

THE LIST

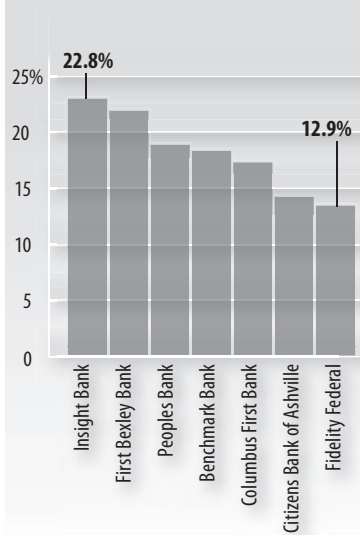
BUSINESS FIRST

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A DIFFERENT VIEW

Change in Central Ohio deposits, 2010 to 2011:



Source: Federal Deposit Insurance Corp.

NOTES

Source: Federal Deposit Insurance Corp.
NA-not applicable
NR-not ranked last year

Community banks eligible for the list were identified using size and management criteria established by the Ohio Community Bankers Association. The banks generally are below \$2 billion in assets and operate in Central Ohio, except Park National Bank, which has \$6.28 billion in assets from 12 Ohio-based banking subsidiaries and divisions that are headed by local management operating at headquarters in the communities they service. Editors determined the bank's decentralized operating framework fits the spirit of the Ohio Community Bankers Association's definition of a community bank.

FOOTNOTES

- Deposits at bank branches in Delaware, Fairfield, Franklin, Licking, Madison, Pickaway and Union counties as of June 30, 2011.
- Holding company assets may be larger than the bank's assets.

