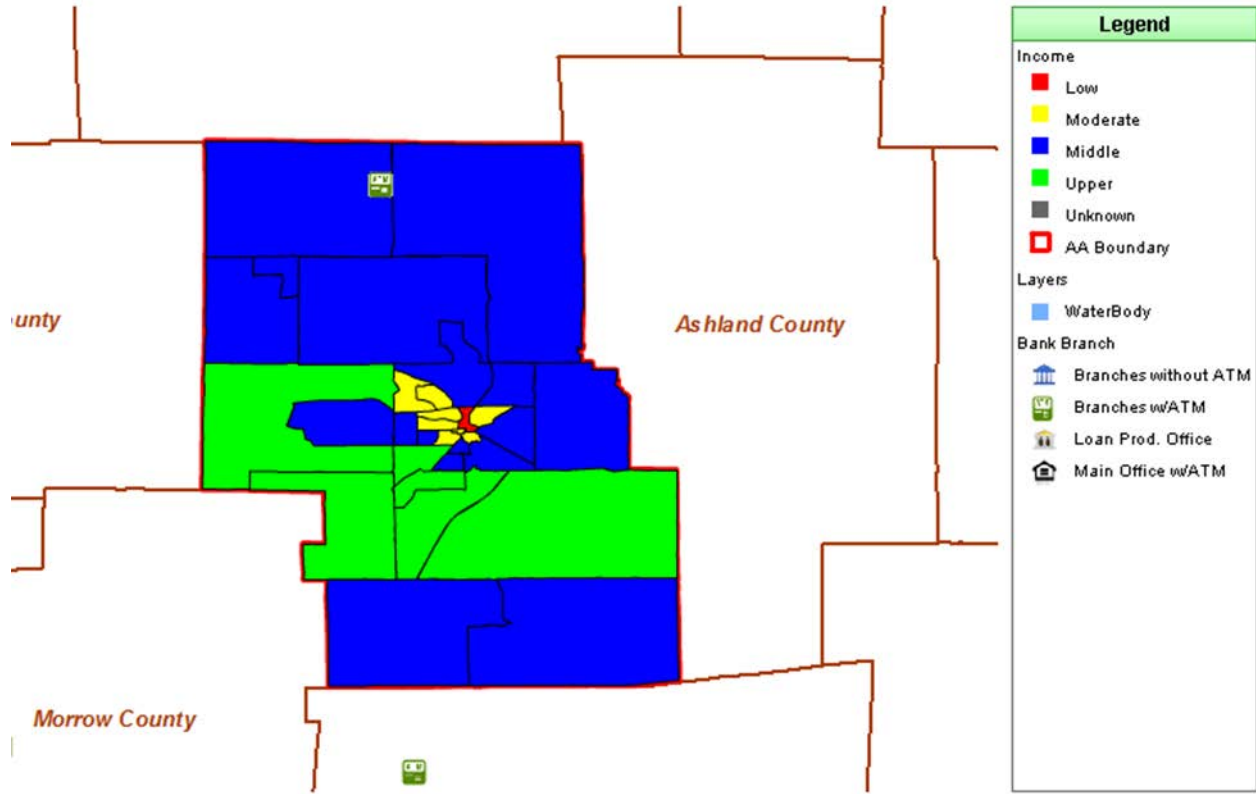
Nonmetropolitan Ohio



Columbus MSA



Mansfield MSA



APPENDIX B
LENDING TABLES

HMDA Loan Distribution Table

Exam: Bucyrus 2013

Assessment Area/Group :Non Metro Ohio Combined

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%	1	50.0%	50	30.9%
Low/Moderate Total	0	0.0%	0	0.0%	1	50.0%	50	30.9%
Middle	2	100.0%	162	100.0%	1	50.0%	112	69.1%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	162	100.0%	2	100.0%	162	100.0%
Refinance								
Low	0	0.0%	0	0.0%	1	4.0%	60	1.7%
Moderate	0	0.0%	0	0.0%	3	12.0%	261	7.6%
Low/Moderate Total	0	0.0%	0	0.0%	4	16.0%	321	9.4%
Middle	18	72.0%	2,068	60.3%	9	36.0%	1,141	33.3%
Upper	7	28.0%	1,363	39.7%	10	40.0%	1,836	53.5%
Unknown	0	0.0%	0	0.0%	2	8.0%	133	3.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	25	100.0%	3,431	100.0%	25	100.0%	3,431	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	30	100.0%	1	100.0%	30	100.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	30	100.0%	1	100.0%	30	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	1,104	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	1,104	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	1,104	100.0%	1	100.0%	1,104	100.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	1	3.4%	60	1.3%
Moderate	0	0.0%	0	0.0%	4	13.8%	311	6.6%
Low/Moderate Total	0	0.0%	0	0.0%	5	17.2%	371	7.8%
Middle	21	72.4%	2,260	47.8%	11	37.9%	1,283	27.1%
Upper	8	27.6%	2,467	52.2%	10	34.5%	1,836	38.8%
Unknown	0	0.0%	0	0.0%	3	10.3%	1,237	26.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	29	100.0%	4,727	100.0%	29	100.0%	4,727	100.0%

