

TABLE 1.1

MUTUAL INSTITUTIONS IN OHIO - PERFORMANCE BY ASSET SIZE

OHIO MUTUAL DATA

Includes Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

	Results for the 9-Month Period Ending September 30, 2018 (1)						All OH (Excl. >\$500M)
	>\$500 million (2)		\$200 - \$500	\$100 - \$200	\$50 - \$100	<\$50	
	Third Fed S&L Assoc of Cleveland	First Fed S&L Assoc of Lakewood	Million	Million	Million	Million	
Number of Institutions			6	16	10	7	39
Balance Sheet / Branch Information							
Total Assets (median results in \$mils)	\$14,102	\$1,912	\$248	\$129	\$72	\$38	\$111
Total Loans (median results in \$mils)	\$12,914	\$1,642	\$146	\$98	\$44	\$28	\$70
Loan / Asset Ratio	91.6%	85.9%	54.9%	72.8%	67.4%	74.3%	65.7%
Total Deposits (median results in \$mils)	\$8,629	\$1,477	\$206	\$104	\$59	\$33	\$82
Average Number of Offices per Institution	38	18	5	3	3	1	3
Deposits per Office (\$mils)	\$201.1	\$63.2	\$46.4	\$36.9	\$22.6	\$18.1	\$34.3
YTD Balance Sheet Growth Rates							
Total Assets	2.4%	9.5%	-1.8%	3.1%	6.0%	-2.6%	1.5%
Total Loans	3.2%	13.9%	5.5%	6.2%	6.7%	-0.5%	5.7%
Total Deposits	3.9%	6.7%	-1.7%	0.9%	5.5%	-4.3%	0.4%
5-Year C.A.G.R. (Sept. '13 - Sept. '18)							
Total Assets	4.7%	5.5%	-1.9%	2.5%	2.2%	-0.3%	0.6%
Total Loans	4.9%	6.8%	0.6%	4.6%	0.9%	2.4%	2.6%
Total Deposits	0.0%	4.6%	-0.9%	1.7%	2.6%	-0.5%	0.7%
Capital Ratios							
Tier 1 Leverage Ratio	10.87%	10.11%	15.35%	16.00%	14.34%	16.32%	15.53%
Tier 1 Risk-Based Capital Ratio	19.91%	15.10%	33.50%	27.04%	25.76%	28.44%	28.87%
Total Risk-Based Capital Ratio	20.46%	15.63%	34.31%	27.94%	26.56%	29.38%	29.74%

(1) Based on aggregate data unless noted otherwise.

(2) Actual results for Third Federal S&L Association of Cleveland and First Federal S&L Association of Lakewood as of September 30, 2018.

TABLE 1.2

MUTUAL INSTITUTIONS IN OHIO - PERFORMANCE BY ASSET SIZE

OHIO MUTUAL DATA

Includes Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

Data shown in \$000 is annualized

	Results for the 9-Month Period Ending September 30, 2018 (1)						All OH (Excl. >\$500M)
	>\$500 million (2)		\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	
Number of Institutions	Third Fed S&L Assoc of Cleveland	First Fed S&L Assoc of Lakewood	6	16	10	7	39
Profitability Metrics							
Revenue (median results in \$000)	\$289,391	\$53,495	\$8,667	\$4,667	\$2,969	\$1,543	\$4,045
Net Income (median results in \$000)	\$87,113	\$5,309	\$1,059	\$575	\$351	\$163	\$453
% of Average Assets							
Net Interest Income (FTE)	1.98%	2.44%	3.01%	3.17%	3.36%	3.43%	3.16%
Noninterest Income	0.11%	0.46%	0.31%	0.42%	0.65%	1.04%	0.45%
Memo: Service Charges	0.01%	0.06%	0.09%	0.08%	0.06%	0.08%	0.08%
Memo: Net Gain on Loan Sales	0.03%	0.10%	0.03%	0.15%	0.26%	0.83%	0.15%
Salary & Benefits Expense	0.71%	1.43%	1.47%	1.56%	1.81%	2.27%	1.60%
Occupancy Expense	0.19%	0.33%	0.30%	0.27%	0.39%	0.34%	0.30%
Other Noninterest Expense	0.41%	0.79%	0.94%	1.12%	1.39%	1.36%	1.11%
Total Noninterest Expense	1.31%	2.55%	2.70%	2.95%	3.59%	3.96%	3.01%
Pre-Tax Pre-Provision (PTPP) (FTE)	0.78%	0.35%	0.62%	0.64%	0.42%	0.51%	0.59%
Net Income (ROAA)	0.63%	0.29%	0.45%	0.50%	0.34%	0.43%	0.45%
Other Profitability Ratios							
Return on Average Equity	5.80%	2.88%	3.09%	3.19%	2.40%	2.68%	3.01%
Efficiency Ratio (FTE)	62.3%	88.0%	81.4%	82.0%	88.9%	88.6%	83.4%
Assets Per Employee (\$mil)	\$13.8	\$4.5	\$4.8	\$4.6	\$3.6	\$3.3	\$4.4
Revenue (FTE) Per Employee (\$000)	\$282.3	\$125.9	\$160.6	\$163.1	\$143.1	\$151.4	\$157.8
PTPP (FTE) Per Employee (\$000)	\$105.7	\$15.0	\$29.9	\$29.2	\$15.0	\$17.3	\$26.0
Salary Expense Per Employee (\$000)	\$95.4	\$62.3	\$71.0	\$70.7	\$64.5	\$76.7	\$70.0
Asset Quality Ratios							
NPAs / Total Assets	0.57%	0.23%	1.13%	0.68%	0.69%	0.22%	0.82%
NPLs / Total Loans	0.60%	0.26%	1.88%	0.91%	0.91%	0.28%	1.17%
LLR / Total Loans	0.33%	0.41%	0.74%	1.11%	0.67%	0.96%	0.92%
NCOs / Average Loans	-0.05%	-0.01%	-0.03%	0.01%	0.03%	0.02%	0.00%

(1) Based on aggregate data unless noted otherwise.

(2) Actual results for Third Federal S&L Association of Cleveland and First Federal S&L Association of Lakewood as of September 30, 2018.

TABLE 1.3

MUTUAL INSTITUTIONS IN OHIO - PERFORMANCE BY ASSET SIZE

OHIO MUTUAL DATA

Includes Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

Results for the 9-Month Period Ending September 30, 2018 (1)							
	>\$500 million (2)		\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	All OH (Excl. >\$500M)
	Third Fed S&L Assoc of Cleveland	First Fed S&L Assoc of Lakewood					
Number of Institutions			6	16	10	7	39
Loan Mix							
Construction & Land Development	0.2%	4.2%	3.7%	4.4%	2.5%	1.5%	3.7%
Farm Loans	0.0%	0.0%	1.1%	4.2%	1.0%	6.1%	2.9%
1-4 Family Loans	99.7%	79.5%	82.1%	70.8%	73.8%	77.5%	75.0%
Multifamily Loans	0.0%	3.5%	3.3%	4.4%	4.8%	1.0%	3.9%
Commercial Real Estate	0.0%	7.2%	5.6%	11.5%	13.6%	9.2%	10.0%
Commercial & Industrial	0.0%	1.6%	3.1%	3.1%	2.4%	3.1%	3.0%
Consumer	0.0%	4.1%	1.2%	1.3%	1.6%	1.5%	1.3%
Deposit Mix							
Demand Deposits	0.1%	2.0%	5.4%	15.0%	8.9%	10.8%	10.4%
NOW Accounts	1.1%	3.7%	13.9%	13.5%	15.2%	8.1%	13.7%
MMDA & Savings Accounts	25.6%	55.3%	38.6%	30.3%	40.7%	44.9%	35.6%
Time Deposits	73.2%	38.9%	42.0%	41.2%	35.2%	36.1%	40.3%
YTD Rates & Yields - Median							
Loans	3.35%	3.68%	4.70%	4.36%	4.80%	4.78%	4.62%
Earning Assets	3.29%	3.51%	3.72%	3.99%	4.16%	4.11%	4.06%
NOW	0.02%	0.18%	0.08%	0.06%	0.06%	0.10%	0.06%
MM & Savings	0.26%	0.59%	0.20%	0.16%	0.17%	0.21%	0.17%
CD	1.65%	1.62%	1.24%	1.23%	1.17%	0.99%	1.13%
Total Interest Bearing Deposits	1.26%	1.02%	0.55%	0.71%	0.59%	0.58%	0.60%
Total Cost of Funds	1.39%	1.06%	0.65%	0.69%	0.58%	0.63%	0.62%

(1) Based on aggregate data unless noted otherwise.

(2) Actual results for Third Federal S&L Association of Cleveland and First Federal S&L Association of Lakewood as of September 30, 2018.

TABLE 2.1

MUTUAL INSTITUTIONS IN THE MIDWEST - PERFORMANCE BY ASSET SIZE

MIDWEST MUTUAL DATA

Includes Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

	Median Results for the 9-Month Period Ending September 30, 2018						All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	All Midwest	
Number of Institutions	13	30	39	32	32	146	39
Balance Sheet / Branch Information							
Total Assets (median results in \$mils)	\$820	\$303	\$137	\$69	\$32	\$117	\$111
Total Loans (median results in \$mils)	\$685	\$200	\$97	\$45	\$19	\$75	\$70
Loan / Asset Ratio	74.2%	66.5%	72.1%	69.5%	65.5%	69.3%	65.7%
Total Deposits (median results in \$mils)	\$622	\$244	\$112	\$54	\$25	\$88	\$82
Average Number of Offices per Institution	16	6	3	2	1	4	3
Deposits per Office (\$mils)	\$884.1	\$49.3	\$49.9	\$36.1	\$20.9	\$114.7	\$34.3
YTD Balance Sheet Growth Rates							
Total Assets	2.4%	1.2%	-1.3%	-1.1%	-3.0%	-1.0%	1.5%
Total Loans	3.2%	5.8%	4.4%	3.2%	0.3%	3.2%	5.7%
Total Deposits	-0.3%	-0.3%	-1.5%	-2.5%	-5.0%	-1.9%	0.4%
5-Year C.A.G.R. (Sept. '13 - Sept. '18)							
Total Assets	3.2%	1.9%	1.0%	0.2%	-1.1%	0.6%	0.6%
Total Loans	5.1%	3.4%	3.7%	1.0%	1.5%	2.2%	2.6%
Total Deposits	2.2%	0.1%	0.9%	0.7%	-1.6%	0.0%	0.7%
Capital Ratios							
Tier 1 Leverage Ratio	15.27%	14.68%	12.89%	14.60%	15.26%	14.32%	15.53%
Tier 1 Risk-Based Capital Ratio	21.28%	22.99%	24.20%	27.73%	29.89%	24.93%	28.87%
Total Risk-Based Capital Ratio	21.89%	23.92%	25.24%	28.32%	31.00%	25.94%	29.74%

Note: Midwest Region consists of the following states: IA, IL, IN, KS, KY, MI, MN, MO, ND, NE, OH, SD, and WI.

