

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 3-Month Period Ending March 31, 2019 (1)						
	>\$500 million (2)		\$200 - \$500	\$100 - \$200	\$50 - \$100	<\$50	All OH
	Third Fed S&LA of Cleveland (MHC)	First Federal S&LA of Lakewood	Million	Million	Million	Million	(Excl. >\$500M)
Number of Institutions			7	15	11	6	39
Balance Sheet / Branch Information							
Total Assets (median results in \$mils)	\$14,172	\$1,967	\$240	\$130	\$71	\$30	\$114
Total Loans (median results in \$mils)	\$12,926	\$1,633	\$173	\$94	\$44	\$22	\$71
Loan / Asset Ratio	91.2%	83.0%	59.5%	71.0%	68.0%	73.3%	66.0%
Total Deposits (median results in \$mils)	\$8,853	\$1,617	\$193	\$102	\$59	\$24	\$84
Average Number of Offices per Institution	38	18	5	3	3	1	3
Deposits per Office (\$mils)	\$207.0	\$71.0	\$43.0	\$37.0	\$22.4	\$17.4	\$33.8
YTD Balance Sheet Growth Rates							
Total Assets	-0.9%	1.4%	3.2%	0.8%	-0.4%	-2.0%	1.5%
Total Loans	-1.1%	-7.7%	5.2%	-0.8%	-2.2%	1.7%	1.2%
Total Deposits	5.8%	1.1%	1.1%	-1.4%	-2.8%	-7.0%	-0.8%
5-Year C.A.G.R. (Mar. '14 - Mar. '19)							
Total Assets	4.3%	5.9%	-0.9%	2.1%	2.0%	-0.1%	0.8%
Total Loans	4.4%	5.8%	2.9%	4.2%	1.2%	2.5%	3.1%
Total Deposits	0.7%	6.1%	0.1%	1.4%	2.2%	-0.5%	0.9%
Capital Ratios							
Tier 1 Leverage Ratio	10.45%	10.26%	14.91%	16.55%	14.42%	17.10%	15.57%
Tier 1 Risk-Based Capital Ratio	19.19%	15.87%	30.06%	28.83%	25.90%	29.69%	28.83%
Total Risk-Based Capital Ratio	19.71%	16.41%	30.87%	29.72%	26.73%	30.53%	29.68%

Note: Excludes mutual institutions reporting \$0 loans as of March 31, 2019.

(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 March 31, 2019.

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 3-Month Period Ending March 31, 2019 (1)						
	>\$500 million (2)		\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	All OH (Excl. >\$500M)
	Third Fed S&LA of Cleveland (MHC)	First Federal S&LA of Lakewood	7	15	11	6	39
Profitability Metrics							
Revenue (median results in \$000)	\$274,036	\$59,124	\$8,172	\$4,520	\$2,520	\$1,468	\$3,860
Net Income (median results in \$000)	\$79,372	\$7,552	\$1,324	\$476	\$196	\$66	\$348
% of Average Assets							
Net Interest Income (FTE)	1.83%	2.31%	2.99%	3.26%	3.33%	3.46%	3.17%
Noninterest Income	0.10%	0.73%	0.32%	0.28%	0.43%	0.94%	0.34%
Memo: Service Charges	0.01%	0.06%	0.09%	0.07%	0.06%	0.06%	0.08%
Memo: Net Gain on Loan Sales	0.02%	0.14%	0.06%	0.04%	0.13%	0.71%	0.09%
Salary & Benefits Expense	0.70%	1.49%	1.47%	1.57%	1.72%	2.11%	1.57%
Occupancy Expense	0.18%	0.35%	0.31%	0.27%	0.38%	0.35%	0.31%
Other Noninterest Expense	0.43%	0.76%	1.02%	1.12%	1.30%	1.52%	1.12%
Total Noninterest Expense	1.31%	2.60%	2.81%	2.96%	3.40%	3.97%	3.01%
Pre-Tax Pre-Provision (PTPP) (FTE)	0.63%	0.44%	0.50%	0.58%	0.35%	0.43%	0.51%
Net Income (ROAA)	0.56%	0.39%	0.43%	0.43%	0.26%	0.34%	0.40%
Other Profitability Ratios							
Return on Average Equity	5.42%	3.79%	2.95%	2.62%	1.79%	2.00%	2.59%
Efficiency Ratio (FTE)	67.5%	85.5%	84.7%	83.5%	90.1%	90.2%	85.4%
Assets Per Employee (\$mil)	\$13.8	\$4.8	\$4.8	\$4.7	\$3.7	\$3.2	\$4.5
Revenue (FTE) Per Employee (\$000)	\$266.1	\$145.6	\$158.3	\$166.4	\$137.6	\$141.6	\$156.5
PTPP (FTE) Per Employee (\$000)	\$86.0	\$21.1	\$24.1	\$27.3	\$12.9	\$13.9	\$22.6
Salary Expense Per Employee (\$000)	\$95.8	\$71.5	\$70.3	\$73.7	\$63.1	\$67.9	\$70.1
Asset Quality Ratios							
NPAs / Total Assets	0.57%	0.23%	1.02%	0.65%	0.60%	0.13%	0.77%
NPLs / Total Loans	0.60%	0.28%	1.56%	0.89%	0.84%	0.18%	1.09%
LLR / Total Loans	0.31%	0.41%	0.69%	1.15%	0.75%	0.67%	0.90%
NCOs / Average Loans	-0.07%	0.02%	0.00%	0.00%	0.01%	-0.01%	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 March 31, 2019.

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 3-Month Period Ending March 31, 2019 (1)							
	>\$500 million (2)		\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	All OH (Excl. >\$500M)
	Third Fed S&LA of Cleveland (MHC)	First Federal S&LA of Lakewood					
Number of Institutions			7	15	11	6	39
Loan Mix							
Construction & Land Development	0.2%	4.6%	3.6%	4.3%	2.5%	2.0%	3.7%
Farm Loans	0.0%	0.0%	0.9%	4.6%	1.9%	3.9%	2.8%
1-4 Family Loans	99.8%	79.2%	79.3%	70.4%	73.9%	78.1%	74.5%
Multifamily Loans	0.0%	3.1%	5.1%	3.6%	4.0%	1.2%	4.1%
Commercial Real Estate	0.0%	6.9%	9.3%	11.6%	13.0%	9.9%	11.0%
Commercial & Industrial	0.0%	2.0%	0.7%	3.6%	2.7%	3.8%	2.4%
Consumer	0.0%	4.3%	1.0%	1.4%	1.6%	1.1%	1.3%
Deposit Mix							
Demand Deposits	0.1%	2.0%	6.3%	14.3%	8.9%	11.2%	10.1%
NOW Accounts	1.1%	3.5%	13.7%	14.7%	15.3%	6.2%	14.1%
MMDA & Savings Accounts	26.2%	56.6%	37.2%	30.3%	40.1%	44.7%	35.2%
Time Deposits	72.6%	37.9%	42.8%	40.6%	35.6%	37.9%	40.6%
YTD Rates & Yields - Median							
Loans	3.51%	3.87%	4.86%	4.50%	4.71%	4.87%	4.71%
Earning Assets	3.46%	3.70%	4.24%	4.25%	4.10%	4.35%	4.23%
NOW	0.05%	0.26%	0.12%	0.06%	0.07%	0.47%	0.07%
MM & Savings	0.68%	1.03%	0.34%	0.23%	0.24%	0.20%	0.23%
CD	1.97%	2.10%	1.77%	1.70%	1.42%	1.17%	1.51%
Total Interest Bearing Deposits	1.62%	1.50%	0.84%	0.92%	0.75%	0.72%	0.84%
Total Cost of Funds	1.73%	1.38%	0.89%	0.86%	0.74%	0.82%	0.85%

(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 March 31, 2019.

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 3-Month Period Ending March 31, 2019						All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	All Midwest	
Number of Institutions	13	31	37	33	28	142	39
Balance Sheet / Branch Information							
Total Assets (median results in \$mils)	\$879	\$306	\$140	\$70	\$34	\$122	\$114
Total Loans (median results in \$mils)	\$706	\$200	\$94	\$46	\$19	\$85	\$71
Loan / Asset Ratio	75.4%	66.3%	71.0%	70.1%	67.1%	70.0%	66.0%
Total Deposits (median results in \$mils)	\$644	\$246	\$111	\$56	\$25	\$93	\$84
Average Number of Offices per Institution	16	6	3	2	1	4	3
Deposits per Office (\$mils)	\$893.2	\$48.3	\$51.6	\$35.9	\$21.6	\$118.4	\$33.8
YTD Balance Sheet Growth Rates							
Total Assets	3.3%	1.8%	3.2%	1.5%	1.1%	2.4%	1.5%
Total Loans	-1.1%	-1.3%	0.3%	-0.5%	0.0%	-0.6%	1.2%
Total Deposits	6.9%	4.8%	3.9%	1.9%	0.7%	3.7%	-0.8%
5-Year C.A.G.R. (Mar. '14 - Mar. '19)							
Total Assets	3.3%	1.6%	1.0%	0.5%	-1.1%	0.5%	0.8%
Total Loans	5.8%	4.8%	3.6%	2.2%	0.6%	2.8%	3.1%
Total Deposits	2.3%	0.9%	0.4%	1.0%	-2.2%	-0.1%	0.9%
Capital Ratios							
Tier 1 Leverage Ratio	14.11%	14.26%	13.18%	14.47%	18.13%	14.40%	15.57%
Tier 1 Risk-Based Capital Ratio	22.41%	22.95%	23.81%	25.86%	35.22%	24.60%	28.83%
Total Risk-Based Capital Ratio	23.06%	23.51%	24.88%	26.53%	36.41%	25.65%	29.68%

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

Excludes mutual institutions reporting \$0 loans as of March 31, 2019.

