

**Sky Financial  
History of Stock Dividends and Mergers**

**Stock Dividends after name change to Sky Financial Group, Inc. (10/2/1998) (Note 1)**

| <u>Date</u> | <u>Action</u>      | <u>Record Date</u> |
|-------------|--------------------|--------------------|
| 11/10/2000  | 10% Stock Dividend | 10/30/2000         |
| 11/1/1999   | 10% Stock Dividend | 10/15/1999         |
| 12/10/1998  | 10% Stock Dividend | 11/30/1998         |

**Merger Transaction History \***

| <u>Date</u> | <u>Transaction</u>  | <u>Exchange Information</u>            |   |
|-------------|---|--|---|
|             |   | <u># of SKYF shares</u> <sup>(2)</sup> | <u>Other</u>                              |
| 11/15/2006  | Wells River Bancorp Inc. (parent of Perpetual Savings Bank)         | 229.5831                               | +\$8,530.1603 cash per Wells River share  |
| 10/17/2006  | Waterfield Mortgage Co. (parent of Union Federal Bank)              | 4.3800                                 | +\$80.07 cash per Waterfield share        |
| 11/28/2005  | Falls Bank  | 0.6134                                 | Election period included a cash component |
| 6/1/2005    | Belmont Bancorp.  | 0.2190 <sup>(3)</sup>                  | Election period included a cash component |
| 11/30/2004  | Prospect Bancshares   | 1.4250                                 | Election period included a cash component |
| 7/1/2004    | Second Bancorp Incorporated   | 1.2600                                 |   |
| 10/19/2003  | GLB Bancorp (GLBK)  | 0.74                                   |   |
| 4/30/2003   | Metropolitan Financial Corp.  | 0.2554 <sup>(4)</sup>                  | Election period included a cash component |
| 10/1/2002   | Three Rivers Bancorp, Inc. (TRBC)                                   | 0.8000                                 | Election period included a cash component |
| 7/3/2000    | Meyer & Eckenrode   | 976.8736                               |   |
| 9/30/1999   | Mahoning National Bancorp, Inc. (MNB)                               | 1.6600                                 |   |
| 8/6/1999    | First Western Bancorp, Inc. (FWBI)                                  | 1.2110                                 |   |
| 7/16/1999   | Wood Bancorp, Inc. (FFWD)   | 0.7315                                 |   |
| 4/30/1999   | Picton / Cavanaugh  | 122.0000                               |   |
| 12/4/1998   | Ohio Bank   | 69.5750                                |   |
| 10/2/1998   | MidAm, Inc.   | 0.7700                                 |   |
| 10/2/1998   | Citizens Bancshares (CICS) name changed to Sky Financial (SKYF)     | 1.0000 <sup>(1)</sup>                  |   |
| 5/12/1998   | Century Financial Corp.<br>- acquired by Citizens Bancshares (CICS) | 0.7926                                 |   |

\* Merger transaction history is based upon internal company records. Share exchanges are conducted by our transfer agent, Computershare. For transaction details, please reference the appropriate merger prospectus, or contact Computershare at 800-725-0674.

(Note 1) - When Sky Financial Group, Inc was formed on 10/2/1998 with the merger of Citizens Bancshares, Inc. and MidAm Inc., Citizens (CICS) was the surviving stock. Citizens Bancshares Inc. (CICS) stock certificates were NOT exchanged for Sky Financial Group, Inc (SKYF) certificates. Therefore, Citizens Bancshares Inc. (CICS) certificates continue to represent equal shares of Sky Financial Group Inc. (SKYF) certificates.

(Note 2) - Initial exchange rate to Sky Financial Group Inc. (except where noted)

(Note 3) - Unconverted shareholders of Belmont who did not make an election are due .119215 shares of Sky for every share of Belmont owned, as well as \$2.80218 in cash for every share of Belmont owned.

(Note 4) - Unconverted shareholders of Metropolitan who did not make an election are due \$4.8204 in cash for every share of Metropolitan owned.