

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 6-Month Period Ending June 30, 2019 (1)						All OH (Excl. >\$500M)
	>\$500 million (2)		\$200 - \$500	\$100 - \$200	\$50 - \$100	<\$50	
	Third Fed S&LA of Cleveland (MHC)	First Fed S&LA of Lakewood	Million	Million	Million	Million	
Number of Institutions			7	15	10	7	39
<b>Balance Sheet / Branch Information</b>							
Total Assets (median results in \$mils)	\$14,336	\$1,919	\$240	\$129	\$75	\$37	\$116
Total Loans (median results in \$mils)	\$13,070	\$1,660	\$173	\$97	\$45	\$28	\$72
Loan / Asset Ratio	91.2%	86.5%	60.4%	71.1%	67.0%	73.2%	66.3%
Total Deposits (median results in \$mils)	\$8,794	\$1,618	\$192	\$104	\$60	\$32	\$84
Average Number of Offices per Institution	37	19	5	3	3	1	3
Deposits per Office (\$mils)	\$211.0	\$67.3	\$42.7	\$37.2	\$22.8	\$18.2	\$33.9
<b>YTD Balance Sheet Growth Rates</b>							
Total Assets	1.8%	-4.2%	1.0%	2.0%	1.1%	1.0%	1.4%
Total Loans	1.7%	-0.6%	4.8%	1.5%	-0.3%	-2.9%	2.2%
Total Deposits	1.5%	0.7%	-0.6%	0.6%	0.4%	0.6%	0.1%
<b>5-Year C.A.G.R. (Jun. '14 - Jun. '19)</b>							
Total Assets	4.2%	4.8%	-1.1%	2.3%	2.3%	0.1%	0.8%
Total Loans	4.3%	4.8%	2.9%	4.5%	0.9%	2.2%	3.2%
Total Deposits	0.0%	5.6%	-0.1%	1.6%	2.7%	-0.2%	1.0%
<b>Capital Ratios</b>							
Tier 1 Leverage Ratio	10.54%	10.18%	14.90%	16.57%	14.37%	16.47%	15.57%
Tier 1 Risk-Based Capital Ratio	19.05%	15.95%	30.20%	28.70%	26.21%	28.91%	28.88%
<b>Total Risk-Based Capital Ratio</b>	<b>19.55%</b>	<b>16.49%</b>	<b>31.02%</b>	<b>29.59%</b>	<b>27.00%</b>	<b>29.85%</b>	<b>29.73%</b>

Note: Excludes mutual institutions reporting \$0 loans as of June 30, 2019.

(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 June 30, 2019.

**TABLE 1.2**  
**MUTUAL INSTITUTIONS IN OHIO - PERFORMANCE BY ASSET SIZE**  
 Includes Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

**OHIO MUTUAL DATA**

Data shown in \$000 is annualized

Results for the 6-Month Period Ending June 30, 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 Fed S&LA of Lakewood	7	15	10	7	39
<b>Profitability Metrics</b>							
Revenue (median results in \$000)	\$270,162	\$56,274	\$8,392	\$4,556	\$2,671	\$1,588	\$3,800
Net Income (median results in \$000)	\$74,242	\$5,612	\$1,108	\$540	\$209	\$76	\$456
<b>% of Average Assets</b>							
<b>Net Interest Income (FTE)</b>	<b>1.81%</b>	<b>2.25%</b>	<b>2.98%</b>	<b>3.26%</b>	<b>3.30%</b>	<b>3.44%</b>	<b>3.17%</b>
<b>Noninterest Income</b>	<b>0.10%</b>	<b>0.63%</b>	<b>0.39%</b>	<b>0.31%</b>	<b>0.45%</b>	<b>0.97%</b>	<b>0.39%</b>
Memo: Service Charges	0.00%	0.06%	0.09%	0.07%	0.06%	0.08%	0.08%
Memo: Net Gain on Loan Sales	0.02%	0.17%	0.10%	0.06%	0.14%	0.73%	0.12%
Salary & Benefits Expense	0.70%	1.45%	1.52%	1.56%	1.74%	2.15%	1.60%
Occupancy Expense	0.18%	0.33%	0.31%	0.27%	0.38%	0.33%	0.31%
Other Noninterest Expense	0.43%	0.77%	1.05%	1.12%	1.32%	1.43%	1.13%
<b>Total Noninterest Expense</b>	<b>1.31%</b>	<b>2.55%</b>	<b>2.88%</b>	<b>2.94%</b>	<b>3.45%</b>	<b>3.91%</b>	<b>3.04%</b>
<b>Pre-Tax Pre-Provision (PTPP) (FTE)</b>	<b>0.60%</b>	<b>0.32%</b>	<b>0.50%</b>	<b>0.63%</b>	<b>0.30%</b>	<b>0.50%</b>	<b>0.52%</b>
<b>Net Income (ROAA)</b>	<b>0.52%</b>	<b>0.29%</b>	<b>0.43%</b>	<b>0.48%</b>	<b>0.24%</b>	<b>0.34%</b>	<b>0.42%</b>
<b>Other Profitability Ratios</b>							
<b>Return on Average Equity</b>	<b>5.07%</b>	<b>2.79%</b>	<b>2.91%</b>	<b>2.90%</b>	<b>1.62%</b>	<b>2.09%</b>	<b>2.68%</b>
Efficiency Ratio (FTE)	68.6%	88.8%	85.3%	82.3%	91.3%	88.7%	85.2%
Assets Per Employee (\$mil)	\$13.7	\$4.9	\$4.8	\$4.7	\$3.7	\$3.3	\$4.5
Revenue (FTE) Per Employee (\$000)	\$257.3	\$144.3	\$163.1	\$165.7	\$136.7	\$143.7	\$158.0
PTPP (FTE) Per Employee (\$000)	\$80.3	\$16.2	\$23.9	\$29.2	\$11.1	\$16.2	\$23.1
Salary Expense Per Employee (\$000)	\$94.2	\$72.6	\$73.3	\$72.3	\$63.5	\$70.2	\$70.9
<b>Asset Quality Ratios</b>							
<b>NPAs / Total Assets</b>	<b>0.53%</b>	<b>0.22%</b>	<b>0.96%</b>	<b>0.61%</b>	<b>0.53%</b>	<b>0.16%</b>	<b>0.71%</b>
NPLs / Total Loans	0.56%	0.25%	1.46%	0.80%	0.76%	0.17%	1.00%
LLR / Total Loans	0.30%	0.40%	0.69%	1.14%	0.66%	0.97%	0.90%
<b>NCOs / Average Loans</b>	<b>-0.05%</b>	<b>0.02%</b>	<b>-0.02%</b>	<b>0.02%</b>	<b>0.01%</b>	<b>-0.01%</b>	<b>0.00%</b>

