

LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

Public Disclosure

April 22, 2002

Community Reinvestment Act Performance Evaluation

Century National Bank
Charter Number: 23106

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Zanesville, Ohio 43702

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 Century National Bank (Century) with respect to the Lending, Investment, and Service Tests:

Performance Levels	Century National Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory		X	X
Low Satisfactory	X		
Needs to Improve			
Substantial Noncompliance			

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

The major factors that support this rating include:

- Century made a substantial amount of its Home Mortgage Disclosure Act (HMDA) loans and an adequate amount of its small loans to businesses in the Assessment Area (AA).
- Century's geographic distribution of loans among geographies is adequate. Century's distribution of home mortgage loans among borrowers of different income levels is adequate.
- Service delivery systems are accessible to geographies and individuals of different income levels in the AA.
- The bank provides a good level of community development services.
- Investments that reflect a good responsiveness by Century to the needs of its AA.

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.

Block Numbering Area (BNA): A statistical subdivision of a county for grouping and numbering blocks in non-metropolitan counties where local census statistical area committees have not established census tracts. A BNA does not cross county lines.

Census Tract (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 or a block numbering area delineated by the United States Bureau of the Census in the most recent decennial census.

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of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn).

Home Mortgage Loans: such loans include home purchase and home improvement loans, as defined in the HMDA regulation. This definition also includes loans for multifamily (five or more families) dwellings, loans for the purchase of manufactured homes and refinancing of home improvement and home purchase loans.

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

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

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the 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 primary metropolitan area (PMA), metropolitan area (MA), or consolidated metropolitan area (CMA), as defined by the Office of Management and Budget, with a population of 250,000 or more, and any other area designated as such by the appropriate federal financial supervisory agency.

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

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

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

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

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

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

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

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

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

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

Description of Institution

Century is an intrastate bank headquartered in Zanesville, Ohio, and had total assets of \$443 million as of December 31, 2001.

Park National Corporation (PNC) of Newark, Ohio wholly owns the bank. PNC is a \$4.6 billion holding company that owns seven other financial institutions located throughout Ohio. The only affiliate data used in this evaluation, at the bank's request, is investments purchased by the holding company and specifically allocated to this bank. The holding company has a strong influence on the bank meeting its community credit needs. No merger or acquisition activity has affected the scope of the bank's operations during the evaluation period.

Century has one non-metropolitan AA with 12 banking offices, located in the contiguous counties of Muskingum, Coshocton, Athens, Hocking, Morgan and Perry. Seven offices are in Muskingum County, where Zanesville is the county seat, and one office is located in each county seat of the five other counties. The bank's service area has not changed since the last examination. The AA consists of 60 geographies, only two (three percent) of which are low-income. Moderate-income geographies total 18 (30 percent), middle-income geographies total 35 (58 percent), upper-income geographies number four (seven percent), and NA geographies total one (two percent). The bank's AA is consistent with regulatory requirements and no low- or moderate-income areas are excluded.

Century is a full service bank with a primary focus on home mortgage and consumer lending. Net loans equal 62 percent of total assets at December 31, 2001. Real estate loans comprise approximately 74 percent of the bank's \$279 million in loans. Consumer loans make up 20 percent of the portfolio. Commercial lending, which represents less than five percent of the portfolio, focuses on small and medium-sized businesses engaged in the professional, retail and service industries. A variety of lending products is offered in or through all banking offices. Deposits are all held within its AA and totaled \$316 million as of December 31, 2001. The bank has an adequate capital base and is profitable. Tier 1 capital as of December 31, 2001 was \$24.2 million. There are no financial or legal impediments that hamper the bank's ability to meet the credit needs of its AA.

Century was rated "Satisfactory" at its last CRA evaluation dated February 16, 1999.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period is from February 17, 1999, through April 22, 2002. For the lending test, home mortgage loans and CRA data for the full three calendar years, 1999, 2000, and 2001 were used. The evaluation period for the Investment Test, Service Test, and Community Development Services is February 17, 1999 through April 22, 2002.

Details of the bank's home mortgage loans and small loans to businesses are provided in the tables in Appendix C of this evaluation. Although small loans to farms are included in the tables in the Appendix, an analysis of this area was not performed due to its limited activity. The bank originated 18 loans to small farms in its AA during the evaluation period. Century's origination/purchase of home mortgage loans and small loans to businesses were evaluated.