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 3-Month Period Ending March 31, 2019						All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	All Midwest	
Number of Institutions	13	31	37	33	28	142	39
Profitability Metrics							
Revenue (median results in \$000)	\$33,340	\$10,808	\$4,860	\$2,412	\$1,034	\$4,396	\$3,860
Net Income (median results in \$000)	\$6,444	\$1,324	\$688	\$260	\$22	\$416	\$348
% of Average Assets							
Net Interest Income (FTE)	2.46%	2.84%	3.13%	3.24%	3.21%	3.11%	3.17%
Noninterest Income	0.49%	0.41%	0.32%	0.27%	0.14%	0.28%	0.34%
Memo: Service Charges	0.05%	0.06%	0.08%	0.05%	0.02%	0.05%	0.08%
Memo: Net Gain on Loan Sales	0.04%	0.05%	0.00%	0.00%	0.00%	0.00%	0.09%
Salary & Benefits Expense	1.49%	1.66%	1.54%	1.48%	1.69%	1.54%	1.57%
Occupancy Expense	0.31%	0.37%	0.29%	0.31%	0.28%	0.31%	0.31%
Other Noninterest Expense	0.76%	0.84%	0.96%	1.09%	1.28%	1.01%	1.12%
Total Noninterest Expense	2.48%	2.78%	2.85%	3.03%	3.23%	2.91%	3.01%
Pre-Tax Pre-Provision (PTPP) (FTE)	0.75%	0.55%	0.66%	0.50%	0.09%	0.57%	0.51%
Net Income (ROAA)	0.56%	0.47%	0.52%	0.43%	0.09%	0.43%	0.40%
Other Profitability Ratios							
Return on Average Equity	3.53%	2.57%	3.58%	2.92%	0.44%	2.69%	2.59%
Efficiency Ratio (FTE)	74.1%	84.2%	80.3%	86.0%	97.5%	82.9%	85.4%
Assets Per Employee (\$mil)	\$6.1	\$4.4	\$4.5	\$4.4	\$5.0	\$4.5	\$4.5
Revenue (FTE) Per Employee (\$000)	\$203.3	\$150.9	\$162.7	\$149.4	\$163.8	\$159.5	\$156.5
PTPP (FTE) Per Employee (\$000)	\$50.2	\$25.4	\$32.8	\$20.7	\$4.6	\$27.0	\$22.6
Salary Expense Per Employee (\$000)	\$87.4	\$74.8	\$75.1	\$66.9	\$75.0	\$74.5	\$70.1
Asset Quality Ratios							
NPAs / Total Assets	0.24%	0.49%	0.43%	0.64%	0.33%	0.48%	0.77%
NPLs / Total Loans	0.39%	0.71%	0.45%	0.84%	0.57%	0.60%	1.09%
LLR / Total Loans	0.48%	0.78%	0.88%	0.80%	0.86%	0.82%	0.90%
NCOs / Average Loans	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	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 3-Month Period Ending March 31, 2019						All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	All Midwest	
Number of Institutions	13	31	37	33	28	142	39
Loan Mix							
Construction & Land Development	0.9%	2.7%	2.8%	1.7%	1.1%	2.0%	3.7%
Farm Loans	0.0%	0.1%	1.8%	0.3%	2.5%	0.3%	2.8%
1-4 Family Loans	82.7%	63.9%	66.6%	76.2%	78.7%	73.4%	74.5%
Multifamily Loans	1.0%	4.5%	2.1%	1.2%	0.5%	1.5%	4.1%
Commercial Real Estate	1.9%	12.4%	10.7%	5.7%	3.5%	6.7%	11.0%
Commercial & Industrial	1.2%	1.1%	1.6%	1.3%	0.2%	1.2%	2.4%
Consumer	2.1%	1.1%	2.0%	2.0%	1.0%	1.5%	1.3%
Deposit Mix							
Demand Deposits	3.4%	8.0%	9.6%	7.6%	3.8%	7.4%	10.1%
NOW Accounts	4.0%	11.2%	13.4%	10.6%	5.2%	9.8%	14.1%
MMDA & Savings Accounts	41.8%	36.6%	31.1%	36.9%	31.7%	34.6%	35.2%
Time Deposits	48.0%	41.2%	42.7%	43.1%	58.0%	45.2%	40.6%
YTD Rates & Yields - Median							
Loans	3.87%	4.56%	4.56%	4.73%	4.95%	4.65%	4.71%
Earning Assets	3.63%	3.99%	3.91%	4.10%	4.19%	4.05%	4.23%
NOW	0.13%	0.14%	0.14%	0.11%	0.18%	0.14%	0.07%
MM & Savings	0.34%	0.36%	0.27%	0.26%	0.24%	0.28%	0.23%
CD	1.87%	1.69%	1.62%	1.55%	1.36%	1.62%	1.51%
Total Interest Bearing Deposits	1.18%	0.93%	0.94%	0.91%	0.92%	0.94%	0.84%
Total Cost of Funds	1.16%	0.90%	0.86%	0.96%	1.03%	0.96%	0.85%

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 3-Month Period Ending March 31, 2019						All Midwest	All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	Nation		
Number of Institutions	148	133	81	68	48	478	142	39
Balance Sheet / Branch Information								
Total Assets (median results in \$mils)	\$952	\$321	\$136	\$76	\$35	\$273	\$122	\$114
Total Loans (median results in \$mils)	\$717	\$217	\$94	\$50	\$22	\$181	\$85	\$71
Loan / Asset Ratio	77.9%	74.5%	72.4%	70.3%	70.9%	74.7%	70.0%	66.0%
Total Deposits (median results in \$mils)	\$764	\$256	\$110	\$58	\$26	\$219	\$93	\$84
Average Number of Offices per Institution	14	5	3	2	1	7	4	3
Deposits per Office (\$mils)	\$159.5	\$65.5	\$50.8	\$41.1	\$23.7	\$84.4	\$118.4	\$33.8
YTD Balance Sheet Growth Rates								
Total Assets	5.1%	4.0%	4.4%	2.3%	1.9%	4.0%	2.4%	1.5%
Total Loans	2.1%	1.4%	1.0%	0.2%	0.0%	1.5%	-0.6%	1.2%
Total Deposits	7.1%	5.1%	4.5%	3.3%	1.4%	5.4%	3.7%	-0.8%
5-Year C.A.G.R. (Mar. '14 - Mar. '19)								
Total Assets	5.5%	3.1%	1.5%	0.4%	-0.7%	2.9%	0.5%	0.8%
Total Loans	7.1%	5.4%	4.1%	2.3%	1.9%	5.1%	2.8%	3.1%
Total Deposits	5.5%	3.6%	0.8%	0.4%	-1.4%	2.7%	-0.1%	0.9%
Capital Ratios								
Tier 1 Leverage Ratio	11.68%	12.63%	13.24%	14.58%	17.72%	12.73%	14.40%	15.57%
Tier 1 Risk-Based Capital Ratio	15.79%	20.64%	23.81%	27.62%	35.57%	20.36%	24.60%	28.83%
Total Risk-Based Capital Ratio	16.60%	21.55%	24.88%	28.57%	36.83%	21.37%	25.65%	29.68%

Note: Excludes mutual institutions reporting \$0 loans as of March 31, 2019.

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 3-Month Period Ending March 31, 2019						All Midwest	All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	Nation		
Number of Institutions	148	133	81	68	48	478	142	39
Profitability Metrics								
Revenue (median results in \$000)	\$35,218	\$11,328	\$4,656	\$2,508	\$1,146	\$9,172	\$4,396	\$3,860
Net Income (median results in \$000)	\$7,464	\$1,700	\$632	\$328	\$96	\$1,314	\$416	\$348
% of Average Assets								
Net Interest Income (FTE)	3.08%	3.13%	3.11%	3.24%	3.44%	3.13%	3.11%	3.17%
Noninterest Income	0.43%	0.36%	0.26%	0.24%	0.13%	0.32%	0.28%	0.34%
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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%
Salary & Benefits Expense	1.54%	1.61%	1.53%	1.51%	1.69%	1.57%	1.54%	1.57%
Occupancy Expense	0.32%	0.32%	0.28%	0.29%	0.26%	0.30%	0.31%	0.31%
Other Noninterest Expense	0.73%	0.84%	0.91%	1.02%	1.21%	0.85%	1.01%	1.12%
Total Noninterest Expense	2.69%	2.78%	2.80%	2.80%	3.19%	2.76%	2.91%	3.01%
Pre-Tax Pre-Provision (PTPP) (FTE)	0.89%	0.72%	0.62%	0.54%	0.43%	0.73%	0.57%	0.51%
Net Income (ROAA)	0.73%	0.55%	0.42%	0.43%	0.33%	0.56%	0.43%	0.40%
Other Profitability Ratios								
Return on Average Equity	6.49%	4.46%	3.07%	2.54%	1.53%	4.24%	2.69%	2.59%
Efficiency Ratio (FTE)	74.1%	79.4%	81.5%	82.7%	89.0%	78.8%	82.9%	85.4%
Assets Per Employee (\$mil)	\$6.3	\$5.6	\$5.7	\$5.8	\$4.8	\$5.8	\$4.5	\$4.5
Revenue (FTE) Per Employee (\$000)	\$174.7	\$186.2	\$174.7	\$167.8	\$191.7	\$207.6	\$159.5	\$156.5
PTPP (FTE) Per Employee (\$000)	\$58.5	\$36.6	\$32.7	\$28.9	\$19.1	\$39.0	\$27.0	\$22.6
Salary Expense Per Employee (\$000)	\$98.2	\$84.7	\$78.9	\$75.4	\$76.4	\$85.8	\$74.5	\$70.1
Asset Quality Ratios								
NPAs / Total Assets	0.40%	0.45%	0.49%	0.62%	0.83%	0.45%	0.48%	0.77%
NPLs / Total Loans	0.46%	0.57%	0.60%	0.72%	0.57%	0.55%	0.60%	1.09%
LLR / Total Loans	0.86%	0.86%	0.83%	0.89%	0.74%	0.85%	0.82%	0.90%
NCOs / Average Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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 3-Month Period Ending March 31, 2019					Nation	All Midwest	All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million			
Number of Institutions	148	133	81	68	48	478	142	39
Loan Mix								
Construction & Land Development	5.0%	3.5%	2.4%	2.0%	1.6%	3.3%	2.0%	3.7%
Farm Loans	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.3%	2.8%
1-4 Family Loans	51.5%	66.4%	72.6%	81.5%	79.1%	68.0%	73.4%	74.5%
Multifamily Loans	4.1%	2.4%	1.0%	1.0%	1.3%	2.7%	1.5%	4.1%
Commercial Real Estate	25.2%	16.9%	7.7%	4.7%	4.7%	13.0%	6.7%	11.0%
Commercial & Industrial	4.9%	3.0%	1.3%	0.5%	0.0%	2.4%	1.2%	2.4%
Consumer	0.4%	0.8%	1.5%	1.4%	0.9%	0.9%	1.5%	1.3%
Deposit Mix								
Demand Deposits	6.4%	12.1%	9.4%	6.9%	2.5%	7.9%	7.4%	10.1%
NOW Accounts	3.9%	12.3%	12.4%	11.4%	0.0%	8.4%	9.8%	14.1%
MMDA & Savings Accounts	53.5%	35.6%	31.1%	30.1%	28.6%	36.5%	34.6%	35.2%
Time Deposits	32.0%	35.4%	45.7%	46.5%	70.2%	36.8%	45.2%	40.6%
YTD Rates & Yields - Median								
Loans	4.47%	4.64%	4.65%	4.89%	5.01%	4.62%	4.65%	4.71%
Earning Assets	4.16%	4.16%	4.20%	4.09%	4.36%	4.18%	4.05%	4.23%
NOW	0.26%	0.16%	0.12%	0.13%	0.18%	0.17%	0.14%	0.07%
MM & Savings	0.47%	0.38%	0.30%	0.31%	0.28%	0.37%	0.28%	0.23%
CD	1.81%	1.72%	1.68%	1.60%	1.48%	1.73%	1.62%	1.51%
Total Interest Bearing Deposits	1.04%	0.98%	1.04%	1.01%	1.07%	1.02%	0.94%	0.84%
Total Cost of Funds	0.99%	0.93%	1.03%	0.97%	1.13%	0.99%	0.96%	0.85%

