



ANNUAL USE OF CAPITAL SURVEY - 2009

NAME OF INSTITUTION

(Include Holding Company Where Applicable)

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Person to be contacted regarding this report:	John W. Kozak
UST Sequence Number:	174
CPP Funds Received:	100,000,000
CPP Funds Repaid to Date:	0
Date Funded (first funding):	Dec 23, 2008
Date Repaid ¹ :	N/A

RSSD: <small>(For Bank Holding Companies)</small>	1142336
Holding Company Docket Number: <small>(For Thrift Holding Companies)</small>	
FDIC Certificate Number: <small>(For Depository Institutions)</small>	
City:	Newark
State:	Ohio

¹If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP). To answer that question, Treasury is seeking responses that describe generally how the CPP investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP investment was deployed or how many CPP dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP funds were outstanding).

<input checked="" type="checkbox"/> Increase lending or reduce lending less than otherwise would have occurred.	We believe that the CPP capital significantly increased our ability to make loans to customers in our markets. The CPP program was developed by Treasury in the midst of a severe recession and we believe that the program was very effective in enabling banks to continue lending.
<input checked="" type="checkbox"/> To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).	Our community banks were able to meet the loan demand in our markets. This lending activity included consumer loans to purchase autos, residential mortgage loans, commercial mortgage loans and commercial small business loans.
<input type="checkbox"/> Increase securities purchased (ABS, MBS, etc.).	

<input type="checkbox"/>	Make other investments	
<input type="checkbox"/>	Increase reserves for non-performing assets	
<input type="checkbox"/>	Reduce borrowings	
<input type="checkbox"/>	Increase charge-offs	
<input type="checkbox"/>	Purchase another financial institution or purchase assets from another financial institution	
<input checked="" type="checkbox"/>	Held as non-leveraged increase to total capital	Our total assets at year-end 2009 of \$7,040 million were largely unchanged from total assets at year-end 2008 of \$7,071 million.

What actions were you able to avoid because of the capital infusion of CPP funds?

We believe that without the CPP program that we would have cut back on lending in our markets. With the CPP funds, we did the opposite. We aggressively advertised that we had plenty of money to lend. We actively called on auto dealers, realtors and commercial customers to ensure that our local markets understood that we were making loans. Further, we continue to actively seek qualified loan customers using our time-tested successful underwriting standards. We believe that our participation in the CPP has certainly aided our banks in meeting the credit needs in the communities that we serve.

We were able to increase our total loans by \$149 million or 3.3% to \$4,640 million at December 31, 2009, compared to total loans of \$4,491 million at December 31, 2008.

What actions were you able to take that you may not have taken without the capital infusion of CPP funds?

Please see our previous response. The CPP funds nicely improved our capital position and enabled our community banks to aggressively pursue making loans in our local markets.

Please describe any other actions that you were able to undertake with the capital infusion of CPP funds.

N/A - no other actions to describe.

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1505-0222. The time required to complete this information collection is estimated to average 80 hours per response.