

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 12-Month Period Ending December 31, 2018 (1)						All OH (Excl. >\$500M)
	>\$500 million (2)		\$200 - \$500	\$100 - \$200	\$50 - \$100	<\$50	
	Third FS&LA of Cleveland (MHC)	First FS&LA of Lakewood	Million	Million	Million	Million	
Number of Institutions			6	16	11	6	39
<b>Balance Sheet / Branch Information</b>							
Total Assets (median results in \$mils)	\$14,205	\$1,960	\$252	\$131	\$70	\$30	\$112
Total Loans (median results in \$mils)	\$12,962	\$1,665	\$148	\$97	\$44	\$22	\$71
Loan / Asset Ratio	91.2%	84.9%	56.1%	72.7%	68.3%	72.6%	66.1%
Total Deposits (median results in \$mils)	\$8,727	\$1,613	\$210	\$103	\$59	\$25	\$86
Average Number of Offices per Institution	38	18	5	3	3	1	3
Deposits per Office (\$mils)	\$203.7	\$70.7	\$46.6	\$36.3	\$22.5	\$17.7	\$34.2
<b>YTD Balance Sheet Growth Rates</b>							
Total Assets	2.5%	9.8%	0.7%	3.9%	4.2%	-1.0%	2.6%
Total Loans	2.7%	12.0%	8.5%	6.1%	5.3%	-0.9%	6.4%
Total Deposits	4.1%	14.7%	-0.8%	3.2%	3.9%	-1.8%	1.7%
<b>5-Year C.A.G.R. (Dec. '13 - Dec. '18)</b>							
Total Assets	4.6%	6.0%	-1.7%	2.9%	2.0%	0.0%	0.9%
Total Loans	4.8%	6.5%	1.3%	4.9%	1.0%	2.4%	3.0%
Total Deposits	0.5%	6.4%	-0.6%	2.2%	2.3%	-0.3%	1.0%
<b>Capital Ratios</b>							
Tier 1 Leverage Ratio	10.32%	10.01%	15.12%	16.03%	14.44%	16.59%	15.47%
Tier 1 Risk-Based Capital Ratio	19.02%	15.19%	32.72%	27.33%	25.75%	28.93%	28.80%
<b>Total Risk-Based Capital Ratio</b>	<b>19.56%</b>	<b>15.73%</b>	<b>33.51%</b>	<b>28.24%</b>	<b>26.57%</b>	<b>29.75%</b>	<b>29.65%</b>

(1) Based on aggregate data unless noted otherwise.

(2) Actual results for Third Federal S&amp;L Association of Cleveland and First Federal S&amp;L Association of Lakewood as of December 31, 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 12-Month Period Ending December 31, 2018 (1)

	>\$500 million (2)		\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	All OH (Excl. >\$500M)
	Third FS&LA of Cleveland (MHC)	First FS&LA of Lakewood	6	16	11	6	39
<b>Number of Institutions</b>							
<b>Profitability Metrics</b>							
Revenue (median results in \$000)	\$286,270	\$56,377	\$8,655	\$4,674	\$2,799	\$1,497	\$3,954
Net Income (median results in \$000)	\$85,072	\$4,076	\$1,173	\$667	\$300	\$94	\$480
<b>% of Average Assets</b>							
<b>Net Interest Income (FTE)</b>	<b>1.95%</b>	<b>2.39%</b>	<b>2.99%</b>	<b>3.18%</b>	<b>3.38%</b>	<b>3.40%</b>	<b>3.15%</b>
<b>Noninterest Income</b>	<b>0.11%</b>	<b>0.61%</b>	<b>0.32%</b>	<b>0.42%</b>	<b>0.58%</b>	<b>1.30%</b>	<b>0.45%</b>
Memo: Service Charges	0.01%	0.06%	0.09%	0.08%	0.06%	0.06%	0.08%
Memo: Net Gain on Loan Sales	0.02%	0.15%	0.03%	0.14%	0.21%	1.07%	0.15%
Salary & Benefits Expense	0.70%	1.60%	1.48%	1.56%	1.81%	2.40%	1.60%
Occupancy Expense	0.19%	0.33%	0.29%	0.27%	0.39%	0.34%	0.30%
Other Noninterest Expense	0.41%	0.80%	0.98%	1.13%	1.34%	1.49%	1.12%
<b>Total Noninterest Expense</b>	<b>1.30%</b>	<b>2.73%</b>	<b>2.75%</b>	<b>2.96%</b>	<b>3.54%</b>	<b>4.23%</b>	<b>3.03%</b>
<b>Pre-Tax Pre-Provision (PTPP) (FTE)</b>	<b>0.76%</b>	<b>0.27%</b>	<b>0.57%</b>	<b>0.65%</b>	<b>0.41%</b>	<b>0.47%</b>	<b>0.57%</b>
<b>Net Income (ROAA)</b>	<b>0.61%</b>	<b>0.22%</b>	<b>0.43%</b>	<b>0.51%</b>	<b>0.33%</b>	<b>0.36%</b>	<b>0.45%</b>
<b>Other Profitability Ratios</b>							
<b>Return on Average Equity</b>	<b>5.67%</b>	<b>2.19%</b>	<b>2.94%</b>	<b>3.27%</b>	<b>2.32%</b>	<b>2.18%</b>	<b>2.97%</b>
Efficiency Ratio (FTE)	62.8%	91.0%	82.9%	81.9%	89.0%	90.0%	83.9%
Assets Per Employee (\$mil)	\$13.6	\$4.6	\$4.9	\$4.5	\$3.7	\$3.2	\$4.4
Revenue (FTE) Per Employee (\$000)	\$275.0	\$133.3	\$161.1	\$158.6	\$145.7	\$150.7	\$156.5
PTPP (FTE) Per Employee (\$000)	\$101.5	\$11.9	\$27.6	\$28.6	\$15.3	\$15.0	\$25.0
Salary Expense Per Employee (\$000)	\$93.6	\$71.0	\$71.7	\$68.6	\$66.8	\$77.1	\$69.7
<b>Asset Quality Ratios</b>							
<b>NPAs / Total Assets</b>	<b>0.56%</b>	<b>0.25%</b>	<b>1.07%</b>	<b>0.64%</b>	<b>0.55%</b>	<b>0.35%</b>	<b>0.77%</b>
NPLs / Total Loans	0.59%	0.30%	1.75%	0.85%	0.76%	0.48%	1.09%
LLR / Total Loans	0.32%	0.42%	0.68%	1.09%	0.75%	0.67%	0.89%
<b>NCOs / Average Loans</b>	<b>-0.05%</b>	<b>0.00%</b>	<b>-0.02%</b>	<b>0.01%</b>	<b>0.04%</b>	<b>0.02%</b>	<b>0.01%</b>

(1) Based on aggregate data unless noted otherwise.

(2) Actual results for Third Federal S&amp;L Association of Cleveland and First Federal S&amp;L Association of Lakewood as of December 31, 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 12-Month Period Ending December 31, 2018 (1)							
	>\$500 million (2)		\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	All OH (Excl. >\$500M)
	Third FS&LA of Cleveland (MHC)	First FS&LA of Lakewood					
Number of Institutions			6	16	11	6	39
<b>Loan Mix</b>							
Construction & Land Development	0.2%	4.6%	3.7%	4.2%	2.7%	2.2%	3.7%
Farm Loans	0.0%	0.0%	1.0%	4.1%	1.9%	4.0%	2.8%
1-4 Family Loans	99.8%	78.9%	81.6%	70.4%	73.6%	78.6%	74.7%
Multifamily Loans	0.0%	3.2%	3.1%	4.8%	4.7%	1.3%	4.1%
Commercial Real Estate	0.0%	7.4%	8.7%	11.6%	12.8%	9.2%	10.8%
Commercial & Industrial	0.0%	1.8%	0.8%	3.2%	2.4%	3.6%	2.3%
Consumer	0.0%	4.1%	1.1%	1.3%	1.6%	1.2%	1.3%
<b>Deposit Mix</b>							
Demand Deposits	0.1%	1.7%	5.2%	14.7%	9.2%	11.2%	10.3%
NOW Accounts	1.1%	4.1%	14.5%	13.6%	15.7%	6.6%	14.0%
MMDA & Savings Accounts	26.2%	55.9%	38.7%	30.1%	40.9%	44.7%	35.5%
Time Deposits	72.5%	38.3%	41.6%	41.5%	34.3%	37.5%	40.2%
<b>YTD Rates &amp; Yields - Median</b>							
Loans	3.38%	3.72%	4.75%	4.40%	4.71%	4.80%	4.67%
Earning Assets	3.32%	3.54%	3.74%	4.04%	4.19%	4.17%	4.05%
NOW	0.02%	0.20%	0.08%	0.07%	0.05%	0.12%	0.06%
MM & Savings	0.33%	0.67%	0.21%	0.18%	0.22%	0.19%	0.20%
CD	1.71%	1.74%	1.28%	1.29%	1.10%	1.05%	1.21%
Total Interest Bearing Deposits	1.33%	1.13%	0.58%	0.74%	0.61%	0.61%	0.64%
Total Cost of Funds	1.46%	1.14%	0.68%	0.72%	0.59%	0.71%	0.65%

(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 December 31, 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 12-Month Period Ending December 31, 2018						All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	All Midwest	
Number of Institutions	13	31	38	34	27	143	39
<b>Balance Sheet / Branch Information</b>							
Total Assets (median results in \$mils)	\$845	\$300	\$139	\$70	\$32	\$121	\$112
Total Loans (median results in \$mils)	\$701	\$201	\$96	\$45	\$18	\$83	\$71
Loan / Asset Ratio	74.8%	65.8%	71.2%	70.6%	67.8%	70.2%	66.1%
Total Deposits (median results in \$mils)	\$624	\$242	\$110	\$55	\$25	\$91	\$86
Average Number of Offices per Institution	16	6	3	2	1	4	3
Deposits per Office (\$mils)	\$863.0	\$49.1	\$50.5	\$35.9	\$21.1	\$115.0	\$34.2
<b>YTD Balance Sheet Growth Rates</b>							
Total Assets	1.4%	2.6%	0.5%	-0.3%	-2.3%	0.6%	2.6%
Total Loans	3.2%	7.2%	3.9%	4.3%	1.1%	3.8%	6.4%
Total Deposits	1.5%	0.7%	-0.3%	-1.0%	-4.4%	-0.8%	1.7%
<b>5-Year C.A.G.R. (Dec. '13 - Dec. '18)</b>							
Total Assets	3.1%	1.7%	1.4%	0.2%	-1.2%	0.6%	0.9%
Total Loans	5.7%	4.1%	3.5%	1.3%	1.2%	2.6%	3.0%
Total Deposits	2.2%	0.3%	0.6%	1.1%	-2.2%	0.1%	1.0%
<b>Capital Ratios</b>							
Tier 1 Leverage Ratio	15.02%	14.44%	13.15%	14.43%	17.86%	14.32%	15.47%
Tier 1 Risk-Based Capital Ratio	22.59%	23.13%	23.84%	26.28%	32.81%	25.65%	28.80%
<b>Total Risk-Based Capital Ratio</b>	<b>23.25%</b>	<b>24.01%</b>	<b>24.82%</b>	<b>26.84%</b>	<b>34.06%</b>	<b>26.33%</b>	<b>29.65%</b>