EXHIBIT A
OHIO MUTUAL PERFORMANCE

BALANCE SHEET AND
BALANCE SHEET GROWTH

For the 3-Month Period Ending 03/31/2019

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 Fed S&LA of Cleveland (MHC)	Cleveland	\$14,172.4	-0.9	30	4.3	8	\$12,926.3	1	-1.1	20	4.4	11	91.2	1	\$8,852.8	1	5.8	4	0.7	19	
First Federal S&LA of Lakewood	Lakewood	\$1,967.1	1.4	21	5.9	6	\$1,633.2	2	-7.7	38	5.8	10	83.0	10	\$1,617.1	2	1.1	17	6.1	7	
First Federal S&LA of Lorain	Lorain	\$444.4	1.7	20	-0.8	29	\$271.1	3	-2.6	23	-0.4	34	61.0	30	\$334.2	3	1.0	18	-1.6	29	
Belmont Savings Bank	Bellaire	\$382.2	2.8	14	-8.4	41	\$95.1	16	21.0	1	2.2	24	24.9	41	\$292.8	4	4.8	8	-4.0	40	
Fairfield Federal S&LA of Lancaster	Lancaster	\$263.8	1.8	18	0.6	20	\$231.6	4	-2.5	22	0.5	30	87.8	6	\$229.0	5	1.5	16	0.9	17	
First Federal Bank of Ohio	Galion	\$240.0	-1.9	32	-0.2	25	\$103.1	14	9.3	8	0.8	27	43.0	39	\$193.2	6	2.6	14	0.4	21	
Harrison Building and Loan Assoc	Harrison	\$224.5	5.0	8	0.1	23	\$126.4	9	5.1	11	6.0	9	56.3	32	\$176.3	8	-1.7	24	-1.5	28	
First Federal S&LA of Newark	Newark	\$222.4	1.8	19	5.8	7	\$172.6	6	4.3	13	4.2	13	77.6	15	\$179.1	7	-0.6	20	7.5	6	
Cincinnati Federal (MHC)	Cincinnati	\$205.4	14.8	2	10.2	4	\$180.8	5	17.7	4	11.7	3	88.0	5	\$143.4	10	-3.2	28	8.7	4	
Greenville Federal (MHC)	Greenville	\$182.6	3.2	12	3.7	11	\$159.6	7	3.8	16	3.2	18	87.4	7	\$152.8	9	3.9	11	7.5	5	
First Federal S&LA of Delta	Delta	\$162.0	-0.2	27	-0.2	26	\$85.0	19	-3.2	28	1.3	25	52.5	35	\$140.9	11	-2.1	26	-0.5	24	
Southern Hills Community Bank	Leesburg	\$155.6	2.3	17	12.9	2	\$112.9	10	-2.6	24	13.4	1	72.6	21	\$129.2	12	2.9	13	12.8	3	
Wilmington Savings Bank	Wilmington	\$154.8	-2.1	33	4.0	10	\$136.4	8	-5.8	35	6.2	8	88.1	4	\$107.6	15	10.9	1	2.8	12	
Peoples Savings and Loan Co.	Bucyrus	\$139.7	7.5	4	-0.8	30	\$54.6	26	-3.2	27	-2.6	38	39.1	40	\$110.3	14	8.7	3	-1.7	30	
Citizens Federal S&LA	Bellefontaine	\$134.0	0.1	26	-2.5	39	\$94.1	17	-4.8	32	-2.9	39	70.2	24	\$116.4	13	-1.2	22	-3.2	38	
Mercer Savings Bank	Celina	\$132.0	4.0	10	3.6	13	\$110.9	11	5.6	9	11.7	4	84.0	9	\$103.2	16	5.0	7	0.8	18	
Home S&L Co. of Kenton, Ohio	Kenton	\$129.9	-6.8	37	1.5	18	\$84.9	20	-28.6	41	4.1	14	65.3	27	\$83.6	22	-10.9	35	-1.2	27	
Miami Savings Bank	Miamitown	\$123.8	-8.2	38	1.8	17	\$93.8	18	-5.9	36	0.7	28	75.7	18	\$102.3	17	-11.0	36	1.0	15	
New Carlisle Federal Savings Bank	New Carlisle	\$122.5	1.0	23	8.0	5	\$105.7	13	14.8	5	10.0	5	86.3	8	\$86.9	20	-7.4	33	6.0	8	
Peoples Savings Bank	Urbana	\$121.9	2.7	15	3.4	14	\$110.4	12	-3.0	26	4.3	12	90.5	2	\$92.6	18	-7.2	32	2.8	13	
Valley Central Bank	Liberty Township	\$114.3	6.4	6	4.2	9	\$102.5	15	14.1	6	9.0	6	89.7	3	\$70.9	26	-21.1	41	3.6	11	
Van Wert Federal Savings Bank	Van Wert	\$113.8	2.4	16	-2.0	37	\$63.6	23	-4.4	29	-1.1	36	55.9	33	\$88.9	19	1.6	15	-3.0	35	
First Federal S&LA of Van Wert	Van Wert	\$110.8	5.4	7	-1.5	34	\$54.3	27	3.8	17	3.6	15	49.0	37	\$86.6	21	3.6	12	-3.2	37	
Fidelity Federal S&LA of Delaware	Delaware	\$104.0	-5.2	36	-0.3	27	\$51.6	28	5.1	12	1.0	26	49.6	36	\$81.6	24	-8.4	34	-0.5	25	
Monroe Federal S&LA	Tipp City	\$96.3	-4.0	34	0.2	21	\$70.5	22	-2.9	25	-0.1	32	73.3	20	\$82.0	23	-13.2	38	0.3	22	
Cincinnati Savings and Loan Co.	Cincinnati	\$92.6	0.4	25	1.8	16	\$74.8	21	-15.3	40	2.9	20	80.7	13	\$62.9	28	-1.1	21	1.6	14	
First Mutual Bank, FSB	Belpre	\$91.0	0.4	24	11.2	3	\$41.0	31	18.6	2	-1.3	37	45.0	38	\$76.4	25	-3.1	27	14.9	1	
Community Savings Bank	Bethel	\$80.0	8.4	3	13.5	1	\$61.2	24	2.1	19	12.4	2	76.5	17	\$65.6	27	9.3	2	13.5	2	
Conneaut Savings Bank	Conneaut	\$76.3	7.2	5	-1.5	32	\$46.0	29	5.6	10	-3.1	40	60.3	31	\$60.3	29	0.5	19	-2.1	33	
Peoples First Savings Bank	Mason	\$70.6	2.9	13	3.6	12	\$55.6	25	4.3	13	2.8	22	78.8	14	\$55.0	31	4.1	9	4.7	9	
Covington S&LA	Covington	\$70.3	-0.8	29	1.3	19	\$38.5	34	-5.3	33	6.2	7	54.7	34	\$59.1	30	-1.8	25	1.0	16	
Galion Building and Loan Bank	Galion	\$61.2	-1.3	31	-1.5	33	\$43.7	30	-2.4	21	-0.3	33	71.4	22	\$53.8	32	-1.4	23	-1.9	31	
Warsaw Federal S&LA	Cincinnati	\$59.1	-16.2	41	-2.2	38	\$39.3	33	-4.8	31	-6.2	41	66.5	26	\$51.0	33	-17.9	40	-0.2	23	
Liberty Bank	Ironton	\$52.1	-4.4	35	-1.7	36	\$32.8	35	-12.6	39	-0.6	35	62.9	29	\$42.4	34	-6.7	30	-2.3	34	
Peoples Savings and Loan Co.	West Liberty	\$50.2	-0.4	28	-1.5	31	\$40.6	32	-6.1	37	2.9	21	80.8	12	\$39.7	35	4.1	10	-2.0	32	
Brookville Bldg & Svgs Assoc	Brookville	\$45.2	-12.5	40	0.2	22	\$32.2	36	-4.5	30	3.0	19	71.2	23	\$36.7	36	-16.6	39	0.4	20	
American Savings Bank	Middletown	\$43.0	4.3	9	2.5	15	\$32.0	37	-5.4	34	3.4	17	74.4	19	\$34.6	37	5.6	5	3.6	10	
Home Savings Bank of Wapakoneta	Wapakoneta	\$36.7	-10.4	39	-0.1	24	\$28.5	38	2.3	18	2.4	23	77.5	16	\$31.2	38	-12.9	37	-0.7	26	
First Federal S&LA of Centerburg	Centerburg	\$24.0	15.5	1	-1.6	35	\$16.1	39	11.5	7	3.6	16	67.0	25	\$17.7	39	-3.8	29	-3.7	39	
New Foundation Savings Bank	Cincinnati	\$18.6	1.1	22	-3.1	40	\$15.3	40	18.6	3	0.0	31	82.2	11	\$12.9	40	-7.2	31	-5.1	41	
Equitable Savings and Loan Co.	Cadiz	\$13.0	3.7	11	-0.7	28	\$8.3	41	4.1	15	0.6	29	64.3	28	\$6.1	41	5.4	6	-3.0	36	
Ohio Mutuels	# of Mutuels	Median	Agg.	Agg.			Median	Agg.	Agg.			Agg.		Median	Agg.	Agg.					
>\$500 million	2	\$8,069.7	-0.6	4.5			\$7,279.8	-1.9	4.5			90.2		\$5,235.0	5.0	1.4					
\$200 - \$500 million	7	\$240.0	3.2	-0.9			\$172.6	5.2	2.9			59.5		\$193.2	1.1	0.1					
\$100 - \$200 million	15	\$129.9	0.8	2.1			\$94.1	-0.8	4.2			71.0		\$102.3	-1.4	1.4					
\$50 - \$100 million	11	\$70.6	-0.4	2.0			\$43.7	-2.2	1.2			68.0		\$59.1	-2.8	2.2					
<\$50 million	6	\$30.4	-2.0	-0.1			\$22.3	1.7	2.5			73.3		\$24.4	-7.0	-0.5					
All Ohio (Excl. >\$500 million)	39	\$113.8	1.5	0.8			\$70.5	1.2	3.1			66.0		\$83.6	-0.8	0.9					
Midwest Mutuels	# of Mutuels	Median	Median	Median			Median	Median	Median			Median		Median	Median	Median					
>\$500 million	13	\$878.6	3.3	3.3			\$705.9	-1.1	5.8			75.4		\$644.3	6.9	2.3					
\$200 - \$500 million	31	\$305.9	1.8	1.6			\$200.3	-1.3	4.8			66.3		\$246.4	4.8	0.9					
\$100 - \$200 million	37	\$139.7	3.2	1.0			\$94.4	0.3	3.6			71.0		\$110.5	3.9	0.4					
\$50 - \$100 million	33	\$70.3	1.5	0.5			\$46.0	-0.5	2.2			70.1		\$56.0	1.9	1.0					
<\$50 million	28	\$33.6	1.1	-1.1			\$19.3	0.0	0.6			67.1		\$25.3	0.7	-2.2					
All	142	\$122.2	2.4	0.5			\$84.6	-0.6	2.8			70.0		\$93.4	3.7	-0.1					
U. S. Mutuels	# of Mutuels	Median	Median	Median			Median	Median	Median			Median		Median	Median	Median					
>\$500 million	148	\$951.9	5.1	5.5			\$716.8	2.1	7.1			77.9		\$764.3	7.1	5.5					
\$200 - \$500 million	133	\$320.6	4.0	3.1			\$217.3	1.4	5.4			74.5		\$256.2	5.1	3.6					
\$100 - \$200 million	81	\$135.8	4.4	1.5			\$93.8	1.0	4.1			72.4		\$110.3	4.5	0.8					
\$50 - \$100 million	68	\$75.8	2.3	0.4			\$49.9	0.2	2.3			70.3		\$58.4	3.3	0.4					
<\$50 million	48	\$34.7	1.9	-0.7			\$22.1	0.0	1.9			70.9		\$25.8	1.4	-1.4					
All	478	\$273.2	4.0	2.9			\$180.7	1.5	5.1			74.7		\$219.4	5.4	-2.7					