(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 June 30, 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 6-Month Period Ending June 30, 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 Fed S&LA of Lakewood					
Number of Institutions			7	15	10	7	39
<b>Loan Mix</b>							
Construction & Land Development	0.2%	4.1%	3.8%	4.5%	2.9%	1.2%	3.8%
Farm Loans	0.0%	0.0%	0.9%	4.7%	1.2%	6.3%	2.9%
1-4 Family Loans	99.8%	79.5%	79.2%	69.9%	72.5%	77.0%	74.0%
Multifamily Loans	0.0%	3.1%	5.3%	3.7%	4.9%	0.9%	4.3%
Commercial Real Estate	0.0%	6.7%	8.8%	12.0%	13.4%	9.6%	10.9%
Commercial & Industrial	0.0%	2.1%	0.9%	3.4%	3.0%	3.3%	2.4%
Consumer	0.0%	4.5%	1.2%	1.4%	1.6%	1.6%	1.4%
<b>Deposit Mix</b>							
Demand Deposits	0.1%	2.3%	6.8%	14.7%	9.0%	12.5%	10.6%
NOW Accounts	1.2%	4.3%	13.4%	14.7%	15.7%	8.2%	14.1%
MMDA & Savings Accounts	26.0%	56.2%	36.5%	30.1%	39.1%	42.7%	34.7%
Time Deposits	72.7%	37.1%	43.2%	40.5%	36.1%	36.5%	40.7%
<b>YTD Rates &amp; Yields - Median</b>							
Loans	3.52%	3.84%	4.89%	4.57%	4.88%	4.78%	4.76%
Earning Assets	3.47%	3.66%	4.35%	4.28%	4.10%	4.31%	4.30%
NOW	0.05%	0.27%	0.11%	0.06%	0.05%	0.25%	0.09%
MM & Savings	0.70%	1.06%	0.35%	0.24%	0.22%	0.25%	0.24%
CD	2.02%	2.14%	1.81%	1.75%	1.50%	1.27%	1.63%
Total Interest Bearing Deposits	1.66%	1.54%	0.86%	0.98%	0.82%	0.74%	0.86%
Total Cost of Funds	1.76%	1.39%	0.90%	0.90%	0.79%	0.80%	0.87%

(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 June 30, 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 6-Month Period Ending June 30, 2019						All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	All Midwest	
Number of Institutions	13	30	37	32	29	141	39
<b>Balance Sheet / Branch Information</b>							
Total Assets (median results in \$mils)	\$842	\$300	\$139	\$71	\$34	\$122	\$116
Total Loans (median results in \$mils)	\$738	\$201	\$96	\$45	\$21	\$85	\$72
Loan / Asset Ratio	75.7%	65.9%	70.6%	69.8%	68.4%	69.5%	66.3%
Total Deposits (median results in \$mils)	\$623	\$244	\$114	\$58	\$25	\$94	\$84
Average Number of Offices per Institution	16	6	3	2	1	4	3
Deposits per Office (\$mils)	\$906.1	\$48.7	\$51.7	\$36.4	\$21.7	\$120.2	\$33.9
<b>YTD Balance Sheet Growth Rates</b>							
Total Assets	1.5%	0.9%	1.6%	2.1%	-0.9%	1.2%	1.4%
Total Loans	1.7%	1.2%	2.0%	-0.2%	-1.8%	0.7%	2.2%
Total Deposits	1.5%	1.0%	2.0%	-0.1%	0.7%	1.2%	0.1%
<b>5-Year C.A.G.R. (Jun. '14 - Jun. '19)</b>							
Total Assets	3.3%	1.7%	1.3%	0.9%	-1.0%	0.7%	0.8%
Total Loans	4.8%	3.6%	4.2%	1.3%	1.0%	2.6%	3.2%
Total Deposits	2.3%	1.1%	1.0%	0.6%	-1.5%	0.2%	1.0%
<b>Capital Ratios</b>							
Tier 1 Leverage Ratio	13.95%	14.53%	13.29%	14.07%	17.70%	14.37%	15.57%
Tier 1 Risk-Based Capital Ratio	21.56%	23.20%	24.28%	26.14%	34.63%	24.88%	28.88%
<b>Total Risk-Based Capital Ratio</b>	<b>22.20%</b>	<b>24.26%</b>	<b>25.36%</b>	<b>26.72%</b>	<b>35.88%</b>	<b>25.65%</b>	<b>29.73%</b>

