



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

Public Disclosure

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Community Reinvestment Act
Performance Evaluation

**First Financial Bank, N.A.
Charter Number: 56**

**300 High Street
Hamilton, Ohio 45011**

Office of the Comptroller of the Currency

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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, and should not 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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Overall CRA Rating

Institution’s CRA Rating: This institution is rated Satisfactory.

The following table indicates the performance level of **First Financial Bank, National Association (FFB)** with respect to the Lending, Investment, and Service Tests:

Performance Levels	First Financial Bank, NA Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding		X	
High Satisfactory	X		
Low Satisfactory			X
Needs to Improve			
Substantial Noncompliance			

* The lending Test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- A substantial majority of the bank’s loans were within its assessment area (AA). FFB’s lending levels reflect good responsiveness by the bank to the credit needs of the full-scope AAs.
- The overall distribution of FFB’s loans among geographies of different income levels is good.
- The overall distribution of FFB’s home mortgage loans and small loans to businesses to borrowers of different income levels is excellent.
- FFB’s community development (CD) lending is good and has addressed the affordable housing and small business credit needs in the AAs. CD lending has had a positive impact on the lending test rating.
- The bank’s investments reflect excellent responsiveness to the needs of the AAs.
- The bank’s offices are readily accessible to geographies and individuals of different income levels throughout the AA.
- FFB’s responsiveness of CD services to the needs of the AAs is good.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

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 MA/assessment area.

Census Tract (CT): 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 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.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

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

Full Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., 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 applicants, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include data on loan pricing, the lien status of the collateral, any requests for preapproval and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100% 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 (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50% of the area median income, or a median family income that is less than 50%, 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 MA/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Metropolitan Statistical Area that contains a population of at least 2.5 million. A Metropolitan Division consists of one or more counties that represent an

employment center or centers, plus adjacent counties associated with the main county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as having at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties, plus adjacent outlying counties having a high degree of social and economic integration with the central county as measured through commuting.

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

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

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

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

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

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

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

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

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.

Tier One Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

Description of Institution

First Financial Bank, N.A. (FFB) is a \$1.98 billion interstate bank with its main office located in Hamilton, Ohio, 25 miles northwest of Cincinnati, Ohio. FFB has a total of 37 offices that serve all or portions of four counties in southwestern Ohio and one county in northern Kentucky. The main office and nine branches are located in Hamilton. There are four branches in Middletown, three in Cincinnati, two each in Fairfield, West Chester, Monroe, and Oxford. One office is maintained in Camden, Maineville, Lewisburg, Mason, Ross, Seven Mile, Springboro, and Trenton. The bank merged with its affiliate, the Hebron Deposit Bank (HDB) of Hebron, Kentucky in 2002. The merger increased FFB's total assets by \$102 million including loans, primarily real estate, by \$51 million. The bank owns one subsidiary, FSWO, LLC, which was established to enable FFB to restructure its capital. The activities of FSWO, LLC, do not materially impact the bank's capacity and ability to lend or invest in its community and were not included in our assessment of FFB's CRA performance.

FFB is a subsidiary of First Financial Bancorp (FFBC), a \$3.9 billion holding company also headquartered in Hamilton, Ohio. FFBC owns five banks located in Ohio, Indiana, and Michigan as of December 2004.

Other subsidiaries of FFBC, as of December 2004, include First Financial Service Corp., MXG Inc., First Financial Capital Advisors, and FFB CAPCO, Inc.

During the first quarter of 2005, FFB merged with another affiliate, Heritage Community Bank headquartered in Columbus, Indiana. In August 2005, FFB merged with two additional affiliates headquartered in Celina, Ohio, and Schererville, Indiana. We did not include these banks in our evaluation. These merged banks were excluded because they were a part of FFB for a small portion of the overall evaluation period. To include merged banks that were under different management would not be representative of FFB's performance. Each of these banks has their own individual Performance Evaluation conducted by their supervisory authority prior to the merger.

FFB is a full-service bank and offers a wide range of commercial and retail products. Its primary lending focus is real estate lending. In addition, FFB offers various business, farm, and consumer products. On December 31, 2004, net loans represented 85% of total assets. By dollar volume, the loan portfolio was comprised of real estate (70%), individual loans (17%), commercial loans (13%), and other loans (0.7%). Agricultural loans totaled less than 1% of gross loans. FFB also maintains a large trust department. Tier One Capital was \$115 million at year-end 2004.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs of its AAs. FFB received an "Outstanding" rating in its prior CRA Performance Evaluation which was completed as of July 23, 2001.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period is from July 24, 2001, through November 7, 2005. With the exception of CD loans, the primary data evaluated for the Lending Test is from January 1, 2001, through December 31, 2004. The evaluation period for the Investment Test, Service Test, and CD loans, is July 24, 2001, through November 7, 2005.

For the Lending Test, FFB's originations/purchases of home mortgage loans, home improvement loans and small loans to businesses were evaluated. Originations and purchases of small loans to farms and multifamily housing loans were not evaluated, as the volume was not significant enough to perform a meaningful analysis.

Data Integrity

As part of this CRA evaluation, FFB's publicly filed information on home mortgage loans, small loans to businesses, and small loans to farms was tested for accuracy. The testing indicated the data was accurate.

Qualified investments, CD loans, and CD services submitted by FFB were verified to ensure that they met the regulatory definition for CD. Only those activities that qualified are presented and considered in this evaluation.

U.S. Census Changes and Assessment Area Considerations

The 2000 U.S. Census resulted in significant changes to the bank's AAs. In 2004, the bank's primary AA, the Hamilton-Middletown MSA, merged with the Cincinnati MSA to form the Cincinnati-Middletown MSA. Additionally, Preble County, a non-MSA AA merged with the Dayton MSA. During this evaluation period the bank's AAs were as follows:

Calendar years 2001 – 2003

- Hamilton – Middletown MSA # 3200
- Cincinnati MSA # 1640
- Preble County (non-MSA)

Calendar year 2004

- Cincinnati – Middletown MSA # 17140
- Preble County (part of the Dayton MSA #19380)

For discussion purposes, the multistate MSA is referred to as the Cincinnati-Middletown MSA throughout the PE. Please note, however, the analysis of this multistate MSA includes the bank's performance in both the former Cincinnati MSA and the Cincinnati-Middletown MSA for the entire evaluation period.

Prior to the merger with its affiliate in 2002, FFB had delineated only a portion of northern Hamilton County plus two additional tracts near its branch in eastern Hamilton County, Ohio in its AA. Hamilton County is part of the Cincinnati-Middletown MSA. After the merger, FFB

expanded its AA to include Boone County, Kentucky, which is also part of the Cincinnati-Middletown MSA, and is adjacent to Hamilton County, Ohio, separated by the Ohio River. However, the tracts in Boone County were not contiguous to any of FFB's tracts in Hamilton County. As a result of this expansion, the AA no longer conformed to the requirements of 12 C.F.R. §25.41 as it was not contiguous with the remainder of the bank's AA in the MSA. Therefore, for purposes of this evaluation, we adjusted the bank's AA to include all of Hamilton County, Ohio.

Selection of Areas for Full-Scope Review

We performed a full-scope review of the Cincinnati-Middletown MSA, including the former Cincinnati MSA, to evaluate the Multistate Metropolitan Area. To rate the state of Ohio, we performed a full-scope review of the Hamilton-Middletown MSA for calendar years 2001-2003.

Ratings

The bank's overall rating is a blend of the multistate metropolitan area rating and the state rating. We gave the most weight to the Hamilton-Middletown MSA for the years 2001-2003. During this period, this AA represented 82% of total deposits and for the entire evaluation period, represents 56% of all loan originations. The Cincinnati-Middletown MSA for calendar year 2004 follows and represents 97% of total deposits and 26% of all originations during the evaluation period. We gave lesser weight to the Cincinnati MSA for the years 2001-2003, with 15% of loan originations, and to the Preble County AA with 3% of loan originations.

The multistate metropolitan area rating and state ratings are based primarily on those areas that received full-scope reviews. Refer to the "Scope" section under each state rating for details regarding how the areas were weighted in arriving at the overall state rating.