EXHIBIT A
OHIO MUTUAL PERFORMANCE

INCOME STATEMENT
AS % OF AVERAGE ASSETS

Name		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	
City		% 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&LA of Cleveland (MHC)	Cleveland	1.83	41	0.10	36	0.01	36	0.02	16	1.31	1	0.70	1	0.18	5	0.43	1	0.63	16
First Federal S&LA of Lakewood	Lakewood	2.31	40	0.73	4	0.06	18	0.14	5	2.60	11	1.49	19	0.35	28	0.76	3	0.44	23
First Federal S&LA of Lorain	Lorain	2.77	37	0.34	14	0.14	3	0.01	18	3.06	20	1.66	26	0.33	21	1.07	16	0.06	38
Belmont Savings Bank	Bellaire	2.87	31	0.08	38	0.08	14	0.00	19	2.08	3	0.93	3	0.21	9	0.94	8	0.87	6
Fairfield Federal S&LA of Lancaster	Lancaster	3.33	17	0.21	27	0.11	9	0.00	19	2.91	16	1.75	31	0.32	19	0.84	6	0.64	15
First Federal Bank of Ohio	Galion	2.87	31	0.52	7	0.03	25	0.05	10	2.73	14	1.32	8	0.43	33	0.98	9	0.67	14
Harrison Building and Loan Assoc	Harrison	3.62	6	0.05	39	0.03	25	0.00	19	2.52	9	1.48	18	0.21	9	0.83	5	1.15	3
First Federal S&LA of Newark	Newark	2.83	35	0.44	9	0.05	19	0.05	10	3.11	24	1.43	12	0.43	33	1.25	28	0.17	35
Cincinnati Federal (MHC)	Cincinnati	2.84	34	0.84	3	0.17	2	0.43	3	3.60	36	1.96	34	0.32	19	1.32	32	0.08	37
Greenville Federal (MHC)	Greenville	3.08	27	0.55	6	0.13	4	0.03	14	3.40	32	1.71	29	0.44	36	1.25	28	0.23	31
First Federal S&LA of Delta	Delta	3.34	16	0.33	15	0.07	15	0.00	19	3.00	17	1.53	22	0.34	24	1.13	19	0.67	13
Southern Hills Community Bank	Leesburg	4.14	1	0.24	24	0.12	8	0.00	19	4.16	38	2.40	39	0.34	24	1.42	37	0.22	32
Wilmington Savings Bank	Wilmington	3.04	29	0.09	37	0.04	23	0.00	19	2.59	10	1.27	7	0.11	1	1.21	26	0.54	19
Peoples Savings and Loan Co.	Bucyrus	2.96	30	0.13	34	0.01	36	0.00	19	2.84	15	1.46	16	0.34	24	1.04	14	0.25	29
Citizens Federal S&LA	Bellefontaine	2.80	36	0.27	20	0.02	30	0.12	6	2.68	12	1.54	23	0.16	4	0.98	9	0.39	26
Mercer Savings Bank	Celina	3.40	12	0.36	13	0.10	10	0.03	14	3.00	17	1.49	19	0.33	21	1.18	23	0.76	7
Home S&L Co. of Kenton, Ohio	Kenton	3.26	19	0.11	35	0.02	30	0.00	19	1.99	2	0.87	2	0.11	1	1.01	11	1.38	1
Miami Savings Bank	Miamitown	3.39	14	0.24	24	0.03	25	0.04	12	2.29	5	1.37	10	0.24	12	0.68	2	1.33	2
New Carlisle Federal Savings Bank	New Carlisle	3.52	8	0.50	8	0.13	4	0.11	8	3.28	29	1.68	27	0.25	13	1.35	33	0.75	8
Peoples Savings Bank	Urbana	3.95	2	0.26	21	0.18	1	0.00	19	3.61	37	2.10	37	0.35	28	1.16	22	0.60	17
Valley Central Bank	Liberty Township	3.40	12	0.43	12	0.02	30	0.33	4	3.57	35	2.09	36	0.30	17	1.18	23	0.25	28
Van Wert Federal Savings Bank	Van Wert	2.52	39	0.17	31	0.01	36	0.00	19	2.19	4	1.14	5	0.19	7	0.86	7	0.50	21
First Federal S&LA of Van Wert	Van Wert	2.87	31	0.25	22	0.04	23	0.00	19	2.39	6	1.42	11	0.18	5	0.79	4	0.73	10
Fidelity Federal S&LA of Delaware	Delaware	3.19	25	0.14	33	0.03	25	0.02	16	3.09	23	1.33	9	0.40	31	1.36	34	0.24	30
Monroe Federal S&LA	Tipp City	3.22	24	0.29	18	0.09	12	0.00	19	3.22	28	1.51	21	0.33	21	1.38	36	0.28	27
Cincinnati Savings and Loan Co.	Cincinnati	3.73	4	0.44	9	0.03	25	0.10	9	3.44	34	1.96	34	0.34	24	1.14	21	0.73	11
First Mutual Bank, FSB	Belpre	3.38	15	0.44	9	0.10	10	0.00	19	3.42	33	1.54	23	0.44	36	1.44	38	0.40	25
Community Savings Bank	Bethel	3.45	9	0.19	29	0.01	36	0.00	19	3.07	22	1.76	32	0.20	8	1.11	18	0.58	18
Conneaut Savings Bank	Conneaut	3.05	28	0.28	19	0.05	19	0.00	19	3.17	25	1.44	13	0.51	38	1.22	27	0.16	36
Peoples First Savings Bank	Mason	3.26	19	0.31	16	0.05	19	0.12	6	3.06	20	1.46	16	0.29	16	1.31	31	0.50	20
Covington S&LA	Covington	3.25	21	0.25	22	0.09	12	0.00	19	2.47	8	1.17	6	0.27	14	1.03	12	1.03	5
Galion Building and Loan Bank	Galion	3.25	21	0.31	16	0.05	19	0.00	19	3.35	30	1.70	28	0.57	39	1.08	17	0.21	33
Warsaw Federal S&LA	Cincinnati	2.71	38	1.95	2	0.07	15	1.40	2	6.11	40	3.15	40	0.58	40	2.38	40	-1.46	41
Liberty Bank	Ironton	3.87	3	0.23	26	0.02	30	0.00	19	3.35	30	1.73	30	0.43	33	1.19	25	0.74	9
Peoples Savings and Loan Co.	West Liberty	3.43	10	0.21	27	0.13	4	0.00	19	3.20	27	1.86	33	0.31	18	1.03	12	0.43	24
Brookville Bldg & Svgs Assoc	Brookville	3.30	18	0.18	30	0.13	4	0.00	19	2.40	7	0.95	4	0.40	31	1.05	15	1.08	4
American Savings Bank	Middletown	3.73	4	0.58	5	0.07	15	0.04	12	4.42	39	2.16	38	0.36	30	1.90	39	-0.11	39
Home Savings Bank of Wapakoneta	Wapakoneta	3.59	7	0.05	39	0.02	30	0.00	19	3.19	26	1.62	25	0.27	14	1.30	30	0.46	22
First Federal S&LA of Centerburg	Centerburg	3.23	23	0.17	31	0.00	40	0.00	19	2.70	13	1.44	13	0.13	3	1.13	19	0.70	12
New Foundation Savings Bank	Cincinnati	3.43	10	7.32	1	0.02	30	7.08	1	10.91	41	7.35	41	0.72	41	2.84	41	-0.16	40
Equitable Savings and Loan Co.	Cadiz	3.19	25	0.03	41	0.00	40	0.00	19	3.03	19	1.45	15	0.22	11	1.36	34	0.19	34
Ohio Mutuals	# of Mutuals	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.
>\$500 million	2	1.89	0.18	0.01	0.03	0.01	0.03	0.03	1.47	0.79	0.20	0.48	0.60						
\$200 - \$500 million	7	2.99	0.32	0.09	0.06	0.09	0.06	2.81	1.47	0.31	1.02	0.50							
\$100 - \$200 million	15	3.26	0.28	0.07	0.04	0.07	0.04	2.96	1.57	0.27	1.12	0.58							
\$50 - \$100 million	11	3.33	0.43	0.06	0.13	0.06	0.13	3.40	1.72	0.38	1.30	0.35							
<\$50 million	6	3.46	0.94	0.06	0.71	0.06	0.71	3.97	2.11	0.35	1.52	0.43							
All Ohio (Excl. >\$500 million)	39	3.17	0.34	0.08	0.09	0.08	0.09	3.01	1.57	0.31	1.12	0.51							
Midwest Mutuals	# of Mutuals	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median						
>\$500 million	13	2.46	0.49	0.05	0.04	0.05	0.04	2.48	1.49	0.31	0.76	0.75							
\$200 - \$500 million	31	2.84	0.41	0.06	0.05	0.06	0.05	2.78	1.66	0.37	0.84	0.55							
\$100 - \$200 million	37	3.13	0.32	0.08	0.00	0.08	0.00	2.85	1.54	0.29	0.96	0.66							
\$50 - \$100 million	33	3.24	0.27	0.05	0.00	0.05	0.00	3.03	1.48	0.31	1.09	0.50							
<\$50 million	28	3.21	0.14	0.02	0.00	0.02	0.00	3.23	1.69	0.28	1.28	0.09							
All	142	3.11	0.28	0.05	0.00	0.05	0.00	2.91	1.54	0.31	1.01	0.57							
U. S. Mutuals	# of Mutuals	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median						
>\$500 million	148	3.08	0.43	0.09	0.01	0.09	0.01	2.69	1.54	0.32	0.73	0.89							
\$200 - \$500 million	133	3.13	0.36	0.09	0.00	0.09	0.00	2.78	1.61	0.32	0.84	0.72							
\$100 - \$200 million	81	3.11	0.26	0.06	0.00	0.06	0.00	2.80	1.53	0.28	0.91	0.62							
\$50 - \$100 million	68	3.24	0.24	0.05	0.00	0.05	0.00	2.80	1.51	0.29	1.02	0.54							
<\$50 million	48	3.44	0.13	0.01	0.00	0.01	0.00	3.19	1.69	0.26	1.21	0.43							
All	478	3.13	0.32	0.07	0.00	0.07	0.00	2.76	1.57	0.30	0.85	0.73							