TABLE 2.2

MUTUAL INSTITUTIONS IN THE MIDWEST - PERFORMANCE BY ASSET SIZE

MIDWEST MUTUAL DATA

Includes Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

Data shown in \$000 is annualized

	Median Results for the 9-Month Period Ending September 30, 2018						All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	All Midwest	
Number of Institutions	13	30	39	32	32	146	39
Profitability Metrics							
Revenue (median results in \$000)	\$31,107	\$11,058	\$4,767	\$2,370	\$1,062	\$4,252	\$4,045
Net Income (median results in \$000)	\$5,695	\$1,254	\$751	\$320	\$29	\$523	\$453
% of Average Assets							
Net Interest Income (FTE)	2.53%	2.85%	3.13%	3.24%	3.11%	3.08%	3.16%
Noninterest Income	0.47%	0.49%	0.39%	0.27%	0.17%	0.30%	0.45%
Memo: Service Charges	0.06%	0.06%	0.10%	0.05%	0.03%	0.05%	0.08%
Memo: Net Gain on Loan Sales	0.06%	0.07%	0.03%	0.00%	0.00%	0.00%	0.15%
Salary & Benefits Expense	1.43%	1.62%	1.52%	1.58%	1.71%	1.59%	1.60%
Occupancy Expense	0.30%	0.35%	0.30%	0.30%	0.27%	0.30%	0.30%
Other Noninterest Expense	0.79%	0.80%	0.93%	0.99%	1.25%	0.96%	1.11%
Total Noninterest Expense	2.55%	2.72%	2.72%	2.98%	3.16%	2.89%	3.01%
Pre-Tax Pre-Provision (PTPP) (FTE)	0.90%	0.52%	0.70%	0.60%	0.21%	0.64%	0.59%
Net Income (ROAA)	0.63%	0.45%	0.56%	0.43%	0.10%	0.47%	0.45%
Other Profitability Ratios							
Return on Average Equity	3.61%	3.15%	4.33%	3.23%	0.49%	3.19%	3.01%
Efficiency Ratio (FTE)	70.2%	84.7%	79.4%	81.8%	93.5%	82.1%	83.4%
Assets Per Employee (\$mil)	\$5.9	\$4.4	\$4.3	\$4.4	\$4.6	\$4.5	\$4.4
Revenue (FTE) Per Employee (\$000)	\$189.0	\$162.1	\$160.3	\$154.8	\$161.4	\$161.1	\$157.8
PTPP (FTE) Per Employee (\$000)	\$55.0	\$24.8	\$34.3	\$27.7	\$8.4	\$27.7	\$26.0
Salary Expense Per Employee (\$000)	\$79.8	\$75.7	\$71.6	\$65.8	\$72.8	\$73.0	\$70.0
Asset Quality Ratios							
NPAs / Total Assets	0.23%	0.52%	0.50%	0.80%	0.73%	0.60%	0.82%
NPLs / Total Loans	0.36%	0.82%	0.65%	1.14%	1.18%	0.85%	1.17%
LLR / Total Loans	0.50%	0.87%	0.89%	0.84%	0.94%	0.87%	0.92%
NCOs / Average Loans	0.03%	0.01%	0.01%	0.01%	0.00%	0.01%	0.00%

Note: Midwest Region consists of the following states: IA, IL, IN, KS, KY, MI, MN, MO, ND, NE, OH, SD, and WI.

TABLE 2.3

MUTUAL INSTITUTIONS IN THE MIDWEST - PERFORMANCE BY ASSET SIZE

MIDWEST MUTUAL DATA

Includes Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

	Median Results for the 9-Month Period Ending September 30, 2018						All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	All Midwest	
Number of Institutions	13	30	39	32	32	146	39
Loan Mix							
Construction & Land Development	1.0%	3.0%	2.7%	2.1%	0.8%	2.2%	3.7%
Farm Loans	0.0%	0.1%	1.7%	0.3%	2.0%	0.3%	2.9%
1-4 Family Loans	83.3%	64.6%	67.7%	77.2%	79.2%	73.5%	75.0%
Multifamily Loans	1.0%	4.8%	1.7%	1.3%	0.5%	1.5%	3.9%
Commercial Real Estate	1.8%	11.9%	9.8%	5.6%	3.3%	6.4%	10.0%
Commercial & Industrial	1.3%	1.0%	1.7%	0.9%	0.1%	1.0%	3.0%
Consumer	0.4%	0.7%	2.0%	1.8%	1.1%	1.4%	1.3%
Deposit Mix							
Demand Deposits	3.4%	7.8%	8.7%	8.9%	2.5%	7.3%	10.4%
NOW Accounts	4.1%	10.8%	13.3%	9.2%	8.7%	9.5%	13.7%
MMDA & Savings Accounts	38.6%	37.3%	33.1%	36.6%	32.9%	35.3%	35.6%
Time Deposits	47.8%	42.7%	43.4%	44.8%	57.1%	45.7%	40.3%
YTD Rates & Yields - Median							
Loans	3.77%	4.53%	4.40%	4.77%	4.92%	4.59%	4.62%
Earning Assets	3.41%	3.70%	3.98%	4.10%	4.04%	3.92%	4.06%
NOW	0.14%	0.12%	0.10%	0.10%	0.14%	0.11%	0.06%
MM & Savings	0.26%	0.24%	0.19%	0.22%	0.23%	0.22%	0.17%
CD	1.34%	1.31%	1.23%	1.27%	1.14%	1.24%	1.13%
Total Interest Bearing Deposits	0.88%	0.70%	0.71%	0.77%	0.78%	0.76%	0.60%
Total Cost of Funds	0.85%	0.73%	0.71%	0.71%	0.79%	0.74%	0.62%

Note: Midwest Region consists of the following states: IA, IL, IN, KS, KY, MI, MN, MO, ND, NE, OH, SD, and WI.

TABLE 3.1

MUTUAL INSTITUTIONS IN THE U.S. - PERFORMANCE BY ASSET SIZE

NATIONAL MUTUAL DATA

Includes Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

	Median Results for the 9-Month Period Ending September 30, 2018						All Midwest	All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	Nation		
Number of Institutions	142	137	87	67	56	489	146	39
Balance Sheet / Branch Information								
Total Assets (median results in \$mils)	\$947	\$329	\$137	\$76	\$34	\$261	\$117	\$111
Total Loans (median results in \$mils)	\$725	\$224	\$96	\$52	\$22	\$173	\$75	\$70
Loan / Asset Ratio	78.0%	72.9%	73.6%	70.9%	69.9%	74.5%	69.3%	65.7%
Total Deposits (median results in \$mils)	\$760	\$265	\$109	\$60	\$26	\$200	\$88	\$82
Average Number of Offices per Institution	15	5	3	2	1	7	4	3
Deposits per Office (\$mils)	\$162.0	\$70.5	\$50.0	\$41.7	\$22.6	\$84.0	\$114.7	\$34.3
YTD Balance Sheet Growth Rates								
Total Assets	4.8%	3.2%	0.6%	0.3%	-0.6%	2.4%	-1.0%	1.5%
Total Loans	6.6%	5.1%	4.6%	3.8%	1.8%	4.9%	3.2%	5.7%
Total Deposits	6.4%	2.8%	0.1%	-1.1%	-3.5%	2.0%	-1.9%	0.4%
5-Year C.A.G.R. (Sept. '13 - Sept. '18)								
Total Assets	5.4%	3.3%	1.4%	0.2%	-1.0%	2.6%	0.6%	0.6%
Total Loans	7.2%	5.5%	3.8%	1.7%	1.8%	5.0%	2.2%	2.6%
Total Deposits	5.5%	3.0%	1.0%	0.4%	-1.5%	2.2%	0.0%	0.7%
Capital Ratios								
Tier 1 Leverage Ratio	11.47%	12.61%	12.86%	14.53%	17.70%	12.68%	14.32%	15.53%
Tier 1 Risk-Based Capital Ratio	15.38%	20.72%	24.20%	27.43%	36.46%	20.22%	24.93%	28.87%
Total Risk-Based Capital Ratio	16.47%	21.66%	25.24%	28.63%	37.63%	21.30%	25.94%	29.74%