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 June 30, 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 6-Month Period Ending June 30, 2019						All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	All Midwest	
Number of Institutions	13	30	37	32	29	141	39
<b>Profitability Metrics</b>							
Revenue (median results in \$000)	\$26,590	\$10,908	\$4,992	\$2,421	\$1,150	\$4,384	\$3,800
Net Income (median results in \$000)	\$5,612	\$1,285	\$732	\$328	\$36	\$528	\$456
<b>% of Average Assets</b>							
<b>Net Interest Income (FTE)</b>	<b>2.47%</b>	<b>2.85%</b>	<b>3.13%</b>	<b>3.21%</b>	<b>3.27%</b>	<b>3.08%</b>	<b>3.17%</b>
<b>Noninterest Income</b>	<b>0.63%</b>	<b>0.46%</b>	<b>0.33%</b>	<b>0.29%</b>	<b>0.17%</b>	<b>0.32%</b>	<b>0.39%</b>
Memo: Service Charges	0.05%	0.07%	0.09%	0.05%	0.02%	0.05%	0.08%
Memo: Net Gain on Loan Sales	0.07%	0.07%	0.00%	0.00%	0.00%	0.00%	0.12%
Salary & Benefits Expense	1.43%	1.66%	1.55%	1.55%	1.71%	1.58%	1.60%
Occupancy Expense	0.32%	0.35%	0.29%	0.31%	0.27%	0.30%	0.31%
Other Noninterest Expense	0.77%	0.83%	0.95%	1.06%	1.32%	0.99%	1.13%
<b>Total Noninterest Expense</b>	<b>2.46%</b>	<b>2.84%</b>	<b>2.80%</b>	<b>2.89%</b>	<b>3.25%</b>	<b>2.91%</b>	<b>3.04%</b>
<b>Pre-Tax Pre-Provision (PTPP) (FTE)</b>	<b>0.81%</b>	<b>0.56%</b>	<b>0.70%</b>	<b>0.51%</b>	<b>0.22%</b>	<b>0.59%</b>	<b>0.52%</b>
<b>Net Income (ROAA)</b>	<b>0.52%</b>	<b>0.43%</b>	<b>0.53%</b>	<b>0.47%</b>	<b>0.13%</b>	<b>0.46%</b>	<b>0.42%</b>
<b>Other Profitability Ratios</b>							
<b>Return on Average Equity</b>	<b>4.35%</b>	<b>3.12%</b>	<b>3.91%</b>	<b>3.10%</b>	<b>0.73%</b>	<b>3.02%</b>	<b>2.68%</b>
Efficiency Ratio (FTE)	73.8%	84.1%	78.9%	86.0%	94.4%	82.3%	85.2%
Assets Per Employee (\$mil)	\$6.0	\$4.4	\$4.5	\$4.3	\$4.7	\$4.5	\$4.5
Revenue (FTE) Per Employee (\$000)	\$194.2	\$157.8	\$167.4	\$152.0	\$164.0	\$161.4	\$158.0
PTPP (FTE) Per Employee (\$000)	\$42.4	\$25.8	\$39.3	\$21.7	\$6.4	\$27.1	\$23.1
Salary Expense Per Employee (\$000)	\$88.1	\$73.6	\$74.5	\$69.1	\$78.0	\$74.1	\$70.9
<b>Asset Quality Ratios</b>							
<b>NPAs / Total Assets</b>	<b>0.28%</b>	<b>0.49%</b>	<b>0.39%</b>	<b>0.63%</b>	<b>0.36%</b>	<b>0.45%</b>	<b>0.71%</b>
NPLs / Total Loans	0.31%	0.69%	0.46%	0.83%	0.60%	0.61%	1.00%
LLR / Total Loans	0.50%	0.79%	0.85%	0.77%	0.85%	0.80%	0.90%
<b>NCOs / Average Loans</b>	<b>0.00%</b>	<b>0.01%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</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 6-Month Period Ending June 30, 2019						All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	All Midwest	
Number of Institutions	13	30	37	32	29	141	39
<b>Loan Mix</b>							
Construction & Land Development	0.9%	3.2%	2.7%	1.7%	0.3%	2.1%	3.8%
Farm Loans	0.0%	0.1%	2.0%	0.2%	2.9%	0.3%	2.9%
1-4 Family Loans	81.9%	65.5%	65.3%	76.5%	77.7%	72.9%	74.0%
Multifamily Loans	1.0%	4.4%	2.0%	1.3%	0.0%	1.7%	4.3%
Commercial Real Estate	1.9%	12.4%	10.5%	5.5%	4.1%	6.7%	10.9%
Commercial & Industrial	1.2%	0.9%	1.5%	1.5%	0.5%	1.2%	2.4%
Consumer	2.6%	0.8%	2.2%	1.9%	1.4%	1.7%	1.4%
<b>Deposit Mix</b>							
Demand Deposits	3.6%	7.2%	10.8%	7.8%	4.0%	7.3%	10.6%
NOW Accounts	4.3%	10.9%	12.9%	10.4%	6.4%	9.8%	14.1%
MMDA & Savings Accounts	43.2%	36.5%	32.1%	35.7%	30.9%	34.2%	34.7%
Time Deposits	48.7%	42.6%	42.7%	42.6%	56.2%	44.7%	40.7%
<b>YTD Rates &amp; Yields - Median</b>							
Loans	4.00%	4.53%	4.60%	4.76%	4.94%	4.69%	4.76%
Earning Assets	3.66%	4.06%	4.01%	4.15%	4.27%	4.09%	4.30%
NOW	0.14%	0.14%	0.14%	0.11%	0.15%	0.14%	0.09%
MM & Savings	0.34%	0.36%	0.26%	0.25%	0.25%	0.28%	0.24%
CD	1.96%	1.75%	1.72%	1.65%	1.53%	1.72%	1.63%
Total Interest Bearing Deposits	1.12%	0.93%	1.00%	1.01%	0.95%	0.98%	0.86%
Total Cost of Funds	1.06%	0.95%	0.90%	1.00%	1.10%	0.99%	0.87%