**EXHIBIT A
OHIO MUTUAL PERFORMANCE**

**OTHER PROFITABILITY
METRICS**

For the 3-Month Period Ending 03/31/2019

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&LA of Cleveland (MHC)	Cleveland	\$274,036	1	\$266.1	1	\$79,372	1	0.56	12	5.42	3	67.5	3	\$13.8	1	\$86.0	2	\$95.8	3
First Federal S&LA of Lakewood	Lakewood	\$59,124	2	\$145.6	26	\$7,552	2	0.39	20	3.79	12	85.5	20	\$4.8	16	\$21.1	22	\$71.5	23
First Federal S&LA of Lorain	Lorain	\$13,740	3	\$138.8	30	\$416	18	0.09	36	0.66	36	98.2	38	\$4.5	20	\$2.5	38	\$73.9	21
Belmont Savings Bank	Bellaire	\$11,256	4	\$194.1	9	\$2,956	3	0.78	6	4.48	10	70.4	6	\$6.6	5	\$57.4	5	\$60.9	31
Fairfield Federal S&LA of Lancaster	Lancaster	\$9,204	5	\$187.8	12	\$1,324	7	0.51	13	4.50	8	82.0	16	\$5.4	11	\$33.8	11	\$92.9	5
First Federal Bank of Ohio	Galion	\$8,092	7	\$130.5	33	\$1,448	5	0.61	8	4.00	11	80.3	11	\$3.9	29	\$25.7	19	\$50.6	37
Harrison Building and Loan Assoc	Harrison	\$8,172	6	\$240.4	3	\$1,840	4	0.83	4	5.37	4	68.6	4	\$6.6	4	\$75.4	3	\$96.6	2
First Federal S&LA of Newark	Newark	\$7,280	9	\$127.7	34	\$312	24	0.14	34	0.91	31	95.0	35	\$3.9	28	\$6.5	34	\$56.0	34
Cincinnati Federal (MHC)	Cincinnati	\$7,320	8	\$140.8	29	\$144	32	0.07	38	0.63	37	97.5	37	\$3.9	26	\$3.1	37	\$74.8	19
Greenville Federal (MHC)	Greenville	\$6,536	11	\$136.2	31	\$348	22	0.19	29	1.74	26	93.6	31	\$3.8	32	\$8.8	31	\$64.1	27
First Federal S&LA of Delta	Delta	\$5,884	12	\$150.9	23	\$608	13	0.38	21	2.99	17	81.7	14	\$4.2	24	\$27.7	17	\$63.1	29
Southern Hills Community Bank	Leesburg	\$6,756	10	\$143.7	28	\$124	33	0.08	37	0.51	38	94.2	33	\$3.3	35	\$7.2	32	\$78.6	15
Wilmington Savings Bank	Wilmington	\$4,860	15	\$194.4	8	\$652	12	0.42	17	2.21	23	82.8	18	\$6.2	6	\$33.4	12	\$78.9	13
Peoples Savings and Loan Co.	Bucyrus	\$4,316	20	\$148.8	24	\$332	23	0.24	26	1.14	30	91.8	27	\$4.8	17	\$12.1	29	\$70.3	24
Citizens Federal S&LA	Bellefontaine	\$4,100	21	\$157.7	20	\$416	18	0.31	24	2.59	19	87.2	24	\$5.2	14	\$20.2	24	\$79.2	12
Mercer Savings Bank	Celina	\$4,860	15	\$162.0	19	\$660	11	0.51	13	5.27	5	79.8	10	\$4.4	21	\$32.7	14	\$64.0	28
Home S&L Co. of Kenton, Ohio	Kenton	\$4,484	18	\$249.1	2	\$1,248	8	0.94	2	3.66	13	59.0	1	\$7.2	2	\$102.2	1	\$64.4	26
Miami Savings Bank	Miamitown	\$4,520	17	\$196.5	6	\$1,332	6	1.07	1	6.59	1	63.2	2	\$5.4	12	\$72.3	4	\$74.1	20
New Carlisle Federal Savings Bank	New Carlisle	\$4,864	14	\$180.1	14	\$712	10	0.59	9	5.97	2	81.5	12	\$4.5	19	\$33.3	13	\$75.1	18
Peoples Savings Bank	Urbana	\$5,056	13	\$174.3	16	\$476	16	0.40	19	4.49	9	85.8	22	\$4.2	23	\$24.8	20	\$86.9	6
Valley Central Bank	Liberty Township	\$4,324	19	\$144.1	27	\$232	27	0.21	28	0.83	34	93.4	30	\$3.8	31	\$9.6	30	\$78.8	14
Van Wert Federal Savings Bank	Van Wert	\$3,096	27	\$193.5	10	\$472	17	0.41	18	1.93	25	81.6	13	\$7.1	3	\$35.8	9	\$82.3	11
First Federal S&LA of Van Wert	Van Wert	\$3,436	24	\$180.8	13	\$748	9	0.68	7	3.33	16	76.7	8	\$5.8	9	\$42.1	7	\$82.3	10
Fidelity Federal S&LA of Delaware	Delaware	\$3,468	23	\$192.7	11	\$180	30	0.17	32	0.82	35	92.9	29	\$5.8	10	\$13.8	26	\$76.9	16
Monroe Federal S&LA	Tipp City	\$3,424	25	\$155.6	21	\$184	29	0.19	29	1.58	28	92.0	28	\$4.4	22	\$12.4	28	\$66.9	25
Cincinnati Savings and Loan Co.	Cincinnati	\$3,860	22	\$154.4	22	\$536	15	0.58	10	2.52	20	82.6	17	\$3.7	33	\$26.9	18	\$72.5	22
First Mutual Bank, FSB	Belpre	\$3,408	26	\$121.7	36	\$196	28	0.22	27	1.72	27	85.6	21	\$3.3	37	\$12.7	27	\$49.0	38
Community Savings Bank	Bethel	\$2,924	28	\$194.9	7	\$384	21	0.48	15	2.94	18	83.1	19	\$5.3	13	\$30.9	15	\$94.1	4
Conneaut Savings Bank	Conneaut	\$2,496	31	\$124.8	35	\$100	36	0.13	35	0.91	31	95.2	36	\$3.8	30	\$6.0	35	\$54.0	36
Peoples First Savings Bank	Mason	\$2,520	30	\$148.2	25	\$260	26	0.37	22	3.37	15	86.0	23	\$4.2	25	\$20.7	23	\$60.9	30
Covington S&LA	Covington	\$2,412	32	\$120.6	37	\$560	14	0.81	5	5.14	6	70.6	7	\$3.5	34	\$35.4	10	\$40.4	41
Galion Building and Loan Bank	Galion	\$2,180	33	\$114.7	38	\$100	36	0.16	33	1.37	29	94.1	32	\$3.2	39	\$6.7	33	\$54.7	35
Warsaw Federal S&LA	Cincinnati	\$2,780	29	\$111.2	39	-\$688	41	-1.15	41	-8.63	41	131.4	41	\$2.4	40	-\$34.9	41	\$75.2	17
Liberty Bank	Ironton	\$2,168	34	\$135.5	32	\$300	25	0.57	11	3.53	14	81.9	15	\$3.3	36	\$24.5	21	\$57.3	33
Peoples Savings and Loan Co.	West Liberty	\$1,816	37	\$165.1	18	\$176	31	0.35	23	2.42	21	88.1	26	\$4.6	18	\$19.6	25	\$84.4	8
Brookville Bldg & Svgs Assoc	Brookville	\$1,572	38	\$174.7	15	\$400	20	0.88	3	4.80	7	68.9	5	\$5.0	15	\$54.2	6	\$47.6	39
American Savings Bank	Middletown	\$1,848	36	\$168.0	17	-\$12	39	-0.03	39	-0.15	39	102.6	40	\$3.9	27	-\$4.4	40	\$84.0	9
Home Savings Bank of Wapakoneta	Wapakoneta	\$1,364	39	\$227.3	4	\$108	35	0.29	25	2.18	24	87.5	25	\$6.1	7	\$28.7	16	\$100.7	1
First Federal S&LA of Centerburg	Centerburg	\$812	40	\$203.0	5	\$112	34	0.47	16	2.39	22	79.3	9	\$6.0	8	\$42.0	8	\$86.0	7
New Foundation Savings Bank	Cincinnati	\$1,920	35	\$87.3	41	-\$20	40	-0.11	40	-0.94	40	101.5	39	\$0.8	41	-\$1.3	39	\$59.6	32
Equitable Savings and Loan Co.	Cadiz	\$416	41	\$104.0	40	\$24	38	0.19	29	0.89	33	94.2	34	\$3.2	38	\$6.0	35	\$47.0	40
Ohio Mutuels	# of Mutuels	Median		Agg.		Median		Agg.		Agg.		Agg.		Agg.		Agg.		Agg.	
>\$500 million	2	\$166,580		\$232.0		\$43,462		0.54		5.22		70.7		\$11.2		\$67.6		\$88.9	
\$200 - \$500 million	7	\$8,172		\$158.3		\$1,324		0.43		2.95		84.7		\$4.8		\$24.1		\$70.3	
\$100 - \$200 million	15	\$4,520		\$166.4		\$476		0.43		2.62		83.5		\$4.7		\$27.3		\$73.7	
\$50 - \$100 million	11	\$2,520		\$137.6		\$196		0.26		1.79		90.1		\$3.7		\$12.9		\$63.1	
<\$50 million	6	\$1,468		\$141.6		\$66		0.34		2.00		90.2		\$3.2		\$13.9		\$67.9	
All Ohio (Excl. >\$500 million)	39	\$3,860		\$156.5		\$348		0.40		2.59		85.4		\$4.5		\$22.6		\$70.1	
Midwest Mutuels	# of Mutuels	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	13	\$33,340		\$203.3		\$6,444		0.56		3.53		74.1		\$6.1		\$50.2		\$87.4	
\$200 - \$500 million	31	\$10,808		\$150.9		\$1,324		0.47		2.57		84.2		\$4.4		\$25.4		\$74.8	
\$100 - \$200 million	37	\$4,860		\$162.7		\$688		0.52		3.58		80.3		\$4.5		\$32.8		\$75.1	
\$50 - \$100 million	33	\$2,412		\$149.4		\$260		0.43		2.92		86.0		\$4.4		\$20.7		\$66.9	
<\$50 million	28	\$1,034		\$163.8		\$22		0.09		0.44		97.5		\$5.0		\$4.6		\$75.0	
All	142	\$4,396		\$159.5		\$416		0.43		2.69		82.9		\$4.5		\$27.0		\$74.5	
U. S. Mutuels	# of Mutuels	Median		\$220.6		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	148	\$35,218		\$174.7		\$7,464		0.73		6.49		74.1		\$6.3	11.5	\$58.5		\$98.2	
\$200 - \$500 million	133	\$11,328		\$186.2		\$1,700		0.55		4.46		79.4		\$5.6	12	\$36.6		\$84.7	
\$100 - \$200 million	81	\$4,656		\$174.7		\$632		0.42		3.07		81.5		\$5.7	14	\$32.7		\$78.9	
\$50 - \$100 million	68	\$2,508		\$167.8		\$328		0.43		2.54		82.7		\$5.8	8.5	\$28.9		\$75.4	
<\$50 million	48	\$1,146		\$191.7		\$96		0.33		1.53		89.0		\$4.8	7.5	\$19.1		\$76.4	
All	478	\$9,172		\$207.6		\$1,314		0.56		4.24		78.8		\$5.8	11	\$39.0		\$85.8	