TABLE 3.2

MUTUAL INSTITUTIONS IN THE U.S. - PERFORMANCE BY ASSET SIZE

NATIONAL MUTUAL DATA

Includes Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

Data shown in \$000 is annualized

	Median Results for the 9-Month Period Ending September 30, 2018						All Midwest	All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	Nation		
Number of Institutions	142	137	87	67	56	489	146	39
Profitability Metrics								
Revenue (median results in \$000)	\$35,335	\$11,625	\$4,748	\$2,524	\$1,175	\$8,948	\$4,252	\$4,045
Net Income (median results in \$000)	\$6,963	\$1,757	\$687	\$311	\$107	\$1,332	\$523	\$453
% of Average Assets								
Net Interest Income (FTE)	3.14%	3.08%	3.09%	3.24%	3.14%	3.13%	3.08%	3.16%
Noninterest Income	0.47%	0.36%	0.29%	0.26%	0.15%	0.34%	0.30%	0.45%
Memo: Service Charges	0.09%	0.09%	0.06%	0.05%	0.01%	0.07%	0.05%	0.08%
Memo: Net Gain on Loan Sales	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.15%
Salary & Benefits Expense	1.54%	1.59%	1.52%	1.57%	1.67%	1.57%	1.59%	1.60%
Occupancy Expense	0.31%	0.31%	0.28%	0.28%	0.26%	0.30%	0.30%	0.30%
Other Noninterest Expense	0.76%	0.84%	0.93%	0.99%	1.13%	0.88%	0.96%	1.11%
Total Noninterest Expense	2.75%	2.77%	2.72%	2.78%	3.07%	2.77%	2.89%	3.01%
Pre-Tax Pre-Provision (PTPP) (FTE)	0.93%	0.84%	0.66%	0.57%	0.47%	0.79%	0.64%	0.59%
Net Income (ROAA)	0.74%	0.57%	0.48%	0.42%	0.32%	0.58%	0.47%	0.45%
Other Profitability Ratios								
Return on Average Equity	6.40%	4.48%	3.89%	2.84%	1.88%	4.42%	3.19%	3.01%
Efficiency Ratio (FTE)	72.7%	77.5%	81.3%	82.7%	86.9%	77.5%	82.1%	83.4%
Assets Per Employee (\$mil)	\$6.1	\$5.7	\$5.5	\$5.5	\$5.2	\$5.8	\$4.5	\$4.4
Revenue (FTE) Per Employee (\$000)	\$179.3	\$189.3	\$169.1	\$174.7	\$192.4	\$205.4	\$161.1	\$157.8
PTPP (FTE) Per Employee (\$000)	\$57.6	\$39.6	\$32.8	\$31.9	\$22.9	\$42.5	\$27.7	\$26.0
Salary Expense Per Employee (\$000)	\$94.7	\$82.7	\$74.8	\$75.9	\$76.4	\$84.0	\$73.0	\$70.0
Asset Quality Ratios								
NPAs / Total Assets	0.39%	0.50%	0.50%	0.68%	0.75%	0.49%	0.60%	0.82%
NPLs / Total Loans	0.47%	0.71%	0.66%	0.85%	0.95%	0.59%	0.85%	1.17%
LLR / Total Loans	0.86%	0.86%	0.82%	0.92%	0.80%	0.85%	0.87%	0.92%
NCOs / Average Loans	0.01%	0.01%	0.01%	0.01%	0.00%	0.01%	0.01%	0.00%



TABLE 3.3

MUTUAL INSTITUTIONS IN THE U.S. - PERFORMANCE BY ASSET SIZE

NATIONAL MUTUAL DATA

Includes Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

	Median Results for the 9-Month Period Ending September 30, 2018					Nation	All Midwest	All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million			
Number of Institutions	142	137	87	67	56	489	146	39
Loan Mix								
Construction & Land Development	4.8%	3.4%	2.6%	2.2%	1.6%	3.2%	2.2%	3.7%
Farm Loans	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	2.9%
1-4 Family Loans	51.3%	66.0%	72.8%	81.8%	81.0%	68.8%	73.5%	75.0%
Multifamily Loans	4.0%	2.4%	1.1%	0.6%	1.3%	2.6%	1.5%	3.9%
Commercial Real Estate	24.5%	16.7%	8.4%	4.8%	4.3%	12.7%	6.4%	10.0%
Commercial & Industrial	4.8%	3.0%	1.1%	0.5%	0.0%	2.3%	1.0%	3.0%
Consumer	0.4%	0.8%	1.5%	1.4%	1.1%	0.9%	1.4%	1.3%
Deposit Mix								
Demand Deposits	6.0%	11.3%	9.4%	7.5%	1.4%	8.0%	7.3%	10.4%
NOW Accounts	4.1%	11.6%	12.3%	9.4%	0.0%	8.2%	9.5%	13.7%
MMDA & Savings Accounts	54.2%	37.2%	33.1%	31.4%	29.4%	37.7%	35.3%	35.6%
Time Deposits	30.2%	34.9%	44.3%	45.9%	68.3%	35.7%	45.7%	40.3%
YTD Rates & Yields - Median								
Loans	4.30%	4.53%	4.54%	4.82%	5.02%	4.51%	4.59%	4.62%
Earning Assets	3.96%	3.92%	4.08%	4.08%	4.06%	3.97%	3.92%	4.06%
NOW	0.21%	0.15%	0.11%	0.11%	0.14%	0.15%	0.11%	0.06%
MM & Savings	0.31%	0.31%	0.22%	0.25%	0.25%	0.28%	0.22%	0.17%
CD	1.41%	1.31%	1.29%	1.26%	1.16%	1.32%	1.24%	1.13%
Total Interest Bearing Deposits	0.75%	0.74%	0.77%	0.80%	0.86%	0.77%	0.76%	0.60%
Total Cost of Funds	0.74%	0.74%	0.79%	0.79%	0.88%	0.76%	0.74%	0.62%