The bank is not subject to the disclosure of home mortgage lending activity under the Home Mortgage Disclosure Act (HMDA). However, the bank records its home mortgage lending activity in HMDA format. The bank is not reported in HMDA records, therefore, it is not included in HMDA Peer Data that lists all reporting banks and their home mortgage lending activity on an annual basis, including market share. For small loans to businesses, we used the 2000 Small Business Reporter data. To assess the bank's deposit activity in relation to other lenders in the AA, we used the June 2000 deposit market data from the Federal Deposit Insurance Corporation (FDIC), which is the latest information available.

Data Integrity

In the first quarter 2002, we performed a data integrity review of the bank's home mortgage loans and small loans to businesses and farms. The review included loans originated in 2001. We took into consideration the fact that the bank experienced no changes during the review period in its system of monitoring and processing home mortgage loans. Due to regulatory changes in reporting small loan data for 2001, we sampled loans originated in that year. We found the bank's reporting of home mortgages to be reliable. However, significant errors were noted in small business loan data. The bank amended and resubmitted its 2001 small business data to the appropriate regulatory agency. We used the corrected data for this evaluation.

We reviewed the bank's lists of qualified investments, community development (CD) loans, and CD services. We determined that some items did not meet the definition of a qualified investment, CD loan or CD service. We used corrected lists for our evaluation.

Selection of Areas for Full-Scope Review

Century's one AA was selected to receive a full scope review. Refer to Appendix A for additional information regarding full-scope reviews.

Ratings

The bank's overall rating is based on performance in its AA.

When determining conclusions for the Lending Test, home mortgage products were weighted more heavily than small loans to businesses and farms. This weighting is reflective of the bank's overall higher home mortgage lending volume. Within home mortgage lending, home purchase and home refinance products were weighted equally since volumes of both products were similar and represent the bank's largest products. Home improvement loans were insignificant in volume and carried little weight in the rating process.

Other

Two community contacts were made during this evaluation. These contacts included a community-based housing organization serving Muskingum County, and a regional economic development agency serving central Ohio including all of the counties in the AA. Identified community needs include rehabilitation of owner-occupied housing and rental units, and home repair in the moderate-income areas. Also, affordable new single-family home construction for low- and moderate-income persons is a credit need. The contacts indicated that the participation by financial institutions in meeting the credit needs of the community has been adequate. Refer to the Market Profile in Appendix B of this Evaluation for more information.

Fair Lending Review

An analysis of the most recent public comments and consumer complaint information, small business and small farm lending data was performed according to the OCC's risk based fair lending approach. Based on its analysis of the information, the OCC decided that a comprehensive fair lending examination would not need to be conducted in connection with the CRA evaluation this year. The last comprehensive fair lending examination was conducted in 1999.

Conclusions with Respect to Performance Tests

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test is rated "Low Satisfactory". Based on the full-scope review, the bank's performance in its AA is adequate.

Lending Activity

Refer to Table 1 in Appendix C for the facts and data used to evaluate the bank's lending activity.

Century's lending activity demonstrates good responsiveness to the credit needs of its AA considering its size, resources, and primary business focus. Primary emphasis was given to the loan-to-deposit ratio discussed below.

In the AA, approximately 83 percent of the loans Century originated/purchased were home mortgage loans, approximately 17 percent were small loans to businesses, with small farm loans comprising less than one percent of the total. Among the home mortgage originations/purchases, approximately 58 percent were for home mortgage refinance and 42 percent were for home purchases. Home improvement loans were less than one percent.

Century has the third highest deposit market share (12.57 percent) of financial institutions in the AA. A local \$1.6 billion institution was leader in deposit market share with 19.57 percent of the market.

Century's home mortgage lending is adequate. Century's loan-to-deposit ratio is similar to peer banks. Its loan-to-deposit performance was compared to three other banks of similar size that are located in Ohio. The peer banks' assets ranged from \$400 million to \$500 million. Century's quarterly average loan-to-deposit rate for 11 quarters (June 1999 through December 2001) was 86.37 percent. The peer bank's quarterly average loan-to-deposit ratio for the same time period was 80.95 percent. Out of the four banks, Century has the second highest loan-to-deposit performance. The lead bank had an average loan-to-deposit ratio of 98.97 percent. Peer banks' quarterly average loan-to-deposit ratios ranged from 60.31 percent to 98.97 percent. Century's loan-to-deposit ratio ranged from 80.21 percent to 86.39 percent. On December 31, 2001 it was 86.39 percent.