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 12-Month Period Ending December 31, 2018						All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	All Midwest	
Number of Institutions	13	31	38	34	27	143	39
<b>Profitability Metrics</b>							
Revenue (median results in \$000)	\$32,185	\$11,036	\$4,798	\$2,345	\$1,016	\$4,475	\$3,954
Net Income (median results in \$000)	\$5,137	\$1,285	\$798	\$270	\$18	\$516	\$480
<b>% of Average Assets</b>							
<b>Net Interest Income (FTE)</b>	<b>2.52%</b>	<b>2.88%</b>	<b>3.14%</b>	<b>3.24%</b>	<b>3.12%</b>	<b>3.11%</b>	<b>3.15%</b>
<b>Noninterest Income</b>	<b>0.56%</b>	<b>0.50%</b>	<b>0.37%</b>	<b>0.28%</b>	<b>0.16%</b>	<b>0.29%</b>	<b>0.45%</b>
Memo: Service Charges	0.06%	0.06%	0.10%	0.05%	0.01%	0.05%	0.08%
Memo: Net Gain on Loan Sales	0.06%	0.07%	0.02%	0.00%	0.00%	0.00%	0.15%
Salary & Benefits Expense	1.50%	1.63%	1.53%	1.58%	1.68%	1.58%	1.60%
Occupancy Expense	0.30%	0.35%	0.29%	0.32%	0.27%	0.30%	0.30%
Other Noninterest Expense	0.80%	0.82%	0.96%	1.03%	1.26%	0.98%	1.12%
<b>Total Noninterest Expense</b>	<b>2.62%</b>	<b>2.81%</b>	<b>2.76%</b>	<b>3.02%</b>	<b>3.17%</b>	<b>2.87%</b>	<b>3.03%</b>
<b>Pre-Tax Pre-Provision (PTPP) (FTE)</b>	<b>0.93%</b>	<b>0.53%</b>	<b>0.69%</b>	<b>0.57%</b>	<b>0.12%</b>	<b>0.59%</b>	<b>0.57%</b>
<b>Net Income (ROAA)</b>	<b>0.63%</b>	<b>0.47%</b>	<b>0.57%</b>	<b>0.42%</b>	<b>0.10%</b>	<b>0.46%</b>	<b>0.45%</b>
<b>Other Profitability Ratios</b>							
<b>Return on Average Equity</b>	<b>3.50%</b>	<b>3.26%</b>	<b>4.41%</b>	<b>3.03%</b>	<b>0.52%</b>	<b>3.10%</b>	<b>2.97%</b>
Efficiency Ratio (FTE)	70.5%	84.4%	80.4%	82.2%	97.2%	83.0%	83.9%
Assets Per Employee (\$mil)	\$5.9	\$4.5	\$4.5	\$4.3	\$4.7	\$4.5	\$4.4
Revenue (FTE) Per Employee (\$000)	\$188.4	\$162.3	\$162.1	\$154.9	\$159.3	\$159.8	\$156.5
PTPP (FTE) Per Employee (\$000)	\$55.2	\$25.1	\$32.7	\$29.0	\$3.5	\$29.0	\$25.0
Salary Expense Per Employee (\$000)	\$79.7	\$74.3	\$70.9	\$67.4	\$79.0	\$72.8	\$69.7
<b>Asset Quality Ratios</b>							
<b>NPAs / Total Assets</b>	<b>0.25%</b>	<b>0.55%</b>	<b>0.44%</b>	<b>0.83%</b>	<b>0.68%</b>	<b>0.55%</b>	<b>0.77%</b>
NPLs / Total Loans	0.31%	0.84%	0.54%	1.15%	1.08%	0.75%	1.09%
LLR / Total Loans	0.49%	0.80%	0.87%	0.80%	0.88%	0.82%	0.89%
<b>NCOs / Average Loans</b>	<b>0.02%</b>	<b>0.01%</b>	<b>0.03%</b>	<b>0.02%</b>	<b>0.01%</b>	<b>0.02%</b>	<b>0.01%</b>

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 12-Month Period Ending December 31, 2018						All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	All Midwest	
Number of Institutions	13	31	38	34	27	143	39
<b>Loan Mix</b>							
Construction & Land Development	1.5%	3.4%	2.7%	1.9%	1.7%	2.2%	3.7%
Farm Loans	0.0%	0.1%	1.6%	0.5%	2.0%	0.4%	2.8%
1-4 Family Loans	83.1%	63.9%	67.2%	74.6%	78.2%	72.9%	74.7%
Multifamily Loans	1.0%	4.4%	2.0%	1.3%	0.4%	1.7%	4.1%
Commercial Real Estate	1.9%	13.1%	9.4%	5.3%	3.6%	6.6%	10.8%
Commercial & Industrial	1.3%	1.5%	1.7%	1.6%	0.2%	1.2%	2.3%
Consumer	2.1%	1.0%	1.9%	1.9%	1.1%	1.4%	1.3%
<b>Deposit Mix</b>							
Demand Deposits	3.6%	7.4%	10.5%	8.6%	3.0%	6.8%	10.3%
NOW Accounts	4.2%	11.3%	13.5%	10.5%	5.7%	9.9%	14.0%
MMDA & Savings Accounts	39.5%	36.4%	32.5%	36.9%	32.9%	34.9%	35.5%
Time Deposits	47.9%	42.4%	43.4%	43.6%	60.0%	44.6%	40.2%
<b>YTD Rates &amp; Yields - Median</b>							
Loans	3.77%	4.54%	4.42%	4.77%	4.93%	4.59%	4.67%
Earning Assets	3.45%	3.72%	3.99%	4.15%	4.09%	3.98%	4.05%
NOW	0.12%	0.12%	0.10%	0.11%	0.14%	0.12%	0.06%
MM & Savings	0.30%	0.29%	0.23%	0.22%	0.23%	0.24%	0.20%
CD	1.41%	1.39%	1.29%	1.35%	1.18%	1.33%	1.21%
Total Interest Bearing Deposits	0.93%	0.74%	0.75%	0.78%	0.79%	0.79%	0.64%
Total Cost of Funds	0.90%	0.77%	0.72%	0.77%	0.82%	0.78%	0.65%

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 12-Month Period Ending December 31, 2018						All Midwest	All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	Nation		
Number of Institutions	144	137	86	70	48	485	143	39
<b>Balance Sheet / Branch Information</b>								
Total Assets (median results in \$mils)	\$958	\$318	\$136	\$75	\$34	\$266	\$121	\$112
Total Loans (median results in \$mils)	\$733	\$223	\$95	\$50	\$22	\$176	\$83	\$71
Loan / Asset Ratio	78.2%	74.3%	73.2%	71.0%	72.5%	75.1%	70.2%	66.1%
Total Deposits (median results in \$mils)	\$768	\$263	\$107	\$57	\$25	\$204	\$91	\$86
Average Number of Offices per Institution	15	5	3	2	1	7	4	3
Deposits per Office (\$mils)	\$158.6	\$69.8	\$49.9	\$41.2	\$22.3	\$83.8	\$115.0	\$34.2
<b>YTD Balance Sheet Growth Rates</b>								
Total Assets	5.0%	2.7%	0.9%	-0.2%	-0.9%	2.7%	0.6%	2.6%
Total Loans	6.3%	5.3%	4.7%	4.4%	3.4%	5.2%	3.8%	6.4%
Total Deposits	5.3%	2.4%	0.4%	-0.7%	-3.9%	2.1%	-0.8%	1.7%
<b>5-Year C.A.G.R. (Dec. '13 - Dec. '18)</b>								
Total Assets	5.4%	3.3%	1.4%	0.3%	-0.7%	2.9%	0.6%	0.9%
Total Loans	7.2%	5.6%	4.0%	2.3%	2.2%	5.1%	2.6%	3.0%
Total Deposits	5.4%	3.3%	0.8%	0.2%	-1.6%	2.5%	0.1%	1.0%
<b>Capital Ratios</b>								
Tier 1 Leverage Ratio	11.52%	12.56%	13.14%	14.64%	17.66%	12.69%	14.32%	15.47%
Tier 1 Risk-Based Capital Ratio	15.54%	20.55%	23.84%	27.58%	37.45%	20.31%	25.65%	28.80%
<b>Total Risk-Based Capital Ratio</b>	<b>16.49%</b>	<b>21.55%</b>	<b>24.82%</b>	<b>28.42%</b>	<b>38.65%</b>	<b>21.46%</b>	<b>26.33%</b>	<b>29.65%</b>



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 12-Month Period Ending December 31, 2018						All Midwest	All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	Nation		
Number of Institutions	144	137	86	70	48	485	143	39
<b>Profitability Metrics</b>								
Revenue (median results in \$000)	\$35,160	\$11,466	\$4,740	\$2,474	\$1,122	\$9,121	\$4,475	\$3,954
Net Income (median results in \$000)	\$6,833	\$1,760	\$708	\$286	\$94	\$1,344	\$516	\$480
<b>% of Average Assets</b>								
Net Interest Income (FTE)	3.15%	3.09%	3.12%	3.25%	3.13%	3.14%	3.11%	3.15%
Noninterest Income	0.47%	0.37%	0.30%	0.27%	0.12%	0.35%	0.29%	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	1.58%	1.61%	1.51%	1.58%	1.61%	1.58%	1.58%	1.60%
Occupancy Expense	0.31%	0.31%	0.27%	0.29%	0.28%	0.30%	0.30%	0.30%
Other Noninterest Expense	0.79%	0.85%	0.93%	1.03%	1.19%	0.88%	0.98%	1.12%
<b>Total Noninterest Expense</b>	<b>2.75%</b>	<b>2.81%</b>	<b>2.76%</b>	<b>2.95%</b>	<b>3.13%</b>	<b>2.79%</b>	<b>2.87%</b>	<b>3.03%</b>
Pre-Tax Pre-Provision (PTPP) (FTE)	0.94%	0.83%	0.67%	0.56%	0.40%	0.78%	0.59%	0.57%
Net Income (ROAA)	0.74%	0.59%	0.50%	0.41%	0.28%	0.58%	0.46%	0.45%
<b>Other Profitability Ratios</b>								
Return on Average Equity	6.42%	4.35%	3.68%	2.75%	1.54%	4.31%	3.10%	2.97%
Efficiency Ratio (FTE)	73.7%	77.7%	81.0%	82.9%	88.2%	77.5%	83.0%	83.9%
Assets Per Employee (\$mil)	\$6.2	\$5.6	\$5.6	\$5.7	\$5.2	\$5.8	\$4.5	\$4.4
Revenue (FTE) Per Employee (\$000)	\$179.2	\$187.4	\$171.6	\$177.0	\$191.5	\$206.1	\$159.8	\$156.5
PTPP (FTE) Per Employee (\$000)	\$56.8	\$38.5	\$33.3	\$32.8	\$22.4	\$42.1	\$29.0	\$25.0
Salary Expense Per Employee (\$000)	\$94.5	\$83.0	\$73.8	\$78.2	\$79.4	\$85.6	\$72.8	\$69.7
<b>Asset Quality Ratios</b>								
NPAs / Total Assets	0.41%	0.51%	0.51%	0.59%	0.78%	0.48%	0.55%	0.77%
NPLs / Total Loans	0.47%	0.60%	0.70%	0.79%	1.08%	0.59%	0.75%	1.09%
LLR / Total Loans	0.86%	0.87%	0.81%	0.96%	0.74%	0.85%	0.82%	0.89%
NCOs / Average Loans	0.02%	0.01%	0.01%	0.02%	0.00%	0.01%	0.02%	0.01%