**EXHIBIT A
OHIO MUTUAL PERFORMANCE**

**INCOME STATEMENT
AS % OF AVERAGE ASSETS**

For the 9-Month Period Ending 09/30/2018

Name	City	Net Interest Income		Non Interest Income		Service Charge Income		Gain on Sale of Loans		Non Interest Expense		Salary & Benefits Expense		Occupancy Expense		Other Noninterest Expense		Pre-Tax Pre-Provision	
		% of Avg. Assets	Rank (Hi/Low)	% of Avg. Assets	Rank (Hi/Low)	% of Avg. Assets	Rank (Hi/Low)	% of Avg. Assets	Rank (Hi/Low)	% of Avg. Assets	Rank (Low/Hi)	% of Avg. Assets	Rank (Low/Hi)	% of Avg. Assets	Rank (Low/Hi)	% of Avg. Assets	Rank (Low/Hi)	% of Avg. Assets	Rank (Hi/Low)
Third Fed S&L Assoc of Cleveland	Cleveland	1.98	41	0.11	35	0.01	37	0.03	17	1.31	1	0.71	1	0.19	9	0.41	1	0.78	11
First Fed S&L Assoc of Lakewood	Lakewood	2.44	40	0.46	11	0.06	18	0.10	9	2.55	10	1.43	12	0.33	23	0.79	4	0.35	30
First Fed S&L Assoc of Lorain	Lorain	3.01	28	0.42	14	0.16	3	0.01	19	3.22	26	1.75	31	0.38	30	1.09	19	0.20	34
Belmont Savings Bank	Bellaire	2.80	34	0.07	40	0.07	14	0.00	20	1.97	2	0.82	2	0.21	10	0.94	10	0.91	6
Fairfield Fed S&L Assoc	Lancaster	3.36	13	0.19	29	0.11	10	0.00	20	2.87	15	1.83	32	0.24	12	0.80	5	0.68	18
First Fed Bank of Ohio	Galion	2.72	36	0.68	5	0.03	27	0.12	7	2.88	16	1.47	15	0.37	28	1.04	16	0.52	22
First Fed S&L Assoc of Newark	Newark	2.90	32	0.51	9	0.07	14	0.07	12	3.06	20	1.63	25	0.42	34	1.01	14	0.35	29
Harrison B&L Assoc	Harrison	3.40	11	0.10	36	0.03	27	0.00	20	2.33	6	1.50	18	0.17	5	0.66	2	1.17	3
Greenville Fed (MHC)	Greenville	3.17	20	0.60	7	0.14	4	0.07	12	3.07	22	1.52	19	0.39	32	1.16	21	0.70	17
Cincinnati Fed (MHC)	Cincinnati	2.70	38	1.48	3	0.19	1	1.12	3	3.41	32	1.87	33	0.25	14	1.29	30	0.78	12
First Fed S&L Assoc of Delta	Delta	3.06	27	0.34	17	0.07	14	0.00	20	3.06	20	1.49	16	0.36	27	1.21	25	0.35	31
Southern Hills Community Bank	Leesburg	4.02	1	0.22	27	0.13	8	0.00	20	3.81	37	2.06	36	0.33	23	1.42	36	0.43	26
Wilmington Savings Bank	Wilmington	2.98	29	0.25	25	0.04	24	0.00	20	2.82	14	1.49	16	0.13	2	1.20	24	0.42	28
Peoples S&L Co	Bucyrus	3.09	23	0.14	34	0.02	33	0.00	20	2.64	13	1.46	13	0.31	20	0.87	9	0.59	21
Citizens Fed S&L Assoc	Bellefontaine	2.78	35	0.28	20	0.03	27	0.12	7	2.57	12	1.55	21	0.16	4	0.86	8	0.49	24
Mercer Savings Bank	Celina	3.39	12	0.44	12	0.12	9	0.05	15	3.01	19	1.52	19	0.30	19	1.19	22	0.82	9
Home S&L Co of Kenton, Ohio	Kenton	3.25	18	0.09	38	0.02	33	0.00	20	2.00	3	0.92	3	0.14	3	0.94	10	1.35	2
Miami Savings Bank	Miamitown	3.33	16	0.43	13	0.02	33	0.23	5	2.27	5	1.35	8	0.24	12	0.68	3	1.49	1
Peoples Savings Bank	Urbana	4.00	2	0.27	22	0.19	1	0.00	20	3.60	33	2.03	35	0.38	30	1.19	22	0.67	19
New Carlisle Fed Savings Bank	New Carlisle	3.46	10	0.62	6	0.14	4	0.19	6	3.24	28	1.64	26	0.25	14	1.35	34	0.84	8
Valley Central Bank	Liberty Township	3.36	13	0.48	10	0.04	24	0.27	4	3.72	35	1.89	34	0.31	20	1.52	37	0.12	36
Van Wert Fed Savings Bank	Van Wert	2.47	39	0.15	33	0.01	37	0.00	20	2.19	4	1.18	6	0.17	5	0.84	7	0.43	27
First Fed S&L Assoc of Van Wert	Van Wert	2.72	36	0.29	19	0.05	22	0.00	20	2.41	8	1.41	11	0.17	5	0.83	6	0.60	20
Fidelity Fed S&L Assoc of Delaware	Delaware	3.09	23	0.17	31	0.04	24	0.03	17	2.99	18	1.30	7	0.37	28	1.32	31	0.26	33
Monroe Fed S&L Assoc	Tipp City	3.29	17	0.38	15	0.09	12	0.00	20	3.23	27	1.61	24	0.29	18	1.33	33	0.44	25
First Mutual Bank, FSB	Belpre	3.56	8	0.10	36	0.09	12	0.00	20	3.87	38	1.56	22	0.53	38	1.78	39	-0.22	39
Cincinnati S&L Co	Cincinnati	3.93	3	0.35	16	0.03	27	0.08	11	3.76	36	2.19	38	0.33	23	1.24	28	0.51	23
Community Savings Bank	Bethel	3.68	5	0.24	26	0.01	37	0.04	16	3.10	25	1.68	29	0.18	8	1.24	28	0.82	10
Conneaut Savings Bank	Conneaut	3.07	26	0.27	22	0.06	18	0.00	20	3.07	22	1.35	8	0.51	37	1.21	25	0.27	32
Peoples First Savings Bank	Mason	3.24	19	1.01	4	0.05	22	0.10	9	3.27	31	1.60	23	0.32	22	1.35	34	0.98	5
Covington S&L Assoc	Covington	2.92	31	0.28	20	0.10	11	0.00	20	2.36	7	1.13	5	0.25	14	0.98	12	0.85	7
Warsaw Fed S&L Assoc	Cincinnati	2.86	33	3.82	2	0.06	18	2.75	2	6.91	40	3.83	40	0.58	40	2.50	40	-0.23	40
Galion Building and Loan Bank	Galion	3.08	25	0.32	18	0.06	18	0.00	20	3.24	28	1.65	27	0.56	39	1.03	15	0.16	35
Liberty Bank	Ironton	3.77	4	0.26	24	0.02	33	0.00	20	3.26	30	1.66	28	0.47	36	1.13	20	0.77	14
Peoples S&L Co	West Liberty	3.56	8	0.22	27	0.14	4	0.00	20	3.07	22	1.74	30	0.34	26	0.99	13	0.70	16
Brookville B&S Assoc	Brookville	3.36	13	0.19	29	0.14	4	0.00	20	2.48	9	1.02	4	0.42	34	1.04	16	1.07	4
American Savings Bank	Middletown	3.61	7	0.54	8	0.07	14	0.07	12	4.21	39	2.20	39	0.39	32	1.62	38	-0.06	37
Home Savings Bank of Wapakoneta	Wapakoneta	3.63	6	0.05	41	0.03	27	0.00	20	2.92	17	1.46	13	0.23	11	1.23	27	0.76	15
First Fed S&L Assoc of Centerburg	Centerburg	3.16	21	0.17	31	0.00	40	0.00	20	2.55	10	1.40	10	0.09	1	1.06	18	0.78	13
New Foundation Savings Bank	Cincinnati	2.98	29	9.97	1	0.03	27	9.74	1	13.11	41	9.37	41	0.64	41	3.10	41	-0.16	38
Equitable S&L Co	Cadiz	3.12	22	0.08	39	0.00	40	0.00	20	3.65	34	2.06	36	0.27	17	1.32	31	-0.45	41
Ohio Mutuals	# of Mutuals	Agg.		Agg.		Agg.		Agg.		Agg.		Agg.		Agg.		Agg.		Agg.	
>\$500 million	2	2.03		0.15		0.01		0.04		1.45		0.79		0.21		0.45		0.73	
\$200 - \$500 million	6	3.01		0.31		0.09		0.03		2.70		1.47		0.30		0.94		0.62	
\$100 - \$200 million	16	3.17		0.42		0.08		0.05		2.95		1.56		0.27		1.12		0.64	
\$50 - \$100 million	10	3.36		0.65		0.06		0.26		3.59		1.81		0.39		1.39		0.42	
<\$50 million	7	3.43		1.04		0.08		0.83		3.96		2.27		0.34		1.36		0.51	
All Ohio (Excl. >\$500 million)	39	3.16		0.45		0.08		0.15		3.01		1.60		0.30		1.11		0.59	
Midwest Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	13	2.53		0.47		0.06		0.06		2.55		1.43		0.30		0.79		0.90	
\$200 - \$500 million	30	2.85		0.49		0.06		0.07		2.72		1.62		0.35		0.80		0.52	
\$100 - \$200 million	39	3.13		0.39		0.10		0.03		2.72		1.52		0.30		0.93		0.70	
\$50 - \$100 million	32	3.24		0.27		0.05		0.00		2.98		1.58		0.30		0.99		0.60	
<\$50 million	32	3.11		0.17		0.03		0.00		3.16		1.71		0.27		1.25		0.21	
All	146	3.08		0.30		0.05		0.00		2.89		1.59		0.30		0.96		0.64	
U. S. Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	142	3.14		0.47		0.09		0.01		2.75		1.54		0.31		0.76		0.93	
\$200 - \$500 million	137	3.08		0.36		0.09		0.01		2.77		1.59		0.31		0.84		0.84	
\$100 - \$200 million	87	3.09		0.29		0.06		0.00		2.72		1.52		0.28		0.93		0.66	
\$50 - \$100 million	67	3.24		0.26		0.05		0.00		2.78		1.57		0.28		0.99		0.57	
<\$50 million	56	3.14		0.15		0.01		0.00		3.07		1.67		0.26		1.13		0.47	
All	489	3.13		0.34		0.07		0.00		2.77		1.57		0.30		0.88		0.79	

