

CASE STUDY: YOUNGSTOWN BANK EXHIBITS

The Numbers

Exhibit A	YOUNGSTOWN BANK, INC. Market-to-Book Ratio Comparison to Industry		
	Youngstown	BancFirst	Industry
1991	0.51	1.21	1.18
1992	1.00	1.11	1.08
1993	1.43	1.23	1.13
1994	1.47	1.32	1.21
1995	1.60	1.43	1.31
1996	2.13	1.87	1.53
1997	1.35	1.41	1.41
1998	1.18	1.11	1.20
1999	1.35	1.32	1.27
2000	1.41	1.31	1.34
2001	1.21	1.40	1.47
2002	0.95	1.65	1.53
2003	0.81	1.89	1.66
2004	0.78	1.86	1.63

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Exhibit B	YOUNGSTOWN BANK, INC.	
	Year-End Balance Sheets (in Thousands of Dollars)	
	2000	2005
Assets		
Cash & Due	125,000	129,000
Marketable Securities	200,000	400,000
Loans:		
Real Estate	190,000	385,000
Commercial and Industrial	315,500	744,000
Consumer	140,500	153,742
All Other	131,400	142,300
Less Unearned Income:		
Allowances for Possible Loan Losses	1,316	1,500
Total Loans	776,084	1,423,542
Other Assets	78,000	150,000
Total Assets	1,179,084	2,102,542
Liabilities and Equity		
Liabilities:		
Deposits	1,000,020	1,775,420
Federal Funds Purchased	75,000	102,000
Other Liabilities	63,000	90,000
Total Liabilities	1,138,020	1,967,420
Equity Capital:		
Preferred and Common Stock	11,000	35,122
Surplus	14,064	42,000
Undivided Profits and Reserves	16,000	58,000
Total Equity Capital	41,064	135,122
Total Liabilities and Equity	1,179,084	2,102,542

Note: Volume of outstanding loan commitments in 2000 was \$1,000,500 and 2005 was \$4,320,000.

Exhibit C	YOUNGSTOWN BANK, INC.	
	Comparison of Performance for 2000 and 2005	
	2000	2005
Net Income (in thousands of dollars)	8,607	16,820
Return on Assets (in percentage)	0.73	0.80
Total Liabilities to Total Assets 0.94	0.97	0.94
Total Liabilities to Common Equity	27.71	14.56

Exhibit D	Various Industry Ratios for 2005	
	(Averages for Similarly Sized Banks)	
	Youngstown	Average
Return on Assets	0.8	0.6
Total Liabilities to Total Assets	0.94	0.97
Total Liabilities to Common Equity	14.56	21.3

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Exhibit E	Interest Rate History (Annualized Interest Rates in Percentage)											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1991	7.95	8.00	8.00	8.00	8.27	8.63	9.00	9.01	9.41	9.94	10.94	11.55
1992	11.75	11.75	11.75	11.75	11.65	11.65	11.54	11.91	12.90	14.39	14.55	15.30
1993	15.25	15.63	18.31	17.77	15.57	12.63	11.48	11.69	12.23	14.79	16.06	17.10
1994	20.16	19.43	18.05	17.15	19.61	20.03	20.39	20.50	20.06	18.45	16.84	16.75
1995	15.75	16.56	16.50	16.50	15.50	15.50	14.26	14.39	13.50	12.52	11.85	11.50
1996	11.16	10.98	10.50	10.50	10.50	10.50	10.50	10.89	11.00	11.00	11.00	11.00
1997	11.00	11.00	11.21	11.93	12.39	12.60	13.00	13.00	12.97	12.58	11.77	11.06
1998	10.61	10.50	10.50	10.50	10.31	9.78	9.50	9.50	9.50	9.50	9.50	9.50
1999	9.50	9.50	9.10	8.83	8.50	8.50	8.16	7.90	7.50	7.50	7.50	7.50
2000	7.50	7.50	7.50	7.75	8.14	8.25	8.25	8.25	8.70	9.07	8.78	8.75
2001	8.75	8.51	8.50	8.50	8.84	9.00	9.29	9.84	10.00	10.00	10.05	10.50
2002	9.80	9.10	8.20	7.80	7.20	6.30	5.32	5.01	7.73	5.21	5.09	8.30
2003	9.20	8.30	7.40	7.10	6.20	5.50	5.10	4.80	4.50	6.20	9.10	8.10
2004	6.10	3.00	3.00	3.00	4.00	6.83	9.23	9.30	10.20	8.50	7.43	8.91

Exhibit F	Loan Commitment Prices (Average in Basis Points)		
	Commitment Fee	Annual Servicing Fee	Usage Fee
1994	12.5	12.5	25.0
1995	12.0	12.0	25.0
1996	12.0	12.0	25.0
1997	12.5	12.0	22.5
1998	12.5	12.5	22.5
1999	12.5	12.5	21.5
2000	12.5	12.5	22.5
2001	12.5	12.5	25.0
2002	12.0	12.5	25.0
2003	12.5	12.5	25.0
2004	14.0	12.5	27.5