**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 12-Month Period Ending December 31, 2018						All Midwest	All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	Nation		
Number of Institutions	144	137	86	70	48	485	143	39
<b>Loan Mix</b>								
Construction & Land Development	4.8%	3.7%	2.5%	2.1%	2.0%	3.3%	2.2%	3.7%
Farm Loans	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.4%	2.8%
1-4 Family Loans	51.4%	65.9%	72.9%	80.5%	80.6%	67.7%	72.9%	74.7%
Multifamily Loans	4.0%	2.3%	1.0%	0.6%	1.7%	2.5%	1.7%	4.1%
Commercial Real Estate	24.7%	17.4%	8.2%	4.7%	4.8%	13.1%	6.6%	10.8%
Commercial & Industrial	4.8%	3.2%	1.2%	0.6%	0.0%	2.5%	1.2%	2.3%
Consumer	0.5%	0.9%	1.5%	1.4%	1.0%	0.9%	1.4%	1.3%
<b>Deposit Mix</b>								
Demand Deposits	5.6%	11.7%	9.2%	7.7%	1.5%	7.8%	6.8%	10.3%
NOW Accounts	3.8%	11.8%	13.0%	10.5%	0.0%	8.3%	9.9%	14.0%
MMDA & Savings Accounts	54.4%	36.4%	31.8%	31.9%	30.2%	37.2%	34.9%	35.5%
Time Deposits	30.9%	35.4%	45.1%	44.0%	68.8%	35.8%	44.6%	40.2%
<b>YTD Rates &amp; Yields - Median</b>								
Loans	4.34%	4.56%	4.56%	4.83%	4.94%	4.54%	4.59%	4.67%
Earning Assets	3.99%	3.97%	4.10%	4.17%	4.10%	4.01%	3.98%	4.05%
NOW	0.22%	0.16%	0.10%	0.12%	0.14%	0.16%	0.12%	0.06%
MM & Savings	0.33%	0.33%	0.25%	0.26%	0.25%	0.30%	0.24%	0.20%
CD	1.49%	1.40%	1.36%	1.33%	1.22%	1.40%	1.33%	1.21%
Total Interest Bearing Deposits	0.80%	0.80%	0.81%	0.83%	0.94%	0.81%	0.79%	0.64%
Total Cost of Funds	0.78%	0.78%	0.83%	0.81%	0.92%	0.80%	0.78%	0.65%

**EXHIBIT A  
OHIO MUTUAL PERFORMANCE**

**BALANCE SHEET AND  
BALANCE SHEET GROWTH**

For the 12-Month Period Ending 12/31/2018

Name	City	Assets					Loans					Loan/ Assets		Deposits								
		Balance	YTD Growth		5-Yr CAGR		Balance	YTD Growth		5-Yr CAGR			Rank	Balance	YTD Growth		5-Yr CAGR					
		\$ mils	% Chng	Rank (Hi/Low)	% Chng	Rank (Hi/Low)	\$ mils	Rank (Hi/Low)	% Chng	Rank (Hi/Low)	% Chng	Rank (Hi/Low)	%	Rank (Hi/Low)	\$ mils	Rank (Hi/Low)	% Chng	Rank (Hi/Low)	% Chng	Rank (Hi/Low)		
Third FS&LA of Cleveland (MHC)	Cleveland	\$14,205.4	2.5	16	4.6	9	\$12,962.2	1	2.7	26	4.8	12	91.2	2	\$8,727.1	1	4.1	11	0.5	20		
First FS&LA of Lakewood	Lakewood	\$1,960.4	9.8	5	6.0	6	\$1,665.3	2	12.0	8	6.5	7	84.9	8	\$1,612.5	2	14.7	3	6.4	8		
First Federal S&L Assoc. of Lorain	Lorain	\$442.5	6.3	9	-0.8	29	\$272.8	3	14.3	6	-0.6	32	61.7	30	\$333.4	3	-4.7	35	-1.5	28		
Belmont Savings Bank	Bellaire	\$379.5	-8.7	40	-8.0	41	\$90.4	19	27.2	2	1.0	25	23.8	41	\$289.3	4	-3.9	31	-3.7	39		
Fairfield FS&LA of Lancaster	Lancaster	\$262.6	-0.8	26	0.1	23	\$233.0	4	-0.7	34	0.4	29	88.7	4	\$228.1	5	0.7	17	0.3	22		
First Federal Bank of Ohio	Galion	\$241.1	1.5	19	-0.4	27	\$100.8	14	2.1	30	0.7	28	41.8	39	\$191.9	6	1.5	14	-0.1	26		
Harrison Building and Loan Assoc.	Harrison	\$221.8	0.6	23	-0.1	24	\$124.8	9	7.3	15	5.3	10	56.3	33	\$177.0	8	-4.6	33	-1.5	29		
First Federal S&L Assoc. of Newark	Newark	\$221.4	9.1	6	5.8	7	\$170.8	6	9.9	10	4.0	14	77.1	16	\$179.4	7	13.3	4	7.3	6		
Cincinnati Federal (MHC)	Cincinnati	\$198.1	16.0	2	11.0	4	\$173.1	5	14.9	5	12.0	3	87.4	6	\$144.5	10	24.0	2	11.2	4		
Greenville Federal (MHC)	Greenville	\$181.1	4.0	14	3.6	13	\$158.1	7	4.3	22	3.0	20	87.3	7	\$151.3	9	5.5	10	7.6	5		
First Federal S&L Assoc. of Delta	Delta	\$162.1	0.2	24	0.1	22	\$85.7	20	-0.6	33	1.3	24	52.9	35	\$141.6	11	0.0	19	0.0	24		
Wilmington Savings Bank	Wilmington	\$155.6	-2.8	34	3.8	12	\$138.4	8	0.9	32	5.4	9	88.9	3	\$104.7	16	-3.3	29	2.0	13		
Southern Hills Community Bank	Leesburg	\$154.7	10.3	4	13.2	1	\$113.6	10	12.7	7	12.9	1	73.5	20	\$128.2	12	8.7	7	13.2	2		
Peoples Savings and Loan Co.	Bucyrus	\$137.2	-2.4	32	-1.2	32	\$55.1	25	-2.1	36	-2.5	38	40.2	40	\$108.0	14	-3.6	30	-2.1	33		
Citizens Federal S&L Assoc.	Bellefontaine	\$133.9	-2.3	31	-2.5	39	\$95.2	16	-7.4	39	-2.8	39	71.1	23	\$116.8	13	-3.0	28	-3.2	38		
Home S&L Co. of Kenton, Ohio	Kenton	\$132.1	12.0	3	2.2	17	\$91.4	18	23.9	3	4.9	11	69.2	25	\$86.0	21	12.2	5	-0.1	25		
Mercer Savings Bank	Celina	\$130.7	7.9	8	4.0	10	\$109.4	12	11.7	9	11.3	4	83.7	10	\$102.0	17	0.8	16	1.3	16		
Miami Savings Bank	Miamitown	\$126.4	1.0	20	2.2	16	\$95.2	17	1.4	31	1.0	26	75.3	18	\$105.1	15	-0.2	20	1.5	14		
New Carlisle Federal Savings Bk	New Carlisle	\$122.2	8.7	7	8.0	5	\$101.9	13	5.2	19	10.2	6	83.4	11	\$88.6	20	9.1	6	6.5	7		
Peoples Savings Bank	Urbana	\$121.1	4.8	12	3.5	14	\$111.2	11	8.4	12	4.7	13	91.8	1	\$94.3	18	-1.4	23	3.7	11		
Van Wert Federal Savings Bank	Van Wert	\$113.1	-1.2	30	-1.7	36	\$64.3	23	8.0	13	-1.4	36	56.9	32	\$88.6	19	-2.0	26	-2.5	34		
Valley Central Bank	Liberty Township	\$112.5	5.3	11	5.1	8	\$99.0	15	3.8	23	10.8	5	88.0	5	\$74.9	26	6.2	9	4.3	10		
First FS&LA of Van Wert	Van Wert	\$109.3	0.6	22	-1.5	34	\$53.7	27	9.1	11	3.5	15	49.2	36	\$85.8	22	0.5	18	-3.1	36		
Fidelity FS&LA of Delaware	Delaware	\$105.4	-1.1	29	-0.2	25	\$51.0	28	2.7	27	0.4	30	48.4	37	\$83.4	24	-1.0	22	-2.1	32		
Monroe Federal S&L Assoc.	Tipp City	\$97.2	-0.1	25	-0.4	26	\$71.0	22	4.6	21	-0.7	34	73.1	21	\$84.8	23	-0.6	21	0.2	23		
Cincinnati S&L Co.	Cincinnati	\$92.6	4.7	13	1.6	19	\$77.7	21	6.1	16	3.5	17	84.0	9	\$63.1	28	1.6	12	1.4	15		
First Mutual Bank, FSB	Belpre	\$90.7	90.4	1	11.4	3	\$39.2	33	38.5	1	-2.2	37	43.2	38	\$77.0	25	110.7	1	15.4	1		
Community Savings Bank	Bethel	\$78.4	1.8	18	12.9	2	\$60.9	24	7.9	14	12.7	2	77.7	15	\$64.1	27	1.6	13	12.7	3		
Conneaut Savings Bank	Conneaut	\$74.9	-5.2	37	-2.1	38	\$45.3	29	-3.2	38	-3.6	40	60.5	31	\$60.2	29	-6.1	37	-2.5	35		
Covington S&L Assoc.	Covington	\$70.4	1.8	17	2.3	15	\$39.0	34	16.5	4	6.1	8	55.3	34	\$59.3	30	1.4	15	1.2	17		
Peoples First Savings Bank	Mason	\$70.1	0.8	21	4.0	11	\$55.0	26	5.5	18	2.6	22	78.5	14	\$54.4	31	-2.9	27	5.2	9		
Warsaw Federal S&L Assoc.	Cincinnati	\$61.6	-12.6	41	-1.6	35	\$39.8	32	-15.3	41	-7.0	41	64.6	27	\$53.3	33	-10.8	41	0.9	19		
Galion Building and Loan Bank	Galion	\$61.4	-4.0	36	-1.5	33	\$44.0	30	5.9	17	-0.6	33	71.6	22	\$54.0	32	-4.6	34	-1.9	31		
Liberty Bank	Ironton	\$52.7	-0.8	27	-0.5	28	\$33.8	35	2.4	29	-0.4	31	64.2	29	\$43.2	34	-1.5	24	-1.6	30		
Peoples S&L Co.	West Liberty	\$50.3	-3.7	35	-0.8	30	\$41.2	31	4.7	20	2.7	21	81.9	12	\$39.3	35	-7.2	39	-1.3	27		
Brookville Bldg & Svgs Assoc.	Brookville	\$46.6	5.7	10	0.6	21	\$32.5	36	3.1	25	3.2	19	69.8	24	\$38.3	36	6.9	8	0.9	18		
American Savings Bank	Middletown	\$42.5	-1.1	28	1.9	18	\$32.4	37	-1.6	35	3.5	16	76.2	17	\$34.1	37	-1.5	25	2.9	12		
Home Savings Bank of Wapakoneta	Wapakoneta	\$37.7	-5.3	38	0.7	20	\$28.3	38	-2.2	37	2.2	23	75.1	19	\$32.2	38	-5.9	36	0.3	21		
First FS&LA of Centerburg	Centerburg	\$23.1	-2.8	33	-1.9	37	\$15.7	39	3.7	24	3.3	18	67.6	26	\$17.8	39	-4.4	32	-3.2	37		
New Foundation Savings Bank	Cincinnati	\$18.5	-7.8	39	-3.3	40	\$14.6	40	-10.5	40	-0.8	35	78.8	13	\$13.1	40	-8.9	40	-5.6	41		
Equitable Savings and Loan Co.	Cadiz	\$12.8	3.1	15	-1.1	31	\$8.2	41	2.4	28	0.9	27	64.2	28	\$6.0	41	-6.7	38	-3.8	40		
<b>Ohio Mutuals</b>	<b># of Mutuals</b>	<b>Median</b>	<b>Agg.</b>	<b>Agg.</b>	<b>Median</b>	<b>Agg.</b>	<b>Agg.</b>	<b>Median</b>	<b>Agg.</b>	<b>Agg.</b>	<b>Median</b>	<b>Agg.</b>	<b>Agg.</b>	<b>Median</b>	<b>Agg.</b>	<b>Agg.</b>	<b>Median</b>	<b>Agg.</b>	<b>Agg.</b>	<b>Median</b>	<b>Agg.</b>	<b>Agg.</b>
>\$500 million	2	\$8,082.9	3.4	4.8	\$7,313.8	3.7	5.0	90.5	\$5,169.8	5.6	1.3											
\$200 - \$500 million	6	\$251.9	0.7	-1.7	\$147.8	8.5	1.3	56.1	\$210.0	-0.8	-0.6											
\$100 - \$200 million	16	\$131.4	3.9	2.9	\$97.1	6.1	4.9	72.7	\$103.4	3.2	2.2											
\$50 - \$100 million	11	\$70.4	4.2	2.0	\$44.0	5.3	1.0	68.3	\$59.3	3.9	2.3											
<\$50 million	6	\$30.4	-1.0	0.0	\$22.0	-0.9	2.4	72.6	\$25.0	-1.8	-0.3											
All Ohio (Excl. >\$500 million)	39	\$112.5	2.6	0.9	\$71.0	6.4	3.0	66.1	\$85.8	1.7	1.0											
<b>Midwest Mutuals</b>	<b># of Mutuals</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>
>\$500 million	13	\$845.0	1.4	3.1	\$700.6	3.2	5.7	74.8	\$624.0	1.5	2.2											
\$200 - \$500 million	31	\$299.8	2.6	1.7	\$201.5	7.2	4.1	65.8	\$241.9	0.7	0.3											
\$100 - \$200 million	38	\$139.2	0.5	1.4	\$96.2	3.9	3.5	71.2	\$110.1	-0.3	0.6											
\$50 - \$100 million	34	\$70.3	-0.3	0.2	\$45.1	4.3	1.3	70.6	\$54.8	-1.0	1.1											
<\$50 million	27	\$32.1	-2.3	-1.2	\$18.2	1.1	1.2	67.8	\$24.5	-4.4	-2.2											
All	143	\$121.1	0.6	0.6	\$83.2	3.8	2.6	70.2	\$90.9	-0.8	0.1											
<b>U. S. Mutuals</b>	<b># of Mutuals</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>	<b>Median</b>
>\$500 million	144	\$957.5	5.0	5.4	\$733.1	6.3	7.2	78.2	\$768.4	5.3	5.4											
\$200 - \$500 million	137	\$318.4	2.7	3.3	\$222.7	5.3	5.6	74.3	\$263.4	2.4	3.3											
\$100 - \$200 million	86	\$135.6	0.9	1.4	\$95.2	4.7	4.0	73.2	\$107.2	0.4	0.8											
\$50 - \$100 million	70	\$75.4	-0.2	0.3	\$49.9	4.4	2.3	71.0	\$57.3	-0.7	0.2											
<\$50 million	48	\$33.7	-0.9	-0.7	\$21.7	3.4	2.2	72.5	\$25.4	-3.9	-1.6											
All	485	\$265.6	2.7	2.9	\$175.9	5.2	5.1	75.1	\$203.9	2.1	2.5											