**EXHIBIT A
OHIO MUTUAL PERFORMANCE**

**OTHER PROFITABILITY
METRICS**

For the 9-Month Period Ending 09/30/2018

Name	City	Annualized Revenue		Annualized Revenue/ Emp.		Annualized Net Income		Return on Average Assets		Return on Average Equity		Efficiency Ratio (FTE)		Assets per Employee		Annualized PTPP/ Emp.		Annual Salary & Benefits/ Emp.	
		\$000	Rank (Hi/Low)	\$000	Rank (Hi/Low)	\$000	Rank (Hi/Low)	%	Rank (Hi/Low)	%	Rank (Hi/Low)	%	Rank (Low/Hi)	\$ mils	Rank (Hi/Low)	\$000	Rank (Hi/Low)	\$000	Rank (Hi/Low)
Third Fed S&L Assoc of Cleveland	Cleveland	\$289,391	1	\$282.3	1	\$87,113	1	0.63	12	5.80	4	62.3	3	\$13.8	1	\$105.7	1	\$95.4	4
First Fed S&L Assoc of Lakewood	Lakewood	\$53,495	2	\$125.9	35	\$5,309	2	0.29	28	2.88	23	88.0	27	\$4.5	18	\$15.0	28	\$62.3	28
First Fed S&L Assoc of Lorain	Lorain	\$14,273	3	\$147.1	26	\$985	10	0.24	33	1.59	33	94.0	34	\$4.3	21	\$8.8	34	\$75.3	16
Belmont Savings Bank	Bellaire	\$11,373	4	\$196.1	9	\$2,797	3	0.71	5	4.42	12	68.4	5	\$6.6	5	\$61.9	5	\$56.2	34
Fairfield Fed S&L Assoc	Lancaster	\$9,359	5	\$183.5	12	\$1,403	5	0.53	16	4.95	9	80.9	15	\$5.1	12	\$35.1	13	\$94.6	5
First Fed Bank of Ohio	Galion	\$7,975	6	\$126.6	34	\$1,109	7	0.47	20	3.18	21	84.7	24	\$3.7	32	\$19.3	25	\$54.7	36
First Fed S&L Assoc of Newark	Newark	\$7,207	9	\$124.3	36	\$572	16	0.27	29	1.68	31	89.7	30	\$3.8	29	\$12.8	32	\$59.4	30
Harrison B&L Assoc	Harrison	\$7,640	7	\$231.5	3	\$1,008	9	0.46	21	3.12	22	66.5	4	\$6.6	6	\$77.5	4	\$99.4	3
Greenville Fed (MHC)	Greenville	\$6,604	10	\$137.6	30	\$932	11	0.53	16	4.84	10	81.3	17	\$3.8	31	\$25.7	23	\$55.6	35
Cincinnati Fed (MHC)	Cincinnati	\$7,336	8	\$163.0	20	\$1,020	8	0.58	13	5.37	6	81.4	19	\$3.9	27	\$30.3	17	\$72.9	19
First Fed S&L Assoc of Delta	Delta	\$5,492	12	\$137.3	31	\$416	24	0.26	30	2.11	26	89.9	31	\$4.1	23	\$13.9	30	\$60.1	29
Southern Hills Community Bank	Leesburg	\$6,349	11	\$141.1	28	\$369	26	0.25	31	1.68	31	89.2	29	\$3.6	33	\$14.2	29	\$68.5	23
Wilmington Savings Bank	Wilmington	\$5,291	13	\$230.0	4	\$533	18	0.33	27	1.86	29	87.1	25	\$6.8	3	\$29.7	18	\$106.3	1
Peoples S&L Co	Bucyrus	\$4,507	18	\$150.2	24	\$808	12	0.58	13	2.81	25	81.8	20	\$4.6	17	\$27.4	20	\$68.0	24
Citizens Fed S&L Assoc	Bellefontaine	\$4,132	21	\$153.0	23	\$519	21	0.38	26	3.36	20	83.9	22	\$5.0	14	\$24.6	24	\$77.4	14
Mercer Savings Bank	Celina	\$4,748	15	\$143.9	27	\$631	14	0.51	19	5.28	7	78.5	11	\$4.0	26	\$30.9	16	\$57.3	32
Home S&L Co of Kenton, Ohio	Kenton	\$4,045	22	\$212.9	5	\$1,283	6	1.06	2	3.88	16	59.6	1	\$6.7	4	\$86.0	2	\$58.8	31
Miami Savings Bank	Miamitown	\$4,683	16	\$212.8	6	\$1,429	4	1.15	1	7.45	1	60.4	2	\$5.7	9	\$84.2	3	\$76.4	15
Peoples Savings Bank	Urbana	\$4,997	14	\$172.3	14	\$527	19	0.45	22	5.05	8	84.3	23	\$4.1	22	\$27.0	21	\$81.9	11
New Carlisle Fed Savings Bank	New Carlisle	\$4,652	17	\$172.3	15	\$748	13	0.66	9	6.61	3	79.4	13	\$4.3	20	\$35.5	12	\$69.1	22
Valley Central Bank	Liberty Township	\$4,172	20	\$149.0	25	\$89	35	0.08	37	0.32	37	96.9	36	\$4.0	25	\$4.6	36	\$73.3	17
Van Wert Fed Savings Bank	Van Wert	\$2,997	29	\$199.8	8	\$453	22	0.40	24	1.90	27	83.7	21	\$7.4	2	\$32.5	15	\$90.1	7
First Fed S&L Assoc of Van Wert	Van Wert	\$3,264	27	\$171.8	16	\$617	15	0.57	15	2.85	24	80.0	14	\$5.6	10	\$34.4	14	\$80.6	13
Fidelity Fed S&L Assoc of Delaware	Delaware	\$3,379	25	\$168.9	19	\$253	32	0.24	33	1.17	34	92.0	32	\$5.2	11	\$13.5	31	\$67.3	25
Monroe Fed S&L Assoc	Tipp City	\$3,557	24	\$161.7	22	\$397	25	0.41	23	3.55	19	88.0	28	\$4.4	19	\$19.3	26	\$70.8	21
First Mutual Bank, FSB	Belpre	\$3,324	26	\$118.7	37	-\$191	41	-0.21	40	-1.96	40	101.7	39	\$3.3	37	-\$7.0	40	\$50.7	39
Cincinnati S&L Co	Cincinnati	\$3,779	23	\$140.0	29	\$355	28	0.40	24	1.69	30	88.0	26	\$3.3	35	\$16.8	27	\$71.7	20
Community Savings Bank	Bethel	\$3,057	28	\$191.1	11	\$520	20	0.67	7	4.13	15	77.8	10	\$4.9	16	\$39.9	9	\$81.9	12
Conneaut Savings Bank	Conneaut	\$2,580	31	\$129.0	33	\$195	33	0.25	31	1.88	28	92.1	33	\$3.8	30	\$10.3	33	\$52.1	38
Peoples First Savings Bank	Mason	\$2,880	30	\$169.4	18	\$541	17	0.80	4	7.33	2	77.0	9	\$4.1	24	\$39.0	10	\$63.6	27
Covington S&L Assoc	Covington	\$2,220	33	\$105.7	39	\$441	23	0.64	10	4.20	14	73.5	7	\$3.3	36	\$28.0	19	\$37.2	41
Warsaw Fed S&L Assoc	Cincinnati	\$4,332	19	\$180.5	13	-\$121	40	-0.19	39	-1.47	39	103.5	40	\$2.6	40	-\$6.3	39	\$103.6	2
Galion Building and Loan Bank	Galion	\$2,123	35	\$111.7	38	\$77	36	0.12	35	1.06	35	95.4	35	\$3.3	38	\$5.1	35	\$54.3	37
Liberty Bank	Ironton	\$2,192	34	\$137.0	32	\$347	29	0.64	10	4.22	13	81.0	16	\$3.3	34	\$26.1	22	\$56.3	33
Peoples S&L Co	West Liberty	\$1,936	36	\$193.6	10	\$269	30	0.53	16	3.79	17	81.3	17	\$4.9	15	\$36.1	11	\$89.5	8
Brookville B&S Assoc	Brookville	\$1,543	38	\$171.4	17	\$365	27	0.84	3	4.56	11	69.9	6	\$5.0	13	\$51.6	6	\$49.5	40
American Savings Bank	Middletown	\$1,789	37	\$162.7	21	\$37	37	0.09	36	0.48	36	101.6	38	\$3.9	28	-\$2.5	38	\$86.2	9
Home Savings Bank of Wapakoneta	Wapakoneta	\$1,428	39	\$238.0	2	\$264	31	0.68	6	5.50	5	79.2	12	\$6.4	7	\$49.3	7	\$94.4	6
First Fed S&L Assoc of Centerburg	Centerburg	\$805	40	\$201.3	7	\$163	34	0.67	7	3.58	18	76.7	8	\$5.8	8	\$47.0	8	\$84.7	10
New Foundation Savings Bank	Cincinnati	\$2,525	32	\$101.0	41	-\$20	38	-0.10	38	-0.95	38	101.2	37	\$0.8	41	-\$1.2	37	\$73.1	18
Equitable S&L Co	Cadiz	\$417	41	\$104.3	40	-\$85	39	-0.65	41	-3.15	41	114.1	41	\$3.2	39	-\$14.7	41	\$67.0	26
Ohio Mutuals	# of Mutuals	Median		Agg.		Median		Agg.		Agg.		Agg.		Agg.		Agg.		Agg.	
>\$500 million	2	\$171,443		\$236.5		\$46,211		0.59		5.48		66.3		\$11.0		\$79.1		\$85.7	
\$200 - \$500 million	6	\$8,667		\$160.6		\$1,059		0.45		3.09		81.4		\$4.8		\$29.9		\$71.0	
\$100 - \$200 million	16	\$4,667		\$163.1		\$575		0.50		3.19		82.0		\$4.6		\$29.2		\$70.7	
\$50 - \$100 million	10	\$2,969		\$143.1		\$351		0.34		2.40		88.9		\$3.6		\$15.0		\$64.5	
<\$50 million	7	\$1,543		\$151.4		\$163		0.43		2.68		88.6		\$3.3		\$17.3		\$76.7	
All Ohio (Excl. >\$500 million)	39	\$4,045		\$157.8		\$453		0.45		3.01		83.4		\$4.4		\$26.0		\$70.0	
Midwest Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	13	\$31,107		\$189.0		\$5,695		0.63		3.61		70.2		\$5.9		\$55.0		\$79.8	
\$200 - \$500 million	30	\$11,058		\$162.1		\$1,254		0.45		3.15		84.7		\$4.4		\$24.8		\$75.7	
\$100 - \$200 million	39	\$4,767		\$160.3		\$751		0.56		4.33		79.4		\$4.3		\$34.3		\$71.6	
\$50 - \$100 million	32	\$2,370		\$154.8		\$320		0.43		3.23		81.8		\$4.4		\$27.7		\$65.8	
<\$50 million	32	\$1,062		\$161.4		\$29		0.10		0.49		93.5		\$4.6		\$8.4		\$72.8	
All	146	\$4,252		\$161.1		\$523		0.47		3.19		82.1		\$4.5		\$27.7		\$73.0	
U. S. Mutuals	# of Mutuals	Median		\$220.7		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	142	\$35,335		\$179.3		\$6,963		0.74		6.40		72.7		\$6.1	13	\$57.6		\$94.7	
\$200 - \$500 million	137	\$11,625		\$189.3		\$1,757		0.57		4.48		77.5		\$5.7	11	\$39.6		\$82.7	
\$100 - \$200 million	87	\$4,748		\$169.1		\$687		0.48		3.89		81.3		\$5.5	14	\$32.8		\$74.8	
\$50 - \$100 million	67	\$2,524		\$174.7		\$311		0.42		2.84		82.7		\$5.5	8	\$31.9		\$75.9	
<\$50 million	56	\$1,175		\$192.4		\$107		0.32		1.88		86.9		\$5.2	8	\$22.9		\$76.4	
All	489	\$8,948		\$205.4		\$1,332		0.58		4.42		77.5		\$5.8	11	\$42.5		\$84.0	

