DESCRIPTION OF CRA ASSESSMENT AREA

The bank has designated three AA in a non-Metropolitan Statistical Area (MSA). These AA consists of all the census tracts (CTs) in Champaign County, six CTs in the Western section of Logan County, three CTs in the Southeastern part of Shelby County. Ten CTs in the eastern section of Miami County. The CT in Miami County is in the Dayton, OH (MSA) 19430 area. Four CTs in Clark County. The Clark County census tract is in the Springfield, OH metropolitan Statistics area (MSA) 44220 area, and two CTs in Madison County in Columbus, OH (MSA) 18140 area. The bank does a moderate level of lending in these census tracts. Additionally, these census tracts do not extend substantially beyond the non-MSA boundary; therefore, these are included in the non-MSA assessment area. The Census Tracts numbers for our Assessment Areas are as follows:

CHAMPAIGN COUNTY- 101, 102, 104, 105, 106, 110.01, 115.01, 115.04, 115.05, AND 115.06

LOGAN COUNTY- 40, 41, 42, 43, 44, AND 48

MIAMI COUNTY- 3001, 3150.01, 3150.02, 3151, 3153, 3201, 3250, 3651.01, 3651.02, AND 3901

SHELBY COUNTY- 9714, 9717, AND 9722

CLARK COUNTY- 23.01, 26.01, 26.02, AND 26.05

MADISON COUNTY- 401.01 AND 402.02