**EXHIBIT A  
OHIO MUTUAL PERFORMANCE**

**INCOME STATEMENT  
AS % OF AVERAGE ASSETS**

For the 12-Month Period Ending 12/31/2018

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 FS&LA of Cleveland (MHC)	Cleveland	1.95	41	0.11	39	0.01	37	0.02	18	1.30	1	0.70	1	0.19	8	0.41	1	0.76	12
First FS&LA of Lakewood	Lakewood	2.39	40	0.61	8	0.06	18	0.15	7	2.73	13	1.60	23	0.33	23	0.80	4	0.27	34
First Federal S&L Assoc. of Lorain	Lorain	2.97	30	0.41	13	0.16	3	0.01	19	3.21	25	1.74	30	0.37	29	1.10	19	0.17	37
Belmont Savings Bank	Bellaire	2.77	35	0.14	35	0.07	14	0.00	20	2.17	3	0.88	2	0.21	10	1.08	18	0.74	14
Fairfield FS&LA of Lancaster	Lancaster	3.35	15	0.19	30	0.11	10	0.00	20	2.87	15	1.81	31	0.24	13	0.82	5	0.67	16
First Federal Bank of Ohio	Galion	2.75	36	0.65	6	0.03	27	0.10	8	2.87	15	1.46	13	0.37	29	1.04	16	0.53	22
Harrison Building and Loan Assoc.	Harrison	3.38	11	0.12	38	0.03	27	0.00	20	2.32	6	1.49	15	0.17	6	0.66	2	1.18	3
First Federal S&L Assoc. of Newark	Newark	2.88	32	0.51	11	0.07	14	0.07	12	3.06	20	1.63	25	0.42	35	1.01	13	0.33	31
Cincinnati Federal (MHC)	Cincinnati	2.71	38	1.43	3	0.20	1	1.04	3	3.50	32	1.94	34	0.26	16	1.30	29	0.64	17
Greenville Federal (MHC)	Greenville	3.16	20	0.66	5	0.14	4	0.07	12	3.13	24	1.55	19	0.40	33	1.18	23	0.69	15
First Federal S&L Assoc. of Delta	Delta	3.12	22	0.35	17	0.07	14	0.00	20	3.06	20	1.50	17	0.35	25	1.21	24	0.41	29
Wilmington Savings Bank	Wilmington	3.01	28	0.22	27	0.04	23	0.00	20	2.76	14	1.42	12	0.13	2	1.21	24	0.46	24
Southern Hills Community Bank	Leesburg	4.06	1	0.22	27	0.13	8	0.00	20	3.86	37	2.09	36	0.36	27	1.41	36	0.42	27
Peoples Savings and Loan Co.	Bucyrus	3.08	26	0.14	35	0.02	35	0.00	20	2.67	12	1.49	15	0.30	18	0.88	9	0.55	21
Citizens Federal S&L Assoc.	Bellefontaine	2.80	34	0.25	24	0.03	27	0.10	8	2.56	11	1.55	19	0.16	4	0.85	7	0.49	23
Home S&L Co. of Kenton, Ohio	Kenton	3.22	19	0.10	40	0.02	35	0.00	20	2.04	2	0.92	3	0.15	3	0.97	10	1.27	2
Mercer Savings Bank	Celina	3.37	13	0.50	12	0.12	9	0.05	15	2.99	18	1.52	18	0.30	18	1.17	21	0.87	7
Miami Savings Bank	Miamitown	3.32	16	0.37	15	0.03	27	0.18	6	2.25	5	1.34	9	0.23	11	0.68	3	1.45	1
New Carlisle Federal Savings Bk	New Carlisle	3.50	10	0.63	7	0.14	4	0.20	5	3.23	26	1.61	24	0.24	13	1.38	35	0.91	6
Peoples Savings Bank	Urbana	4.06	1	0.27	22	0.20	1	0.00	20	3.59	33	2.02	35	0.36	27	1.21	24	0.74	13
Van Wert Federal Savings Bank	Van Wert	2.49	39	0.16	33	0.01	37	0.00	20	2.22	4	1.21	6	0.16	4	0.85	7	0.42	28
Valley Central Bank	Liberty Township	3.36	14	0.60	9	0.04	23	0.31	4	3.70	34	1.89	32	0.31	21	1.50	37	0.26	35
First FS&LA of Van Wert	Van Wert	2.73	37	0.28	20	0.04	23	0.00	20	2.43	8	1.41	11	0.18	7	0.84	6	0.59	20
Fidelity FS&LA of Delaware	Delaware	3.09	25	0.17	32	0.04	23	0.04	16	2.95	17	1.28	7	0.37	29	1.30	29	0.32	32
Monroe Federal S&L Assoc.	Tipp City	3.32	16	0.36	16	0.09	12	0.00	20	3.24	28	1.63	25	0.30	18	1.31	31	0.45	25
Cincinnati S&L Co.	Cincinnati	3.91	3	0.39	14	0.03	27	0.09	10	3.87	38	2.27	39	0.35	25	1.25	28	0.42	26
First Mutual Bank, FSB	Belpre	3.51	9	0.13	37	0.10	11	0.00	20	3.80	36	1.57	21	0.51	38	1.72	39	-0.16	39
Community Savings Bank	Bethel	3.64	6	0.25	24	0.01	37	0.04	16	3.10	23	1.69	28	0.19	8	1.22	27	0.79	9
Conneaut Savings Bank	Conneaut	3.07	27	0.27	22	0.06	18	0.00	20	3.00	19	1.33	8	0.50	37	1.17	21	0.34	30
Covington S&L Assoc.	Covington	2.96	31	0.28	20	0.09	12	0.00	20	2.32	6	1.10	5	0.24	13	0.98	12	0.91	5
Peoples First Savings Bank	Mason	3.25	18	0.87	4	0.05	22	0.09	10	3.25	29	1.58	22	0.32	22	1.35	32	0.87	8
Warsaw Federal S&L Assoc.	Cincinnati	2.84	33	3.44	2	0.06	18	2.45	2	6.78	40	3.72	40	0.57	40	2.49	40	-0.50	41
Galion Building and Loan Bank	Galion	3.12	22	0.32	18	0.06	18	0.00	20	3.26	30	1.68	27	0.55	39	1.03	15	0.18	36
Liberty Bank	Ironton	3.76	4	0.29	19	0.03	27	0.00	20	3.28	31	1.69	28	0.46	36	1.13	20	0.77	11
Peoples S&L Co.	West Liberty	3.65	5	0.21	29	0.14	4	0.00	20	3.23	26	1.92	33	0.34	24	0.97	10	0.63	18
Brookville Bldg & Svgs Assoc.	Brookville	3.38	11	0.18	31	0.14	4	0.00	20	2.53	10	1.07	4	0.41	34	1.05	17	1.03	4
American Savings Bank	Midletown	3.59	8	0.54	10	0.07	14	0.07	12	4.23	39	2.21	38	0.39	32	1.63	38	-0.09	38
Home Savings Bank of Wapakoneta	Wapakoneta	3.64	6	0.05	41	0.03	27	0.00	20	3.08	22	1.48	14	0.23	11	1.37	34	0.62	19
First FS&LA of Centerburg	Centerburg	3.14	21	0.16	33	0.00	40	0.00	20	2.51	9	1.40	10	0.09	1	1.02	14	0.79	10
New Foundation Savings Bank	Cincinnati	3.00	29	10.20	1	0.03	27	9.96	1	12.92	41	9.16	41	0.64	41	3.12	41	0.28	33
Equitable Savings and Loan Co.	Cadiz	3.12	22	0.24	26	0.00	40	0.00	20	3.71	35	2.09	36	0.26	16	1.36	33	-0.35	40
<b>Ohio Mutuals</b>	<b># of Mutuals</b>	<b>Agg.</b>		<b>Agg.</b>		<b>Agg.</b>		<b>Agg.</b>		<b>Agg.</b>		<b>Agg.</b>		<b>Agg.</b>		<b>Agg.</b>		<b>Agg.</b>	
>\$500 million	2	2.00		0.17		0.01		0.04		1.47		0.81		0.21		0.45		0.70	
\$200 - \$500 million	6	2.99		0.32		0.09		0.03		2.75		1.48		0.29		0.98		0.57	
\$100 - \$200 million	16	3.18		0.42		0.08		0.14		2.96		1.56		0.27		1.13		0.65	
\$50 - \$100 million	11	3.38		0.58		0.06		0.21		3.54		1.81		0.39		1.34		0.41	
<\$50 million	6	3.40		1.30		0.06		1.07		4.23		2.40		0.34		1.49		0.47	
All Ohio (Excl. >\$500 million)	39	3.15		0.45		0.08		0.15		3.03		1.60		0.30		1.12		0.57	
<b>Midwest Mutuals</b>	<b># of Mutuals</b>	<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>	
>\$500 million	13	2.52		0.56		0.06		0.06		2.62		1.50		0.30		0.80		0.93	
\$200 - \$500 million	31	2.88		0.50		0.06		0.07		2.81		1.63		0.35		0.82		0.53	
\$100 - \$200 million	38	3.14		0.37		0.10		0.02		2.76		1.53		0.29		0.96		0.69	
\$50 - \$100 million	34	3.24		0.28		0.05		0.00		3.02		1.58		0.32		1.03		0.57	
<\$50 million	27	3.12		0.16		0.01		0.00		3.17		1.68		0.27		1.26		0.12	
All	143	3.11		0.29		0.05		0.00		2.87		1.58		0.30		0.98		0.59	
<b>U. S. Mutuals</b>	<b># of Mutuals</b>	<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>	
>\$500 million	144	3.15		0.47		0.09		0.01		2.75		1.58		0.31		0.79		0.94	
\$200 - \$500 million	137	3.09		0.37		0.09		0.01		2.81		1.61		0.31		0.85		0.83	
\$100 - \$200 million	86	3.12		0.30		0.06		0.00		2.76		1.51		0.27		0.93		0.67	
\$50 - \$100 million	70	3.25		0.27		0.05		0.00		2.95		1.58		0.29		1.03		0.56	
<\$50 million	48	3.13		0.12		0.01		0.00		3.13		1.61		0.28		1.19		0.40	
All	485	3.14		0.35		0.07		0.00		2.79		1.58		0.30		0.88		0.78	