*Information based on 2000 Census data

HMDA Loan Distribution Table

Exam: Bucyrus 2013

Assessment Area/Group : Columbus MSA 18140

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	1	11.1%	139	8.5%	3	33.3%	340	20.8%
Low/Moderate Total	1	11.1%	139	8.5%	3	33.3%	340	20.8%
Middle	3	33.3%	564	34.5%	3	33.3%	409	25.0%
Upper	5	55.6%	934	57.1%	2	22.2%	730	44.6%
Unknown	0	0.0%	0	0.0%	1	11.1%	158	9.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	1,637	100.0%	9	100.0%	1,637	100.0%
Refinance								
Low	1	2.9%	300	3.4%	1	2.9%	83	0.9%
Moderate	4	11.4%	883	10.0%	3	8.6%	415	4.7%
Low/Moderate Total	5	14.3%	1,183	13.4%	4	11.4%	498	5.6%
Middle	11	31.4%	2,191	24.8%	7	20.0%	738	8.3%
Upper	19	54.3%	5,467	61.8%	20	57.1%	5,635	63.7%
Unknown	0	0.0%	0	0.0%	4	11.4%	1,970	22.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	35	100.0%	8,841	100.0%	35	100.0%	8,841	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Multi-Family								
Low	3	37.5%	3,075	22.4%	0	0.0%	0	0.0%
Moderate	3	37.5%	6,920	50.5%	0	0.0%	0	0.0%
Low/Moderate Total	6	75.0%	9,995	72.9%	0	0.0%	0	0.0%
Middle	2	25.0%	3,718	27.1%	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%	8	100.0%	13,713	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8	100.0%	13,713	100.0%	8	100.0%	13,713	100.0%
HMDA Totals								
Low	4	7.7%	3,375	14.0%	1	1.9%	83	0.3%
Moderate	8	15.4%	7,942	32.8%	6	11.5%	755	3.1%
Low/Moderate Total	12	23.1%	11,317	46.8%	7	13.5%	838	3.5%
Middle	16	30.8%	6,473	26.8%	10	19.2%	1,147	4.7%
Upper	24	46.2%	6,401	26.5%	22	42.3%	6,365	26.3%
Unknown	0	0.0%	0	0.0%	13	25.0%	15,841	65.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	52	100.0%	24,191	100.0%	52	100.0%	24,191	100.0%

*Information based on 2000 Census data

HMDA Loan Distribution Table

Exam: Bucyrus 2013

Assessment Area/Group : Mansfield MSA 31900

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%	1	50.0%	175	63.2%
Low/Moderate Total	0	0.0%	0	0.0%	1	50.0%	175	63.2%
Middle	2	100.0%	277	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	50.0%	102	36.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	277	100.0%	2	100.0%	277	100.0%
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	6	100.0%	3,109	100.0%	1	16.7%	130	4.2%
Upper	0	0.0%	0	0.0%	5	83.3%	2,979	95.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	3,109	100.0%	6	100.0%	3,109	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	12.5%	175	5.2%
Low/Moderate Total	0	0.0%	0	0.0%	1	12.5%	175	5.2%
Middle	8	100.0%	3,386	100.0%	1	12.5%	130	3.8%
Upper	0	0.0%	0	0.0%	5	62.5%	2,979	88.0%
Unknown	0	0.0%	0	0.0%	1	12.5%	102	3.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8	100.0%	3,386	100.0%	8	100.0%	3,386	100.0%

*Information based on 2000 Census data

CRA Loan Distribution Table

Exam: Bucyrus 2013

Assessment Area/Group: Non Metro Ohio Combined

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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	4	80.0%	370	25.1%	24	75.0%	4,663	67.9%
Upper	1	20.0%	1,104	74.9%	8	25.0%	2,207	32.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	1,474	100.0%	32	100.0%	6,870	100.0%
	By Revenue							
Total \$1 Million or Less	2	40.0%	1,129	76.6%	30	93.8%	6,704	97.6%
Over \$1 Million	3	60.0%	344	23.4%	2	6.3%	166	2.4%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	1,474	100.0%	32	100.0%	6,870	100.0%
	By Loan Size							
\$100,000 or less	2	40.0%	112	7.6%	15	46.9%	834	12.1%
\$100,001 - \$250,000	2	40.0%	258	17.5%	8	25.0%	1,507	21.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	6	18.8%	2,394	34.8%
Over \$1 Million (Bus)-\$500k (Farm)	1	20.0%	1,104	74.9%	3	9.4%	2,135	31.1%
Total	5	100.0%	1,474	100.0%	32	100.0%	6,870	100.0%
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	1	50.0%	25	2.2%	14	46.7%	784	11.7%
\$100,001 - \$250,000	0	0.0%	0	0.0%	7	23.3%	1,391	20.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	6	20.0%	2,394	35.7%
Over \$1 Million (Bus)-\$500k (Farm)	1	50.0%	1,104	97.8%	3	10.0%	2,135	31.8%
Total	2	100.0%	1,129	100.0%	30	100.0%	6,704	100.0%