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Community banks

Ranked by Central Ohio deposits as of June 30, 2011

RANK	PRIOR	BANK NAME ADDRESS, CITY, ZIP PHONE - WEBSITE	CENTRAL OHIO DEPOSITS: 2011/ 2010/ PERCENT CHANGE	ASSETS: DEC. 31, 2011/ DEC. 31, 2010/ PERCENT CHANGE	BRANCHES: LOCAL/ COMPANY/ EMPLOYEES	FOUNDED LOCALLY/ HOLDING COMPANY/ HEADQUARTERS	LOCAL TOP EXECUTIVE
1	1	Park National Bank 50 N. Third St., Newark 43055 740-349-8451 • parknationalbank.com	\$1.82 billion/ \$1.67 billion/ 8.6%	\$6.28 billion/ \$6.50 billion/ -3.3%	31/ 147/ 1,920	1908/ Park National Corp./ Newark	Daniel DeLawder, chairman and CEO
2	2	Delaware County Bank & Trust Co. 110 Riverbend Ave., Lewis Center 43035 740-657-7000 • webdcb.com	\$472.9 million/ \$532.6 million/ -11.2%	\$523.6 million/ \$565.1 million/ -7.3%	14/ 14/ 155	1950/ DCB Financial Corp./ Lewis Center	Ronald Seiffert, president and CEO
3	3	Heartland Bank 850 N. Hamilton Road, Gahanna 43230 614-337-4600 • heartlandbank.com	\$466 million/ \$459.9 million/ 1.3%	\$570.7 million/ \$536 million/ 6.5%	11/ 11/ 137	1911/ Heartland BancCorp/ Gahanna	Scott McComb, president and CEO
4	4	Vinton County National Bank 521 East Main St., Lancaster 43130 740-687-3920 • vintoncountybank.com	\$321.8 million/ \$303.5 million/ 6%	\$726.1 million/ \$700.5 million/ 3.7%	5/ 14/ 236	1867/Community Bancshares Inc./ McArthur	Ronald Collins, president and CEO
5	5	Richwood Banking Co. 28 N. Franklin St., Richwood 43344 740-943-2317 • richwoodbank.com	\$275.3 million/ \$248.5 million/ 10.8%	\$346.2 million/ \$325.4 million/ 6.4%	6/ 6/ 91	1867/Richwood Bancshares Inc./ Richwood	Chad Hoffman, president
6	7	Savings Bank 118 N. Court St., Circleville 43113 740-474-3191 • thesavingsbankcircleville.com	\$235.5 million/ \$220.1 million/ 7%	\$279.2 million/ \$264.5 million/ 5.5%	5/ 5/ 61	1912/ Savings Bancorp Inc./ Circleville	Stephen Gary, president and CEO
7	6	Fairfield Federal Savings & Loan Association of Lancaster , 111 E. Main St., Lancaster 43130 740-653-3863 • fairfieldfederal.com	\$233.7 million/ \$233.3 million/ 0.2%	\$268.8 million/ \$271.5 million/ -1%	3/ 3/ 53	1895/ NA/ Lancaster	Judith Root, president
8	8	Arlington Bank 2130 Tremont Center, Columbus 43221 614-486-9000 • arlingtonbank.com	\$180 million/ \$186.4 million/ -3.4%	\$243.5 million/ \$234.4 million/ 3.9%	3/ 3/ 50	1999/ NA/ Columbus	James DeRoberts, CEO, Tom Westfall, president
9	10	Columbus First Bank 6877 N. High St., Worthington 43085 614-310-7200 • columbusfirstbank.com	\$150.4 million/ \$128.4 million/ 17.1%	\$204 million/ \$163.3 million/ 24.9%	1/ 1/ 27	2007/Columbus First Bancorp Inc./ Worthington	Rhett Huddle, chairman and CEO
10	12	First Bexley Bank 2680 E. Main St., Bexley 43209 614-237-8000 • firstbexleybank.com	\$149.8 million/ \$122.6 million/ 22.2%	\$186.1 million/ \$161.6 million/ 15.2%	1/ 1/ 39	2006/ NA/ Bexley	Dave Mallett, president and CEO
11	9	First Federal Savings & Loan Association 2 N. Second St., Newark 43055 740-345-3494 • firstfedohio.com	\$137.5 million/ \$146.2 million/ -5.9%	\$176.6 million/ \$185.3 million/ -4.7%	5/ 5/ 48	1934/ NA/ Newark	Sarah Wallace, chairman
12	16	Insight Bank 150 W. Wilson Bridge Road, Suite 100, Columbus 43085 614-431-9400 • insightbank.com	\$117.4 million/ \$95.6 million/ 22.8%	\$157.3 million/ \$132.8 million/ 18.4%	1/ 1/ 42	2006/ NA/ Worthington	Harvey Glick, president and CEO
13	13	Farmers Citizens Bank 2821 Fishingner Road, Upper Arlington 43221 614-326-3283 • farmerscitizensbank.com	\$110.4 million/ \$115.5 million/ -4.4%	\$356.8 million/ \$355.8 million/ 0.3%	2/ 7/ 70	2006/ FC Banc Corp./ Bucyrus	Dave Dygert, executive vice president, regional manager
14	14	Guernsey Bank 547 High St., Suite 200, Worthington 43085 614-854-0400 • guernseybank.com	\$107.8 million/ \$108.5 million/ -0.7%	\$129.8 million/ \$134.7 million/ -3.7%	3/ 3/ 34	2002/ Guernsey Bancorp Inc./ Worthington	Robert Patrella, president/owner
15	11	Benchmark Bank 461 Beecher Road, Gahanna 43230 614-269-4400 • benchmark-bank.com	\$103.2 million/ \$126.2 million/ -18.2%	\$113.1 million/ \$125.5 million/ -9.8%	2/ 2/ 37	2005/ Benchmark Bancorp/ Gahanna	Jerry Caldwell, CEO
16	15	First Community Bank 4300 E. Broad St., Whitehall 43213 614-239-4600 • firstcommunitybank.com	\$97.1 million/ \$103.2 million/ -5.9%	\$114 million/ \$115.4 million/ -1.3%	4/ 4/ 34	1903/ NA/ Columbus	Sherran Blair, president and CEO
17	18	Fidelity Federal Savings & Loan Association 60 N. Sandusky St., Delaware 43015 740-363-1284 • fidedfsl.com	\$87.6 million/ \$77.7 million/ 12.9%	\$103.4 million/ \$99.7 million/ 3.7%	1/ 1/ 19	1887/Fidelity Federal Financial Corp./ Delaware	Gregory Roy, president/CEO
18	19	Citizens Bank of Ashville 26 E. Main St., Ashville 43103 740-983-2511 • citizensbankashville.com	\$87.2 million/ \$76.9 million/ 13.4%	\$100.3 million/ \$100.3 million/ 0%	4/ 4/ 30	1894/ NA/ Ashville	Calvin Gebhart, president and CEO
19	20	Cooper State Bank 5811 Sawmill Road, Dublin 43017 614-802-0400 • csbank.com	\$77.3 million/ \$75.4 million/ 2.6%	\$103.5 million/ \$92.5 million/ 11.9%	6/ 6/ 83	2005/ C Financial Corp./ Dublin	Dan Apple, president and COO
20	17	United Midwest Savings Bank 4848 Reed Road, Columbus 43220 614-538-9400 • umwsb.com	\$73.9 million/ \$95.2 million/ -22.3%	\$213.2 million/ \$230.1 million/ -7.4%	1/ 5/ 76	1889/ NA/ De Graff	Terry White, president and CEO
21	23	Standing Stone National Bank 137 W. Wheeling St., Lancaster 43130 740-653-5115 • standingstonenationalbank.com	\$58.5 million/ \$56.2 million/ 4.2%	\$80.2 million/ \$76 million/ 5.6%	3/ 3/ 31	1989/ SSNB Inc./ Lancaster	Barry Ritchey, president and CEO
22	22	Emerald Bank 6215 Perimeter Drive, Dublin 43017 614-793-4631 • emeraldbank.com	\$56.2 million/ \$58.9 million/ -4.6%	\$77.8 million/ \$78.3 million/ -0.6%	2/ 2/ 11	2004/ Middlefield Banc Corp./ Middlefield	Jim Long, president and CEO
23	25	Advantage Bank 440 Polaris Parkway, Suite 250, Westerville 43082 614-880-1236 • advantagebank.com	\$54.2 million/ \$49.3 million/ 9.9%	\$767.1 million/ \$816.8 million/ -6.1%	4/ 26/ 211	1891/ Camco Financial Corp./ Cambridge	Troy Greenwalt, senior vice president, chief lending officer
24	NR	Peoples Bank, National Association 505 E. Main St., Lancaster 43130 740-653-4995 • peoplesbancorp.com	\$52.6 million/ \$44.4 million/ 18.4%	\$1.8 billion/ \$1.8 billion/ -2.3%	4/ 45/ 513	1902/ Peoples Bancorp Inc./ Marietta	David Mead, president and CEO
25	24	First City Bank 1885 Northwest Blvd., Columbus 43212 614-487-1010 • myfirstcitybank.com	\$50.6 million/ \$56 million/ -9.7%	\$62.7 million/ \$63.8 million/ -1.7%	1/ 1/ 11	1907/ NA/ Columbus	Douglas Simson, president and CEO

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