Inside/Outside Ratio

For the geographic distribution analysis under the Lending Test, we performed an inside/outside ratio analysis at the bank level. A substantial majority of FFB's loans by number, 87%, are inside its AAs. By product type, 88% of home mortgage loans and 86% of small business loans originated to borrowers inside the bank's AAs. We viewed this as a positive characteristic in our analysis of lending performance.

Fair Lending Review

We found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

Multistate Metropolitan Area Rating

Cincinnati-Middletown MSA # 17140

CRA rating for the Cincinnati-Middletown Multistate Metropolitan Statistical Area (MSA), including Ohio, and Kentucky.¹: Satisfactory

The lending test is rated: Low Satisfactory

The investment test is rated: Outstanding

The service test is rated: Low Satisfactory

The major factors that support this rating include:

- The bank's lending levels reflect adequate responsiveness by the bank to the credit needs of the Cincinnati-Middletown MSA.
- The overall distribution of FFB's loans among geographies of different income levels is adequate.
- The overall distribution of home mortgage loans among borrowers of different income levels is excellent and the distribution of small loans to businesses is excellent.
- FFB offers loan products that address the need for flexible lending for low- and moderate-income borrowers and small businesses. These products had a positive impact on the lending test rating.
- The bank's CD lending is good and addressed affordable housing and small businesses needs in the AA. CD lending had a positive impact on the lending test rating.
- Qualified investments reflect an excellent responsiveness by the bank to the needs of the AA.
- The bank's offices are accessible to geographies and individuals of different income levels. The bank is responsive to the needs of the community by providing an adequate level of CD services.

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

Description of Institution's Operations in the Cincinnati-Middletown MSA

Refer to the market profile for the Cincinnati-Middletown MSA in Appendix C for detailed demographics and other performance context information.

LENDING TEST

The bank's performance under the lending test is rated "Low Satisfactory".

Lending Activity

Refer to Table 1 Lending Volume in the Multistate MSA section of Appendix D for the facts and data used to evaluate the bank's lending activity.

FFB's overall lending activity in the Multistate MSA is adequate. The bank's lending activity is poor in the Cincinnati MSA AA (2001 through 2003). This poor performance is due to the bank having limited banking activities in the Cincinnati market prior to 2004. However, the inclusion of Butler County, Ohio, the bank's primary market base into the Cincinnati-Middletown MSA (due to the reconfiguration of MSAs following the 2000 U.S. Census) resulted in good performance in the Cincinnati-Middletown MSA AA in 2004. The most weight was placed on the Cincinnati-Middletown MSA as the majority of the bank's lending and deposit activity is centered in this AA. Approximately 67% of the bank's loans originated/purchased during the evaluation period are home mortgage loans, 30% are small loans to businesses, and 3% are small loans to farms.

Lending and deposit activity in the Cincinnati MSA (2001 through 2003) is much smaller than in the other AAs. In this AA, FFB ranked 19th in overall home mortgage lending with 1.3% (FDIC 2002 market share peer data) and had only 0.16% of the Hamilton County deposit market share. The bank's market share of deposits improved to 4.32% (per FDIC market share data for 2004) when Hamilton and Butler Counties were combined as they were in the 2004 period. FFB has the largest deposit market share in Butler County.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of the bank's home mortgage and small loans to businesses is adequate.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in the Multistate MSA section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The overall geographic distribution in the Multistate MSA is adequate.

Home Purchase Loans

Overall, the geographic distribution of home purchase loans is adequate. The level of home purchase loans to borrowers located in moderate-income geographies is adequate. The percentage of loans to moderate-income geographies is somewhat lower than the percentage of owner-occupied units in moderate-income geographies. The level of home purchase loans to borrowers located in low-income census tracts is poor. The percentage of loans to low-income geographies is lower than the percentage of owner-occupied units in low-income geographies. FFB ranks 12th in market share in low-income geographies and 6th in moderate-income geographies. Lending volume in the low-income areas is very low with only 236 total applications among all HMDA reporters. Competition in the MSA is strong. The top 14 lenders include 12 nationwide mortgage companies and two large regional banks. The bank's market share of lending in moderate-income census tracts exceeds its overall market share. Market share in the low-income areas is less than the overall market share.

Home Improvement Loans

The geographic distribution of home improvement loans is adequate. During the evaluation period, the bank's performance in both low- and moderate-income geographies ranged from poor (2001-2002) to excellent (2004). FFB ranks 5th in market share for home improvement loans in low-income geographies and 4th in moderate-income geographies. FFB's market share in moderate-income areas exceeds its overall market share and is below its overall market share in the low-income geographies.

Home Mortgage Refinance Loans

The geographic distribution of home mortgage refinance loans is adequate. The percentage of refinance loans to borrowers in moderate-income geographies is somewhat lower than the percentage of owner-occupied units in moderate-income census tracts and refinance loans to borrowers in low-income geographies are lower than the percentage of owner-occupied units in the low-income census tracts. FFB ranked 17th in market share in the low-income geographies and 13th in moderate-income geographies. The bank's market share of moderate-income loans exceeds its overall market share and is less in the low-income census tracts.

Small Loans to Businesses

Refer to Table 6 in the Multistate Metropolitan Area section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses is good. Small loans to businesses substantially meets the percentage of businesses located in moderate-income geographies. The percentage of loans to businesses in low-income geographies is significantly lower than the percentage of businesses located therein. FFB's market share of loans in moderate-income census tracts exceeds its overall market share; however, market share is lower in low-income census tracts.

Lending Gap Analysis

Maps and reports detailing FFB's lending activity over the evaluation period for home mortgage loans and small loans to businesses were reviewed to identify gaps in the geographic distribution of those loans. No unexplained gaps were identified. As discussed above, FFB does not have banking offices in many parts of the AA. Therefore, there are geographies where no loans were reported. These sections of Hamilton County are served by numerous other local and regional banks and overall competition between financial institutions in Hamilton County is fierce.

Distribution of Loans by Income Level of the Borrower

The overall distribution of the bank's home mortgage loans and small loans to businesses of different income levels is excellent.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the Multistate Metropolitan Area section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The overall borrower distribution of home mortgage loans is excellent. Consideration was given to the difficulty low-income families may have in meeting the credit criteria to qualify for a home mortgage loan. We also took into consideration the percentage of families that live below the poverty level. Using 2000 census data, 8% of families in this AA are below the poverty level. The HUD adjusted MSA AA median family income for 2004 was \$61,400. The weighted average of median housing costs for the same period was \$120,798. Based on these levels, the income of a low-income borrower (a person with annual income of less than \$30,700) would generally be less than the income needed to qualify for financing a median-priced home in the AA. While a supply of lower-cost homes exists, the homes generally are in need of significant repair and represent a cost burden to their owners.

Home Purchase Loans

The bank's performance in home purchase lending to borrowers of different income levels is excellent. FFB's percentage of home purchase loans to moderate-income families exceeds the percentage of moderate-income families in the AA; however, the percentage of home purchase loans to low-income families is lower than the percentage of low-income families in the AA. Consideration is given to the difficulty low-income families may have in meeting the credit criteria to qualify for a home mortgage loan, as discussed above. Market share to both low- and moderate-income borrowers approximates the bank's overall market share.

Home Improvement Loans

Borrower distribution of home improvement loans is excellent. The level of FFB's home improvement loans to low- and moderate-income borrowers exceeds the percentage of both low- and moderate-income families in the AA. FFB's market share of low- and moderate-income loans exceeds its overall market share.

Home Mortgage Refinance Loans

FFB's distribution of refinance lending to borrowers of different income levels is good. The level of the bank's home mortgage refinance loans exceeds the percentage of moderate-income families and is somewhat lower than the percentage of low-income families in the AA. FFB's market share of low- and moderate-income loans exceeds its overall market share.

Small Loans to Businesses

Refer to Table 11 in the Multistate Metropolitan Area section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

The borrower distribution of small loans to businesses is excellent. The portion of the bank's small loans to businesses exceeds the portion of businesses that have revenue levels of \$1 million or less. FFB's market share to this segment greatly exceeds the bank's overall market share for small loans to businesses.