Distribution of Loans by Income Level of the Geography

The geographic distribution of Century's home mortgage loans, and small business loans is adequate.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in Appendix C 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 of home mortgage loans is adequate. Generally, the bank's performance in the moderate-income geographies is poor. However, the areas are characterized by a high vacancy rate (36.89 percent).

Century's home purchase geographic distribution is adequate. Century's percent of home purchase loan originations in low-income geographies is slightly less than the percent of owner-occupied housing units in those geographies. Century's percent of home purchase originations in moderate-income geographies is significantly less than the percent of owner-occupied housing units in those geographies. However; the areas are characterized by a high vacancy rate of 36.89 percent in the moderate-income areas and 6.52 percent in the low-income areas.

Century's geographic distribution of refinance loans is adequate. Century's percent of refinance loans in low-income geographies exceeds the percent of owner-occupied housing units in those geographies. Century's percent of refinance loans in moderate-income geographies is significantly less than the percent of owner-occupied housing units in those geographies. However, Century is the second largest lender in this market. The leading lender in moderate-income census tracts granted 164 loans while Century granted 151 refinance loans.

Century's home-improvement geographic distribution is poor. Century did not report any home-improvement loans in low-income geographies. Century's percent of home-improvement loans in moderate-income geographies was substantially less than the percent of owner-occupied housing units in those geographies.

Century's multi-family geographic distribution is good. Century's percent of multi-family loans in low-income geographies is less than the percent of multi-family housing units in those geographies.

Low-income geographies are 3.33 percent of total geographies. Multi-family units in low-income geographies equal 34.05 percent. The percent of bank loans is significant at 30.43 percent of total multi-family loans.

Century's percent of multi-family loans in moderate-income geographies significantly exceeds the percent of multi-family housing units in those geographies.

Small Loans to Businesses

Refer to Table 6 in Appendix C 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 poor.

Century's percent of small loans to businesses in low-income geographies is substantially less than the percent of businesses located in low-income geographies. The bank's market share for small loans to businesses in low-income geographies is less than its overall small loans to business market share.

Century's percent of small loans to businesses in moderate-income geographies is significantly less than the percent of businesses located in moderate-income geographies. The bank's small loans to business market share in moderate-income geographies is below its overall small loan to business market share.

Lending Gap Analysis

Maps and reports detailing Century'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.

Inside/Outside Ratio

A substantial majority of Century's home mortgage loans and an adequate level of small loans to businesses were originated/purchased within its AA. Eighty-eight percent of the bank's home mortgage loans, and 59 percent of the small loans to businesses were originated/purchased within its AA. This performance was positively factored in the overall analysis of the geographic distribution of lending.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

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

The overall distribution of home mortgage loans is good. The bank's ability to lend to low-income families is affected by a high percent of the population. Consideration was given to the difficulty low-income families have in affording even a low priced home. Using 1990 census data, 18.24 percent of households in the AA are below the poverty level. The HUD adjusted median family income for 2001 was \$46,500. The weighted average of median housing for 1990 was \$44,599. Assuming only a three percent annual rise in the cost of housing the median housing average for 2000 would have grown to \$59,935. 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. Most present housing stock is out of the affordability range of a low-income borrower.

Century's home purchase borrower distribution is good. Century's percent of home purchase loan originations to low-income borrowers is substantially less than the percent of low-income families in the AA; however, this is considered good based on the difficulty for low-income borrowers to purchase a home as discussed above. This is largely because of the high poverty rate in the low-income areas (18 percent). Century's percent of home purchase loans to moderate-income borrowers exceeds the percent of moderate-income families in the AA.

Century's home-improvement borrower distribution is poor. Century made no home-improvement loans to low-income borrowers. Century's percent of home-improvement loans to moderate-income borrowers is substantially less than the percent of moderate-income families in the AA.

Century's borrower distribution of refinance loans is adequate considering that opportunities for home refinance loans are limited to low-income borrowers based on the affordability of housing as discussed above. Century's percent of refinance loan originations to low-income borrowers is substantially less than the percent of low-income families in the AA. Century's percent of refinance loan originations to moderate-income borrowers is slightly less than the percent of moderate-income families in the AA.

Small Loans to Businesses

Refer to Table 11 in Appendix C 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 adequate. Century's percent of loans to small businesses with revenues \$1 million or less is significantly less than the percent of businesses with revenues of \$1 million or less in the AA. However, Century is a former savings and loan association and business loans are a small portion of the bank's lending volume. Century's small business market share exceeds its overall small business lending market share. Management reported that small business loans prior to 2002 were secured by residential real estate, and therefore not reported as small business loans. During 1999, 50 such loans were granted, 37 in 2000, and 24 in 2001.