EXHIBIT A
OHIO MUTUAL PERFORMANCE

CAPITAL RATIOS,
ASSET QUALITY & BRANCH DATA

For the 3-Month Period Ending 03/31/2019

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&LA of Cleveland (MHC)	Cleveland	10.45	36	19.19	32	19.71	32	0.57	30	0.60	26	0.31	36	-0.07	4	38	1	\$207.0	1
First Federal S&LA of Lakewood	Lakewood	10.26	37	15.87	36	16.41	36	0.23	19	0.28	16	0.41	30	0.02	35	18	2	\$71.0	7
First Federal S&LA of Lorain	Lorain	14.94	22	31.00	16	31.84	16	2.79	41	4.24	41	0.66	19	-0.05	5	7	5	\$47.7	13
Belmont Savings Bank	Bellaire	18.05	13	63.04	1	64.30	1	0.40	23	1.51	34	1.73	3	-0.09	2	4	10	\$73.2	6
Fairfield Federal S&LA of Lancaster	Lancaster	11.42	32	22.95	28	23.51	29	0.78	32	0.89	30	0.31	36	0.00	16	3	12	\$76.3	5
First Federal Bank of Ohio	Galion	15.60	19	33.52	14	34.24	14	0.42	25	0.35	22	0.77	17	0.01	34	8	3	\$24.2	27
Harrison Building and Loan Assoc	Harrison	15.37	21	27.42	20	28.22	21	0.88	33	1.55	35	0.78	15	0.00	16	3	12	\$58.8	8
First Federal S&LA of Newark	Newark	15.57	20	24.41	26	24.98	27	0.17	12	0.21	12	0.47	27	-0.01	12	5	8	\$35.8	16
Cincinnati Federal (MHC)	Cincinnati	11.27	33	15.40	37	16.37	37	0.41	24	0.38	23	0.78	15	0.00	16	6	6	\$23.9	28
Greenville Federal (MHC)	Greenville	11.15	34	15.21	38	15.91	39	0.07	7	0.05	6	0.58	23	0.00	16	3	12	\$50.9	12
First Federal S&LA of Delta	Delta	12.76	28	33.72	13	34.29	13	0.48	27	0.91	31	0.41	30	0.00	16	6	6	\$23.5	29
Southern Hills Community Bank	Leesburg	15.72	18	24.74	25	25.69	25	1.09	35	1.29	32	0.83	13	0.13	40	8	3	\$16.1	38
Wilmington Savings Bank	Wilmington	18.55	11	28.02	18	29.33	18	2.66	40	3.01	39	5.06	1	-0.09	2	2	21	\$53.8	11
Peoples Savings and Loan Co.	Bucyrus	20.92	6	62.31	2	62.77	2	1.00	34	2.23	37	0.28	40	0.05	37	2	21	\$55.2	10
Citizens Federal S&LA	Bellefontaine	13.18	26	27.32	22	27.46	22	0.24	20	0.34	20	0.30	38	0.00	16	2	21	\$58.2	9
Mercer Savings Bank	Celina	9.76	40	14.74	40	15.42	40	0.29	21	0.35	21	0.52	25	0.00	16	4	10	\$25.8	25
Home S&L Co. of Kenton, Ohio	Kenton	26.36	1	40.72	8	41.98	8	0.20	17	0.28	17	1.68	4	0.05	37	1	35	\$83.6	4
Miami Savings Bank	Miamitown	16.34	15	27.40	21	28.65	19	0.53	29	0.71	27	1.27	6	-0.01	12	3	12	\$34.1	18
New Carlisle Federal Savings Bank	New Carlisle	9.97	38	12.85	41	14.00	41	0.17	14	0.20	11	1.02	8	0.02	35	3	12	\$29.0	21
Peoples Savings Bank	Urbana	9.91	39	14.81	39	16.02	38	2.21	39	2.45	38	0.88	11	-0.02	9	2	21	\$46.3	14
Valley Central Bank	Liberty Township	24.51	2	35.70	10	36.89	10	0.13	10	0.15	9	0.89	10	0.00	16	2	21	\$35.5	17
Van Wert Federal Savings Bank	Van Wert	21.47	4	50.50	3	50.95	3	0.09	8	0.17	10	0.35	34	0.00	16	1	35	\$88.9	2
First Federal S&LA of Van Wert	Van Wert	20.68	8	49.38	4	49.74	4	0.00	1	0.00	1	0.30	38	-0.05	5	1	35	\$86.6	3
Fidelity Federal S&LA of Delaware	Delaware	21.46	5	47.46	5	48.03	5	0.16	11	0.32	19	0.52	25	-0.02	9	2	21	\$40.8	15
Monroe Federal S&LA	Tipp City	12.26	29	18.17	34	18.97	35	0.53	28	0.73	28	0.74	18	-0.01	12	3	12	\$27.3	23
Cincinnati Savings and Loan Co.	Cincinnati	23.05	3	35.65	11	36.67	11	1.18	36	1.44	33	0.82	14	-0.02	9	3	12	\$21.0	31
First Mutual Bank, FSB	Belpre	8.39	41	19.37	30	19.65	33	1.57	38	3.50	40	0.25	41	0.60	41	5	8	\$15.3	39
Community Savings Bank	Bethel	16.37	14	26.93	23	27.42	23	0.22	18	0.29	18	0.39	32	-0.03	7	2	21	\$32.8	19
Conneaut Savings Bank	Conneaut	14.94	22	31.99	15	32.81	15	0.47	26	0.59	25	0.62	21	0.00	16	3	12	\$20.1	32
Peoples First Savings Bank	Mason	10.94	35	18.00	35	19.25	34	0.09	9	0.12	8	1.01	9	0.00	16	2	21	\$27.5	22
Covington S&LA	Covington	15.87	17	42.36	7	43.15	7	0.04	6	0.08	7	0.53	24	0.00	16	3	12	\$19.7	34
Galion Building and Loan Bank	Galion	12.02	30	25.86	24	26.53	24	0.64	31	0.80	29	0.43	29	-0.03	7	2	21	\$26.9	24
Warsaw Federal S&LA	Cincinnati	12.85	27	19.28	31	20.53	30	0.18	16	0.28	15	1.32	5	0.00	16	2	21	\$25.5	26
Liberty Bank	Ironton	16.34	15	30.39	17	30.76	17	1.24	37	1.64	36	0.32	35	0.10	39	2	21	\$21.2	30
Peoples Savings and Loan Co.	West Liberty	14.68	24	24.33	27	25.60	26	0.00	1	0.00	1	1.87	2	-0.01	12	2	21	\$19.9	33
Brookville Bldg & Svgs Assoc	Brookville	18.64	10	33.91	12	35.16	12	0.17	15	0.24	14	1.03	7	0.00	16	2	21	\$18.4	35
American Savings Bank	Middletown	18.26	12	27.82	19	28.23	20	0.17	13	0.23	13	0.36	33	0.00	16	2	21	\$17.3	37
Home Savings Bank of Wapakoneta	Wapakoneta	13.38	25	22.92	29	23.76	28	0.00	1	0.00	1	0.64	20	0.00	16	1	35	\$31.2	20
First Federal S&LA of Centerburg	Centerburg	19.83	9	40.09	9	41.25	9	0.36	22	0.53	24	0.86	12	0.00	16	1	35	\$17.7	36
New Foundation Savings Bank	Cincinnati	11.95	31	19.15	33	19.79	31	0.00	1	0.00	1	0.47	27	-0.26	1	1	35	\$12.9	40
Equitable Savings and Loan Co.	Cadiz	20.71	7	44.78	6	45.62	6	0.00	1	0.00	1	0.60	22	0.00	16	1	35	\$6.1	41
Ohio Mutuals		# of Mutuals		Agg.		Agg.		Agg.		Agg.		Agg.		Agg.		Average		Agg.	
>\$500 million		2		10.43		18.72		19.25		0.53		0.56		0.32		-0.02		28	
\$200 - \$500 million		7		14.91		30.06		30.87		1.02		1.56		0.69		0.00		5	
\$100 - \$200 million		15		16.55		28.83		29.72		0.65		1.15		0.00		3		\$37.0	
\$50 - \$100 million		11		14.42		25.90		26.73		0.60		0.84		0.01		3		\$22.4	
<\$50 million		6		17.10		29.69		30.53		0.13		0.18		-0.01		1		\$17.4	
All Ohio (Excl. >\$500 million)		39		15.57		28.83		29.68		0.77		1.09		0.90		0.00		3	
Midwest Mutuals		# of Mutuals		Median		Median		Median		Median		Median		Median		Average		Average	
>\$500 million		13		14.11		22.41		23.06		0.24		0.39		0.48		0.01		16	
\$200 - \$500 million		31		14.26		22.95		23.51		0.49		0.78		0.00		6		\$48.3	
\$100 - \$200 million		37		13.18		23.81		24.88		0.43		0.45		0.88		0.00		3	
\$50 - \$100 million		33		14.47		25.86		26.53		0.64		0.84		0.80		0.00		2	
<\$50 million		28		18.13		35.22		36.41		0.33		0.57		0.86		0.00		1	
All		142		14.40		24.60		25.65		0.48		0.60		0.82		0.00		4	
U. S. Mutuals		# of Mutuals		Median		Median		Median		Median		Median		Median		Average		Average	
>\$500 million		148		11.68		15.79		16.60		0.40		0.46		0.86		0.00		14	
\$200 - \$500 million		133		12.63		20.64		21.55		0.45		0.57		0.86		0.00		5	
\$100 - \$200 million		81		13.24		23.81		24.88		0.49		0.60		0.83		0.00		3	
\$50 - \$100 million		68		14.58		27.62		28.57		0.62		0.72		0.89		0.00		2	
<\$50 million		48		17.72		35.57		36.83		0.83		0.57		0.74		0.00		1	
All		478		12.73		20.36		21.37		0.45		0.55		0.85		0.00		7	