Community Development Lending

Refer to Table 1 Lending Volume in the Multistate Metropolitan Area section of Appendix D for the facts and data used to evaluate the bank's level of community development (CD) lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

CD lending performance is good and has a positive impact on the Lending Test conclusions for the Multistate MSA. While none of the loans are considered complex or innovative, they address the primary CD credit needs of the AA. During the evaluation period, FFB originated 10 CD loans totaling \$5.2 million in the Multistate MSA. The bank's CD lending focused on addressing affordable housing and small business credit needs in the AA. The more significant loans include six separate loans totaling \$4.2 million to construct or renovate

multifamily housing for low- and moderate-income persons. FFB also made four CD loans to support the activities of a food bank serving low- and moderate-income families in the AA.

In addition to its CD lending activities noted above, FFB made six loans totaling \$2.9 million to organizations that primarily serve low- and moderate-income families. While these loans meet the definition of community development, they are otherwise considered in the bank's lending performance for home mortgage and small loans to business.

Product Innovation and Flexibility

FFB's use of flexible loan products has a positive impact on the Lending Test conclusions for the Multistate MSA. Two of the bank's loan products, the CHAMP Loan Program and the NHS Loan Program address specific identified credit needs of the community. These products contain flexible credit terms, but are not considered innovative.

Through its CHAMP Loan Program, the bank provides flexible credit terms to assist low- and moderate-income buyers in purchasing homes. The loan product provides for financing up to 95% of a home's value and allows higher debt-to-income ratios than conventional loans. Private mortgage insurance (PMI) is not required. During the evaluation period, FFB made 40 loans totaling \$3.8 million under this program. Twelve of these loans were made to borrowers living in low- or moderate-income census tracts.

The Neighborhood Housing Services (NHS) sponsors a loan program whereby the bank can make loans to rehabilitate existing vacant and occupied units so they can be sold to low- and moderate-income individuals at affordable prices. The product features 30-year first mortgages and 15-year second mortgages. This product allows a combined loan-to-value ratio of up to 120% of the appraised value of the property and a higher debt-to-income ratio (35%) than conventional mortgages. During the evaluation period, the bank granted 14 NHS loans totaling \$1.1 million. Eight of these loans were made to borrowers living in low- or moderate-income census tracts.

The bank granted loans to low- and moderate-income individuals under the Federal Home Loan Bank's (FHLB) "Welcome Home" grant program. The FHLB will provide a grant of up to \$7,500 to low- or moderate-income borrowers. The grant is payable at closing. Forty percent of the FHLB's program is reserved for first-time homebuyers. FFB made 11 loans under this program; seven of these were to borrowers located in low- or moderate-income geographies.

The bank is also active in the Small Business Administration (SBA) loan programs. The bank granted two loans under the "504" program which includes credit extension from the bank and the SBA. This program allows the small business to reap the benefit of low down payments, fixed interest rates and longer repayment terms. One of these loans was to a borrower located in a moderate-income census tract. The bank also generated 18 loans totaling \$2.7 million under the SBA guaranty program. Three of these loans were to businesses located in low- or moderate-income census tracts. These programs allow financing of small and new businesses at reasonable interest rates and terms.

INVESTMENT TEST

The bank's performance under the investment test in the Multistate MSA AA is rated "Outstanding." Refer to Table 14 of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

During the evaluation period, FFB made \$2.1 million in qualified investments that benefit the MSA and an AA in the state of Indiana. The bank's investments add significant value to the community and are indicative of the bank's responsiveness to the needs of the community. The level of the bank's investments is significant due to the limited number of community resources and opportunities for partnerships that exist to facilitate activities to address the unmet credit and community development needs in the MSA. Qualified investments include:

- A \$993 thousand municipal bond to Butler Behavioral Health Services (BBHS), a county mental health organization that provides mental health treatment to low- and moderate-income individuals. The bank took an active role in this project working with Butler County officials to facilitate the financing through the bond offering.
- A \$1 million investment in a CRA Qualified Investment Fund. This fund is comprised of qualified mortgage revenue bonds and low-income housing tax credits. Approximately \$782,000 of the bank's investment benefits the MSA through bonds that finance new mortgage loans to low- and moderate-income individuals. The remainder of this investment benefits a separate AA in the state of Indiana that is not included in this evaluation.
- FFB made 39 charitable contributions totaling \$120 thousand to 17 different organizations that provide a broad range of community development services, many that address affordable housing needs in the AA.

SERVICE TEST

The bank's performance under the Service Test in the Multistate MSA AA is "Low Satisfactory."

Retail Banking Services

Refer to Table 15 in the Multistate Metropolitan Area section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

FFB's delivery systems are accessible to all portions of the Cincinnati-Middletown AA. FFB maintains two offices, 5.7% of total branches, in low-income tracts compared to 8% of the population living in low-income tracts. Seven offices, 20% of total branches, are located in moderate-income geographies compared to 18.4% of the population living in moderate-income tracts. During the evaluation period, the bank closed one branch and opened three new branches in the Multistate MSA.

FFB branch hours and services offered throughout the AA are reasonable. Services and hours do not vary in such a way to inconvenience certain portions of the AA, particularly low- and moderate-income individuals. FFB's weekday and Saturday banking hours are reasonable and fairly consistent throughout the branch locations except for branches located within retirement centers. These fully-licensed branches are located in middle-income geographies offering limited banking hours and services. The majority of the branches in the AA offer Saturday banking hours.

The bank's ATM network offers a limited alternative delivery system for delivering retail-banking services to customers. FFB's distribution of ATMs within the AA, in low-, and moderate-income geographies is less than the distribution of population living in those geographies. Many of the ATMs are located within the bank's 37 locations. Of the 43 ATMs, only six are located outside of the branches.

In addition to the ATM network, FFB provides 24 hour "Banking on Call," an automated voice response system, on customer's accounts, Online Banking for personal, business, and bill payment, ATM transactions, overdraft protection, installment, mortgage and government subsidized loans. Additional services include electronic funds transfers for receipt of government benefits and free checking accounts. These accounts increase financial service availability for low- or moderate-income individuals. The bank does not maintain information to demonstrate the effectiveness or impact of the alternative delivery systems in low- or moderate-income geographies or use of these systems by low- and moderate-income individuals. Therefore, these services did not influence the service test performance.

Community Development Services

FFB's performance in providing CD services to its AA is good overall in terms of the number of groups served as well as their relationship and response to CD needs.

Several of FFB's officers and employees participate in various organizations that seek to fulfill identified CD needs. CD services were provided to nine organizations within this AA over the time period of the examination. Community contacts have identified a need for services to assist in renting or purchasing affordable homes by improving the existing housing stock.

The bank's officers had significant participation in the following organizations and activities that promote CD services during the evaluation period:

Neighborhood Housing Services of Hamilton, (NHS) Inc: A non-profit community development organization that revitalizes and builds communities. It is a partnership of residents, the business community, government, and community leaders. NHS assists low- and moderate-income families to obtain home ownership, provides affordable loans to first-time homebuyers and small businesses, and participates in neighborhood revitalization and development initiatives. A senior officer serves on the board of directors and provides financial and underwriting expertise.

Hamilton's Economically Low Pupils (HELP): An FFB Board member serves as a director and provides financial services. HELP is a program created by a local citizens group in conjunction with the Hamilton City School District and is funded by local individuals, companies, and organizations that help students from low- and moderate-income families receive essential clothing items.

Hamilton Boys & Girls Club: An FFB officer serves as Board Member, Treasurer, and Chairperson of the Finance and Endowment Committee. The Club falls into the "Troubled Youth Organization" category and serves approximately 100 kids per day with educational and prevention programming. The kids served are from low-income areas. The Club assists with basic living services.

Oxford Salvation Army: An FFB Officer provides financial expertise by balancing the checking account and creating monthly reports. The Officer also writes checks for various items, such as food, prescription, and utility bills. The organization provides food and clothing to low- and moderate-income persons.

Life Span (formerly Family Services): An FFB Officer chaired or co-chaired the annual Fundraising event that provides part of the monies used to assist low- and moderate-income individuals. Life Span provides support services for adults and seniors (home care, guardianship, clinical counseling, social workers, and independent living assistance) as well as family life services that include credit counseling. FFB also contributed \$3,000 to the 2004 fundraising to support the year's project, the Children Adult Reality Education.

Greater Hamilton Chamber of Commerce: Senior bank officers provided financial and underwriting expertise to small business owners in the local community. FFB officers held a Chamber of Commerce Small Business Forum for the purpose of discussing the lending aspect of starting a new business. Seven business owners and prospective business owners, who will be seeking financing for various ventures, attended the forum. The goal was to educate and provide these small business owners with the tools needed to fund their businesses.