*Information based on 2000 Census data

CRA Loan Distribution Table

Exam: Bucyrus 2013

Assessment Area/Group: Columbus MSA 18140

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	3	11.1%	323	2.1%	0	0.0%	0	0.0%
Moderate	1	3.7%	239	1.5%	0	0.0%	0	0.0%
Low/Moderate Total	4	14.8%	562	3.6%	0	0.0%	0	0.0%
Middle	1	3.7%	625	4.0%	0	0.0%	0	0.0%
Upper	22	81.5%	14,539	92.5%	3	100.0%	918	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	27	100.0%	15,726	100.0%	3	100.0%	918	100.0%
	By Revenue							
Total \$1 Million or Less	27	100.0%	15,726	100.0%	2	66.7%	299	32.5%
Over \$1 Million	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	1	33.3%	619	67.5%
Total	27	100.0%	15,726	100.0%	3	100.0%	918	100.0%
	By Loan Size							
\$100,000 or less	7	25.9%	248	1.6%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	7.4%	424	2.7%	2	66.7%	299	32.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	13	48.1%	6,400	40.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	5	18.5%	8,654	55.0%	1	33.3%	619	67.5%
Total	27	100.0%	15,726	100.0%	3	100.0%	918	100.0%
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	7	25.9%	248	1.6%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	7.4%	424	2.7%	2	100.0%	299	100.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	13	48.1%	6,400	40.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	5	18.5%	8,654	55.0%	0	0.0%	0	0.0%
Total	27	100.0%	15,726	100.0%	2	100.0%	299	100.0%

*Information based on 2000 Census data

CRA Loan Distribution Table

Exam: Bucyrus 2013

Assessment Area/Group: Mansfield MSA 31900

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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	11	100.0%	2,488	100.0%	10	100.0%	2,682	100.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	2,488	100.0%	10	100.0%	2,682	100.0%
By Revenue								
Total \$1 Million or Less	1	9.1%	284	11.4%	4	40.0%	880	32.8%
Over \$1 Million	5	45.5%	1,654	66.5%	0	0.0%	0	0.0%
Not Known	5	45.5%	550	22.1%	6	60.0%	1,801	67.2%
Total	11	100.0%	2,488	100.0%	10	100.0%	2,682	100.0%
By Loan Size								
\$100,000 or less	5	45.5%	248	10.0%	6	60.0%	144	5.4%
\$100,001 - \$250,000	1	9.1%	150	6.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	5	45.5%	2,090	84.0%	2	20.0%	838	31.2%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	2	20.0%	1,700	63.4%
Total	11	100.0%	2,488	100.0%	10	100.0%	2,682	100.0%
By Loan Size and Revenue \$1 Million or Less								
\$100,000 or less	0	0.0%	0	0.0%	3	75.0%	35	4.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	100.0%	284	100.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	1	25.0%	845	96.0%
Total	1	100.0%	284	100.0%	4	100.0%	880	100.0%

*Information based on 2000 Census data

Consumer Loan Distribution Table

Exam: Bucyrus 2013

Assessment Area/Group :Non Metro Ohio Combined

	CONSUMER LOANS							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	ConsumerLoans							
Low	0	0.0%	0	0.0%	7	26.9%	214	22.5%
Moderate	0	0.0%	0	0.0%	1	3.8%	3	0.3%
Low/Moderate Total	0	0.0%	0	0.0%	8	30.8%	218	22.8%
Middle	25	96.2%	951	99.7%	6	23.1%	177	18.6%
Upper	1	3.8%	3	0.3%	12	46.2%	560	58.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	26	100.0%	955	100.0%	26	100.0%	955	100.1%
	Consumer Loan Totals							
Low	0	0.0%	0	0.0%	7	26.9%	214	22.5%
Moderate	0	0.0%	0	0.0%	1	3.8%	3	0.3%
Low/Moderate Total	0	0.0%	0	0.0%	8	30.8%	218	22.8%
Middle	25	96.2%	951	99.7%	6	23.1%	177	18.6%
Upper	1	3.8%	3	0.3%	12	46.2%	560	58.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	26	100.0%	955	100.0%	26	100.0%	955	100.1%

APPENDIX C

GLOSSARY OF TERMS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

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

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

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

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

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

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

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

Residential loans: See home mortgage loans.

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

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

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