**EXHIBIT A
OHIO MUTUAL PERFORMANCE**

LOAN MIX & YIELD

For the 3-Month Period Ending 03/31/2019

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&LA of Cleveland (MHC)	Cleveland	0.2	37	0.0	28	99.8	1	0.0	34	0.0	40	0.0	27	0.0	41	3.51	41	3.46	40
First Federal S&LA of Lakewood	Lakewood	4.6	8	0.0	28	79.2	21	3.1	15	6.9	24	2.0	14	4.3	4	3.87	40	3.70	32
First Federal S&LA of Lorain	Lorain	2.0	27	0.0	28	92.1	6	4.8	11	0.7	37	0.0	27	0.4	35	4.17	36	3.63	35
Belmont Savings Bank	Bellaire	0.0	40	0.0	28	57.5	37	0.0	35	31.2	2	5.8	9	5.5	2	5.17	8	3.80	30
Fairfield Federal S&LA of Lancaster	Lancaster	2.1	26	0.0	28	93.5	4	2.1	18	1.8	33	0.0	27	0.5	30	4.51	26	4.24	19
First Federal Bank of Ohio	Galion	2.7	24	4.1	12	69.7	26	4.2	13	16.9	10	0.2	24	2.2	9	4.94	14	3.77	31
Harrison Building and Loan Assoc	Harrison	9.8	2	4.7	11	67.8	32	1.4	26	13.5	13	2.0	13	0.7	26	5.12	9	4.27	16
First Federal S&LA of Newark	Newark	6.7	5	0.0	28	76.1	22	4.5	12	12.4	14	0.0	27	0.3	37	4.86	16	4.37	12
Cincinnati Federal (MHC)	Cincinnati	3.2	17	0.2	24	69.7	27	16.0	1	10.3	19	0.2	25	0.5	31	4.33	33	4.26	17
Greenville Federal (MHC)	Greenville	7.2	3	0.9	19	68.3	30	2.1	19	11.0	15	9.4	4	1.0	17	4.33	33	4.25	18
First Federal S&LA of Delta	Delta	2.0	28	0.0	28	96.9	3	0.0	35	0.4	38	0.4	22	0.4	32	4.48	28	3.65	34
Southern Hills Community Bank	Leesburg	3.0	18	13.9	3	66.2	33	0.5	31	7.4	23	3.5	12	4.3	5	5.68	1	5.01	2
Wilmington Savings Bank	Wilmington	0.5	35	0.2	26	80.4	19	5.2	9	10.8	16	1.1	19	1.6	14	4.04	38	3.83	29
Peoples Savings and Loan Co.	Bucyrus	0.3	36	3.1	15	91.7	7	1.2	28	1.6	34	0.0	27	2.1	11	4.38	32	3.91	28
Citizens Federal S&LA	Bellefontaine	3.7	12	0.8	21	83.1	15	1.6	24	10.7	18	0.0	27	0.1	38	3.99	39	3.60	37
Mercer Savings Bank	Celina	4.1	9	14.5	1	74.7	23	1.3	27	3.7	29	1.1	20	1.0	17	4.56	24	4.39	11
Home S&L Co. of Kenton, Ohio	Kenton	13.1	1	12.7	5	36.2	41	8.5	4	18.6	8	7.2	6	0.9	19	5.23	6	4.29	14
Miami Savings Bank	Miamitown	4.0	10	1.7	17	56.0	38	6.3	6	21.7	5	9.7	3	0.7	28	4.78	18	4.28	15
New Carlisle Federal Savings Bank	New Carlisle	6.4	6	2.0	16	55.2	39	6.2	7	17.6	9	10.4	2	1.8	13	5.08	10	4.80	3
Peoples Savings Bank	Urbana	3.3	15	7.3	8	67.9	31	2.1	20	15.6	11	1.6	17	2.0	12	5.27	4	5.16	1
Valley Central Bank	Liberty Township	5.9	7	0.0	28	58.3	36	11.7	3	22.4	4	1.7	16	0.1	39	4.50	27	4.36	13
Van Wert Federal Savings Bank	Van Wert	2.8	21	7.0	9	83.5	14	0.9	29	4.6	28	0.0	27	1.2	15	4.12	37	3.30	41
First Federal S&LA of Van Wert	Van Wert	3.3	14	3.3	14	86.4	12	0.0	35	6.6	25	0.0	27	0.5	29	4.44	30	3.56	38
Fidelity Federal S&LA of Delaware	Delaware	2.2	25	1.6	18	71.9	25	4.9	10	15.4	12	0.0	27	3.9	6	4.72	19	3.66	33
Monroe Federal S&LA	Tipp City	7.1	4	0.7	22	44.4	40	6.4	5	33.9	1	6.9	7	0.9	19	4.71	20	4.10	24
Cincinnatus Savings and Loan Co.	Cincinnati	3.7	13	0.1	27	69.4	28	5.8	8	19.7	7	0.6	21	0.8	24	4.94	14	4.64	6
First Mutual Bank, FSB	Belpre	1.0	34	0.0	28	92.9	5	0.3	33	1.5	35	0.0	27	4.4	3	5.45	3	4.05	25
Community Savings Bank	Bethel	2.9	20	0.0	28	60.7	34	13.9	2	10.7	17	11.1	1	0.8	25	5.18	7	4.70	5
Conneaut Savings Bank	Conneaut	1.1	32	0.8	20	87.1	11	1.7	23	7.5	22	0.4	23	0.8	23	4.48	28	3.61	36
Peoples First Savings Bank	Mason	2.8	21	0.2	25	69.3	29	3.2	14	21.3	6	0.0	27	0.4	34	5.00	11	4.57	8
Covington S&LA	Covington	1.0	33	11.2	6	82.3	16	1.4	25	3.2	31	0.0	26	0.9	21	4.28	35	3.53	39
Galion Building and Loan Bank	Galion	1.7	30	0.0	28	89.5	8	0.5	32	4.8	26	1.3	18	2.2	10	4.40	31	3.94	27
Warsaw Federal S&LA	Cincinnati	0.1	39	0.0	28	97.9	2	0.6	30	1.5	36	0.0	27	0.1	40	4.63	23	4.00	26
Liberty Bank	Ironton	1.8	29	0.0	28	80.7	18	2.6	17	4.6	27	3.7	11	6.4	1	5.50	2	4.62	7
Peoples Savings and Loan Co.	West Liberty	0.0	40	12.7	4	72.6	24	0.0	35	9.8	20	1.8	15	3.1	7	4.56	24	4.21	21
Brookville Bldg & Svgs Assoc	Brookville	0.2	38	4.9	10	79.2	20	0.0	35	9.8	21	4.9	10	1.1	16	4.70	21	4.53	9
American Savings Bank	Middletown	1.5	31	0.2	23	59.5	35	1.8	21	26.7	3	7.9	5	2.5	8	4.95	13	4.47	10
Home Savings Bank of Wapakoneta	Wapakoneta	2.7	23	3.3	13	87.3	10	2.8	16	3.5	30	0.0	27	0.4	33	4.65	22	4.20	22
First Federal S&LA of Centerburg	Centerburg	3.0	19	8.6	7	87.7	9	0.0	35	0.1	39	0.0	27	0.7	27	4.79	17	4.11	23
New Foundation Savings Bank	Cincinnati	3.3	16	0.0	28	86.1	13	1.8	22	2.4	32	6.2	8	0.3	36	5.27	4	4.77	4
Equitable Savings and Loan Co.	Cadiz	3.9	11	14.5	2	80.8	17	0.0	35	0.0	40	0.0	27	0.9	21	4.96	12	4.23	20
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		3.69		3.58	
\$200 - \$500 million	7	3.6		0.9		79.3		5.1		9.3		0.7		1.0		4.86		4.24	
\$100 - \$200 million	15	4.3		4.6		70.4		3.6		11.6		3.6		1.4		4.50		4.25	
\$50 - \$100 million	11	2.5		1.9		73.9		4.0		13.0		2.7		1.6		4.71		4.10	
<\$50 million	6	2.0		3.9		78.1		1.2		9.9		3.8		1.1		4.87		4.35	
All Ohio (Excl. >\$500 million)	39	3.7		2.8		74.5		4.1		11.0		2.4		1.3		4.71		4.23	
Midwest Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	13	0.9		0.0		82.7		1.0		1.9		1.2		2.1		3.87		3.63	
\$200 - \$500 million	31	2.7		0.1		63.9		4.5		12.4		1.1		1.1		4.56		3.99	
\$100 - \$200 million	37	2.8		1.8		66.6		2.1		10.7		1.6		2.0		4.56		3.91	
\$50 - \$100 million	33	1.7		0.3		76.2		1.2		5.7		1.3		2.0		4.73		4.10	
<\$50 million	28	1.1		2.5		78.7		0.5		3.5		0.2		1.0		4.95		4.19	
All	142	2.0		0.3		73.4		1.5		6.7		1.2		1.5		4.65		4.05	
U. S. Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	148	5.0		0.0		51.5		4.1	14	25.2		4.9		0.4		4.47		4.16	
\$200 - \$500 million	133	3.5		0.0		66.4		2.4	9	16.9		3.0		0.8		4.64		4.16	
\$100 - \$200 million	81	2.4		0.0		72.6		1.0	11	7.7		1.3		1.5		4.65		4.20	
\$50 - \$100 million	68	2.0		0.0		81.5		1.0	9.5	4.7		0.5		1.4		4.89		4.09	
<\$50 million	48	1.6		0.4		79.1		1.3	7	4.7		0.0		0.9		5.01		4.36	
All	478	3.3		0.0		68.0		2.7	11	13.0		2.4		0.9		4.62		4.18	