Community Development Lending

Refer to Table 1 in Appendix C for the facts and data used to evaluate the bank's level of community development lending. Since Century reported no CD loans, community development lending performance has a neutral effect on the overall lending test conclusions.

Product Innovation and Flexibility

Product innovation and flexibility had a neutral impact on the Lending Test conclusions. Century originates mortgage loans under several programs that have flexible features and are targeted to low- and moderate-income borrowers. The flexible features include below-market interest rates and broad qualifying criteria. None of the programs is considered innovative. Listed below are programs available and used by the bank.

- The Working Mortgage loan is a pilot program in cooperation with Fannie Mae that allows more opportunity for potential homebuyers to qualify for a mortgage. The program is targeted toward buyers who have little down payment money, but are credit worthy. It offers a unique repayment system patterned to fit the borrower's pay cycle. The bank closed three loans in 2001 totaling \$216 thousand, and two in 2000 totaling \$119 thousand throughout Ohio, including the bank's AA.
- The Ohio Housing Finance Agency Residential Mortgage Revenue Bond Lending Program is a State affordable housing program for low- and moderate-income families. The bank provided home ownership to five families under this program. Under an additional Ohio Housing Finance Agency Bond, the bank was allocated \$2.2 million to provide low interest loans to first time homebuyers.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test is rated "High Satisfactory". Based on a full scope review, the bank's performance in the AA is good.

Refer to table 14 in Appendix C for the facts and data used to evaluate the bank's level of qualified investments.

Century's level of qualified investments is good at \$899 thousand considering the AA's community development opportunities, which are discussed in Appendix B. A significant portion of the investments, 76 percent, are in the Ohio Equity Fund for Housing Limited Partnerships, 16 percent are in monetary contributions to community development organizations, and eight percent are in a community development related bond. Affordable housing and home rehabilitation are the greatest needs within the AA, as determined from interviews with community leaders and organizations. The bank's high level of investing in housing and home rehabilitation shows the bank's willingness to help meet these needs. With the exception of the Ohio Equity Fund, opportunities for community development investing are limited within the AA.

Park National Corporation (PNC) has invested in every Ohio Equity Fund for Housing Limited Partnership since 1991. There have been eleven partnerships (Partnership I through Partnership XI) which are master limited partnerships formed to invest in local operating partnerships that own and operate low- and moderate-income housing projects. The partnerships provide equity capital for the construction, rehabilitation, and preservation of affordable housing for low- and moderate-income people throughout Ohio.

Through the PNC investments, Century is able to help meet the affordable housing need in its AA. Century's pro-rata share of PNC's commitment is approximately 10 percent of the total invested. From 1991 through 1998, PNC committed \$12.5 million to the partnerships and funded a total of \$8.6 million.

Century's portion for this prior period was a commitment of \$1.3 million and a funded total of \$855 thousand. During this current examination period, Century funded approximately \$644 thousand of previously committed investments. As indicated in the above comment, the table shows that \$184 thousand represents current period investments.

Several low-income housing developments are funded in both the current period and prior period by the partnerships in Century's AA. Ohio Equity Fund projects are funded over a several year period; therefore, Century will show both prior and current year investments. The Fund adds approximately one new project each year. PNC joins the partnerships and Century is allocated its percentage of new projects. Prior investments continue to have an impact on the investment rating as they represent the bank's commitment to low-income housing in the past and in the current period.

- Blue Heron Manor - an apartment complex of 40 units located in Buckeye Lake.
- Cambridge Apartments - an apartment complex of 60 units located in Cambridge.
- Clubview Apartments - an apartment complex of 56 units located in the Vista View area of Zanesville.
- Creekside Apartments - an apartment complex of 32 units located in Chauncy.
- Eagle's View Apartments - an apartment complex of 80 units located in Falls Township.
- Westview Apartments - an apartment complex of 32 units located in Athens.

Qualified grants and contributions during this review period totaled \$141 thousand. This level is reasonable considering the opportunities and needs in the AA. These grants and contributions were provided to community development organizations that primarily serve low- and moderate-income people in the AA. Some of the major contributions were to the following organizations:

- The United Way is a non-profit organization that raises funds annually for the benefit of approximately 22 community organizations. More than half of the organizations funded by the United Way target and serve the needs of low- and moderate-income individuals, families, and neighborhoods.
- The Muskingum County Community Foundation targets the needs of low- and moderate-income members of the county. The Foundation provides housing assistance, counseling, and youth programs, for local residents.
- The Eastside Community Ministry is an organization that provides social services to the low- and moderate-income youth of Zanesville.