**EXHIBIT A  
OHIO MUTUAL PERFORMANCE**

**OTHER PROFITABILITY  
METRICS**

For the 12-Month Period Ending 12/31/2018

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 FS&LA of Cleveland (MHC)	Cleveland	\$286,270	1	\$275.0	1	\$85,072	1	0.61	9	5.67	6	62.8	3	\$13.6	1	\$101.5	1	\$93.6	6
First FS&LA of Lakewood	Lakewood	\$56,377	2	\$133.3	33	\$4,076	2	0.22	33	2.19	28	91.0	33	\$4.6	18	\$11.9	33	\$71.0	20
First Federal S&L Assoc. of Lorain	Lorain	\$14,283	3	\$145.7	26	\$881	10	0.21	34	1.42	32	95.1	36	\$4.5	21	\$7.2	35	\$75.1	17
Belmont Savings Bank	Bellaire	\$11,466	4	\$201.2	8	\$2,338	3	0.59	11	3.70	17	74.6	7	\$6.7	5	\$51.1	5	\$60.6	31
Fairfield FS&LA of Lancaster	Lancaster	\$9,313	5	\$179.1	13	\$1,391	5	0.53	15	4.88	7	81.1	15	\$5.1	11	\$33.9	12	\$91.9	8
First Federal Bank of Ohio	Galion	\$7,997	6	\$131.1	34	\$1,142	8	0.49	20	3.26	21	84.4	23	\$4.0	26	\$20.5	25	\$56.5	35
Harrison Building and Loan Assoc.	Harrison	\$7,655	7	\$232.0	3	\$1,204	7	0.55	14	3.71	16	66.3	4	\$6.7	4	\$78.1	4	\$98.9	1
First Federal S&L Assoc. of Newark	Newark	\$7,266	9	\$123.2	36	\$549	18	0.26	31	1.61	31	90.2	31	\$3.8	28	\$12.1	32	\$59.3	32
Cincinnati Federal (MHC)	Cincinnati	\$7,506	8	\$139.0	29	\$866	11	0.48	22	4.42	10	84.6	24	\$3.7	32	\$21.4	24	\$65.3	27
Greenville Federal (MHC)	Greenville	\$6,741	10	\$134.8	32	\$943	9	0.53	15	4.86	8	82.0	16	\$3.6	33	\$24.3	23	\$54.8	37
First Federal S&L Assoc. of Delta	Delta	\$5,609	12	\$140.2	28	\$450	23	0.28	30	2.28	26	88.1	27	\$4.1	23	\$16.7	27	\$66.6	30
Wilmington Savings Bank	Wilmington	\$5,215	13	\$217.3	5	\$787	13	0.49	20	2.73	24	85.6	25	\$6.5	6	\$31.3	18	\$95.5	3
Southern Hills Community Bank	Leesburg	\$6,486	11	\$135.1	31	\$378	26	0.25	32	1.68	30	89.4	28	\$3.2	38	\$13.3	30	\$66.0	26
Peoples Savings and Loan Co.	Bucyrus	\$4,485	18	\$149.5	24	\$720	15	0.52	18	2.50	25	83.0	18	\$4.6	19	\$25.4	21	\$69.1	21
Citizens Federal S&L Assoc.	Bellefontaine	\$4,119	20	\$152.6	23	\$516	20	0.38	25	3.32	20	84.0	21	\$5.0	14	\$24.4	22	\$77.2	16
Home S&L Co. of Kenton, Ohio	Kenton	\$4,107	21	\$228.2	4	\$1,238	6	1.00	2	3.73	15	61.6	2	\$7.3	3	\$87.6	2	\$63.4	28
Mercer Savings Bank	Celina	\$4,855	15	\$147.1	25	\$725	14	0.58	12	6.02	4	77.4	9	\$4.0	25	\$33.3	14	\$57.9	33
Miami Savings Bank	Miamitown	\$4,608	17	\$200.3	9	\$1,404	4	1.13	1	7.25	1	60.9	1	\$5.5	10	\$78.4	3	\$72.8	18
New Carlisle Federal Savings Bk	New Carlisle	\$4,739	16	\$175.5	14	\$808	12	0.70	5	7.08	2	78.1	10	\$4.5	20	\$38.4	11	\$68.4	24
Peoples Savings Bank	Urbana	\$5,075	14	\$169.2	16	\$596	17	0.51	19	5.71	5	82.9	17	\$4.0	24	\$29.0	19	\$78.8	15
Van Wert Federal Savings Bank	Van Wert	\$3,033	29	\$202.2	7	\$437	24	0.38	25	1.82	29	84.1	22	\$7.5	2	\$32.1	16	\$92.2	7
Valley Central Bank	Liberty Township	\$4,330	19	\$144.3	27	\$212	33	0.19	35	0.77	36	93.5	34	\$3.7	29	\$9.4	34	\$69.0	22
First FS&LA of Van Wert	Van Wert	\$3,265	27	\$171.8	15	\$613	16	0.57	13	2.82	23	80.6	13	\$5.8	9	\$33.4	13	\$80.6	14
Fidelity FS&LA of Delaware	Delaware	\$3,397	25	\$161.8	18	\$297	30	0.29	29	1.37	34	90.3	32	\$5.0	13	\$15.8	28	\$63.2	29
Monroe Federal S&L Assoc.	Tipp City	\$3,573	24	\$155.3	21	\$391	25	0.40	24	3.48	19	87.9	26	\$4.2	22	\$18.8	26	\$68.7	23
Cincinnati S&L Co.	Cincinnati	\$3,822	23	\$152.9	22	\$300	29	0.34	27	1.42	32	90.2	30	\$3.7	31	\$15.0	29	\$80.9	12
First Mutual Bank, FSB	Belpre	\$3,294	26	\$117.6	37	\$150	40	-0.17	39	-1.49	39	100.1	38	\$3.2	36	-\$5.1	39	\$50.8	39
Community Savings Bank	Bethel	\$3,043	28	\$190.2	11	\$529	19	0.68	7	4.18	12	78.5	11	\$4.9	15	\$38.6	10	\$82.8	11
Conneaut Savings Bank	Conneaut	\$2,569	31	\$128.5	35	\$232	31	0.30	28	2.23	27	89.8	29	\$3.7	30	\$13.2	31	\$51.1	38
Covington S&L Assoc.	Covington	\$2,253	33	\$112.7	40	\$480	22	0.69	6	4.54	9	71.8	6	\$3.5	34	\$31.8	17	\$38.4	41
Peoples First Savings Bank	Mason	\$2,799	30	\$186.6	12	\$493	21	0.73	3	6.62	3	78.9	12	\$4.7	16	\$39.3	9	\$71.5	19
Warsaw Federal S&L Assoc.	Cincinnati	\$3,954	22	\$158.2	19	-\$247	41	-0.39	40	-3.00	41	107.9	40	\$2.5	40	-\$12.5	41	\$93.6	5
Galion Building and Loan Bank	Galion	\$2,143	35	\$112.8	39	\$84	36	0.13	36	1.15	35	94.7	35	\$3.2	37	\$6.0	36	\$55.2	36
Liberty Bank	Ironton	\$2,207	34	\$137.9	30	\$324	27	0.60	10	3.93	13	81.0	14	\$3.3	35	\$26.3	20	\$57.5	34
Peoples S&L Co.	West Liberty	\$1,969	36	\$196.9	10	\$221	32	0.43	23	3.10	22	83.6	20	\$5.0	12	\$32.2	15	\$98.0	2
Brookville Bldg & Svgs Assoc.	Brookville	\$1,565	38	\$156.5	20	\$316	28	0.72	4	3.92	14	71.0	5	\$4.7	17	\$45.4	7	\$47.1	40
American Savings Bank	Middletown	\$1,793	37	\$163.0	17	\$20	37	0.05	38	0.26	38	102.2	39	\$3.9	27	-\$3.6	38	\$87.2	9
Home Savings Bank of Wapakoneta	Wapakoneta	\$1,428	39	\$238.0	2	\$206	34	0.53	15	4.27	11	83.3	19	\$6.3	7	\$39.8	8	\$95.3	4
First FS&LA of Centerburg	Centerburg	\$811	40	\$202.8	6	\$167	35	0.68	7	3.66	18	76.2	8	\$5.8	8	\$48.3	6	\$86.0	10
New Foundation Savings Bank	Cincinnati	\$2,557	32	\$116.2	38	\$11	38	0.06	37	0.52	37	97.9	37	\$0.8	41	\$2.5	37	\$80.7	13
Equitable Savings and Loan Co.	Cadiz	\$437	41	\$109.3	41	-\$65	39	-0.50	41	-2.41	40	110.3	41	\$3.2	39	-\$11.3	40	\$68.0	25
<b>Ohio Mutuals</b>	<b># of Mutuals</b>	<b>Median</b>		<b>Agg.</b>		<b>Median</b>		<b>Agg.</b>		<b>Agg.</b>		<b>Agg.</b>		<b>Agg.</b>		<b>Agg.</b>		<b>Agg.</b>	
>\$500 million	2	\$171,324		\$234.0		\$44,574		0.56		5.28		67.5		\$11.0		\$75.6		\$87.0	
\$200 - \$500 million	6	\$8,655		\$161.1		\$1,173		0.43		2.94		82.9		\$4.9		\$27.6		\$71.7	
\$100 - \$200 million	16	\$4,674		\$158.6		\$667		0.51		3.27		81.9		\$4.5		\$28.6		\$68.6	
\$50 - \$100 million	11	\$2,799		\$145.7		\$300		0.33		2.32		89.0		\$3.7		\$15.3		\$66.8	
<\$50 million	6	\$1,497		\$150.7		\$94		0.36		2.18		90.0		\$3.2		\$15.0		\$77.1	
All Ohio (Excl. >\$500 million)	39	\$3,954		\$156.5		\$480		0.45		2.97		83.9		\$4.4		\$25.0		\$69.7	
<b>Midwest Mutuals</b>	<b># of Mutuals</b>	<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>	
>\$500 million	13	\$32,185		\$188.4		\$5,137		0.63		3.50		70.5		\$5.9		\$55.2		\$79.7	
\$200 - \$500 million	31	\$11,036		\$162.3		\$1,285		0.47		3.26		84.4		\$4.5		\$25.1		\$74.3	
\$100 - \$200 million	38	\$4,798		\$162.1		\$798		0.57		4.41		80.4		\$4.5		\$32.7		\$70.9	
\$50 - \$100 million	34	\$2,345		\$154.9		\$270		0.42		3.03		82.2		\$4.3		\$29.0		\$67.4	
<\$50 million	27	\$1,016		\$159.3		\$18		0.10		0.52		97.2		\$4.7		\$3.5		\$79.0	
All	143	\$4,475		\$159.8		\$516		0.46		3.10		83.0		\$4.5		\$29.0		\$72.8	
<b>U. S. Mutuals</b>	<b># of Mutuals</b>	<b>Median</b>		<b>\$219.6</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>	
>\$500 million	144	\$35,160		\$179.2		\$6,833		0.74		6.42		73.7		\$6.2	12.5	\$56.8		\$94.5	
\$200 - \$500 million	137	\$11,466		\$187.4		\$1,760		0.59		4.35		77.7		\$5.6	11	\$38.5		\$83.0	
\$100 - \$200 million	86	\$4,740		\$171.6		\$708		0.50		3.68		81.0		\$5.6	14.5	\$33.3		\$73.8	
\$50 - \$100 million	70	\$2,474		\$177.0		\$286		0.41		2.75		82.9		\$5.7	8	\$32.8		\$78.2	
<\$50 million	48	\$1,122		\$191.5		\$94		0.28		1.54		88.2		\$5.2	8	\$22.4		\$79.4	
All	485	\$9,121		\$206.1		\$1,344		0.58		4.31		77.5		\$5.8	11	\$42.1		\$85.6	

