



ANNUAL MEETING
2012

Safe Harbor and Regulation FD Statement

Statements contained in this presentation which are not historical facts are forward-looking statements as defined in the Private Securities Litigation Act of 1995. Such forward-looking statements are subject to risks and uncertainties which could cause actual results to differ materially from estimated results. Such risks and uncertainties are detailed in the company's filings with the Securities and Exchange Commission.



2011 in Review

- Increased deposits to \$1.6 billion
- Assisted more than 2,200 homeowners with new mortgages
- Provided over \$ 30 million in new financing to local area farmers
- Total Assets increased from \$1.53 billion at 12/31/06 to \$2.07 billion at 12/31/11



2011 in Review

- Largest Community Bank based in northwest Ohio
- Economic and regulatory challenges
- Basic, conservative business plan
- Core fundamentals strong



Asset Quality Trends

- Asset quality has had significant impact on earnings
- Management proactive in addressing credit environment
- Front end of credit pipeline showing improvement



Credit Quality Management

- We know our customers: In-market lending
- Conservative underwriting standards
- Credit Administration infrastructure active throughout the loan process
- Asset Review Committee assures on-going monitoring



Capital Management

- Common Stock Offering
- Dividend
- Capital Purchase Program



Financial Highlights

Year Ended December 31, 2011

	<u>2011</u>	<u>2010</u>	<u>2009</u>
Net Interest Income	\$69.88	\$70.16	\$67.32
Provisions for Loan Losses	\$12.43	\$23.12	\$23.23
Net Income	\$15.53	\$8.11	\$7.19
Net Income available to Common Share	\$13.51	\$6.09	\$5.18
Diluted Net Income per Share	\$1.42	\$0.75	\$0.63
Return on Equity	5.89%	3.40%	3.09%
Return on Assets	0.75%	0.39%	0.36%



Dollars in millions, except per share amounts

First Quarter 2012

- Net Income of \$4.2 million or \$.37 per diluted common share
- Provision for Loan Losses of \$3.5 million reflects challenging credit environment
- Credit Quality Improvement



First Quarter 2012

- Net Income increased by \$1.5 million or 56% over 2011 first quarter
- Net Interest Margin 3.78%, down from 3.89% in 2011 first quarter
- Fee Income Challenge



2012 Focus

- Focusing on asset quality, core deposit growth, and expense control
- Managing regulatory environment
- Continue Performance Management System with clear “Line of Sight” targets for all employees



2012 Focus

- Developing “Trusted Advisors” throughout organization
- Promoting the Community Bank Difference



Annual Meeting of Shareholders

April 24, 2012