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 6-Month Period Ending June 30, 2019						All Midwest	All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	Nation		
Number of Institutions	149	129	82	64	49	473	141	39
<b>Balance Sheet / Branch Information</b>								
Total Assets (median results in \$mils)	\$979	\$320	\$135	\$77	\$36	\$279	\$122	\$116
Total Loans (median results in \$mils)	\$761	\$212	\$93	\$49	\$23	\$183	\$85	\$72
Loan / Asset Ratio	78.0%	74.5%	72.0%	69.8%	70.1%	74.7%	69.5%	66.3%
Total Deposits (median results in \$mils)	\$783	\$256	\$113	\$59	\$26	\$218	\$94	\$84
Average Number of Offices per Institution	15	5	3	2	1	7	4	3
Deposits per Office (\$mils)	\$160.9	\$65.6	\$51.5	\$41.6	\$23.7	\$85.6	\$120.2	\$33.9
<b>YTD Balance Sheet Growth Rates</b>								
Total Assets	5.2%	4.1%	2.3%	1.9%	0.3%	3.6%	1.2%	1.4%
Total Loans	3.8%	2.6%	2.1%	1.0%	0.4%	2.6%	0.7%	2.2%
Total Deposits	5.8%	3.9%	2.9%	0.8%	0.8%	3.8%	1.2%	0.1%
<b>5-Year C.A.G.R. (Jun. '14 - Jun. '19)</b>								
Total Assets	5.4%	3.3%	1.7%	0.6%	-0.6%	2.9%	0.7%	0.8%
Total Loans	7.0%	5.0%	4.1%	1.8%	1.9%	4.9%	2.6%	3.2%
Total Deposits	5.6%	3.7%	1.2%	0.3%	-1.3%	2.6%	0.2%	1.0%
<b>Capital Ratios</b>								
Tier 1 Leverage Ratio	11.82%	12.93%	13.10%	14.74%	17.45%	12.81%	14.37%	15.57%
Tier 1 Risk-Based Capital Ratio	15.97%	20.91%	23.98%	28.12%	34.63%	20.46%	24.88%	28.88%
<b>Total Risk-Based Capital Ratio</b>	<b>16.81%</b>	<b>21.71%</b>	<b>25.15%</b>	<b>29.10%</b>	<b>35.88%</b>	<b>21.39%</b>	<b>25.65%</b>	<b>29.73%</b>

