

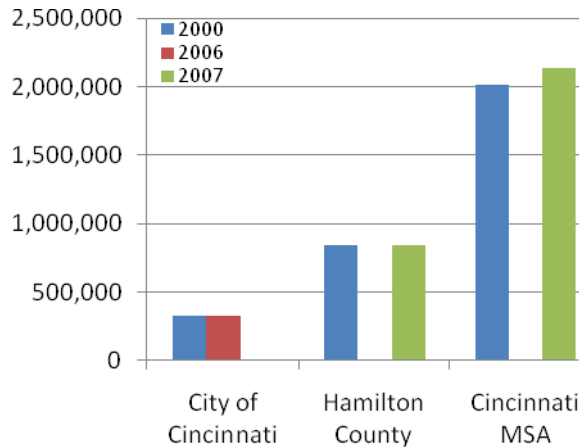
Facts & Figures

Cincinnati USA Metropolitan Area

The Cincinnati USA Metropolitan Area consists of Brown, Butler, Clermont, Hamilton, and Warren counties in Ohio; Boone, Bracken, Campbell, Kenton, Gallatin, Grant and Pendleton counties in Kentucky; and Dearborn, Franklin and Ohio counties in Indiana.

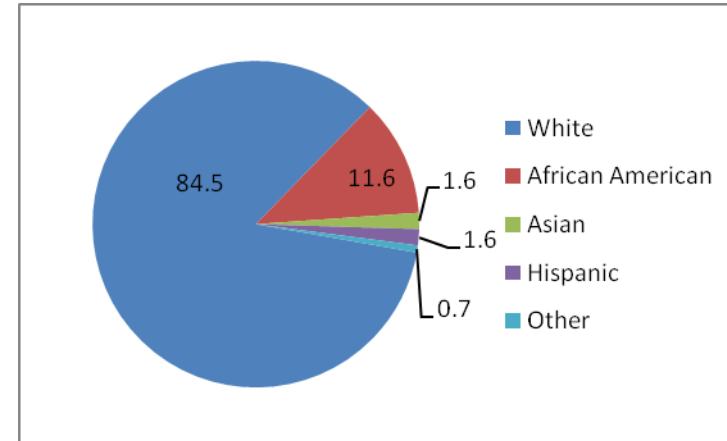
Population

- Median age: 36.4
- Number of households: 801,736
- Median household income: \$50,306
- Mean household income: \$66,286
- Income per capita: \$36,650



2007 City Estimates not available

Ethnic Composition



Location

- City of Cincinnati is located along the Ohio River in the southwest corner of Ohio.
- Within 600 miles (966 kilometers) is:
 - 43% of the nation's population
 - 41% of the nation's purchasing power
 - 44% of the nation's manufacturing establishments
 - 54% of the nation's value added by manufacturing

Land Area

- City of Cincinnati: 77.2 square miles
- Hamilton County: 407.4 square miles
- Cincinnati MSA: 4,398.8 square miles

Consumer Price Index: Inflation Rate

2007 Annual Average:

US: 2.8% Cincinnati: 2.8%

Source: US Department of Labor – All Urban Consumers

ACCRA Cost of Living Index

US: 100 Cincinnati: 90.4

Source: ACCRA 2007 Annual Average

Cost of Housing

US: \$217,800 Cincinnati: \$140,800

Source: National Association of Realtors, 2007 Existing Home Sales

Major Employers

Company	Employees
University of Cincinnati	15,862
Kroger Co.	15,600
Health Alliance of Greater Cincinnati	14,785
The Procter & Gamble Company	12,315
Cincinnati Children's Hospital Medical Center	9,464
TriHealth Inc.	9,400
Fifth Third Bank	7,645
Walmart Stores	7,500
GE Aviation	7,400
Mercy Health Partners	6,948
U.S. Postal Service	6,379
Hamilton County	6,304
Archdiocese of Cincinnati	6,150
Internal Revenue Service	6,000
City of Cincinnati	5,441
Cincinnati Public Schools	5,055
Macy's	4,700
CBS Personnel Services	4,534
Frisch's Restaurants Inc.	4,500
Miami University	4,399

Source: Cincinnati 2007 Business Courier

Taxes

Ohio

Ohio levies an income tax on modified federal adjusted gross income (AGI). The same rate applies to both separate and joint returns; however, a joint filing credit is allowed on a joint return if each spouse has earned income of \$500 or more. The joint filing credit ranges from 20% of the tax (if Ohio taxable income is \$25,000 or less) to 5% of the tax (if Ohio taxable income is more than \$75,000), not to exceed \$650. Personal and dependency exemptions are \$1,450 with an additional credit of \$20 per exemption. There are no itemized deductions and there is no deduction for federal income tax. **Ohio Department of Taxation's Income Tax Division at (614) 387-0224**

Kentucky

Kentucky income tax is levied on modified federal taxable income. Itemized deductions are allowed and generally follow federal rules. Non-itemizers receive a standard deduction of \$2,050. Personal and dependency credits are \$20. Married taxpayers may file a joint return or separate returns. **Kentucky Department of Revenue, Income Tax Division, (502) 564-4581**