State Rating

State of Ohio

CRA Rating for Ohio²:	Outstanding
The lending test is rated:	Outstanding
The investment test is rated:	Outstanding
The service test is rated:	Outstanding

The major factors that support this rating include:

- The bank's lending levels reflect excellent responsiveness by the bank to the credit needs of the Hamilton-Middletown MSA.
- The overall distribution of FFB's loans among geographies of different income levels is excellent.
- The overall distribution of home mortgage loans among borrowers of different income levels is excellent and the distribution of small loans to businesses is good.
- The bank's CD lending is adequate and addressed affordable housing and small businesses needs in the AA.
- FFB's investments reflect excellent responsiveness by the bank to the needs of the AA.
- The bank's offices are readily accessible to geographies and individuals of different income levels.
- The bank is responsive to the needs of the community by providing excellent CD services.

² For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Description of Institution's Operations in Ohio

FFB's primary business focus is centered in Butler County, Ohio. The city of Hamilton is the county seat of Butler County with a population of approximately 50,000 and is the location of the bank's headquarters. Approximately 15 miles to the northeast is Middletown, a similarly-sized city where the bank also has a large presence. Approximately 10 miles east of Hamilton is Interstate 75 where significant residential and commercial growth has taken place in recent years. Located seven miles south of the city of Hamilton is the Hamilton County line. The city of Cincinnati is located in Hamilton County.

FFB is uniquely challenged to serve the lower growth and lower income areas of the cities of Hamilton and Middletown while also focusing on strong business and residential growth east of Hamilton. Competition is strong among the larger banks based in Cincinnati, Cleveland, and Columbus as well as the other local banks, finance, and mortgage companies that are competing for business in this area.

Refer to the market profiles for the state of Ohio in appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in Ohio

This section of the performance evaluation analyzes the bank's operations in the state of Ohio, exclusive of the Cincinnati-Middletown MSA discussed earlier in this evaluation. We performed a full-scope review of the bank's activities in the Hamilton-Middletown MSA for years 2001 through 2003, and a limited-scope review of the Preble County AA for the entire evaluation period.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's lending performance in the state of Ohio is "Outstanding."

FFB's overall lending activity in the Hamilton-Middletown AA is commensurate with its share of the deposit market, especially considering the large number of lending competitors operating in the area. FFB ranks first in deposit market share among depository institutions, with a 33.67% market share. According to 2003 aggregate HMDA data, FFB is ranked seventh in the origination/purchase of home purchase, home improvement, and home mortgage refinance loans behind substantially larger banks. Based on 2003 aggregate CRA data, FFB ranks sixth in small business loans with a 16.89% market share.

Lending Activity

Refer to Table 1 Lending Volume in the State of Ohio section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of the bank's home mortgage and small loans to businesses is excellent.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in the state of Ohio section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Home Purchase Loans

The geographic distribution of home purchase loans is excellent. Overall, the percentage of loans to borrowers in moderate-income geographies exceeds the percentage of owner-occupied units in moderate-income tracts. The percentage of loans to borrowers in low-income tracts is somewhat lower than the percentage of owner-occupied units in these tracts. The bank's market share for loans in moderate-income geographies exceeds its overall market share. The market share for loans in low-income geographies is near or exceeds the overall market share for the review period.

Home Improvement Loans

The geographic distribution of home improvement loans is excellent. The percentage of home improvement loans in both low- and moderate-income geographies exceeds the percentage of owner-occupied units in both the low- and moderate-income geographies. FFB's market share for home improvement loans in moderate-income geographies greatly exceeds its overall market share for moderate-income loans.

Home Mortgage Refinance Loans

FFB's geographic distribution of refinance loans is good. The percentage of home refinance loans in moderate-income tracts substantially meets the percent of owner-occupied units in these tracts. The percentage of loans in low-income tracts is lower than the percent of owner-occupied units. The bank's market share for refinance loans in low- and moderate-income geographies ranges from substantially meeting to exceeding its overall market share.

Small Loans to Businesses

Refer to Table 6 in the State of Ohio section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The overall geographic distribution of small loans to businesses is excellent. The percentage of loans made to businesses located in moderate-income census tracts exceeds the percentage of businesses located in those tracts. Small loans to businesses located in low-income census tracts are somewhat lower than the percentage of businesses located therein. Market share for both low- and moderate-income geographies exceeds the bank's overall market share. FFB is the leader among all local commercial banks ranking sixth in small loans to businesses behind one large regional bank and four nationwide banks.

Lending Gap Analysis

Maps and reports detailing FFB's lending activity over the evaluation period for home mortgage loans and small loans to businesses were reviewed to identify gaps in the geographic distribution of those loans. No unexplained gaps were identified.

Distribution of Loans by Income Level of the Borrower

The overall distribution of the bank's home mortgage loans and small loans to businesses based on different income levels is excellent.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the state of Ohio section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The overall borrower distribution of home mortgage loans is excellent. Consideration is given to the difficulty low-income families may have in meeting the credit criteria to qualify for a home mortgage loan given the family poverty rate of 9% in this AA. The HUD adjusted median family income for 2003 was \$64,500. The weighted average of median housing costs for the same period was \$117,403. Based on these levels, the income of a low-income borrower would generally be less than the income needed to qualify for financing a median-priced home in the AA.

Home Purchase Loans

The borrower distribution of home purchase loans is excellent. The percentage of loans to low-income borrowers ranges from near to demographics to exceeding demographics. Home purchase loans to moderate-income borrowers exceed the percentage of moderate-income families. FFB's market share for low-income borrowers exceeds its overall market share; for moderate-income borrowers the bank's market-share is somewhat lower than the overall market share.

Home Improvement Loans

The borrower distribution of home improvement loans is excellent. The percent of home improvement loans made to both low- and moderate-income borrowers exceeds the percentage of families defined as such. FFB's market share of loans to both low- and moderate-income borrowers exceeds its overall market share for home improvement loans.

Home Mortgage Refinance Loans

The borrower distribution for home mortgage refinance loans is good. The percentage of home mortgage refinance loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. The percentage of loans to low-income families is lower than the percent of low-income families in the AA. However, this performance is reasonable in light of the AA poverty rate of 9%. The bank's market share of refinance loans to both low- and moderate-income borrowers exceeds its overall market share.

Small Loans to Businesses

Refer to Table 11 in the state of Ohio section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses is good. The portion of the bank's small loans to businesses is comparable to the percentage of businesses with revenues less than \$1 million. The bank's market share for loans to businesses with revenues less than \$1 million substantially exceeds the bank's overall market share. The majority of the bank's small loans to businesses were in amounts of \$100,000 or less.

Community Development Lending

Refer to Table 1 Lending Volume in the State of Ohio section of Appendix D for the facts and data used to evaluate the bank's level of CD lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

CD lending performance is adequate and had a neutral impact on the Lending Test conclusions for Hamilton-Middletown MSA. None of the bank's CD loans are considered complex or innovative. The bank originated three loans totaling \$286,000 which address the affordable housing and small business credit needs primary community development credit needs of the AA.

FFB also granted 11 loans totaling \$1.6 million that had CD characteristics but are considered in the banks lending performance for home mortgage and small loans to businesses.

Product Innovation and Flexibility

The bank's use of flexible loan products has a positive impact on the Lending Test conclusions for the AA. Two of FFB's loan products, the CHAMP Loan Program and the NHS Loan Program specifically address identified credit needs of the community. While the products are flexible, they are not considered innovative.

Description of the CHAMP Loan and Neighborhood Housing Services (NHS) Programs, together with the Welcome Home Grant Program, is detailed in the Multistate Metropolitan Area Rating section of this Performance Evaluation. During the evaluation period under the CHAMP Loan Program, FFB made 21 loans totaling \$1.9 million. The bank granted NHS loans totaling \$999,000 during the same period. FFB made 17 loans under the Welcome Home Grant Program during the evaluation period; five of these were to borrowers living in low- or moderate-income census tracts.