Note: Excludes mutual institutions reporting \$0 loans as of June 30, 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 6-Month Period Ending June 30, 2019						All Midwest	All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	Nation		
Number of Institutions	149	129	82	64	49	473	141	39
<b>Profitability Metrics</b>								
Revenue (median results in \$000)	\$35,306	\$11,382	\$4,632	\$2,508	\$1,158	\$9,198	\$4,384	\$3,800
Net Income (median results in \$000)	\$6,794	\$1,658	\$660	\$352	\$84	\$1,262	\$528	\$456
<b>% of Average Assets</b>								
Net Interest Income (FTE)	3.08%	3.15%	3.12%	3.22%	3.32%	3.13%	3.08%	3.17%
Noninterest Income	0.44%	0.39%	0.28%	0.27%	0.14%	0.34%	0.32%	0.39%
Memo: Service Charges	0.08%	0.09%	0.07%	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%	0.12%
Salary & Benefits Expense	1.55%	1.65%	1.52%	1.53%	1.61%	1.58%	1.58%	1.60%
Occupancy Expense	0.31%	0.29%	0.29%	0.26%	0.27%	0.30%	0.30%	0.31%
Other Noninterest Expense	0.76%	0.86%	0.91%	1.02%	1.17%	0.87%	0.99%	1.13%
<b>Total Noninterest Expense</b>	<b>2.70%</b>	<b>2.81%</b>	<b>2.73%</b>	<b>2.86%</b>	<b>3.17%</b>	<b>2.78%</b>	<b>2.91%</b>	<b>3.04%</b>
Pre-Tax Pre-Provision (PTPP) (FTE)	0.92%	0.72%	0.65%	0.55%	0.43%	0.72%	0.59%	0.52%
Net Income (ROAA)	0.72%	0.57%	0.47%	0.45%	0.29%	0.55%	0.46%	0.42%
<b>Other Profitability Ratios</b>								
Return on Average Equity	6.28%	4.35%	3.35%	2.95%	1.52%	4.13%	3.02%	2.68%
Efficiency Ratio (FTE)	74.1%	80.3%	79.7%	83.8%	90.4%	78.7%	82.3%	85.2%
Assets Per Employee (\$mil)	\$6.3	\$5.5	\$5.4	\$5.7	\$5.5	\$5.9	\$4.5	\$4.5
Revenue (FTE) Per Employee (\$000)	\$175.2	\$185.3	\$170.4	\$167.8	\$190.2	\$206.7	\$161.4	\$158.0
PTPP (FTE) Per Employee (\$000)	\$56.9	\$36.1	\$33.3	\$28.6	\$18.0	\$39.7	\$27.1	\$23.1
Salary Expense Per Employee (\$000)	\$96.5	\$83.1	\$79.1	\$78.3	\$79.2	\$86.1	\$74.1	\$70.9
<b>Asset Quality Ratios</b>								
NPAs / Total Assets	0.38%	0.46%	0.44%	0.62%	0.37%	0.43%	0.45%	0.71%
NPLs / Total Loans	0.45%	0.60%	0.56%	0.79%	0.60%	0.55%	0.61%	1.00%
LLR / Total Loans	0.86%	0.86%	0.83%	0.87%	0.78%	0.85%	0.80%	0.90%
NCOs / Average Loans	0.01%	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 6-Month Period Ending June 30, 2019					Nation	All Midwest	All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million			
Number of Institutions	149	129	82	64	49	473	141	39
<b>Loan Mix</b>								
Construction & Land Development	4.8%	3.4%	2.7%	2.2%	0.8%	3.3%	2.1%	3.8%
Farm Loans	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.3%	2.9%
1-4 Family Loans	51.1%	67.1%	71.2%	81.8%	79.1%	67.6%	72.9%	74.0%
Multifamily Loans	4.6%	2.4%	1.1%	0.7%	1.2%	2.8%	1.7%	4.3%
Commercial Real Estate	24.3%	16.8%	8.9%	4.1%	4.2%	13.1%	6.7%	10.9%
Commercial & Industrial	5.0%	2.7%	1.2%	0.5%	0.0%	2.5%	1.2%	2.4%
Consumer	0.5%	0.9%	1.5%	1.3%	1.2%	0.9%	1.7%	1.4%
<b>Deposit Mix</b>								
Demand Deposits	5.6%	12.3%	10.1%	6.7%	3.4%	7.8%	7.3%	10.6%
NOW Accounts	3.7%	11.8%	12.3%	11.3%	0.0%	8.5%	9.8%	14.1%
MMDA & Savings Accounts	53.6%	34.9%	31.6%	29.5%	28.5%	36.4%	34.2%	34.7%
Time Deposits	31.9%	36.9%	46.0%	44.9%	70.6%	37.2%	44.7%	40.7%
<b>YTD Rates &amp; Yields - Median</b>								
Loans	4.50%	4.70%	4.64%	4.91%	5.11%	4.64%	4.69%	4.76%
Earning Assets	4.17%	4.15%	4.20%	4.12%	4.31%	4.19%	4.09%	4.30%
NOW	0.28%	0.17%	0.13%	0.14%	0.15%	0.17%	0.14%	0.09%
MM & Savings	0.49%	0.39%	0.32%	0.31%	0.26%	0.39%	0.28%	0.24%
CD	1.90%	1.79%	1.75%	1.69%	1.61%	1.80%	1.72%	1.63%
Total Interest Bearing Deposits	1.08%	1.01%	1.08%	1.04%	1.11%	1.07%	0.98%	0.86%
Total Cost of Funds	1.00%	0.97%	1.08%	1.01%	1.22%	1.01%	0.99%	0.87%