**EXHIBIT A
OHIO MUTUAL PERFORMANCE**

**CAPITAL RATIOS,
ASSET QUALITY & BRANCH DATA**

For the 9-Month Period Ending 09/30/2018

Name	City	Tier 1 Leverage Ratio		Tier 1 Risk-Based Ratio		Total Risk-Based Ratio		NPAs/ Total Assets		NPLs/ Total Loans		ALLL/ Total Loans		NCOs/ Average Loans		Number of Branch Offices		Deposits per Office	
		%	Rank (Hi/Low)	%	Rank (Hi/Low)	%	Rank (Hi/Low)	%	Rank (Low/Hi)	%	Rank (Low/Hi)	%	Rank (Hi/Low)	%	Rank (Low/Hi)	#	Rank (Hi/Low)	\$mls	Rank (Hi/Low)
Third Fed S&L Assoc of Cleveland	Cleveland	10.87	36	19.91	31	20.46	31	0.57	26	0.60	22	0.33	34	-0.05	4	38	1	\$201.1	1
First Fed S&L Assoc of Lakewood	Lakewood	10.11	38	15.10	37	15.63	38	0.23	15	0.26	14	0.41	29	-0.01	8	18	2	\$63.2	7
First Fed S&L Assoc of Lorain	Lorain	15.90	15	32.42	16	33.31	16	2.91	41	4.61	41	0.74	18	-0.13	3	7	4	\$47.7	13
Belmont Savings Bank	Bellaire	17.69	12	66.86	1	68.15	1	0.34	20	1.43	32	2.16	2	-0.15	1	4	9	\$72.4	6
Fairfield Fed S&L Assoc	Lancaster	11.00	34	22.62	29	23.19	29	0.75	30	0.82	26	0.32	35	0.02	27	3	12	\$75.5	5
First Fed Bank of Ohio	Galion	15.54	17	34.01	11	34.67	11	0.45	22	0.38	20	0.71	19	0.01	23	8	3	\$23.2	29
First Fed S&L Assoc of Newark	Newark	15.47	19	24.85	26	25.43	27	0.25	18	0.32	16	0.46	26	0.03	29	5	7	\$35.9	16
Harrison B&L Assoc	Harrison	15.12	22	28.14	19	29.09	17	1.24	35	2.15	36	0.94	10	0.00	10	3	12	\$58.9	9
Greenville Fed (MHC)	Greenville	11.09	33	14.73	38	15.44	39	0.16	11	0.14	8	0.60	23	0.03	29	3	12	\$50.4	12
Cincinnati Fed (MHC)	Cincinnati	11.18	32	15.40	36	16.50	36	0.22	14	0.24	11	0.89	13	0.00	10	4	9	\$29.4	21
First Fed S&L Assoc of Delta	Delta	12.42	28	33.07	13	33.35	15	0.59	27	1.10	29	0.20	41	0.00	10	6	6	\$23.7	28
Southern Hills Community Bank	Leesburg	15.27	21	25.00	25	25.90	26	1.21	34	1.64	34	0.77	16	0.00	10	7	4	\$19.1	35
Wilmington Savings Bank	Wilmington	17.28	13	27.00	21	28.32	20	2.74	40	3.09	40	5.09	1	-0.14	2	2	21	\$53.6	11
Peoples S&L Co	Bucyrus	21.01	6	61.90	2	62.26	2	1.12	32	2.61	37	0.30	37	0.07	37	2	21	\$53.9	10
Citizens Fed S&L Assoc	Bellefontaine	12.83	27	26.53	22	26.96	22	0.24	17	0.34	18	0.29	39	0.01	23	2	21	\$59.1	8
Mercer Savings Bank	Celina	9.47	40	14.40	40	14.99	40	0.74	29	0.88	27	0.46	26	0.05	35	4	9	\$25.6	27
Home S&L Co of Kenton, Ohio	Kenton	27.84	1	35.33	10	36.59	10	0.26	19	0.34	19	1.47	4	0.17	40	1	35	\$77.5	4
Miami Savings Bank	Miamitown	15.75	16	25.25	24	26.50	24	0.24	16	0.31	15	1.23	6	-0.01	8	3	12	\$35.2	18
Peoples Savings Bank	Urbana	10.04	39	14.73	38	15.95	37	1.86	38	1.99	35	0.89	13	0.06	36	2	21	\$45.5	14
New Carlisle Fed Savings Bank	New Carlisle	10.13	37	12.98	41	14.17	41	0.57	25	0.65	23	1.07	7	-0.03	5	3	12	\$27.1	24
Valley Central Bank	Liberty Township	25.14	2	37.70	8	38.96	8	0.13	8	0.15	9	0.93	11	0.00	10	2	21	\$35.9	17
Van Wert Fed Savings Bank	Van Wert	21.50	4	51.43	3	51.90	3	0.14	9	0.24	12	0.35	33	0.00	10	1	35	\$86.2	2
First Fed S&L Assoc of Van Wert	Van Wert	20.71	7	50.99	4	51.35	4	0.16	10	0.33	17	0.30	37	0.00	10	1	35	\$84.2	3
Fidelity Fed S&L Assoc of Delaware	Delaware	21.50	4	49.25	5	49.83	5	0.00	1	0.00	1	0.52	25	-0.02	7	2	21	\$41.5	15
Monroe Fed S&L Assoc	Tipp City	12.32	29	18.30	34	19.20	34	0.68	28	0.94	28	0.83	15	0.16	39	3	12	\$27.2	22
First Mutual Bank, FSB	Belpre	8.36	41	19.78	32	20.10	32	1.27	36	2.69	39	0.31	36	0.01	23	5	7	\$15.6	39
Cincinnati S&L Co	Cincinnati	23.87	3	33.64	12	34.61	12	1.15	33	1.26	30	0.77	16	0.01	23	3	12	\$20.6	31
Community Savings Bank	Bethel	16.32	14	27.26	20	27.74	21	0.19	13	0.25	13	0.37	32	-0.03	5	2	21	\$32.3	20
Conneaut Savings Bank	Conneaut	14.53	23	32.54	14	33.39	14	0.54	24	0.70	25	0.63	20	0.03	29	3	12	\$20.1	32
Peoples First Savings Bank	Mason	11.20	31	18.04	35	19.29	33	0.10	7	0.12	7	1.00	9	0.00	10	2	21	\$26.5	26
Covington S&L Assoc	Covington	15.29	20	35.97	9	36.66	9	0.04	6	0.08	6	0.54	24	0.00	10	3	12	\$19.4	34
Warsaw Fed S&L Assoc	Cincinnati	13.21	25	21.30	30	22.55	30	0.98	31	1.30	31	1.26	5	0.10	38	2	21	\$27.1	25
Galion Building and Loan Bank	Galion	11.80	30	26.06	23	26.72	23	0.53	23	0.68	24	0.43	28	0.03	29	2	21	\$27.1	23
Liberty Bank	Ironton	15.54	17	28.57	17	28.89	19	1.30	37	1.64	33	0.28	40	0.04	34	2	21	\$22.1	30
Peoples S&L Co	West Liberty	14.47	24	24.81	27	26.08	25	0.04	5	0.04	5	1.89	3	0.03	29	2	21	\$19.8	33
Brookville B&S Assoc	Brookville	18.98	10	32.46	15	33.71	15	0.38	21	0.53	21	1.01	8	0.00	10	2	21	\$18.4	36
American Savings Bank	Middletown	18.20	11	28.53	18	29.01	18	0.18	12	0.24	10	0.41	29	0.02	27	2	21	\$17.2	38
Home Savings Bank of Wapakoneta	Wapakoneta	12.90	26	22.87	28	23.69	28	0.00	1	0.00	1	0.63	20	0.00	10	1	35	\$32.6	19
First Fed S&L Assoc of Centerburg	Centerburg	19.47	9	40.52	7	41.73	7	0.00	1	0.00	1	0.93	11	0.00	10	1	35	\$18.0	37
New Foundation Savings Bank	Cincinnati	10.95	35	18.66	33	19.20	34	0.00	1	0.00	1	0.39	31	0.00	10	1	35	\$13.0	40
Equitable S&L Co	Cadiz	20.49	8	43.63	6	44.48	6	1.89	39	2.62	38	0.61	22	0.33	41	1	35	\$6.0	41
Ohio Mutuals	# of Mutuals	Agg.		Agg.		Agg.		Agg.		Agg.		Agg.		Agg.		Average		Agg.	
>\$500 million	2	10.78		19.22		19.77		0.53		0.56		0.34		-0.03		28		\$180.5	
\$200 - \$500 million	6	15.35		33.50		34.31		1.13		1.88		0.74		-0.03		5		\$46.4	
\$100 - \$200 million	16	16.00		27.04		27.94		0.68		0.91		1.11		0.01		3		\$36.9	
\$50 - \$100 million	10	14.34		25.76		26.56		0.69		0.91		0.67		0.03		3		\$22.6	
<\$50 million	7	16.32		28.44		29.38		0.22		0.28		0.96		0.02		1		\$18.1	
All Ohio (Excl. >\$500 million)	39	15.53		28.87		29.74		0.82		1.17		0.92		0.00		3		\$34.3	
Midwest Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Average		Average	
>\$500 million	13	15.27		21.28		21.89		0.23		0.36		0.50		0.03		16		\$884.1	
\$200 - \$500 million	30	14.68		22.99		23.92		0.52		0.82		0.87		0.01		6		\$49.3	
\$100 - \$200 million	39	12.89		24.20		25.24		0.50		0.65		0.89		0.01		3		\$49.9	
\$50 - \$100 million	32	14.60		27.73		28.32		0.80		1.14		0.84		0.01		2		\$36.1	
<\$50 million	32	15.26		29.89		31.00		0.73		1.18		0.94		0.00		1		\$20.9	
All	146	14.32		24.93		25.94		0.60		0.85		0.87		0.01		4		\$114.7	
U. S. Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Average		Average	
>\$500 million	142	11.47		15.38		16.47		0.39		0.47		0.86		0.01		15		\$162.0	
\$200 - \$500 million	137	12.61		20.72		21.66		0.50		0.71		0.86		0.01		5		\$70.5	
\$100 - \$200 million	87	12.86		24.20		25.24		0.50		0.66		0.82		0.01		3		\$50.0	
\$50 - \$100 million	67	14.53		27.43		28.63		0.68		0.85		0.92		0.01		2		\$41.7	
<\$50 million	56	17.70		36.46		37.63		0.75		0.95		0.80		0.00		1		\$22.6	
All	489	12.68		20.22		21.30		0.49		0.59		0.85		0.01		7		\$84.0	