**EXHIBIT A
OHIO MUTUAL PERFORMANCE**

**DEPOSIT MIX &
COST OF FUNDS**

For the 3-Month Period Ending 03/31/2019

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&LA of Cleveland (MHC)	Cleveland	0.1	39	1.1	37	26.2	34	72.6	1	0.05	12	0.68	38	1.97	37	1.62	40	1.73	41
First Federal S&LA of Lakewood	Lakewood	2.0	35	3.5	35	56.6	2	37.9	26	0.26	32	1.03	39	2.10	38	1.50	39	1.38	38
First Federal S&LA of Lorain	Lorain	8.8	22	12.1	22	38.6	20	40.5	21	0.03	5	0.03	1	1.40	13	0.63	13	0.83	17
Belmont Savings Bank	Bellaire	2.0	36	10.9	24	40.3	18	46.8	15	0.12	23	0.34	27	1.36	12	0.84	20	0.89	23
Fairfield Federal S&LA of Lancaster	Lancaster	2.5	34	15.1	15	32.4	26	50.0	10	0.04	7	0.09	7	1.88	32	1.02	26	0.98	26
First Federal Bank of Ohio	Galion	3.6	31	30.8	1	43.3	12	22.3	38	0.10	22	0.08	6	1.77	27	0.55	7	0.63	10
Harrison Building and Loan Assoc	Harrison	9.7	17	15.0	16	44.0	11	31.3	33	0.20	27	0.38	31	1.05	5	0.59	10	0.66	12
First Federal S&LA of Newark	Newark	3.7	29	8.9	30	32.0	27	55.4	4	0.23	29	1.16	40	2.11	39	1.63	41	1.56	40
Cincinnati Federal (MHC)	Cincinnati	17.8	7	2.8	36	25.3	36	54.1	5	1.16	39	0.43	34	1.93	35	1.40	38	1.41	39
Greenville Federal (MHC)	Greenville	17.1	9	7.2	33	25.7	35	50.0	11	0.07	17	0.11	11	1.91	33	1.18	34	1.03	27
First Federal S&LA of Delta	Delta	17.2	8	27.1	3	44.7	10	11.0	41	0.02	3	0.05	4	0.56	1	0.11	1	0.09	1
Southern Hills Community Bank	Leesburg	8.6	23	17.6	10	33.3	25	40.4	22	0.25	30	0.23	20	1.07	6	0.59	10	0.53	8
Wilmington Savings Bank	Wilmington	5.2	27	25.1	4	26.8	33	42.9	17	0.77	37	0.32	26	1.62	22	1.12	32	1.21	34
Peoples Savings and Loan Co.	Bucyrus	4.9	28	11.3	23	42.1	15	41.8	20	0.15	25	0.23	20	1.71	24	0.88	22	0.84	18
Citizens Federal S&LA	Bellefontaine	35.1	1	13.7	17	0.3	41	50.9	8	0.01	2	7.63	41	1.74	26	0.92	24	0.90	24
Mercer Savings Bank	Celina	31.7	2	15.7	14	21.7	39	30.9	34	0.15	25	0.28	24	1.56	21	0.65	15	0.85	20
Home S&L Co. of Kenton, Ohio	Kenton	1.1	37	18.2	8	31.1	30	49.6	12	0.02	3	0.58	37	1.74	25	1.04	28	1.27	35
Miami Savings Bank	Miamitown	18.4	6	9.0	29	20.7	40	51.8	7	0.04	7	0.05	4	1.70	23	1.07	31	0.86	21
New Carlisle Federal Savings Bank	New Carlisle	18.9	5	8.5	31	23.7	37	48.9	14	0.06	14	0.12	12	1.87	31	1.19	35	1.20	32
Peoples Savings Bank	Urbana	9.0	21	18.0	9	27.1	32	45.9	16	0.34	33	0.22	19	1.84	30	1.04	28	1.14	30
Valley Central Bank	Liberty Township	9.6	18	13.5	19	34.6	24	42.4	19	0.05	12	0.39	32	1.80	28	1.03	27	1.03	27
Van Wert Federal Savings Bank	Van Wert	14.1	11	0.0	38	36.4	23	49.5	13	0.04	7	0.03	1	1.47	18	0.75	18	0.73	14
First Federal S&LA of Van Wert	Van Wert	11.6	14	12.4	21	42.9	13	33.0	28	0.04	7	0.03	1	1.45	17	0.57	8	0.50	7
Fidelity Federal S&LA of Delaware	Delaware	3.6	30	19.2	6	50.4	5	26.8	35	0.21	28	0.36	28	1.42	16	0.60	12	0.58	9
Monroe Federal S&LA	Tipp City	6.0	25	16.4	11	46.1	8	31.5	31	0.03	5	0.37	30	2.30	41	0.91	23	0.84	18
Cincinnati Savings and Loan Co.	Cincinnati	9.0	20	8.4	32	40.1	19	42.6	18	0.07	17	0.39	32	1.40	14	0.84	20	0.96	25
First Mutual Bank, FSB	Belpre	6.3	24	20.6	5	50.4	3	22.6	37	0.06	14	0.17	15	1.04	4	0.36	4	0.36	3
Community Savings Bank	Bethel	3.3	32	9.1	27	36.9	22	50.7	9	0.57	34	0.36	28	1.96	36	1.22	36	1.20	32
Conneaut Savings Bank	Conneaut	11.8	13	16.0	12	50.4	4	21.8	39	0.04	7	0.15	14	1.32	11	0.40	5	0.44	5
Peoples First Savings Bank	Mason	11.5	15	18.8	7	29.4	31	40.3	23	0.90	38	0.44	35	1.84	29	1.12	32	1.17	31
Covington S&LA	Covington	9.5	19	28.0	2	45.8	9	16.7	40	0.00	1	0.20	17	1.14	9	0.31	2	0.28	2
Galion Building and Loan Bank	Galion	13.1	12	10.1	25	37.2	21	39.5	24	0.07	17	0.12	12	1.51	19	0.75	18	0.65	11
Warsaw Federal S&LA	Cincinnati	0.8	38	9.1	28	21.8	38	68.4	2	0.13	24	0.24	22	1.91	34	1.37	37	1.36	37
Liberty Bank	Ironton	22.2	4	13.7	18	31.6	28	32.6	29	0.07	17	0.09	7	0.98	3	0.46	6	0.40	4
Peoples Savings and Loan Co.	West Liberty	11.3	16	16.0	13	41.2	17	31.5	32	0.07	17	0.27	23	1.42	15	0.63	13	0.74	15
Brookville Bldg & Svgs Assoc	Brookville	5.5	26	12.9	20	42.9	14	38.8	25	0.06	14	0.10	9	2.15	40	0.92	24	0.86	21
American Savings Bank	Middletown	23.2	3	9.5	26	41.2	16	26.1	36	0.68	35	0.20	17	1.12	8	0.58	9	0.44	5
Home Savings Bank of Wapakoneta	Wapakoneta	16.9	10	0.0	38	49.7	6	33.4	27	0.25	30	0.45	36	1.22	10	0.73	17	0.66	12
First Federal S&LA of Centerburg	Centerburg	0.0	40	0.0	38	48.1	7	51.9	6	NA	40	0.29	25	1.07	7	0.70	16	0.77	16
New Foundation Savings Bank	Cincinnati	2.7	33	4.4	34	31.4	29	61.5	3	0.72	36	0.19	16	1.51	20	1.04	28	1.28	36
Equitable Savings and Loan Co.	Cadiz	0.0	40	0.0	38	67.5	1	32.5	30	NA	40	0.10	9	0.82	2	0.33	3	1.10	29
Ohio Mutuals	# of Mutuals	Agg.		Agg.		Agg.		Agg.		Median		Median		Median		Median		Median	
>\$500 million	2	0.4		1.5		30.9		67.2		0.16		0.86		2.04		1.56		1.56	
\$200 - \$500 million	7	6.3		13.7		37.2		42.8		0.12		0.34		1.77		0.84		0.89	
\$100 - \$200 million	15	14.3		14.7		30.3		40.6		0.06		0.23		1.70		0.92		0.86	
\$50 - \$100 million	11	8.9		15.3		40.1		35.6		0.07		0.24		1.42		0.75		0.74	
<\$50 million	6	11.2		6.2		44.7		37.9		0.47		0.20		1.17		0.72		0.82	
All Ohio (Excl. >\$500 million)	39	10.1		14.1		35.2		40.6		0.07		0.23		1.51		0.84		0.85	
Midwest Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	13	3.4		4.0		41.8		48.0		0.13		0.34		1.87		1.18		1.16	
\$200 - \$500 million	31	8.0		11.2		36.6		41.2		0.14		0.36		1.69		0.93		0.90	
\$100 - \$200 million	37	9.6		13.4		31.1		42.7		0.14		0.27		1.62		0.94		0.86	
\$50 - \$100 million	33	7.6		10.6		36.9		43.1		0.11		0.26		1.55		0.91		0.96	
<\$50 million	28	3.8		5.2		31.7		58.0		0.18		0.24		1.36		0.92		1.03	
All	142	7.4		9.8		34.6		45.2		0.14		0.28		1.62		0.94		0.96	
U. S. Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	148	6.4		3.9		53.5		32.0		0.26		0.47		1.81		1.04		0.99	
\$200 - \$500 million	133	12.1		12.3		35.6		35.4		0.16		0.38		1.72		0.98		0.93	
\$100 - \$200 million	81	9.4		12.4		31.1		45.7		0.12		0.30		1.68		1.04		1.03	
\$50 - \$100 million	68	6.9		11.4		30.1		46.5		0.13		0.31		1.60		1.01		0.97	
<\$50 million	48	2.5		0.0		28.6		70.2		0.18		0.28		1.48		1.07		1.13	
All	478	7.9		8.4		36.5		36.8		0.17		0.37		1.73		1.02		0.99	