**EXHIBIT A  
OHIO MUTUAL PERFORMANCE**

**BALANCE SHEET AND  
BALANCE SHEET GROWTH**

For the 6-Month Period Ending 06/30/2019

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)	\$ mils	Rank (Hi/Low)	% Chng	Rank (Hi/Low)	% Chng	Rank (Hi/Low)
Third Fed S&LA of Cleveland (MHC)	Cleveland	\$14,335.9	1.8	15	4.2	9	\$13,070.4	1	1.7	19	4.3	14	91.2	1	\$8,794.0	1	1.5	13	0.0	22
First Fed S&LA of Lakewood	Lakewood	\$1,919.3	-4.2	39	4.8	6	\$1,660.0	2	-0.6	26	4.8	11	86.5	8	\$1,618.4	2	0.7	18	5.6	8
First Fed S&LA of Lorain	Lorain	\$443.1	0.3	24	-0.2	26	\$273.7	3	0.7	21	0.0	33	61.8	30	\$336.8	3	2.1	10	-1.5	28
Belmont Savings Bank	Bellaire	\$381.1	0.8	22	-9.2	41	\$99.2	16	19.5	1	2.8	19	26.0	41	\$287.3	4	-1.4	28	-4.7	40
Fairfield Fed S&LA of Lancaster	Lancaster	\$264.1	1.1	20	0.7	22	\$233.5	4	0.4	22	0.8	28	88.4	4	\$229.0	5	0.8	16	1.2	18
First Fed Bank of Ohio	Galion	\$239.5	-1.3	31	-0.2	27	\$103.6	15	5.6	12	0.6	30	43.2	39	\$192.2	6	0.3	20	0.3	21
Harrison Building and Loan Assoc	Harrison	\$221.9	0.1	25	-0.1	24	\$128.5	9	5.8	11	6.3	8	57.9	33	\$176.3	8	-0.8	24	-1.5	29
First Fed S&LA of Newark	Newark	\$220.4	-1.0	30	4.6	8	\$173.4	6	3.1	16	3.5	16	78.7	13	\$176.9	7	-2.7	31	6.8	6
Cincinnati Fed (MHC)	Cincinnati	\$206.4	8.5	3	9.6	4	\$181.8	5	10.0	5	10.7	4	88.0	5	\$140.4	11	-5.8	37	8.5	4
Greenville Fed (MHC)	Greenville	\$179.9	-1.4	33	3.4	14	\$158.3	7	0.3	23	4.6	12	88.0	6	\$149.9	9	-1.8	29	7.3	5
First Fed S&LA of Delta	Delta	\$162.8	0.9	21	-0.2	28	\$85.4	20	-0.7	27	0.7	29	52.5	35	\$141.0	10	-0.9	26	-0.6	25
Wilmington Savings Bank	Wilmington	\$157.0	1.8	16	3.9	11	\$132.6	8	-8.3	37	5.9	9	84.5	9	\$113.2	14	16.2	1	3.5	11
Southern Hills Community Bank	Leesburg	\$155.8	1.4	19	12.8	2	\$113.2	10	-0.7	29	13.8	1	72.7	20	\$129.0	12	1.2	15	12.6	3
Peoples S&L Company	Bucyrus	\$138.6	2.1	14	-0.7	31	\$53.8	27	-4.7	35	-2.8	39	38.8	40	\$108.9	15	1.8	12	-1.5	30
Citizens Fed S&LA	Bellefontaine	\$135.8	2.8	13	-2.2	37	\$95.9	18	1.5	20	-2.6	38	70.6	22	\$118.2	13	2.5	9	-2.8	37
Mercer Savings Bank	Celina	\$134.0	5.1	9	4.2	10	\$111.9	11	4.6	14	11.9	3	83.5	11	\$105.0	16	6.0	5	1.5	15
Home S&L Co. of Kenton, Ohio	Kenton	\$128.9	-4.9	40	1.3	19	\$87.4	19	-8.8	38	5.2	10	67.8	25	\$82.5	24	-8.1	39	-1.4	27
Miami Savings Bank	Miamitown	\$125.6	-1.3	32	2.3	16	\$97.4	17	4.7	13	1.2	26	77.6	16	\$103.6	17	-2.9	32	1.5	14
Peoples Savings Bank	Urbana	\$123.0	3.2	12	3.7	12	\$109.4	12	-3.2	32	3.9	15	89.0	3	\$94.7	18	0.8	16	3.1	12
New Carlisle Fed Savings Bank	New Carlisle	\$121.6	-0.9	29	7.9	5	\$105.3	14	6.8	9	9.4	5	86.6	7	\$85.3	21	-7.5	38	5.7	7
Valley Central Bank	Liberty Township	\$119.4	12.4	1	4.7	7	\$107.5	13	17.1	2	9.1	6	90.0	2	\$71.1	26	-10.3	40	2.4	13
Van Wert Fed Savings Bank	Van Wert	\$115.9	5.0	10	-1.6	35	\$67.3	23	9.2	7	0.5	31	58.0	32	\$90.7	19	4.7	6	-2.4	35
First Fed S&LA of Van Wert	Van Wert	\$112.5	5.9	7	-0.6	29	\$57.5	25	13.9	3	4.5	13	51.1	36	\$87.7	20	4.3	7	-2.1	34
Fidelity Fed S&LA of Delaware	Delaware	\$106.2	1.5	18	-0.1	25	\$50.7	28	-1.2	30	0.8	27	47.7	37	\$83.3	23	-0.2	22	-0.3	24
Monroe Fed S&LA	Tipp City	\$99.8	5.4	8	1.1	20	\$75.5	21	12.6	4	1.2	25	75.6	18	\$84.0	22	-2.0	30	0.4	20
Cincinnati S&L Company	Cincinnati	\$92.5	-0.2	26	2.2	17	\$71.9	22	-15.1	40	1.3	24	77.7	15	\$62.9	28	-0.8	25	1.5	16
First Mutual Bank, FSB	Belpre	\$90.1	-1.8	35	11.0	3	\$41.1	32	9.8	6	-1.6	37	45.6	38	\$76.6	25	-1.0	27	14.9	2