Certified Development Company of Butler County, Inc.: This organization works with banks in conjunction with the Small Business Administration under its "504" program. This program allows borrowers lower down payments, fixed interest rates, and long repayment terms. FFB granted five loans under the "504" program which includes credit extension from the bank and

the SBA. This program allows the small business to reap the benefit of low down payments, fixed interest rates and longer repayment terms. The bank also generated nine loans totaling \$799,000 under the SBA guaranty program. Three of these loans were to businesses located in low- or moderate-income census tracts. These programs allow financing of small and new businesses at reasonable interest rates and terms.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Preble AA is not inconsistent with the bank's overall "Outstanding" performance under the Lending Test in Ohio. The Preble County AA has only middle-income census tracts.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in Ohio is rated "Outstanding." Based on a full-scope review, the bank's performance in the Hamilton-Middletown MSA is excellent.

Refer to Table 14 in the state of Ohio section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

During this evaluation period, FFB made \$2.3 million in qualified investments that benefit the MSA and a broader statewide area. Qualified investments include:

- A \$2 million investment in a FHLMC pool of loans to low- and moderate-income individuals. Approximately 52% of the loans in the pool are to borrowers in the AA. An additional 41% benefited the former Cincinnati MSA (now the Cincinnati-Middletown MSA).
- A \$123 thousand investment in an Ohio Housing Finance Agency loan pool to low- and moderate-income individuals. A majority of this investment benefits a broader state-wide area, including the bank's AA.
- FFB made 46 charitable contributions totaling \$146 thousand to 18 different organizations that provide a broad range of qualified community development services, many that address affordable housing needs in the AA.

In addition, FFB has a \$1.7 million prior period investment mortgage-backed bond that facilitated the construction of affordable apartments in Middletown, Ohio. The majority of the apartments in this project are reserved for individuals who are low- or moderate-income.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Preble County AA is weaker than the bank's overall "Outstanding" performance under the investment test in Ohio. Refer to the Table 14 in the state of Ohio section of appendix D for the facts and data that support these conclusions. This primarily rural county has few opportunities for CD investments. The weaker performance in the limited-scope AA did not adversely affect the bank's overall Investment Test conclusion.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Ohio is rated "Outstanding". Based on full-scope reviews, the bank's performance in the Hamilton-Middletown MSA AA is excellent.

Retail Banking Services

Refer to Table 15 in the State of Ohio section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

FFB delivery systems within the AA are readily accessible to all portions of the Hamilton-Middletown MSA. During 2001-2003, the bank had 22 branches serving the needs of population within the AA. FFB closed three branches, one in a low-income geography, one in a moderate-income geography, and one in a middle-income geography. Eight percent of the bank's branches are located in low-income tracts compared to approximately 6% of the population living in low-income tracts and 21% of bank branches are located in moderate-income tracts compared to 22% of the population living in moderate-income tracts.

FFB branch hours and services offered throughout the AA are satisfactory. Services and hours do not vary in a way to inconvenience certain portions of the AA, particularly low- and moderate-income individuals. The majority of the branches offer Saturday banking hours.

The bank's ATM network offers a satisfactory alternative delivery system for delivering retail-banking services to customers. FFB's distribution of ATMs within the Hamilton-Middletown AA, in low- and moderate-income geographies, is greater than the distribution of population living in those geographies.

In addition to the ATM network, FFB provides 24 hour "Banking on Call", an automated voice response system, on customer's accounts, Online Banking for personal, business, and bill payment, ATM transactions, overdraft protection, installment, mortgage, and government subsidized loans. Additional services include electronic funds transfers for receipt of government benefits and free checking accounts. These accounts increase financial service availability for low- or moderate-income individuals. The bank does not maintain information to demonstrate the effectiveness or impact of the alternative delivery systems in low- or moderate-income geographies or use of these systems by low- and moderate-income individuals. Therefore, these services did not influence the service test performance.

Community Development Services

FFB's performance in providing CD services to its AA is excellent overall in terms of the number of groups served as well as their relationship and response to CD needs.

FFB's officers and employees participate in various organizations that seek to fulfill identified CD needs. Community contacts have identified a need for services to assist in renting or purchasing affordable homes by improving the existing housing stock. The bank's officers had significant participation in the following organizations and activities that promote CD services during the evaluation period:

Certified Development Company (CDC) of Butler County, Inc: An officer has been a board member since September 2000. The board reviews and approves small business expansion loan projects through the U.S. Small Business Administration's 504 affordable loan program and Butler County's revolving loan fund. Loans assist in job creation and retention. It is also the responsibility of the board to keep abreast of CDC activities, which will strengthen and foster economic development growth. This service encompasses the entire examination period and therefore is included in both the Cincinnati-Middletown AA review and the Hamilton-Middletown, State of Ohio section of the analysis.

Home Buyers Seminars: In 2001, FFB sponsored first-time homebuyers' training at a Neighborhood Housing Seminar. This was a three-part seminar designed to provide guidance to low-income and first-time homebuyers. A senior officer at the bank spoke at and directed the seminar, which was held in conjunction with other sponsors.

In addition to these two Community Development organizations and services, FFB also had significant participations in the following organizations: Neighborhood Housing Services of Hamilton, Inc. (NHS), Hamilton's Economically Low Pupils (HELP), Oxford Salvation Army, and LifeSpan (formerly Family Services). These CD Services are further described earlier in the Multistate Metropolitan Area Rating section of this Performance Evaluation.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Preble AA is weaker than the bank's overall "Outstanding" performance under the service test in Ohio. Refer to Table 15 in the state of Ohio section of appendix D for the facts and data that support these conclusions. This AA is much smaller and generally rural in nature. Few opportunities exist for CD services. The accessibility of offices is not as extensive in this AA. The conclusions for areas receiving limited-scope reviews did not negatively impact the conclusions regarding the bank's overall performance under the Service Test.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the metropolitan and non-metropolitan areas that received comprehensive examination review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

Time Period Reviewed	Lending Test (excludes CD loans): 01/01/01 to 12/31/04 Investment and Service Tests and CD Loans: 07/24/01 to 11/07/05	
Financial Institution	Products Reviewed	
First Financial Bank, NA (FFB) Hamilton, Ohio	Home mortgage loans, small loans to businesses, community development loans, qualified investments, and community development services.	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Cincinnati-Middletown MSA	Full-Scope	
Hamilton-Middletown MSA	Full-Scope	
Preble County	Limited-Scope	

Appendix B: Summary of Multistate Metropolitan Area and State Ratings

RATINGS		First Financial Bank, NA		
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
First Financial Bank	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Multistate Metropolitan Area or State:				
Cincinnati-Middletown MSA	Low Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Ohio	Outstanding	Outstanding	Outstanding	Outstanding

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

Appendix C: Market Profiles for Full-Scope Areas

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Market Profiles for Areas Receiving Full-Scope Reviews

Cincinnati-Middletown MSA	C-2
Hamilton-Middletown MSA.....	C-4

Cincinnati-Middletown MSA #17140 2004

Demographic Information for Full Scope Area: Cincinnati MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	346	12.72	21.97	40.17	23.99	1.16
Population by Geography	1,398,120	7.98	18.37	42.71	30.82	0.13
Owner-Occupied Housing by Geography	355,941	2.74	14.53	46.59	36.14	0.01
Business by Geography	76,003	7.27	19.05	42.20	30.36	1.12
Farms by Geography	1,786	2.13	12.09	50.56	35.16	0.06
Family Distribution by Income Level	362,564	19.03	17.88	22.44	40.65	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	133,815	13.50	27.09	43.66	15.75	0.00
Median Family Income HUD Adjusted Median Family Income for 2004 Households Below Poverty Level		54,771 61,400 10%	Median Housing Value Unemployment Rate (2000 US Census)		120,798 2.26%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2004 HUD updated MFI

Cincinnati MSA #1640 2003

Demographic Information for Full Scope Area: Cincinnati MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	273	14.65	20.15	39.56	24.54	1.10
Population by Geography	1,065,313	9.47	16.76	43.85	29.83	0.09
Owner-Occupied Housing by Geography	267,820	3.39	13.26	47.44	35.91	0.00
Business by Geography	59,999	8.36	17.34	43.16	30.23	0.92
Farms by Geography	1,262	2.06	12.92	45.09	39.86	0.08
Family Distribution by Income Level	274,009	19.64	17.32	21.95	41.10	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	101,256	16.74	24.24	44.06	14.96	0.00
Median Family Income HUD Adjusted Median Family Income for 2003 Households Below Poverty Level		54,690 64,000 11%	Median Housing Value Unemployment Rate (2000 US Census)		121,762 2.33%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2003 HUD updated MFI

The Cincinnati MSA AA (2001-2003) consists of Hamilton County, Ohio and Boone County, Kentucky. Approximately 18% of its loan activity was conducted in the Cincinnati MSA AA during these years. The bank's designated AA included geographies located on the north side of Hamilton County, Ohio and all of Boone County, Kentucky after the merger with Hebron Deposit Bank in 2002. Prior to the merger with its affiliate in 2002, FFB had delineated only a portion of Hamilton County, Ohio, in its AA. After the merger, FFB expanded its AA to include Boone County, Kentucky, which is also part of the Cincinnati-Middletown MSA, and is adjacent to Hamilton County, Ohio. As a result of this expansion, the AA no longer conformed to the requirements of 12 CFR 25.41 as it was not contiguous with the remainder of the bank's AA in the MSA. Therefore, we adjusted the bank's AA for this evaluation to include the entire county of Hamilton in Ohio.