Prior period investments also include a bond currently valued at \$71 thousand. This investment dates back to 1994 when the bank purchased \$220 thousand of a \$1 million bond for the Muskingum County Convention Facility.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test is rated "High Satisfactory". Based on a full-scope review, the bank's performance in the AA is good. CD services positively affected the service test.

Retail Banking Services

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

The bank's delivery systems are accessible to geographies and individuals of different income levels in the AA. The bank has good banking hours that provide customers with flexible and convenient hours.

The bank's branch network is in six counties. The majority of the branches are in Muskingum County that includes the bank's main office in the City of Zanesville. The branches are primarily situated in middle-income geographies.

The bank has no branches located in low-income areas. However, the two low-income geographies in the AA, each in a different county, represent less than five percent of the bank's total geographies. The low-income geography in the city of Zanesville is within three miles of a Century branch. The other low-income geography in the city of Athens is within five miles of a Century branch.

The bank's percent of branches located in moderate-income geographies is slightly less than the percent of population located in those geographies. However, the moderate-income geographies are spread throughout all six counties in the bank's AA, particularly in Athens and Perry Counties. The bank has branches in three of the six (50 percent) moderate-income geographies in the AA.

In Athens County, the six moderate-income geographies are contiguous. The bank's middle-income branch in Athens County is surrounded by four of the moderate-income geographies. In Perry County, the four moderate-income geographies are contiguous and represent a little over half of the county. The bank's branch is located in the top part of that moderate-income configuration. It is noted that the bank's branch in one of the moderate-income geographies in Coshocton County is separated by middle- and upper-income geographies from the other moderate-income geography that is very large in size.

In addition to full-banking services, the bank has drive-up banking at all offices, except two offices located in the middle-income areas of Malta and the Maple Avenue Kroger.

The bank's general business hours are Monday through Friday, 7:00 AM to 7:00 PM at most offices except, the main office and one branch. These two offices are open 9:00 AM to 4:00 PM Monday through Thursday and close at 6:00 PM on Friday. The main office is located in a moderate-income geography and the other branch is located in a middle-income geography. The bank's hours have a satisfactory impact on low- and moderate-income families.

The bank has extended banking hours at most offices, including seven-day banking service at one office. All offices, except the main office, offer full-service banking on Saturday; however, the main office offers drive-up banking on Saturday. The main office is located in a downtown area with primarily businesses that have limited hours and needs on the weekend. The bank's other offices have Saturday hours ranging from three to eight hours. The Kroger superstore office is open for ten hours Monday through Saturday and noon to 3:00 PM on Sunday. Loan officers are available at all branches during the majority of business hours. The differences in hours between branches are designed to provide the maximum banking service time for that particular area. This benefits persons of all income levels.

The bank's opening of branches had a positive impact on the bank's branch accessibility to low- and moderate-income geographies. During the review period, the bank opened one full-service branch that is situated in a superstore located in a middle-income area. The bank previously had an off-site ATM located at this location. This branch location offers convenient services to all individuals, including low- and moderate-income individuals. While this branch is not located near to low- or moderate-income geographies, it is in the main shopping area of the city. Residents drive to this area for products and services that have departed the downtown district.

The bank's ATM network is reasonably distributed throughout the AA, including low- and moderate-income geographies. It is primarily situated in middle-income geographies. A full-service ATM is located at all offices, except for the main office and four offices in middle-income areas. The bank does not have an ATM in a low-income geography. The bank's percent of ATMs located in moderate-income geographies is approximately half of the population in those geographies. Six of the bank's ATMs are located in geographies adjacent to the low- and moderate-income areas of central Zanesville. These ATMs are easily accessible to the low- and moderate-income residents. The bank has some of its ATMs located at off-site premises. These ATMs are at two healthcare facilities (deposit-taking ATMs) located in middle-income geographies and at five offices of a local manufacturing company (cash-dispensing ATMs), one of which is in a moderate-income geography. However, four of the ATMs at the manufacturing company have restricted access for company employees.

The bank has Telebank, a service that allows customers access to their deposit and loan account records 24 hours a day. Also, the bank has established retail Internet banking, including Banklink for business customers. These services are offered to all customers, including those that are low- and moderate-income. However, these services did not impact conclusions of the bank's overall services because the bank does not track the usage of these services by income level or geography.