Community Savings Bank	Bethel	\$82.8	11.3	2	15.1	1	\$63.0	24	6.9	8	12.8	2	76.1	17	\$68.1	27	12.3	3	15.4	1
Conneaut Savings Bank	Conneaut	\$77.5	6.8	6	-1.1	33	\$45.8	29	2.2	18	-2.8	40	59.2	31	\$61.4	29	4.0	8	-1.6	31
Peoples First Savings Bank	Mason	\$71.5	4.2	11	3.6	13	\$56.1	26	4.1	15	2.4	21	78.4	14	\$58.1	30	13.5	2	5.5	9
Covington S&LA	Covington	\$69.5	-2.7	38	1.5	18	\$38.8	33	-0.7	28	7.0	7	55.9	34	\$58.1	31	-4.3	35	1.3	17
Galion Building and Loan Bank	Galion	\$61.9	1.6	17	-1.3	34	\$44.0	30	0.0	24	-0.2	34	71.0	21	\$54.4	32	1.5	14	-1.7	32
Warsaw Fed S&LA	Cincinnati	\$56.0	-18.2	41	-3.6	39	\$35.6	34	-20.9	41	-9.1	41	63.7	27	\$48.1	33	-19.7	41	-2.0	33
Liberty Bank	Ironton	\$52.5	-0.7	27	-2.7	38	\$33.2	35	-3.7	33	-0.4	35	63.2	28	\$43.2	34	0.0	21	-2.4	36
Peoples S&L Company	West Liberty	\$49.8	-1.9	36	-0.6	30	\$41.7	31	2.3	17	3.5	18	83.6	10	\$39.7	35	2.0	11	-0.7	26
Brookville Building and Svgs Assoc	Brookville	\$46.1	-2.5	37	0.8	21	\$31.4	36	-7.2	36	2.6	20	68.1	24	\$37.4	36	-4.8	36	0.6	19
American Savings Bank	Middletown	\$44.3	8.3	4	3.1	15	\$30.8	37	-10.2	39	2.1	22	69.5	23	\$35.9	37	10.6	4	4.5	10
Home Savings Bank of Wapakoneta	Wapakoneta	\$37.4	-1.6	34	0.3	23	\$27.9	38	-3.2	31	1.8	23	74.4	19	\$31.7	38	-3.0	33	-0.1	23
First Fed S&LA of Centerburg	Centerburg	\$24.0	7.4	5	-1.7	36	\$16.2	39	6.6	10	3.5	17	67.4	26	\$17.6	39	-3.0	34	-3.8	39
New Foundation Savings Bank	Cincinnati	\$18.4	-0.9	28	-3.7	40	\$14.6	40	-0.4	25	-1.3	36	79.0	12	\$13.2	40	0.7	19	-5.1	41
Equitable S&L Company	Cadiz	\$12.9	0.3	23	-0.7	32	\$8.1	41	-4.7	34	0.3	32	62.6	29	\$6.0	41	-0.5	23	-3.1	38
<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>Median</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	\$8,127.6	1.1	4.2	\$7,365.2	1.4	4.3	90.6	\$5,206.2	1.4	0.8									
\$200 - \$500 million	7	\$239.5	1.0	-1.1	\$173.4	4.8	2.9	60.4	\$192.2	-0.6	-0.1									
\$100 - \$200 million	15	\$128.9	2.0	2.3	\$97.4	1.5	4.5	71.1	\$103.6	0.6	1.6									
\$50 - \$100 million	10	\$74.5	1.1	2.3	\$44.9	-0.3	0.9	67.0	\$59.8	0.4	2.7									
<\$50 million	7	\$37.4	1.0	0.1	\$27.9	-2.9	2.2	73.2	\$31.7	0.6	-0.2									
All Ohio (Excl. >\$500 million)	39	\$115.9	1.4	0.8	\$71.9	2.2	3.2	66.3	\$84.0	0.1	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>									
>\$500 million	13	\$842.0	1.5	3.3	\$737.7	1.7	4.8	75.7	\$623.4	1.5	2.3									
\$200 - \$500 million	30	\$300.0	0.9	1.7	\$201.4	1.2	3.6	65.9	\$244.0	1.0	1.1									
\$100 - \$200 million	37	\$138.6	1.6	1.3	\$95.9	2.0	4.2	70.6	\$114.0	2.0	1.0									
\$50 - \$100 million	32	\$70.5	2.1	0.9	\$45.1	-0.2	1.3	69.8	\$58.2	-0.1	0.6									
<\$50 million	29	\$33.8	-0.9	-1.0	\$21.2	-1.8	1.0	68.4	\$25.4	0.7	-1.5									
All	141	\$122.2	1.2	0.7	\$84.6	0.7	2.6	69.5	\$94.5	1.2	0.2									
<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>									
>\$500 million	149	\$979.1	5.2	5.4	\$761.3	3.8	7.0	78.0	\$783.3	5.8	5.6									
\$200 - \$500 million	129	\$320.4	4.1	3.3	\$212.0	2.6	5.0	74.5	\$255.9	3.9	3.7									
\$100 - \$200 million	82	\$134.9	2.3	1.7	\$92.9	2.1	4.1	72.0	\$112.7	2.9	1.2									
\$50 - \$100 million	64	\$76.6	1.9	0.6	\$48.5	1.0	1.8	69.8	\$59.4	0.8	0.3									
<\$50 million	49	\$35.7	0.3	-0.6	\$23.5	0.4	1.9	70.1	\$26.1	0.8	-1.3									
All	473	\$279.1	3.6	2.9	\$183.2	2.6	4.9	74.7	\$218.3	3.8	2.6									