**EXHIBIT A
OHIO MUTUAL PERFORMANCE**

LOAN MIX & YIELD

For the 9-Month Period Ending 09/30/2018

Name	City	Construction & Land Devl.		Farm Loans		1-4 Family Loans		Multifamily Loans		Commercial Real Estate		Commercial & Industrial		Consumer Loans		Yield on Loans		Yield on Earning Assets	
		% of Loans	Rank (Hi/Low)	% of Loans	Rank (Hi/Low)	% of Loans	Rank (Hi/Low)	% of Loans	Rank (Hi/Low)	% of Loans	Rank (Hi/Low)	% of Loans	Rank (Hi/Low)	% of Loans	Rank (Hi/Low)	%	Rank (Hi/Low)	%	Rank (Hi/Low)
Third Fed S&L Assoc of Cleveland	Cleveland	0.2	38	0.0	27	99.7	1	0.0	34	0.0	40	0.0	27	0.0	41	3.35	41	3.29	39
First Fed S&L Assoc of Lakewood	Lakewood	4.2	8	0.0	27	79.5	19	3.5	13	7.2	21	1.6	17	4.1	4	3.68	40	3.51	33
First Fed S&L Assoc of Lorain	Lorain	2.6	24	0.0	27	91.4	6	5.4	7	0.3	38	0.0	27	0.4	33	4.33	31	3.58	30
Belmont Savings Bank	Bellaire	0.1	39	0.0	27	62.6	34	0.0	35	0.6	37	30.5	1	6.3	3	5.37	3	3.46	35
Fairfield Fed S&L Assoc	Lancaster	1.1	35	0.0	27	94.1	4	2.3	18	2.0	32	0.0	27	0.5	29	4.43	26	4.17	15
First Fed Bank of Ohio	Galion	4.2	8	4.3	12	71.9	26	4.7	9	12.7	11	0.2	25	2.0	11	5.08	7	3.57	31
First Fed S&L Assoc of Newark	Newark	6.4	5	0.0	27	76.7	23	4.3	11	12.3	13	0.0	27	0.4	34	4.74	16	4.24	13
Harrison B&L Assoc	Harrison	9.2	3	5.0	11	70.1	27	0.5	32	11.9	14	2.5	14	0.7	26	4.65	18	3.86	26
Greenville Fed (MHC)	Greenville	7.0	4	1.7	19	67.8	31	2.2	19	11.2	16	8.9	3	1.0	21	4.24	34	4.13	16
Cincinnati Fed (MHC)	Cincinnati	1.7	30	0.3	24	68.9	30	15.9	2	12.7	12	0.3	24	0.3	36	4.22	35	4.08	19
First Fed S&L Assoc of Delta	Delta	3.2	17	0.0	27	94.8	3	0.0	35	0.3	38	0.5	22	1.3	16	4.35	30	3.33	37
Southern Hills Community Bank	Leesburg	2.7	23	14.9	2	67.7	32	0.5	31	6.2	22	2.7	13	3.8	5	5.64	2	4.69	2
Wilmington Savings Bank	Wilmington	2.8	20	0.3	23	80.5	18	3.4	14	7.3	20	4.0	10	1.5	14	4.04	38	3.84	27
Peoples S&L Co	Bucyrus	0.7	36	3.5	13	90.8	7	1.4	26	1.7	33	0.0	27	2.0	13	4.40	28	3.81	28
Citizens Fed S&L Assoc	Bellefontaine	2.8	21	0.6	22	85.0	15	1.7	23	9.8	18	0.0	27	0.1	38	3.89	39	3.47	34
Mercer Savings Bank	Celina	3.9	11	12.0	5	77.3	22	1.4	27	3.6	27	1.0	19	1.2	17	4.29	32	4.06	20
Home S&L Co of Kenton, Ohio	Kenton	12.4	1	12.3	3	35.3	41	4.5	10	26.2	2	3.9	11	1.3	15	4.82	12	3.92	24
Miami Savings Bank	Miamitown	9.3	2	1.7	18	54.9	39	2.5	17	22.3	5	8.8	5	0.7	27	4.54	24	4.34	10
Peoples Savings Bank	Urbana	2.4	26	7.9	8	67.3	33	2.1	20	15.7	9	2.0	15	2.2	10	5.21	5	5.01	1
New Carlisle Fed Savings Bank	New Carlisle	6.4	6	2.2	16	57.2	38	6.8	4	16.0	8	9.4	2	2.0	12	4.80	13	4.51	6
Valley Central Bank	Liberty Township	4.4	7	0.0	27	60.0	37	12.4	3	22.4	4	0.6	21	0.1	38	4.37	29	4.24	12
Van Wert Fed Savings Bank	Van Wert	2.4	27	6.5	9	85.1	14	1.0	28	3.8	26	0.0	27	1.2	18	4.12	36	3.11	40
First Fed S&L Assoc of Van Wert	Van Wert	2.5	25	3.4	15	88.4	10	0.0	35	5.2	24	0.0	27	0.5	28	4.28	33	3.32	38
Fidelity Fed S&L Assoc of Delaware	Delaware	4.1	10	1.8	17	72.8	25	5.3	8	13.7	10	0.0	27	2.4	7	4.56	22	3.40	36
Monroe Fed S&L Assoc	Tipp City	3.9	12	0.6	21	45.2	40	5.5	6	38.1	1	6.3	7	0.8	24	4.60	21	3.91	25
First Mutual Bank, FSB	Belpre	1.2	33	0.0	27	90.5	8	0.3	33	1.7	34	0.0	27	6.3	2	6.59	1	4.24	11
Cincinnati S&L Co	Cincinnati	3.4	14	0.0	27	69.4	28	6.3	5	19.7	7	0.7	20	0.4	30	4.91	11	4.66	3
Community Savings Bank	Bethel	2.2	28	0.0	27	60.3	36	16.5	1	11.7	15	8.9	4	0.4	32	5.21	5	4.60	4
Conneaut Savings Bank	Conneaut	2.1	29	0.8	20	87.6	12	1.8	22	5.8	23	0.4	23	0.9	23	4.46	25	3.56	32
Peoples First Savings Bank	Mason	2.8	19	0.2	26	69.2	29	3.8	12	20.5	6	0.0	27	0.4	35	4.93	10	4.40	7
Covington S&L Assoc	Covington	2.8	22	10.2	7	81.6	16	1.5	25	2.9	28	0.0	26	1.0	20	4.08	37	3.08	41
Warsaw Fed S&L Assoc	Cincinnati	0.0	40	0.0	27	97.8	2	0.8	29	1.3	35	0.0	27	0.1	40	4.68	17	4.08	18
Galion Building and Loan Bank	Galion	1.7	31	0.0	27	91.8	5	0.6	30	2.5	30	1.1	18	2.3	8	4.42	27	3.73	29
Liberty Bank	Ironton	3.7	13	0.0	27	77.9	20	2.6	16	5.0	25	3.2	12	7.5	1	5.31	4	4.40	8
Peoples S&L Co	West Liberty	0.0	40	12.2	4	73.1	24	0.0	35	10.3	17	1.6	16	2.9	6	4.62	20	4.11	17
Brookville B&S Assoc	Brookville	3.3	15	5.2	10	77.8	21	0.0	35	8.4	19	4.3	8	1.2	19	4.65	18	4.20	14
American Savings Bank	Middletown	0.6	37	0.2	25	61.8	35	1.9	21	24.8	3	8.5	6	2.2	9	4.94	9	4.34	9
Home Savings Bank of Wapakoneta	Wapakoneta	1.1	34	3.5	14	89.7	9	3.0	15	2.3	31	0.0	27	0.4	30	4.55	23	4.02	22
First Fed S&L Assoc of Centerburg	Centerburg	1.6	32	10.9	6	85.8	13	0.0	35	0.8	36	0.0	27	0.9	22	4.78	15	3.94	23
New Foundation Savings Bank	Cincinnati	3.2	18	0.0	27	88.1	11	1.7	23	2.6	29	4.2	9	0.3	36	5.05	8	4.57	5
Equitable S&L Co	Cadiz	3.3	15	15.0	1	81.0	17	0.0	35	0.0	40	0.0	27	0.7	25	4.79	14	4.02	21
Ohio Mutuals	# of Mutuals	Agg.		Agg.		Agg.		Agg.		Agg.		Agg.		Agg.		Median		Median	
>\$500 million	2	0.7		0.0		97.5		0.4		0.8		0.2		0.5		3.52		3.40	
\$200 - \$500 million	6	3.7		1.1		82.1		3.3		5.6		3.1		1.2		4.70		3.72	
\$100 - \$200 million	16	4.4		4.2		70.8		4.4		11.5		3.1		1.3		4.36		3.99	
\$50 - \$100 million	10	2.5		1.0		73.8		4.8		13.6		2.4		1.6		4.80		4.16	
<\$50 million	7	1.5		6.1		77.5		1.0		9.2		3.1		1.5		4.78		4.11	
All Ohio (Excl. >\$500 million)	39	3.7		2.9		75.0		3.9		10.0		3.0		1.3		4.62		4.06	
Midwest Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	13	1.0		0.0		83.3		1.0		1.8		1.3		0.4		3.77		3.41	
\$200 - \$500 million	30	3.0		0.1		64.6		4.8		11.9		1.0		0.7		4.53		3.70	
\$100 - \$200 million	39	2.7		1.7		67.7		1.7		9.8		1.7		2.0		4.40		3.98	
\$50 - \$100 million	32	2.1		0.3		77.2		1.3		5.6		0.9		1.8		4.77		4.10	
<\$50 million	32	0.8		2.0		79.2		0.5		3.3		0.1		1.1		4.92		4.04	
All	146	2.2		0.3		73.5		1.5		6.4		1.0		1.4		4.59		3.92	
U. S. Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	142	4.8		0.0		51.3		4.0	15	24.5		4.8		0.4		4.30		3.96	
\$200 - \$500 million	137	3.4		0.0		66.0		2.4	8	16.7		3.0		0.8		4.53		3.92	
\$100 - \$200 million	87	2.6		0.0		72.8		1.1	12	8.4		1.1		1.5		4.54		4.08	
\$50 - \$100 million	67	2.2		0.0		81.8		0.6	9	4.8		0.5		1.4		4.82		4.08	
<\$50 million	56	1.6		0.0		81.0		1.3	7	4.3		0.0		1.1		5.02		4.06	
All	489	3.2		0.0		68.8		2.6	11	12.7		2.3		0.9		4.51		3.97	