Effective January 1, 2004, the Hamilton-Middletown MSA was merged into the Cincinnati MSA to form the Cincinnati-Middletown MSA. The bank's primary market was Butler County, Ohio, which was part of the Hamilton-Middletown MSA. With this merger, Butler County became part of the Cincinnati-Middletown MSA. As a result, the bank's CRA performance was much better in the Cincinnati-Middletown MSA AA (2004) than it was in the Cincinnati MSA AA, as described elsewhere in this Performance Evaluation. In 2004, approximately 91% of the bank's lending was generated from this AA.

Competition is fierce within the AA. Butler County has 22 financial institutions and Hamilton County has 43, including six large statewide or regional banks with multiple branches.

All branches are located in the Multistate MSA except for two that are in Preble County. The majority of the branches are in Butler County where the bank is headquartered. Economic conditions in portions of the AA are strong. The Multistate MSA has a population of 1.5 million and 81,000 non-farm businesses. The bank's AA has a population of 1.4 million and 76,000 non-farm businesses. Unemployment in Butler County stands at 4.1%, one of the lowest in the state (per Ohio Department of Job and Family Services), while Hamilton County unemployment equals 5.3%. Warren County, also a part of the MSA, stands at 4.0%. The national average was 5.4% at this time. Ohio unemployment stands at 6.1%.

Major employers in Butler County are: Miami University, AK Steel Corp., Cincinnati Insurance Co., Ohio Casualty Insurance, and four boards of education. Major employers in Hamilton County include General Electric Corp., the University of Cincinnati, Kroger Co., Health Alliance, and Procter and Gamble Corp. Fast growing occupations in this area are computer software engineers, computer support specialists, network and computer systems administrators, and database administrators.

Community contacts included an agency that assists in providing affordable housing and small business finance. These contacts indicated a need for financing of quality affordable housing as well as financing for small business development. While there is an ample supply of affordable housing in Hamilton and Middletown, most is in need of repair. Additionally, low- and moderate-income families generally require assistance in selecting a property, acquiring the down payment, and financing the purchase, according to one of the community contacts.

Hamilton-Middletown MSA #3200 2003

Demographic Information for Full Scope Area: Butler MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	73	9.59	26.03	47.95	15.07	1.37
Population by Geography	332,807	5.88	21.61	48.29	23.98	0.25
Owner-Occupied Housing by Geography	88,121	2.37	17.48	53.56	26.57	0.02
Business by Geography	16,004	7.60	22.01	47.14	21.38	1.87
Farms by Geography	524	3.44	9.73	69.08	17.75	0.00
Family Distribution by Income Level	88,555	17.41	19.83	24.18	38.57	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	32,982	8.54	31.81	47.73	11.92	0.00
Median Family Income HUD Adjusted Median Family Income for 2003 Households Below Poverty Level		57,513 64,500 9%	Median Housing Value Unemployment Rate (2000 US Census)		117,403 2.07%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2003 HUD updated MFI

The Hamilton-Middletown MSA AA (2001-2003) consisted of all of Butler County, Ohio. The bank conducted approximately 73% of its loan activity during these years in the Hamilton-Middletown AA. Effective January 1, 2004, the Hamilton-Middletown MSA ceased to exist as it was merged into the Cincinnati MSA to form the Cincinnati-Middletown MSA.

Within this AA, FFB's primary market area is Butler County including the cities of Hamilton and Middletown. Both these cities are approximately 50,000 in population and evolved based on the paper and steel industries. Housing and infrastructure are aging and population is decreasing. Approximately 10 miles east of Hamilton is Interstate 75 where significant residential and commercial growth has taken place in recent years. Located seven miles south of the city of Hamilton is the county line dividing Hamilton County to the south and Butler County to the north. FFB is uniquely challenged to serve the lower growth and lower income areas in Hamilton and Middletown while also focusing strong growth along Interstate 75.

Please refer to Appendix C-3 for information about Butler County's major employers, unemployment data, and the community contacts.

A limited level of community resources and opportunities for partnerships exists to facilitate activities to address the unmet credit and community development needs of the AA. Investment opportunities are generally limited to supporting local organizations through grants and donations, although some opportunities exist through the purchase of low-income housing tax credits and mortgage-backed securities consisting of mortgage loans in low- and moderate-income geographies. Competition for community development loans, investments and services is strong and involves the larger regional and local financial institutions.

Appendix D: Tables of Performance Data

Content of Standardized Tables

References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MSA/assessment area.

The following is a listing and brief description of the tables:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MSA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s AA may receive positive CRA consideration. Refer to Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage

distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MSA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 7.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 7.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.

- Table 13. Qualified Investments** - Presents the number and dollar amount of qualified investments made by the bank in each MSA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.
- Table 14. Distribution of Branch Delivery System and Branch Openings/Closings** - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MSA/AA. The table also presents data on branch openings and closings in each MSA/AA.
- Table 15. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL)** - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MSA/assessment area.

Table 1. Lending Volume

LENDING VOLUME		Geography: OHIO & KENTUCKY						Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area (2002):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Hamilton-Middletown MSA	100.00	2,353	214,125	450	58,347	7	399			2,810	272,871	100.00
Cincinnati MSA	100.00	599	71,267	91	17,308	2	19			692	88,594	100.00
Limited Review:												
Preble County	100.00	160	8,746	70	618	30	309			260	9,673	100.00

* Loan Data as of December 31, 2002. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from July 24, 2001 to December 31, 2002.

*** Deposit Data as of November 16, 2005. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: OHIO & KENTUCKY						Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Hamilton-Middletown MSA	489	78.87	3.54	2.25	18.21	16.16	49.47	64.62	28.79	16.97	3.16	3.03	3.48	4.00	1.65
Cincinnati MSA	110	17.74	0.88	0.00	8.30	1.82	49.56	59.09	41.25	39.09	0.36	0.00	0.00	0.43	0.34
Limited Review:															
Preble County	21	3.39	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	1.33	0.00	0.00	1.33	0.00

* Based on 2002 Peer Mortgage Data (CE)

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

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

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: OHIO & KENTUCKY				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Hamilton-Middletown MSA	323	71.30	3.54	6.19	18.21	25.70	49.47	56.66	28.79	11.46	10.79	9.38	19.28	12.35	4.42	
Cincinnati MSA	76	16.78	0.88	0.00	8.30	2.63	49.56	71.05	41.25	26.32	1.51	0.00	0.00	2.10	1.04	
Limited Review:																
Preble County	54	11.92	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	15.46	0.00	0.00	15.46	0.00	

* Based on 2002 Peer Mortgage Data (CE)

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

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: OHIO & KENTUCKY				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Hamilton-Middletown MSA	1,521	75.56	3.54	2.63	18.21	18.01	49.47	59.04	28.79	20.32	3.89	5.37	6.93	4.69	2.03	
Cincinnati MSA	407	20.22	0.88	0.00	8.30	2.70	49.56	64.13	41.25	33.17	0.49	0.00	0.25	0.69	0.35	
Limited Review:																
Preble County	85	4.22	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	2.39	0.00	0.00	2.39	0.00	

* Based on 2002 Peer Mortgage Data (CE)