Community Development Services.

The bank has a good level of community development services. The bank is represented on the major community organizations that have been active in developing and creating opportunities, and providing services for a large number of low- and moderate-income persons. The bank also has a large number of employees involved in providing community services.

Century's community development services (CD) included participating in many small business seminars, conducting several home ownership seminars and counseling sessions, and providing technical skills to community organizations that provide services to low- and moderate-income individuals.

Some of the bank community development services include:

- The bank conducted several home buying seminars. In 2000, the bank, in conjunction with Universal Credit Counseling Services, provided a free home-buying seminar. This seminar was targeted at first time homebuyers.
- 2000 Bond Program/First Time Homebuyer Program sponsored by the state, provided housing for low- and moderate-income persons. Credit counseling is a requirement of the program for participants obtaining financing using these programs. The bank utilizes Universal Credit Counseling Service to provide participants of the Ohio Housing Bond Program required counseling. The bank incurs the expense of the counseling services.
- A bank employee provided counseling and assistance for applicants participating in the Ohio Regional Development Corporation Loan program home ownership classes. The

Ohio Regional Development Corporation is an entity that provides home ownership assistance to low- and moderate-income persons.

- Small Business Development Center (SBDC) provides technical and financing options to small businesses. The bank sponsored a free workshop organized by the SBDC, along with the Enterprise Development Corporation. Bank employees participated in providing training focusing on financing options for new and existing businesses.
- The city of Zanesville Revolving Loan Fund provides direct loans, up to \$100 thousand to businesses that are located in Zanesville. One goal of this fund is job creation. In order to qualify for this program, a minimum of 51 percent of the jobs created must be available to low- and moderate-income persons. One of the bank's branch managers served as a loan committee member.
- Community Capital Development Corporation (CCDC) is a nonprofit organization that provides loans to small businesses in 14 counties in Central Ohio. CCDC works in partnership with central Ohio banks. This area includes the bank's AA. A commercial lender from the bank provided training on types of financing and helped market 504 loans to small businesses.
- Zanesville Downtown Association is an association that works to revitalize the area that includes a moderate-income area and a neighboring low-income area. A bank employee assisted in the development of a loan application and underwriting standards.
- Universal Credit Counseling Service (UCC) is a nonprofit organization that provides credit counseling. One of the bank's mortgage lenders served as a board member and provided technical assistance, training, and counseling to participants in the program. Also the bank serves as a depository for clients making payments to UCC. There are currently 130 customers using this service at the bank.

Appendix B: Market Profiles for Full-Scope Areas

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Market Profiles for Areas Receiving Full-Scope Reviews

Non-metropolitan AA.....B - 2

Non-metropolitan AA

Demographic Information for Full-Scope Area: Non-metropolitan AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	60	3.33	30.00	58.33	6.67	1.67
Population by Geography	248,328	6.98	29.72	57.21	6.09	0.00
Owner-Occupied Housing by Geography	99,152	1.67	29.93	61.76	6.65	0.00
Businesses by Geography	41,976	5.88	28.75	56.03	18.09	0.00
Farms by Geography	1,790	2.06	17.43	67.43	13.08	0.00
Family Distribution by Income Level	65,055	24.06	19.82	23.74	32.38	0.00
Distribution of Low - and Moderate-Income Families throughout AA Geographies	28,542	3.82	37.88	55.72	2.58	0.00
Median Family Income HUD Adjusted Median Family Income for 2001 Households Below the Poverty Level	= \$27,615 = \$46,500 = 18.24%	Median Housing Value Unemployment Rate				=\$44,599 = 4.07%

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 U.S. Census, and 2001 HUD updated MFI.

Century has one AA comprised of the whole of the non-MSA contiguous counties of Muskingum, Coshocton, Athens, Hocking, Morgan and Perry. The bank operates 7 branches in Muskingum County and one branch in the county seat of each of the other counties. The bank's AA has not changed since the last examination. Of the AA's 60 geographies, two (3 percent) are low-income, 18 (30 percent) are moderate-income, 35 (58 percent) are middle-income, and four (seven percent) are upper-income. The bank's AA is consistent with regulatory requirements and no low- and moderate-income areas are excluded.

The AA is rural and is part of the Appalachian region of the country. More than 18 percent of AA households live below the poverty level. The median family income of the AA is \$46,500, which is 14 percent below the state median. Unemployment has traditionally been higher than state and national averages. For the twelve months ending March 31, 2002, Ohio had an average unemployment rate of 4.7 percent, and the US averaged 5.1 percent. The twelve-month average for counties in the AA ranged from 5.6 to 7.0 percent.