**EXHIBIT A  
OHIO MUTUAL PERFORMANCE**

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

For the 12-Month Period Ending 12/31/2018

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 FS&LA of Cleveland (MHC)	Cleveland	10.32	36	19.02	33	19.56	33	0.56	27	0.59	24	0.32	34	-0.05	4	38	1	\$203.7	1
First FS&LA of Lakewood	Lakewood	10.01	39	15.19	37	15.73	39	0.25	15	0.30	12	0.42	30	0.00	11	18	2	\$70.7	7
First Federal S&L Assoc. of Lorain	Lorain	15.00	22	30.62	16	31.46	16	2.72	41	4.13	41	0.66	19	-0.13	1	7	4	\$47.6	13
Belmont Savings Bank	Bellaire	17.50	13	65.16	1	66.43	1	0.41	23	1.70	34	1.80	3	-0.11	3	4	10	\$72.3	6
Fairfield FS&LA of Lancaster	Lancaster	11.14	34	22.63	28	23.18	28	0.69	31	0.77	28	0.31	35	0.02	25	3	12	\$76.0	5
First Federal Bank of Ohio	Galion	15.40	19	33.34	13	34.04	14	0.40	22	0.32	16	0.76	17	-0.03	5	8	3	\$24.0	28
Harrison Building and Loan Assoc.	Harrison	15.23	20	27.54	20	28.34	19	1.10	33	1.80	36	0.79	15	0.14	39	3	12	\$59.0	8
First Federal S&L Assoc. of Newark	Newark	15.48	17	25.03	26	25.62	26	0.08	6	0.11	5	0.47	27	0.02	25	5	8	\$35.9	17
Cincinnati Federal (MHC)	Cincinnati	11.53	31	16.52	36	17.52	36	0.43	24	0.43	20	0.81	13	0.00	11	6	6	\$24.1	27
Greenville Federal (MHC)	Greenville	11.07	35	15.08	39	15.78	38	0.07	4	0.05	4	0.59	23	0.04	32	3	12	\$50.4	12
First Federal S&L Assoc. of Delta	Delta	12.50	28	33.68	12	34.11	12	0.58	28	1.10	30	0.30	38	0.00	11	6	6	\$23.6	29
Wilmington Savings Bank	Wilmington	18.44	10	27.66	19	28.97	18	2.59	40	2.91	40	4.96	1	-0.13	1	2	21	\$52.4	11
Southern Hills Community Bank	Leesburg	15.41	18	25.04	25	25.99	25	1.13	34	1.45	32	0.81	13	0.00	11	7	4	\$18.3	36
Peoples Savings and Loan Co.	Bucyrus	21.06	6	62.62	2	62.97	2	0.79	32	1.80	35	0.29	39	0.07	34	2	21	\$54.0	10
Citizens Federal S&L Assoc.	Bellefontaine	12.99	27	27.18	21	27.62	21	0.25	16	0.36	17	0.29	39	0.01	23	2	21	\$58.4	9
Home S&L Co. of Kenton, Ohio	Kenton	26.18	1	36.57	9	37.82	9	0.22	14	0.31	13	1.49	4	0.13	38	1	35	\$86.0	3
Mercer Savings Bank	Celina	9.55	40	14.73	40	15.37	40	0.67	30	0.80	29	0.49	26	0.04	32	4	10	\$25.5	26
Miami Savings Bank	Miamitown	16.01	15	26.13	23	27.38	22	0.27	18	0.36	18	1.25	6	-0.01	10	3	12	\$35.0	18
New Carlisle Federal Savings Bk	New Carlisle	10.13	37	12.98	41	14.15	41	0.27	17	0.32	15	1.06	7	-0.02	7	3	12	\$29.5	21
Peoples Savings Bank	Urbana	10.06	38	15.09	38	16.29	37	1.93	39	2.08	37	0.84	12	0.11	37	2	21	\$47.2	14
Van Wert Federal Savings Bank	Van Wert	21.45	4	50.39	3	50.85	3	0.21	13	0.38	19	0.35	33	-0.02	7	1	35	\$88.6	2
Valley Central Bank	Liberty Township	24.97	2	37.13	8	38.36	8	0.13	9	0.15	8	0.93	10	0.00	11	2	21	\$37.4	16
First FS&LA of Van Wert	Van Wert	20.86	7	49.36	4	49.70	4	0.16	10	0.32	14	0.29	39	0.00	11	1	35	\$85.8	4
Fidelity FS&LA of Delaware	Delaware	21.37	5	49.08	5	49.66	5	0.11	8	0.22	10	0.51	25	-0.02	7	2	21	\$41.7	15
Monroe Federal S&L Assoc.	Tipp City	12.28	29	18.45	34	19.26	34	0.54	26	0.74	26	0.74	18	0.21	40	3	12	\$28.3	22
Cincinnati S&L Co.	Cincinnati	23.33	3	34.00	11	34.97	11	1.19	37	1.38	31	0.78	16	0.00	11	3	12	\$21.0	31
First Mutual Bank, FSB	Belpre	8.47	41	19.80	32	20.13	32	1.17	36	2.71	39	0.31	35	0.03	30	5	8	\$15.4	39
Community Savings Bank	Bethel	16.51	14	26.87	22	27.35	23	0.17	11	0.22	9	0.38	31	-0.03	5	2	21	\$32.1	20
Conneaut Savings Bank	Conneaut	14.81	23	32.87	14	33.71	15	0.49	25	0.60	25	0.63	21	0.03	30	3	12	\$20.1	32
Covington S&L Assoc.	Covington	15.21	21	35.73	10	36.40	10	0.08	5	0.14	7	0.53	24	0.00	11	3	12	\$19.8	33
Peoples First Savings Bank	Mason	11.22	33	17.94	35	19.19	35	0.10	7	0.12	6	1.01	8	0.00	11	2	21	\$27.2	23
Warsaw Federal S&L Assoc.	Cincinnati	13.79	25	21.54	29	22.79	29	0.18	12	0.28	11	1.31	5	0.08	35	2	21	\$26.7	25
Galion Building and Loan Bank	Galion	11.88	30	25.68	24	26.33	24	0.61	29	0.77	27	0.43	28	0.02	25	2	21	\$27.0	24
Liberty Bank	Ironton	15.82	16	29.54	17	29.90	17	1.17	35	1.48	33	0.31	35	0.10	36	2	21	\$21.6	30
Peoples S&L Co.	West Liberty	14.56	24	24.27	27	25.53	27	0.00	1	0.00	1	1.84	2	0.02	25	2	21	\$19.7	34
Brookville Bldg & Svgs Assoc.	Brookville	18.47	9	32.81	15	34.06	13	0.36	19	0.52	22	1.01	8	0.00	11	2	21	\$19.2	35
American Savings Bank	Middletown	17.86	12	27.73	18	28.16	20	0.38	21	0.49	21	0.37	32	0.02	25	2	21	\$17.1	38
Home Savings Bank of Wapakoneta	Wapakoneta	13.03	26	20.44	31	21.18	31	0.00	1	0.00	1	0.64	20	0.00	11	1	35	\$32.2	19
First FS&LA of Centerburg	Centerburg	18.28	11	40.08	7	41.25	7	0.37	20	0.54	23	0.88	11	0.01	23	1	35	\$17.8	37
New Foundation Savings Bank	Cincinnati	11.28	32	20.83	30	21.43	30	0.00	1	0.00	1	0.43	28	0.00	11	1	35	\$13.1	40
Equitable Savings and Loan Co.	Cadiz	20.71	8	44.58	6	45.42	6	1.66	38	2.58	38	0.61	22	0.25	41	1	35	\$6.0	41
<b>Ohio Mutuals</b>	<b># of Mutuals</b>	<b>Agg.</b>		<b>Agg.</b>		<b>Agg.</b>		<b>Agg.</b>		<b>Agg.</b>		<b>Agg.</b>		<b>Agg.</b>		<b>Average</b>		<b>Agg.</b>	
>\$500 million	2	10.28		18.46		19.01		0.52		0.56		0.33		-0.04		28		\$184.6	
\$200 - \$500 million	6	15.12		32.72		33.51		1.07		1.75		0.68		-0.02		5		\$46.6	
\$100 - \$200 million	16	16.03		27.33		28.24		0.64		0.85		1.09		0.01		3		\$36.3	
\$50 - \$100 million	11	14.44		25.75		26.57		0.55		0.76		0.75		0.04		3		\$22.5	
<\$50 million	6	16.59		28.93		29.75		0.35		0.48		0.67		0.02		1		\$17.7	
All Ohio (Excl. >\$500 million)	39	15.47		28.80		29.65		0.77		1.09		0.89		0.01		3		\$34.2	
<b>Midwest Mutuals</b>	<b># of Mutuals</b>	<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Average</b>		<b>Average</b>	
>\$500 million	13	15.02		22.59		23.25		0.25		0.31		0.49		0.02		16		\$863.0	
\$200 - \$500 million	31	14.44		23.13		24.01		0.55		0.84		0.80		0.01		6		\$49.1	
\$100 - \$200 million	38	13.15		23.84		24.82		0.44		0.54		0.87		0.03		3		\$50.5	
\$50 - \$100 million	34	14.43		26.28		26.84		0.83		1.15		0.80		0.02		2		\$35.9	
<\$50 million	27	17.86		32.81		34.06		0.68		1.08		0.88		0.01		1		\$21.1	
All	143	14.32		25.65		26.33		0.55		0.75		0.82		0.02		4		\$115.0	
<b>U. S. Mutuals</b>	<b># of Mutuals</b>	<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Average</b>		<b>Average</b>	
>\$500 million	144	11.52		15.54		16.49		0.41		0.47		0.86		0.02		15		\$158.6	
\$200 - \$500 million	137	12.56		20.55		21.55		0.51		0.60		0.87		0.01		5		\$69.8	
\$100 - \$200 million	86	13.14		23.84		24.82		0.51		0.70		0.81		0.01		3		\$49.9	
\$50 - \$100 million	70	14.64		27.58		28.42		0.59		0.79		0.96		0.02		2		\$41.2	
<\$50 million	48	17.66		37.45		38.65		0.78		1.08		0.74		0.00		1		\$22.3	
All	485	12.69		20.31		21.46		0.48		0.59		0.85		0.01		7		\$83.8	