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

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: OHIO & KENTUCKY				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans						
Full Review:																
Hamilton-Middletown MSA	450	73.65	7.61	4.44	14.79	25.56	48.56	37.78	29.02	32.22	6.62	6.25	15.60	4.75	7.47	
Cincinnati MSA	91	14.89	1.49	0.00	8.33	8.79	50.41	62.64	39.78	28.57	0.38	0.11	0.45	0.53	0.28	
Limited Review:																
Preble County	70	11.46	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	7.92	0.00	0.00	8.40	0.00	

* Based on 2002 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: OHIO & KENTUCKY						Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% BANK Loans****	% Families ***	% BANK Loans****	% Families ***	% BANK Loans****	% Families ***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Hamilton-Middletown MSA	490	78.90	19.23	11.50	18.20	24.64	24.52	32.03	38.06	31.83	3.70	4.25	3.05	3.62	4.10
Cincinnati MSA	110	17.71	16.50	9.17	16.35	20.18	23.23	31.19	43.92	39.45	0.42	0.25	0.33	0.47	0.49
Limited Review:															
Preble County	21	3.38	15.88	4.76	18.94	33.33	25.17	38.10	40.00	23.81	1.51	0.00	2.87	1.01	1.18

* Based on 2002 Peer Mortgage Data (CE)

** As a percentage of loans with borrower income information available. No information was available for 0.6% of loans originated and purchased by bank.

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

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: OHIO & KENTUCKY								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Hamilton-Middletown MSA	323	71.30	19.23	27.36	18.20	30.50	24.52	23.90	38.06	18.24	12.07	27.13	16.06	6.72	6.90
Cincinnati MSA	76	16.78	16.50	13.33	16.35	24.00	23.23	37.33	43.92	25.33	1.61	1.81	1.56	1.93	1.24
Limited Review:															
Preble County	54	11.92	15.88	9.62	18.94	38.46	25.17	26.92	40.00	25.00	16.85	22.22	38.89	8.00	10.81

* Based on 2002 Peer Mortgage Data (CE)

** As a percentage of loans with borrower income information available. No information was available for 1.8% of loans originated and purchased by bank.

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

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: OHIO & KENTUCKY				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total **	% Families ***	% BANK Loans ****	% Families ***	% BANK Loans****	% Families ***	% BANK Loans****	% Families ***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Hamilton-Middletown MSA	1,521	75.56	19.23	10.92	18.20	22.64	24.52	28.23	38.06	38.22	4.44	5.38	5.26	4.13	4.06	
Cincinnati MSA	407	20.22	16.50	10.62	16.35	21.73	23.23	30.37	43.92	37.28	0.58	0.65	0.66	0.64	0.48	
Limited Review:																
Preble County	85	4.22	15.88	9.41	18.94	24.71	25.17	28.24	40.00	37.65	2.70	7.62	3.34	1.53	2.55	

* Based on 2002 Peer Mortgage Data (CE)

** As a percentage of loans with borrower income information available. No information was available for 1.0% of loans originated and purchased by bank.

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

**** Home refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES				Geography: OHIO & KENTUCKY		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses ***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Hamilton-Middletown MSA	450	73.65	77.82	68.22	66.22	18.67	15.11	6.62	15.29
Cincinnati MSA	91	14.89	77.33	69.23	51.65	17.58	30.77	0.38	0.86
Limited Review:									
Preble County	70	11.46	81.54	95.71	100.00	0.00	0.00	7.92	25.86

* Based on 2002 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2002).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 3.93% of small loans to businesses originated and purchased by the bank.

Table 1. Lending Volume

LENDING VOLUME		Geography: OHIO & KENTUCKY						Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MA/Assessment Area (2003):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Hamilton-Middletown MSA	67.90	1,554	164,899	349	57,770	24	758	*3	286	2,213	223,427	83.78
Cincinnati MSA	23.85	537	83,266	134	24,506	6	319			677	108,091	13.22
Limited Review:												
Preble County	8.25	80	5,173	115	1,178	39	728			234	7,079	3.00

* CD loans granted in this AA from 2001 through 2003.

* Loan Data as of December 31, 2003. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2003 to December 31, 2003.

*** Deposit Data as of September 27, 2006. Rated Area refers to either the state, multi-state, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: OHIO & KENTUCKY					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Hamilton-Middletown MSA	282	73.06	2.37	2.48	17.48	21.63	53.57	63.83	26.58	12.06	2.83	3.08	3.24	3.45	1.28	
Cincinnati MSA	100	25.91	3.39	4.00	13.26	11.00	47.44	40.00	35.91	45.00	0.32	0.42	0.30	0.30	0.33	
Limited Review:																
Preble County	4	1.04	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.56	0.00	0.00	0.56	0.00	

* Based on 2003 Peer Mortgage Data (Eastern)

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

*** Percentage of Owner-occupied Units is the number of owner-occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property not in Appendix D)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: OHIO & KENTUCKY						Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total **	% Owner Occ Units***	% BANK Loans ****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Hamilton-Middletown MSA	116	71.60	2.37	8.62	17.48	30.17	53.57	54.31	26.58	6.90	13.50	30.30	22.01	13.26	4.17
Cincinnati MSA	32	19.75	3.39	0.00	13.26	9.38	47.44	65.63	35.91	25.00	1.01	0.00	0.44	1.38	0.82
Limited Review:															
Preble County	14	8.64	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	15.22	0.00	0.00	15.22	0.00

* Based on 2003 Peer Mortgage Data (Eastern)

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

*** Percentage of Owner-occupied Units is the number of owner-occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property Report)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: OHIO & KENTUCKY				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Hamilton-Middletown MSA	1,151	71.45	2.37	1.30	17.48	15.81	53.57	67.77	26.58	15.12	4.03	3.52	5.38	5.44	1.67	
Cincinnati MSA	398	24.71	3.39	1.51	13.26	8.79	47.44	50.00	35.91	39.70	0.44	0.33	0.43	0.55	0.36	
Limited Review:																
Preble County	62	3.85	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	2.76	0.00	0.00	2.76	0.00	

* Based on 2003 Peer Mortgage Data (Eastern)

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

*** Percentage of Owner-occupied Units is the number of owner-occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property not in Appendix D-16)

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: OHIO & KENTUCKY						Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003							
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total **	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Hamilton-Middletown MSA	345	58.08	7.60	6.67	22.01	21.16	47.14	56.81	21.38	15.36	5.14	6.80	5.16	6.33	3.16
Cincinnati MSA	134	22.56	8.36	1.49	17.34	19.40	43.16	57.46	30.23	21.64	0.47	0.07	0.61	0.66	0.34
Limited Review:															
Preble County	115	19.36	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	13.69	0.00	0.00	14.39	0.00

* Based on 2003 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2004).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: OHIO & KENTUCKY								Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families*	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Hamilton-Middletown MSA	283	73.13	17.41	20.99	19.83	23.66	24.18	22.14	38.57	33.21	3.12	4.75	2.98	2.36	3.21
Cincinnati MSA	100	25.84	19.64	7.14	17.32	24.49	21.95	21.43	41.10	46.94	0.37	0.25	0.32	0.30	0.50
Limited Review:															
Preble County	4	1.03	13.42	25.00	18.18	25.00	25.82	0.00	42.58	50.00	0.64	1.69	0.54	0.00	1.03

* Based on 2003 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 5.9% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

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

* Data shown includes only One to Four-family and manufactured housing. (Property Appendix D-18)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: OHIO & KENTUCKY								Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% BANK Loans ****	% Families *	% BANK Loans ****	% Families ***	% BANK Loans ****	% Families ***	% BANK Loans ****	Overall	Low	Mod	Mid	Upp
Full Review:															
Hamilton-Middletown MSA	116	71.60	17.41	24.11	19.83	35.71	24.18	23.21	38.57	16.96	13.81	24.77	18.60	10.40	8.02
Cincinnati MSA	32	19.75	19.64	18.75	17.32	31.25	21.95	31.25	41.10	18.75	1.07	1.39	1.27	1.21	0.65
Limited Review:															
Preble County	14	8.64	13.42	23.08	18.18	23.08	25.82	38.46	42.58	15.38	15.29	33.33	15.79	16.13	7.69

* Based on 2003 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 3.1% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