One of the AA's two low-income geographies is just south of downtown Zanesville, and the other is in rural Athens County. Only seven percent of the population and four percent of the households reside in low-income geographies. These areas are primarily commercial with less than two percent owner-occupied units and 11 percent rental housing. The median age of the housing stock is 40 years in the low-income census tracts and 35 years in the moderate-income census tracts. There has been limited new construction of affordable homes.

The bank is headquartered in Zanesville, which is the largest town in the AA with a population of approximately 28 thousand. The AA includes Athens County, the location of the University of Ohio. The University is a major employer in the area. Many people commute from this area to jobs in the Columbus MSA, which is approximately 55 miles west. Services and retail trade are the major industries across the AA. Agriculture accounts for only 10% of the AA's economy. Muskingum County has lost many local small businesses in recent years, replaced by chain restaurants and large discount retailers such as Wal-Mart. In Muskingum, the economy is service oriented, and there is a tourist market for local crafts.

The market for financial services is very competitive in Zanesville and throughout the AA. There is a local credit union, several branches of Unizan Bank, N.A., which is much larger than Century, and several branches of Bank One, a large nation-wide bank. Unizan controls 29.57 percent of the market and Bank One, 12.69 percent. There are also state banks, thrifts and credit unions serving the area. Century is third in deposit market share in the AA. The larger bank competitors have higher market shares. Nearly 60 percent of the AA population and households live in the middle-income geographies. Low- and moderate-income households are fairly distributed throughout the AA and total 31,233. Seven percent of the housing in the AA consists of owner-occupied units, less than two percent of these are in the low-income geographies. Most of the rental properties are in Muskingum County. The AA has a high level of vacant housing (nine percent).

The AA has several non-profit housing organizations active in down payment and rent assistance, tenant-landlord disputes, housing inspection, home construction, and housing renovation. Municipal and county government agencies are also active in affordable housing. Economic development is primarily through the local and county government offices, and a few non-profit organizations.

Most of the investment opportunities are related to donations, grants and in-kind contributions. The Ohio Equity Fund for Housing Limited Partnerships develops low-income housing in the AA and throughout Ohio. Overall, the opportunities for CD loans and investments were limited in most areas, and moderate in Zanesville and Muskingum County.

Appendix C: 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 MA/assessment area. Tables without data are not included in this PE.

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 MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area 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 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- 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 Home Mortgage 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. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- 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. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- 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 MA/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 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- 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. 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 MA/assessment area.

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MA/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.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As 12(i) - 5 and 6 for guidance on when a bank may receive positive CRA consideration for such investments. When such investments exist, insert a line item with the appropriate caption, such as "Statewide/Regional" or "Out of Assessment Area," in the MA/Assessment Area column and record the corresponding numbers and amounts in the "Qualified Investments" column.

Table 15. 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 MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Table 1. Lending Volume

LENDING VOLUME												Geography: STATE OF OHIO		Evaluation Period: January 1, 1999 TO December 31, 2001	
MA/Assessment Area:	% 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:															
Non-metropolitan AA	100.00	1,982	170,820	503	43,660	18	490	0	0	2,503	214,970	100.00			

* Loan Data as of January 1, 1999 to December 31, 2001. Rated area refers to either the state or multi -state MA rating area.

** The evaluation period for Community Development Loans is February 17, 1999 to April 22, 2002.

*** Deposit Data as of June 30, 2001. 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: STATE OF OHIO				Evaluation Period: January 1, 1999 TO December 31, 2001					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low -Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	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:																
Non-metropolitan AA	813	100.00	1.67	1.48	29.93	13.41	61.76	74.66	6.65	10.46	NA	NA	NA	NA	NA	

*Based on Peer Mortgage Data: NA.

**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 housing 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: STATE OF OHIO					Evaluation Period: January 1, 1999 to December 31, 2001									
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	Overa ll	Low	Mod	Mid	Upp														
Full Review:																													
Non-metropolitan AA	19	100.00	1.67	0.00	29.93	10.53	61.76	78.95	6.65	10.53	NA	NA	NA	NA	NA														

* Based on Peer Mortgage Data: - NA.

** 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 housing units in a particular geography divided by 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:STATE OF OHIO					Evaluation Period: January 1, 1999 to December 31, 2001				
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	Over all	Low	Mod	Mid	Upp						
Full Review:																					
Non-metropolitan AA	1,127	100.00	1.67	1.95	29.93	13.40	61.76	75.42	6.65	9.23	NA	NA	NA	NA	NA						

* Based on Peer Mortgage Data: - NA.