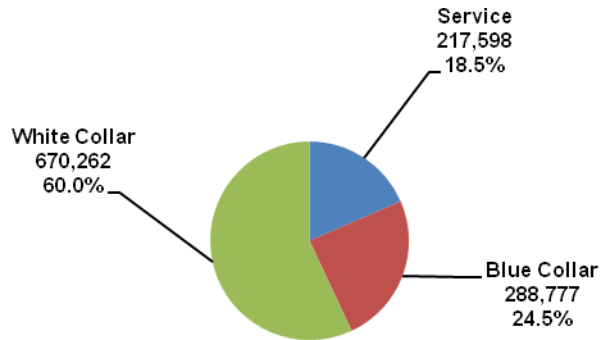
Indiana

Indiana levies a flat 3.4% income tax on modified adjusted gross income (AGI). Personal and dependency exemptions are \$1,000. Married taxpayers may file joint return or separate returns. Federal income tax is not deductible. **Indiana Department of Taxation, (317) 232-2240.**

Cincinnati USA Fortune 500 Headquarter Companies

AK Steel Holdings
Ashland Inc.
Chiquita Brands International
Fifth Third Bancorp
Macy's Inc
Omnicare
The Kroger Co.
The Procter & Gamble Company
Western & Southern Financial

Employment by Occupation & Industry



Source: Demographics USA, 2007

Professional and Business Services	14.8
Educational and Health Services	13.5
Government	12.7
Manufacturing	11.6
Retail Trade	10.5
Leisure and Hospitality	10.2
Financial Activities	6.3
Wholesale Trade	5.8
Natural Resources, Mining, and Construction	4.8
Other Services	4.1
Transportation, Warehousing, and Utilities	4
Information	1.5

Workforce

Total Civilian Labor Force

	2007	2000
City of Cincinnati	166,100	160,500
Cincinnati MSA	1,119,900	1,045,900

Total Employed

	2007	2000
City of Cincinnati	157,000	151,800
Cincinnati MSA	1,063,900	1,008,600

Unemployment Rate

	2007	2000
City of Cincinnati	5.5	5.4
Cincinnati MSA	5.0	3.6
United States	4.6	4.0

Major Colleges and Universities and Enrollment

University of Cincinnati	- 33,000
Miami University	- 20,000
Northern Kentucky University	- 14,000
Cincinnati State Technical and Community College	- 14,000
Xavier University	- 6,600
Gateway Community and Technical College	- 2,500
The Union Institute and University	- 2,000
College of Mount St. Joseph	- 2,300
Thomas More College	- 1,600
Brown Mackie College	- 1,300
Cincinnati Christian University	- 1,000

Transportation

Air

- Cincinnati/Northern Kentucky International Airport (CVG) is ranked #1 in the U.S. and #10 in the world by International Air Transport Association.
- Daily non-stop flights to 120 cities around the globe
- International non-stop air service to Frankfurt, London, Paris, Rome, Amsterdam, Montreal and Toronto
- Air Courier hubs within 100 miles include DHL, FedEx and UPS
- Corporate jet service is available through Cincinnati Municipal Lunken Airport

Land

- Interstates I-75, I-71 and I-74
- 20 major metro markets within 400 miles and 30 major metro markets within 600 miles
- Four major railroad systems serve; Amtrak, CSX, Conrail and Norfolk Southern
- Metro bus system links downtown with the suburbs while TANK links downtown with Northern Kentucky
- average commute for Cincinnati USA is 24 minutes

River

- Port Cincinnati is the fifth largest inland port.
- 52.3 million tons pass annually through Cincinnati USA on the Ohio River

Cincinnati's History

- 1788 - Cincinnati began as part of the Miami Purchase.
- 1788 - The first settlement, Columbia, was begun by Benjamin Stites.
- 1788 - The town Losantiville (later to be known as Cincinnati) was founded by Mathias Denman, Robert Patterson and Israel Ludlow. The name Losantiville is a combination of Latin, Greek, French and Delaware Indian meaning "town opposite the mouth of the Licking River." General Arthur St. Clair, Commander of Ft. Washington, changed the name of Losantiville to Cincinnati in honor of the Society of Cincinnati, an organization of Revolutionary War officers founded by George Washington.
- 1802 - Cincinnati was chartered as a village.
- 1819 - Cincinnati incorporated as a city. The city's most rapid development came with the opening of the Miami Canal. Later, large numbers of Germans immigrated to Cincinnati, giving the city a rich European heritage. The reference to "Queen City of the West" was made famous by Henry Wadsworth Longfellow in his poem "Catawaba Wine."
- 1869 - The Red Stockings become the first professional baseball team.

Livability

- Churches – More than a thousand churches, synagogues, temples and mosques.
- Shopping – Major department stores include: Dillard's, Elder Beerman, JCPenney, Kohl's, Macy's, Sears, and Saks. – Nordstroms coming in 2009
- Healthcare – 28 hospitals in the region plus a medical college.
- Schools – Largest city public school system covers City of Cincinnati; numerous other city schools as well as suburban school. Ninth largest Catholic school system in the nation.
- Culture – Aronoff Center for the Arts, Broadway Series, Cincinnati Art Museum, Cincinnati Ballet, Cincinnati Museum Center, Cincinnati Opera, Cincinnati Pops, Cincinnati Symphony Orchestra, Krohn Conservatory, May Festival, Playhouse in the Park, Riverbend Music Center, Showboat Majestic, Taft Museum of Art, Timberwolf Amphitheater, and The Lois & Richard Rosenthal Center for Contemporary Art.
- Cincinnati Visitors and conventions call: 1/800-246-2987
- Sports: Reds professional baseball; Cincinnati Bengals professional football, and others.
- Climate – Average temperatures range from 30 degrees in January to 76 degrees in July. Annual average temperature is 54 degrees. The region has four distinct seasons.