**EXHIBIT A**  
**OHIO MUTUAL PERFORMANCE**

**LOAN MIX & YIELD**

For the 12-Month Period Ending 12/31/2018

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 FS&LA of Cleveland (MHC)	Cleveland	0.2	38	0.0	27	99.8	1	0.0	34	0.0	39	0.0	27	0.0	41	3.38	41	3.32	39
First FS&LA of Lakewood	Lakewood	4.6	9	0.0	27	78.9	21	3.2	15	7.4	22	1.8	17	4.1	4	3.72	40	3.54	33
First Federal S&L Assoc. of Lorain	Lorain	1.9	28	0.0	27	92.2	5	4.7	10	0.8	36	0.0	27	0.3	36	4.29	33	3.58	31
Belmont Savings Bank	Bellaire	0.0	39	0.0	27	59.8	35	0.0	35	28.4	2	6.0	7	5.9	2	5.34	3	3.49	35
Fairfield FS&LA of Lancaster	Lancaster	1.8	29	0.0	27	93.5	4	2.3	19	1.9	33	0.0	27	0.5	31	4.44	26	4.18	16
First Federal Bank of Ohio	Galion	4.5	10	4.3	12	70.4	26	4.4	11	14.1	12	0.2	25	2.1	9	5.06	8	3.61	30
Harrison Building and Loan Assoc.	Harrison	9.3	2	4.8	11	68.6	28	0.4	32	13.9	13	2.2	14	0.7	26	4.69	19	3.86	27
First Federal S&L Assoc. of Newark	Newark	6.3	6	0.0	27	75.9	23	4.3	12	13.1	14	0.0	27	0.4	34	4.80	14	4.31	11
Cincinnati Federal (MHC)	Cincinnati	2.6	24	0.2	24	70.2	27	15.4	2	10.9	17	0.2	24	0.5	32	4.26	34	4.12	18
Greenville Federal (MHC)	Greenville	7.4	4	0.9	19	67.5	30	2.2	20	11.5	15	9.5	2	0.9	21	4.26	34	4.15	17
First Federal S&L Assoc. of Delta	Delta	1.7	32	0.0	27	97.2	3	0.0	35	0.3	37	0.4	21	0.5	29	4.37	30	3.39	37
Wilmington Savings Bank	Wilmington	0.7	36	0.3	23	80.6	19	3.4	14	9.2	20	4.2	10	1.5	14	4.05	38	3.86	28
Southern Hills Community Bank	Leesburg	2.8	22	14.7	2	66.9	33	0.6	30	6.7	23	3.1	13	4.0	5	5.66	2	4.76	2
Peoples Savings and Loan Co.	Bucyrus	0.4	37	3.2	14	91.5	6	1.4	27	1.6	34	0.0	27	1.9	13	4.42	28	3.84	29
Citizens Federal S&L Assoc.	Bellefontaine	3.1	18	0.6	21	84.2	14	1.8	25	10.2	18	0.0	27	0.1	38	3.92	39	3.50	34
Home S&L Co. of Kenton, Ohio	Kenton	11.2	1	12.2	4	34.2	41	7.9	4	25.0	4	4.1	11	1.4	15	4.86	13	3.97	25
Mercer Savings Bank	Celina	3.1	20	13.2	3	76.7	22	1.3	28	3.8	28	1.2	19	1.1	18	4.35	31	4.12	19
Miami Savings Bank	Miamitown	8.2	3	1.7	18	52.8	39	6.7	5	21.7	7	8.3	5	0.7	27	4.56	23	4.36	9
New Carlisle Federal Savings Bk	New Carlisle	6.5	5	2.1	16	56.4	38	6.5	8	16.6	9	9.9	1	1.9	12	4.87	12	4.58	6
Peoples Savings Bank	Urbana	3.1	19	7.5	8	67.5	31	2.1	21	15.7	10	1.9	16	2.1	10	5.25	5	5.07	1
Van Wert Federal Savings Bank	Van Wert	3.2	16	7.0	9	84.1	15	0.9	29	3.6	29	0.0	27	1.3	16	4.14	36	3.17	40
Valley Central Bank	Liberty Township	5.7	8	0.0	27	59.5	37	11.9	3	22.3	5	0.4	21	0.1	39	4.42	28	4.29	13
First FS&LA of Van Wert	Van Wert	3.6	14	3.2	15	86.1	13	0.0	35	6.5	24	0.0	27	0.5	30	4.30	32	3.34	38
Fidelity FS&LA of Delaware	Delaware	2.0	27	1.7	17	73.0	24	5.1	9	14.4	11	0.0	27	3.9	6	4.56	23	3.44	36
Monroe Federal S&L Assoc.	Tipp City	6.3	7	0.6	21	45.6	40	6.6	7	33.7	1	6.6	6	0.8	24	4.64	21	3.98	24
Cincinnati S&L Co.	Cincinnati	4.3	11	0.0	27	68.5	29	6.7	6	19.3	8	0.6	20	0.7	28	4.90	11	4.67	3
First Mutual Bank, FSB	Belpre	2.7	23	0.0	27	90.3	7	0.3	33	1.6	35	0.0	27	5.1	3	6.30	1	4.19	15
Community Savings Bank	Bethel	2.2	26	0.0	27	60.5	34	16.2	1	11.5	16	8.7	3	0.9	23	5.17	6	4.60	5
Conneaut Savings Bank	Conneaut	1.1	34	0.8	20	88.7	9	1.8	23	5.7	25	0.4	23	0.8	25	4.46	25	3.57	32
Covington S&L Assoc.	Covington	1.8	29	11.2	6	81.6	16	1.4	26	2.9	30	0.0	26	1.0	19	4.12	37	3.14	41
Peoples First Savings Bank	Mason	3.8	13	0.2	26	67.1	32	3.8	13	21.8	6	0.0	27	0.3	36	4.96	9	4.46	7
Warsaw Federal S&L Assoc.	Cincinnati	0.0	39	0.0	27	97.4	2	2.6	17	0.0	39	0.0	27	0.1	40	4.67	20	4.04	21
Galion Building and Loan Bank	Galion	1.1	33	0.0	27	90.1	8	0.5	31	4.7	27	1.5	18	2.1	11	4.44	26	3.91	26
Liberty Bank	Ironton	2.3	25	0.0	27	80.7	17	2.5	18	4.7	26	3.1	12	6.6	1	5.30	4	4.39	8
Peoples S&L Co.	West Liberty	0.0	39	12.2	5	72.7	25	0.0	35	9.8	19	2.1	15	3.0	7	4.71	17	4.22	14
Brookville Bldg & Svgs Assoc.	Brookville	0.8	35	5.0	10	80.6	18	0.0	35	7.9	21	4.4	8	1.2	17	4.71	17	4.30	12
American Savings Bank	Middletown	1.7	31	0.2	24	59.6	36	1.8	24	26.1	3	8.3	4	2.3	8	4.93	10	4.33	10
Home Savings Bank of Wapakoneta	Wapakoneta	2.9	21	3.4	13	88.2	10	2.9	16	2.2	32	0.0	27	0.4	33	4.57	22	4.04	22
First FS&LA of Centerburg	Centerburg	3.2	17	8.9	7	86.9	12	0.0	35	0.2	38	0.0	27	0.9	22	4.80	14	3.99	23
New Foundation Savings Bank	Cincinnati	3.4	15	0.0	27	87.5	11	1.9	22	2.6	31	4.3	9	0.4	35	5.08	7	4.61	4
Equitable Savings and Loan Co.	Cadiz	3.8	12	14.9	1	80.4	20	0.0	35	0.0	39	0.0	27	0.9	20	4.80	14	4.05	20
<b>Ohio Mutuals</b>	<b># of Mutuals</b>	<b>Agg.</b>		<b>Agg.</b>		<b>Agg.</b>		<b>Agg.</b>		<b>Agg.</b>		<b>Agg.</b>		<b>Agg.</b>		<b>Median</b>		<b>Median</b>	
>\$500 million	2	0.7		0.0		97.4		0.4		0.8		0.2		0.5		3.55		3.43	
\$200 - \$500 million	6	3.7		1.0		81.6		3.1		8.7		0.8		1.1		4.75		3.74	
\$100 - \$200 million	16	4.2		4.1		70.4		4.8		11.6		3.2		1.3		4.40		4.04	
\$50 - \$100 million	11	2.7		1.9		73.6		4.7		12.8		2.4		1.6		4.71		4.19	
<\$50 million	6	2.2		4.0		78.6		1.3		9.2		3.6		1.2		4.80		4.17	
All Ohio (Excl. >\$500 million)	39	3.7		2.8		74.7		4.1		10.8		2.3		1.3		4.67		4.05	
<b>Midwest Mutuals</b>	<b># of Mutuals</b>	<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>	
>\$500 million	13	1.5		0.0		83.1		1.0		1.9		1.3		2.1		3.77		3.45	
\$200 - \$500 million	31	3.4		0.1		63.9		4.4		13.1		1.5		1.0		4.54		3.72	
\$100 - \$200 million	38	2.7		1.6		67.2		2.0		9.4		1.7		1.9		4.42		3.99	
\$50 - \$100 million	34	1.9		0.5		74.6		1.3		5.3		1.6		1.9		4.77		4.15	
<\$50 million	27	1.7		2.0		78.2		0.4		3.6		0.2		1.1		4.93		4.09	
All	143	2.2		0.4		72.9		1.7		6.6		1.2		1.4		4.59		3.98	
<b>U. S. Mutuals</b>	<b># of Mutuals</b>	<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>	
>\$500 million	144	4.8		0.0		51.4		4.0	15	24.7		4.8		0.5		4.34		3.99	
\$200 - \$500 million	137	3.7		0.0		65.9		2.3	9	17.4		3.2		0.9		4.56		3.97	
\$100 - \$200 million	86	2.5		0.0		72.9		1.0	11.5	8.2		1.2		1.5		4.56		4.10	
\$50 - \$100 million	70	2.1		0.0		80.5		0.6	8.5	4.7		0.6		1.4		4.83		4.17	
<\$50 million	48	2.0		0.1		80.6		1.7	7	4.8		0.0		1.0		4.94		4.10	
All	485	3.3		0.0		67.7		2.5	11	13.1		2.5		0.9		4.54		4.01	