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

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

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															Geography: STATE OF OHIO					Evaluation Period: January 1, 1999 TO December 31, 2001									
MA/Assessment Area:	Total Multifamily Loans		Low -Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [*]																		
	#	% of Total ^{**}	% of MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	Over all	Low	Mod	Mid	Upp														
Full Review:																													
Non-metropolitan AA	23	100.00	34.05	30.43	4.96	13.04	4.99	47.83	9.63	8.70	NA	NA	NA	NA	NA														

* Based on Peer Mortgage Data: - NA.

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

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF OHIO		Evaluation Period: January 1, 1999 to December 31, 2001											
Geography:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Businesses**	% BANK Loans	% of Businesses* **	% BANK Loans	% of Businesses* **	% BANK Loans	% of Businesses* **	% BANK Loans	Overall	Low	Mod	Mid	Upp
metropolitan AA	503	100.00	5.88	1.59	28.75	15.71	58.33	74.95	7.04	7.75	6.96	5.06	5.13	8.10	6.90

* Based on 2000 Peer Small Business Data: US.

** 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 2001.

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															Geography: STATE OF OHIO		Evaluation Period: January 1, 1999 to December 31, 2001		
MA/Assessment Area:	Total Small Farm Loans		Low -Income Geographies		Moderate -Income Geographies		Middle -Income Geographies		Upper -Income Geographies		Market Share (%) by Geography*								
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp				
Full Review:																			
Non-metropolitan AA	18	100.00	.30	0	24.13	0	72.58	100.00	2.99	0.00	15.91	0.00	0.00	19.44	0.00				

* Based on 2000 Peer Small Business Data: US.

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

*** Source Data - Dun and Bradstreet 2001.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: STATE OF OHIO				Evaluation Period: January 1, 1999 to December 31, 2001					Market Share [*]				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{**}	% BANK Loans ^{****}	% Families ^{**}	% BANK Loans ^{****}						
Full Review:																
Non-metropolitan AA	813	100.00	24.06	6.77	19.82	22.39	23.74	29.64	32.38	41.21	NA	NA	NA	NA	NA	

* Based on Peer Mortgage Data: - NA.

** As a percentage of loans with borrower income information available.

*** 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: STATE OF OHIO								Evaluation Period: January 1, 1999 to December 31, 2001					
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 ^{****}	Over all	Low	Mod	Mid	Upp
Full Review:															
Non-metropolitan AA	19	100.00	24.06	0.00	19.82	5.26	23.74	36.84	32.38	57.89	NA	NA	NA	NA	NA

* Based on Peer Mortgage Data: - NA.

** As a percentage of loans with borrower income information available.

*** 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: STATE OF OHIO								Evaluation Period: January 1, 1999 to December 31, 2001					
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 ^{****}	Over all	Low	Mod	Mid	Upp
Full Review:															
Non-metropolitan AA	1,127	100.00	24.06	7.19	19.82	15.17	23.74	28.75	32.38	48.62	NA	NA	NA	NA	NA

* Based on Peer Mortgage Data: - NA.

** As a percentage of loans with borrower income information available. No information was available for .57% of loans originated and purchased by Bank.

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

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage 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: STATE OF OHIO		Evaluation Period: January 1, 1999 to December 31, 2001					
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:									
Non-metropolitan AA	503	100.00	87.87	62.23	79.13	12.92	7.95	6.96	9.89

* Based on 2000 Peer Small Business Data: US.

** 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 - 2001).

**** 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 10% of small loans to businesses originated and purchased by the Bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: STATE OF OHIO		Evaluation Period: January 1, 1999 to December 31, 2001					
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share [*]	
	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full Review:									
Non-metropolitan AA	18	100.00	96.11	100	94.44	5.56	0	15.91	18.92

^{*} Based on 2000 Peer Small Business Data: US.

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

^{***} Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2001).

^{****} Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

Table 14 Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF OHIO				Evaluation Period: February 17, 1999 TO April 22, 2002			
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:									
Non-metropolitan AA	8	715	26	184	34	899	100	9	1,652

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

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the 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 STATE OF OHIO										Evaluation Period: February 17, 1999 to April 22, 2002							
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:																	
Non-metropolitan AA	100.00	12	100.00	0.00	25.00	67.67	8.33	1	0			1		6.98	29.72	57.21	6.09