**EXHIBIT A
OHIO MUTUAL PERFORMANCE**

**DEPOSIT MIX &
COST OF FUNDS**

For the 9-Month Period Ending 09/30/2018

Name	City	Demand Deposits		NOW		MMDA & Savings		Time Deposits		Rate on NOW Accounts		Rate on MMDA & Savings		Time Deposits		Cost on Interest Bearing Deposits		Total Cost of Funds		
		% of Deposits	Rank (Hi/Low)	% of Deposits	Rank (Hi/Low)	% of Deposits	Rank (Hi/Low)	% of Deposits	Rank (Hi/Low)	%	Rank (Low/Hi)	%	Rank (Low/Hi)	%	Rank (Low/Hi)	%	Rank (Low/Hi)	%	Rank (Low/Hi)	
Third Fed S&L Assoc of Cleveland	Cleveland	0.1	39	1.1	36	25.6	35	73.2	1	0.02	3	0.26	30	1.65	36	1.26	38	1.39	40	
First Fed S&L Assoc of Lakewood	Lakewood	2.0	33	3.7	35	55.3	2	38.9	24	0.18	30	0.59	39	1.62	37	1.02	37	1.06	35	
First Fed S&L Assoc of Lorain	Lorain	8.3	22	11.6	21	38.8	19	41.3	19	0.03	6	0.03	2	0.99	14	0.47	12	0.49	13	
Belmont Savings Bank	Bellaire	2.0	34	10.0	24	40.7	17	47.3	14	0.12	26	0.33	36	0.93	10	0.61	21	0.75	23	
Fairfield Fed S&L Assoc	Lancaster	1.9	35	16.1	14	32.4	27	49.7	12	0.02	3	0.07	8	1.52	33	0.81	28	0.80	27	
First Fed Bank of Ohio	Galion	3.4	31	29.4	1	43.5	14	23.7	37	0.03	6	0.06	6	1.49	32	0.44	10	0.55	15	
First Fed S&L Assoc of Newark	Newark	8.7	21	4.9	33	31.4	30	54.9	5	0.13	27	0.66	41	1.77	38	1.32	40	1.24	37	
Harrison B&L Assoc	Harrison	8.9	19	14.9	15	45.0	10	31.3	30	0.21	32	0.34	37	0.83	5	0.49	13	0.48	11	
Greenville Fed (MHC)	Greenville	17.6	9	6.3	32	26.0	34	50.1	11	0.10	23	0.11	12	1.44	28	0.91	33	0.84	28	
Cincinnati Fed (MHC)	Cincinnati	22.6	3	0.0	37	21.6	39	55.8	4	1.68	39	0.18	21	1.66	37	1.34	41	1.26	38	
First Fed S&L Assoc of Delta	Delta	18.4	8	25.9	4	44.2	12	11.5	41	0.01	1	0.05	4	0.33	2	0.08	1	0.07	1	
Southern Hills Community Bank	Leesburg	8.2	23	16.4	13	35.3	24	40.1	22	0.21	32	0.20	23	0.90	9	0.51	15	0.47	10	
Wilmington Savings Bank	Wilmington	5.5	27	26.2	3	27.7	33	40.6	21	0.85	38	0.32	35	1.38	26	0.96	36	1.06	35	
Peoples S&L Co	Bucyrus	4.8	28	10.4	23	40.9	16	43.9	18	0.10	23	0.25	29	1.12	19	0.64	23	0.61	19	
Citizens Fed S&L Assoc	Bellefontaine	35.5	1	13.3	18	0.5	41	50.7	10	0.02	3	0.21	24	1.43	27	0.77	25	0.76	24	
Mercer Savings Bank	Celina	30.8	2	14.8	16	23.9	37	30.5	31	0.04	12	0.08	9	1.01	16	0.34	6	0.49	13	
Home S&L Co of Kenton, Ohio	Kenton	1.3	37	25.0	5	33.9	25	39.8	23	0.03	6	0.42	38	0.96	12	0.54	16	0.79	26	
Miami Savings Bank	Miamitown	20.2	7	8.2	29	20.4	40	51.1	8	0.03	6	0.05	4	1.23	21	0.78	26	0.62	20	
Peoples Savings Bank	Urbana	8.7	20	17.7	10	27.9	32	45.7	16	0.30	35	0.14	17	1.48	30	0.84	29	0.94	32	
New Carlisle Fed Savings Bank	New Carlisle	20.3	6	7.8	30	25.4	36	46.4	15	0.06	18	0.13	16	1.45	29	0.88	31	0.97	33	
Valley Central Bank	Liberty Township	3.8	30	13.7	17	31.4	31	51.2	7	0.06	18	0.19	22	1.36	25	0.88	31	0.93	31	
Van Wert Fed Savings Bank	Van Wert	13.8	11	0.0	37	38.3	20	47.9	13	0.03	6	0.02	1	1.13	20	0.57	17	0.55	15	
First Fed S&L Assoc of Van Wert	Van Wert	11.6	13	10.7	22	43.8	13	33.9	27	0.04	12	0.03	2	1.24	23	0.49	13	0.44	8	
Fidelity Fed S&L Assoc of Delaware	Delaware	4.1	29	19.1	7	51.7	5	25.1	36	0.20	31	0.26	30	0.86	6	0.40	9	0.39	5	
Monroe Fed S&L Assoc	Tipp City	7.5	24	18.8	8	48.4	7	25.4	35	0.03	6	0.21	24	1.92	41	0.60	20	0.55	15	
First Mutual Bank, FSB	Belpre	7.4	25	18.5	9	51.0	6	23.1	38	0.06	18	0.17	19	0.99	13	0.39	8	0.39	5	
Cincinnati S&L Co	Cincinnati	9.8	18	8.3	28	37.6	21	44.4	17	0.05	15	0.21	24	1.02	17	0.57	17	0.67	22	
Community Savings Bank	Bethel	2.5	32	9.0	27	37.5	22	50.9	9	0.44	36	0.17	19	1.60	34	0.92	34	0.90	30	
Conneaut Savings Bank	Conneaut	10.2	15	16.9	11	53.1	3	19.8	39	0.05	15	0.14	17	0.89	8	0.29	4	0.35	4	
Peoples First Savings Bank	Mason	9.9	16	20.1	6	32.0	29	38.0	26	0.61	37	0.60	40	1.48	31	0.94	35	0.97	33	
Covington S&L Assoc	Covington	9.8	17	28.7	2	44.5	11	17.0	40	0.01	1	0.08	9	0.64	4	0.17	3	0.15	2	
Warsaw Fed S&L Assoc	Cincinnati	0.7	38	7.3	31	23.4	38	68.6	2	0.16	28	0.26	30	1.78	39	1.30	39	1.28	39	
Galion Building and Loan Bank	Galion	13.4	12	9.4	25	36.3	23	40.8	20	0.05	15	0.12	14	1.31	24	0.68	24	0.60	18	
Liberty Bank	Ironton	22.2	4	12.9	19	32.4	26	32.5	28	0.07	21	0.08	9	0.63	3	0.32	5	0.29	3	
Peoples S&L Co	West Liberty	10.8	14	16.5	12	45.3	9	27.4	34	0.10	23	0.21	24	0.87	7	0.38	7	0.48	11	
Brookville B&S Assoc	Brookville	7.2	26	12.1	20	42.4	15	38.4	25	0.04	12	0.11	12	1.89	40	0.79	27	0.76	24	
American Savings Bank	Middletown	21.6	5	9.1	26	39.8	18	29.5	33	0.17	29	0.29	34	1.10	18	0.58	19	0.45	9	
Home Savings Bank of Wapakoneta	Wapakoneta	15.4	10	0.0	37	52.7	4	31.8	29	0.08	22	0.12	14	0.99	15	0.45	11	0.43	7	
First Fed S&L Assoc of Centerburg	Centerburg	0.0	40	0.0	37	45.9	8	54.1	6	NA	40	0.23	28	0.96	11	0.63	22	0.63	21	
New Foundation Savings Bank	Cincinnati	1.4	36	4.3	34	32.2	28	62.1	3	0.25	34	0.26	30	1.23	22	0.85	30	1.58	41	
Equitable S&L Co	Cadiz	0.0	40	0.0	37	70.4	1	29.6	32	NA	40	0.06	6	0.33	1	0.15	2	0.88	29	
Ohio Mutuals	# of Mutuals	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	
>\$500 million	2	0.4	1.5	29.9	68.2	0.10	0.43	1.64	1.14	1.23										
\$200 - \$500 million	6	5.4	13.9	38.6	42.0	0.08	0.20	1.24	0.55	0.65										
\$100 - \$200 million	16	15.0	13.5	30.3	41.2	0.06	0.16	1.23	0.71	0.69										
\$50 - \$100 million	10	8.9	15.2	40.7	35.2	0.06	0.17	1.17	0.59	0.58										
<\$50 million	7	10.8	8.1	44.9	36.1	0.10	0.21	0.99	0.58	0.63										
All Ohio (Excl. >\$500 million)	39	10.4	13.7	35.6	40.3	0.06	0.17	1.13	0.60	0.62										
Midwest Mutuals	# of Mutuals	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median
>\$500 million	13	3.4	4.1	38.6	47.8	0.14	0.26	1.34	0.88	0.85										
\$200 - \$500 million	30	7.8	10.8	37.3	42.7	0.12	0.24	1.31	0.70	0.73										
\$100 - \$200 million	39	8.7	13.3	33.1	43.4	0.10	0.19	1.23	0.71	0.71										
\$50 - \$100 million	32	8.9	9.2	36.6	44.8	0.10	0.22	1.27	0.77	0.71										
<\$50 million	32	2.5	8.7	32.9	57.1	0.14	0.23	1.14	0.78	0.79										
All	146	7.3	9.5	35.3	45.7	0.11	0.22	1.24	0.76	0.74										
U. S. Mutuals	# of Mutuals	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median
>\$500 million	142	6.0	4.1	54.2	30.2	0.21	0.31	1.41	0.75	0.74										
\$200 - \$500 million	137	11.3	11.6	37.2	34.9	0.15	0.31	1.31	0.74	0.74										
\$100 - \$200 million	87	9.4	12.3	33.1	44.3	0.11	0.22	1.29	0.77	0.79										
\$50 - \$100 million	67	7.5	9.4	31.4	45.9	0.11	0.25	1.26	0.80	0.79										
<\$50 million	56	1.4	0.0	29.4	68.3	0.14	0.25	1.16	0.86	0.88										
All	489	8.0	8.2	37.7	35.7	0.15	0.28	1.32	0.77	0.76										