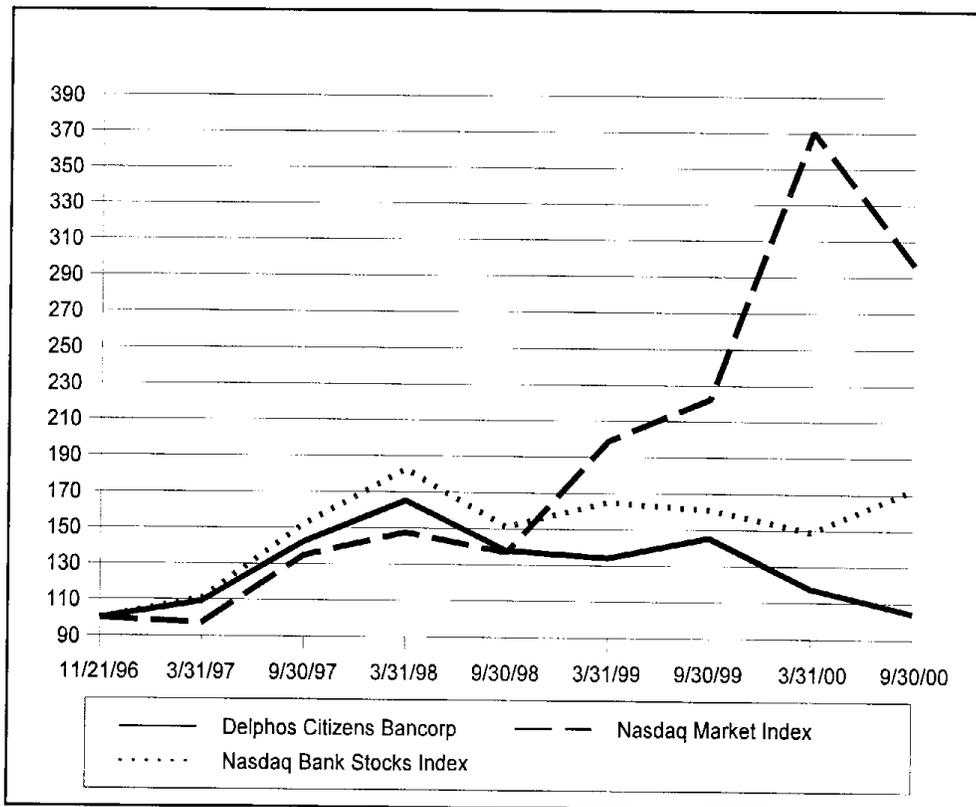


**Comparison of Total Returns of Delphos Citizens Bancorp
Nasdaq Market Index and Nasdaq Bank Stocks**



Summary

	<u>11/21/96</u>	<u>3/31/97</u>	<u>9/30/97</u>	<u>3/31/98</u>	<u>9/30/98</u>	<u>3/31/99</u>	<u>9/31/99</u>	<u>3/31/00</u>	<u>9/30/00</u>
Delphos Citizens Bancorp. .	100.0	109.3	142.3	165.4	137.9	134.1	145.5	117.5	104.3
Nasdaq Market Index	100.0	97.3	134.7	147.6	137.0	199.3	222.4	370.7	296.7
Nasdaq Bank Stocks Index .	100.0	111.0	152.4	182.8	151.2	164.8	161.0	149.1	172.7

Notes:

- A. The lines represent semi-annual index levels derived from compounded daily returns that include all dividends.
- B. The indexes are reweighted daily, using the market capitalization on the previous trading day.
- C. If the monthly interval, based on the fiscal year-end is not a trading day, the preceding trading day is used.
- D. The index level for all series was set to \$100.00 on 11/21/96.