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

* Data shown includes only One to Four-family and manufactured housing. (Property Appendix D-19)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: OHIO & KENTUCKY						Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% BANK Loans ****	% Families *	% BANK Loans ****	% Families ***	% BANK Loans ****	% Families ***	% BANK Loans ****	Overall	Low	Mod	Mid	Upp
Full Review:															
Hamilton-Middletown MSA	1,151	71.45	17.41	12.25	19.83	21.85	24.18	27.93	38.57	37.97	4.74	6.40	5.19	4.44	4.37
Cincinnati MSA	398	24.71	19.64	9.09	17.32	20.26	21.95	21.30	41.10	49.35	0.51	0.63	0.51	0.42	0.55
Limited Review:															
Preble County	62	3.85	13.42	4.84	18.18	27.42	25.82	35.48	42.58	32.26	3.23	2.36	4.04	3.32	2.81

* Based on 2003 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 1.8% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

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

* Data shown includes only One to Four-family and manufactured housing. (Property Appendix D-20)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: OHIO & KENTUCKY			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total **	% of Businesses ***	% BANK Loans ****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Hamilton-Middletown MSA	349	58.36	63.95	67.62	53.87	24.07	22.06	5.14	10.12
Cincinnati MSA	134	22.41	61.55	67.91	58.21	17.16	24.63	0.47	0.95
Limited Review:									
Preble County	115	19.23	71.22	98.26	100.00	0.00	0.00	13.69	33.73

* Based on 2003 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2004).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 2.84% of small loans to businesses originated and purchased by the bank.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: OHIO & KENTUCKY Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Hamilton-Middletown MSA	100.00	*22	59.46	8.33	20.84	58.33	12.50	0	3	-1	-1	-1	0	5.88	21.61	48.29	23.98
Limited Review:																	
Preble County	100.00	2	5.4	0.00	0.00	100.0	0.00	0	0	0	0	0	0	0.00	0.00	100.0	0.00

*Branch numbers are for Butler County MSA through 2003. Cincinnati MSA branch numbers are on table 15 for 2004.

Table 1. Lending Volume

LENDING VOLUME		Geography: OHIO & KENTUCKY						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004				
MA/Assessment Area (2004):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Cincinnati-Middletown MSA	100.00	1,371	168,215	978	110,599	41	1,787	* 10	5,200	2,400	285,801	100.00
Limited Review:												
Preble County	100.00	50	3,353	132	1,274	41	830	0	0	223	5,457	100.00

Note: Community Development loans for the period 2001-2004 for the Cincinnati-Middletown MSA include loans in the former Cincinnati MSA.

* Loan Data as of December 31, 2004. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 1, 2004 to November 7, 2005.

*** Deposit Data as of September 27, 2006. Rated Area refers to either the state, multiple states, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: OHIO & KENTUCKY					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004								
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Cincinnati-Middletown MSA	606	98.70	2.74	0.50	14.53	13.70	46.59	47.85	36.14	37.95	1.39	0.24	1.41	1.59	1.26
Limited Review:															
Preble County	8	1.30	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.95	0.00	0.00	0.95	0.00

* Based on 2004 Peer Mortgage Data (Eastern)

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

*** Percentage of Owner-occupied Units is the number of owner-occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property not in Appendix D-24)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT															Geography: OHIO & KENTUCKY					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total **	% Owner Occ Units***	% BANK Loans ****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Cincinnati-Middletown MSA	144	87.80	2.74	2.08	14.53	27.08	46.59	51.39	36.14	19.44	2.95	1.40	4.86	3.09	1.90									
Limited Review:																								
Preble County	20	12.20	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	10.81	0.00	0.00	10.81	0.00									

* Based on 2004 Peer Mortgage Data (Eastern)

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

*** Percentage of Owner-occupied Units is the number of owner-occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property Report)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE				Geography: OHIO & KENTUCKY				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total **	% Owner Occ Units***	% BANK Loans ****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Cincinnati-Middletown MSA	613	96.54	2.74	1.14	14.53	17.94	46.59	53.83	36.14	27.08	1.23	0.45	1.57	1.52	0.85
Limited Review:															
Preble County	22	3.46	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	1.85	0.00	0.00	1.85	0.00

* Based on 2004 Peer Mortgage Data (Eastern)

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

*** Percentage of Owner-occupied Units is the number of owner-occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property Report)

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: OHIO & KENTUCKY						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004							
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Cincinnati-Middletown MSA	969	88.01	7.27	3.10	19.05	18.99	42.20	52.94	30.36	24.97	2.71	1.46	3.08	3.37	2.05
Limited Review:															
Preble County	132	11.99	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	16.46	0.00	0.00	17.12	0.00

* Based on 2004 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2004).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: OHIO & KENTUCKY						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans**	% Families*	% BANK Loans*	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Cincinnati-Middletown MSA	606	98.70	19.03	8.50	17.88	24.33	22.44	27.50	40.65	39.67	1.63	1.60	1.54	1.64	1.69
Limited Review:															
Preble County	8	1.30	17.45	0.00	22.85	25.00	27.28	62.50	32.43	12.50	1.15	0.00	0.93	2.28	0.61

* Based on 2004 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 1.0% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

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

* Data shown includes only One to Four-family and manufactured housing. (Property Appendix D-28)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: OHIO & KENTUCKY				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total **	% Families ***	% BANK Loans ****	% Families *	% BANK Loans ****	% Families ***	% BANK Loans ****	% Families ***	% BANK Loans ****						
Full Review:																
Cincinnati-Middletown MSA	144	87.80	19.03	26.47	17.88	26.47	22.44	26.47	40.65	20.59	3.16	6.56	3.32	2.91	1.96	
Limited Review:																
Preble County	20	12.20	17.45	20.00	22.85	15.00	27.28	40.00	32.43	25.00	12.42	23.53	5.00	15.38	15.63	

* Based on 2004 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 4.9% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

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

* Data shown includes only One to Four-family and manufactured housing. (Property Appendix D-29)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: OHIO & KENTUCKY						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% BANK Loans ****	% Families *	% BANK Loans ****	% Families ***	% BANK Loans ***	% Families ***	% BANK Loans ****	Overall	Low	Mod	Mid	Upp
Full Review:															
Cincinnati-Middletown MSA	613	96.54	19.03	10.19	17.88	24.96	22.44	24.62	40.65	40.24	1.45	1.58	1.54	1.30	1.47
Limited Review:															
Preble County	22	3.46	17.45	9.09	22.85	13.64	27.28	40.91	32.43	36.36	2.31	1.61	1.11	2.93	3.16

* Based on 2004 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 3.8% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

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

* Data shown includes only One to Four-family and manufactured housing. (Property Appendix D-30)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: OHIO & KENTUCKY			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total **	% of Businesses ***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Cincinnati-Middletown MSA	978	88.11	62.06	71.68	72.70	14.11	13.19	2.71	5.64
Limited Review:									
Preble County	132	11.89	71.22	97.73	100.00	0.00	0.00	16.46	39.33

* Based on 2004 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2004).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 1.71% of small loans to businesses originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: OHIO & KENTUCKY			Evaluation Period: July 24, 2001 TO November 7, 2005				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Cincinnati-Middletown MSA			41	2,148	41	2,148	35.30		
Hamilton-Middletown MSA (2001-2003)	1	1,667	47	2,145	48	3,812	62.65		
Limited Review:									
Preble County			2	2	2	2	0.03		
Statewide			1	123	1	123	2.02		

*Note: Qualified investment in the Cincinnati-Middletown MSA include investment attributed to the former Cincinnati MSA.

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

** 'Unfunded Commitments' means legally binding investment commitments that are reported and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: OHIO & KENTUCKY										Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004							
MA/Assessment Area:	Deposit s	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Cincinnati-Middletown MSA	100.00	*35	95.00	5.71	20.00	48.58	25.71	3	1	0	+1	-1	+2	7.98	18.37	42.71	30.82
Limited Review:																	
Preble County	100.00	2	5.00	0.00	0.00	100.0	0.00	0	0	0	0	0	0	0.00	0.00	100.0	0.00

*Branch data represents activity in the Cincinnati AA during 2001,2002, and 2003 plus the Cincinnati Middletown MSA in 2004. Branch activity in Butler County during 2001, 2001, and 2003 is listed on the 2003 tables.