**EXHIBIT A  
OHIO MUTUAL PERFORMANCE**

**DEPOSIT MIX &  
COST OF FUNDS**

For the 12-Month Period Ending 12/31/2018

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 FS&LA of Cleveland (MHC)	Cleveland	0.1	39	1.1	37	26.2	34	72.5	1	0.02	3	0.33	35	1.71	35	1.33	39	1.46	40
First FS&LA of Lakewood	Lakewood	1.7	35	4.1	35	55.9	2	38.3	24	0.20	31	0.67	40	1.74	36	1.13	37	1.14	36
First Federal S&L Assoc. of Lorain	Lorain	8.4	22	12.2	21	38.8	20	40.6	21	0.03	7	0.03	2	1.05	14	0.49	12	0.56	13
Belmont Savings Bank	Bellaire	2.2	34	10.1	25	40.7	18	47.0	15	0.12	26	0.34	36	1.00	13	0.65	21	0.78	24
Fairfield FS&LA of Lancaster	Lancaster	2.6	32	15.2	14	32.4	29	49.8	11	0.02	3	0.07	8	1.59	33	0.85	28	0.84	26
First Federal Bank of Ohio	Galion	3.6	31	30.6	1	42.4	15	23.4	37	0.04	11	0.06	7	1.52	29	0.46	10	0.57	14
Harrison Building and Loan Assoc.	Harrison	9.2	18	15.0	16	45.2	9	30.6	30	0.21	33	0.35	37	0.86	5	0.50	13	0.50	11
First Federal S&L Assoc. of Newark	Newark	5.5	26	7.0	32	33.0	26	54.6	5	0.16	28	0.86	41	1.86	39	1.43	41	1.33	38
Cincinnati Federal (MHC)	Cincinnati	17.6	7	3.0	36	23.7	36	55.7	4	1.69	39	0.25	27	1.81	37	1.40	40	1.33	38
Greenville Federal (MHC)	Greenville	17.4	9	6.8	33	26.2	35	49.6	12	0.10	24	0.11	11	1.53	31	0.96	33	0.87	27
First Federal S&L Assoc. of Delta	Delta	17.5	8	26.8	3	44.5	11	11.2	41	0.01	1	0.05	4	0.38	2	0.08	1	0.07	1
Wilmington Savings Bank	Wilmington	5.3	27	25.1	4	28.0	32	41.6	20	0.82	38	0.32	34	1.43	26	0.96	33	1.06	35
Southern Hills Community Bank	Leesburg	8.9	19	18.0	10	32.9	28	40.3	22	0.21	33	0.20	20	0.91	7	0.52	15	0.47	10
Peoples Savings and Loan Co.	Bucyrus	4.7	29	11.6	23	42.1	16	41.7	19	0.10	24	0.24	25	1.21	20	0.68	23	0.65	20
Citizens Federal S&L Assoc.	Bellefontaine	35.3	1	13.9	18	0.4	41	50.3	9	0.02	3	0.27	31	1.49	27	0.79	25	0.77	23
Home S&L Co. of Kenton, Ohio	Kenton	1.0	38	17.6	11	37.4	22	44.1	16	0.03	7	0.48	38	1.14	18	0.66	22	0.91	29
Mercer Savings Bank	Celina	31.6	2	14.8	17	23.1	38	30.4	31	0.07	22	0.12	13	1.14	17	0.41	8	0.58	15
Miami Savings Bank	Miamitown	20.5	5	8.9	26	20.4	40	50.2	10	0.04	11	0.05	4	1.31	23	0.84	27	0.67	21
New Carlisle Federal Savings Bk	New Carlisle	19.1	6	7.8	30	21.8	39	51.3	7	0.06	18	0.12	13	1.50	28	0.91	31	0.99	33
Peoples Savings Bank	Urbana	8.4	21	20.3	6	27.4	33	43.9	17	0.28	35	0.16	18	1.53	30	0.87	29	0.97	30
Van Wert Federal Savings Bank	Van Wert	15.8	11	0.0	38	36.2	24	48.1	14	0.02	3	0.02	1	1.19	19	0.59	17	0.58	15
Valley Central Bank	Liberty Township	5.1	28	13.1	20	33.6	25	48.2	13	0.06	18	0.23	23	1.41	25	0.91	31	0.98	32
First FS&LA of Van Wert	Van Wert	12.4	14	11.7	22	43.2	13	32.7	28	0.04	11	0.03	2	1.26	21	0.50	13	0.44	7
Fidelity FS&LA of Delaware	Delaware	4.3	30	19.6	7	50.5	5	25.6	35	0.20	31	0.29	32	0.94	9	0.44	9	0.42	6
Monroe Federal S&L Assoc.	Tipp City	8.3	23	18.9	9	47.6	7	25.1	36	0.03	7	0.24	25	1.93	40	0.63	19	0.59	17
Cincinnati S&L Co.	Cincinnati	8.8	20	8.8	27	38.8	19	43.6	18	0.04	11	0.23	23	1.10	15	0.61	18	0.73	22
First Mutual Bank, FSB	Belpre	6.0	25	19.2	8	52.2	3	22.6	38	0.05	15	0.17	19	0.99	11	0.38	6	0.38	5
Community Savings Bank	Bethel	2.4	33	8.8	28	37.7	21	51.0	8	0.48	36	0.22	21	1.68	34	0.98	35	0.97	30
Conneaut Savings Bank	Conneaut	11.2	15	17.0	12	51.0	4	20.8	39	0.05	15	0.14	17	0.92	8	0.30	4	0.36	4
Covington S&L Assoc.	Covington	10.4	16	28.1	2	44.7	10	16.8	40	0.01	1	0.10	10	0.80	4	0.20	3	0.18	2
Peoples First Savings Bank	Mason	10.2	17	21.4	5	32.0	30	36.4	25	0.69	37	0.57	39	1.55	32	0.98	35	1.02	34
Warsaw Federal S&L Assoc.	Cincinnati	1.1	37	7.6	31	23.4	37	67.9	2	0.15	27	0.26	29	1.81	38	1.31	38	1.30	37
Galion Building and Loan Bank	Galion	13.6	12	10.4	24	36.3	23	39.7	23	0.06	18	0.12	13	1.35	24	0.70	24	0.61	18
Liberty Bank	Ironton	22.5	4	13.5	19	31.9	31	32.1	29	0.05	15	0.08	9	0.67	3	0.33	5	0.29	3
Peoples S&L Co.	West Liberty	12.5	13	15.5	13	43.6	12	28.4	33	0.09	23	0.22	21	0.88	6	0.40	7	0.50	11
Brookville Bldg & Svgs Assoc.	Brookville	6.2	24	15.0	15	42.7	14	36.2	26	0.03	7	0.11	11	1.98	41	0.82	26	0.78	24
American Savings Bank	Middletown	23.2	3	8.5	29	40.7	17	27.6	34	0.19	30	0.29	32	1.11	16	0.58	16	0.45	9
Home Savings Bank of Wapakoneta	Wapakoneta	16.7	10	0.0	38	50.4	6	32.9	27	0.06	18	0.13	16	1.00	12	0.46	10	0.44	7
First FS&LA of Centerburg	Centerburg	0.0	40	0.0	38	47.0	8	53.0	6	NA	40	0.25	27	0.96	10	0.64	20	0.64	19
New Foundation Savings Bank	Cincinnati	1.5	36	4.8	34	32.9	27	60.8	3	0.18	29	0.26	29	1.29	22	0.89	30	1.61	41
Equitable Savings and Loan Co.	Cadiz	0.0	40	0.0	38	69.8	1	30.2	32	NA	40	0.05	4	0.36	1	0.14	2	0.90	28
<b>Ohio Mutuals</b>	<b># of Mutuals</b>	<b>Agg.</b>		<b>Agg.</b>		<b>Agg.</b>		<b>Agg.</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>	
>\$500 million	2	0.4		1.6		30.9		67.2		0.11		0.50		1.73		1.23		1.30	
\$200 - \$500 million	6	5.2		14.5		38.7		41.6		0.08		0.21		1.28		0.58		0.68	
\$100 - \$200 million	16	14.7		13.6		30.1		41.5		0.07		0.18		1.29		0.74		0.72	
\$50 - \$100 million	11	9.2		15.7		40.9		34.3		0.05		0.22		1.10		0.61		0.59	
<\$50 million	6	11.2		6.6		44.7		37.5		0.12		0.19		1.05		0.61		0.71	
All Ohio (Excl. >\$500 million)	39	10.3		14.0		35.5		40.2		0.06		0.20		1.21		0.64		0.65	
<b>Midwest Mutuals</b>	<b># of Mutuals</b>	<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>	
>\$500 million	13	3.6		4.2		39.5		47.9		0.12		0.30		1.41		0.93		0.90	
\$200 - \$500 million	31	7.4		11.3		36.4		42.4		0.12		0.29		1.39		0.74		0.77	
\$100 - \$200 million	38	10.5		13.5		32.5		43.4		0.10		0.23		1.29		0.75		0.72	
\$50 - \$100 million	34	8.6		10.5		36.9		43.6		0.11		0.22		1.35		0.78		0.77	
<\$50 million	27	3.0		5.7		32.9		60.0		0.14		0.23		1.18		0.79		0.82	
All	143	6.8		9.9		34.9		44.6		0.12		0.24		1.33		0.79		0.78	
<b>U. S. Mutuals</b>	<b># of Mutuals</b>	<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>	
>\$500 million	144	5.6		3.8		54.4		30.9		0.22		0.33		1.49		0.80		0.78	
\$200 - \$500 million	137	11.7		11.8		36.4		35.4		0.16		0.33		1.40		0.80		0.78	
\$100 - \$200 million	86	9.2		13.0		31.8		45.1		0.10		0.25		1.36		0.81		0.83	
\$50 - \$100 million	70	7.7		10.5		31.9		44.0		0.12		0.26		1.33		0.83		0.81	
<\$50 million	48	1.5		0.0		30.2		68.8		0.14		0.25		1.22		0.94		0.92	
All	485	7.8		8.3		37.2		35.8		0.16		0.30		1.40		0.81		0.80	