**EXHIBIT A  
OHIO MUTUAL PERFORMANCE**

**INCOME STATEMENT  
AS % OF AVERAGE ASSETS**

For the 6-Month Period Ending 06/30/2019

Name	City	Net Interest Income		Non Interest Income		Service Charge Income		Gain on Sale of Loans		Non Interest Expense		Salary & Benefits Expense		Occupancy Expense		Other Noninterest Expense		Pre-Tax Pre-Provision	
		% of Avg. Assets	Rank (Hi/Low)	% of Avg. Assets	Rank (Hi/Low)	% of Avg. Assets	Rank (Hi/Low)	% of Avg. Assets	Rank (Hi/Low)	% of Avg. Assets	Rank (Low/Hi)	% of Avg. Assets	Rank (Low/Hi)	% of Avg. Assets	Rank (Low/Hi)	% of Avg. Assets	Rank (Low/Hi)	% of Avg. Assets	Rank (Hi/Low)
Third Fed S&LA of Cleveland (MHC)	Cleveland	1.81	41	0.10	36	0.00	39	0.02	17	1.31	1	0.70	1	0.18	6	0.43	1	0.60	19
First Fed S&LA of Lakewood	Lakewood	2.25	40	0.63	5	0.06	18	0.17	6	2.55	10	1.45	14	0.33	26	0.77	3	0.32	28
First Fed S&LA of Lorain	Lorain	2.84	34	0.37	13	0.15	3	0.01	19	3.03	17	1.65	25	0.34	27	1.04	14	0.17	36
Belmont Savings Bank	Bellaire	2.79	36	0.10	36	0.08	15	0.00	20	2.06	3	1.02	4	0.22	10	0.82	5	0.82	8
Fairfield Fed S&LA of Lancaster	Lancaster	3.28	18	0.19	29	0.11	9	0.00	20	2.81	14	1.72	30	0.28	16	0.81	4	0.66	14
First Fed Bank of Ohio	Galion	2.94	30	0.57	8	0.03	25	0.07	12	2.87	15	1.41	11	0.42	33	1.04	14	0.64	17
Harrison Building and Loan Assoc	Harrison	3.57	6	0.10	36	0.02	32	0.00	20	3.25	25	1.47	16	0.20	9	1.58	38	0.43	25
First Fed S&LA of Newark	Newark	2.86	32	0.49	10	0.06	18	0.09	9	3.05	20	1.59	23	0.44	34	1.02	12	0.29	31
Cincinnati Fed (MHC)	Cincinnati	2.82	35	1.26	3	0.18	2	0.82	3	3.58	36	2.00	35	0.29	17	1.29	29	0.51	21
Greenville Fed (MHC)	Greenville	3.08	28	0.62	6	0.15	3	0.07	12	3.40	32	1.67	29	0.45	36	1.28	27	0.31	29
First Fed S&LA of Delta	Delta	3.35	15	0.36	14	0.08	15	0.00	20	3.01	16	1.54	19	0.32	24	1.15	21	0.69	12
Wilmington Savings Bank	Wilmington	3.13	25	0.09	39	0.04	23	0.00	20	2.27	5	1.30	7	0.11	1	0.86	8	0.95	5
Southern Hills Community Bank	Leesburg	4.14	1	0.24	25	0.12	8	0.00	20	4.12	38	2.38	39	0.36	29	1.38	32	0.26	33
Peoples S&L Company	Bucyrus	2.94	30	0.12	34	0.02	32	0.00	20	2.71	13	1.45	14	0.31	21	0.95	9	0.35	27
Citizens Fed S&LA	Bellefontaine	2.79	36	0.22	26	0.02	32	0.08	11	2.65	12	1.55	20	0.15	4	0.95	9	0.36	26
Mercer Savings Bank	Celina	3.39	13	0.43	12	0.11	9	0.06	14	3.04	18	1.49	17	0.30	18	1.25	26	0.78	9
Home S&L Co. of Kenton, Ohio	Kenton	3.24	21	0.11	35	0.01	36	0.00	20	2.01	2	0.90	2	0.12	2	0.99	11	1.33	2
Miami Savings Bank	Miamitown	3.37	14	0.29	19	0.03	25	0.09	9	2.29	6	1.35	9	0.23	11	0.71	2	1.37	1
Peoples Savings Bank	Urbana	3.92	2	0.26	21	0.19	1	0.00	20	3.52	34	1.98	34	0.32	24	1.22	24	0.65	16
New Carlisle Fed Savings Bank	New Carlisle	3.52	8	0.67	4	0.13	7	0.27	5	3.33	29	1.65	25	0.23	11	1.45	35	0.85	7
Valley Central Bank	Liberty Township	3.43	11	0.55	9	0.03	25	0.33	4	3.86	37	2.06	37	0.31	21	1.49	37	0.12	38
Van Wert Fed Savings Bank	Van Wert	2.55	39	0.18	31	0.01	36	0.00	20	2.17	4	1.17	5	0.18	6	0.82	5	0.56	20
First Fed S&LA of Van Wert	Van Wert	2.85	33	0.26	21	0.03	25	0.00	20	2.40	7	1.42	12	0.16	5	0.82	5	0.70	11
Fidelity Fed S&LA of Delaware	Delaware	3.11	27	0.16	32	0.04	23	0.03	16	3.07	21	1.30	7	0.39	31	1.38	32	0.20	35
Monroe Fed S&LA	Tipp City	3.21	22	0.28	20	0.09	12	0.00	20	3.27	28	1.57	21	0.34	27	1.36	31	0.23	34
Cincinnati S&L Company	Cincinnati	3.75	4	0.36	14	0.03	25	0.16	7	3.48	33	2.01	36	0.31	21	1.16	22	0.63	18
First Mutual Bank, FSB	Belpre	3.34	16	0.36	14	0.10	11	0.00	20	3.55	35	1.66	27	0.45	36	1.44	34	0.14	37
Community Savings Bank	Bethel	3.48	10	0.22	26	0.01	36	0.02	17	3.04	18	1.74	32	0.19	8	1.11	19	0.65	15
Conneaut Savings Bank	Conneaut	3.02	29	0.46	11	0.06	18	0.00	20	3.18	24	1.42	12	0.52	38	1.24	25	0.30	30
Peoples First Savings Bank	Mason	3.18	24	0.34	17	0.05	21	0.12	8	3.07	21	1.49	17	0.30	18	1.28	27	0.45	23
Covington S&LA	Covington	3.21	22	0.25	24	0.09	12	0.00	20	2.45	8	1.17	5	0.25	14	1.03	13	1.02	3
Galion Building and Loan Bank	Galion	3.27	19	0.32	18	0.05	21	0.00	20	3.33	29	1.66	27	0.59	40	1.08	16	0.26	32
Warsaw Fed S&LA	Cincinnati	2.68	38	1.97	2	0.09	12	1.40	2	6.34	40	3.26	40	0.57	39	2.51	40	-1.68	41
Liberty Bank	Ironton	3.80	3	0.26	21	0.02	32	0.00	20	3.34	31	1.72	30	0.44	34	1.18	23	0.72	10
Peoples S&L Company	West Liberty	3.50	9	0.22	26	0.14	5	0.00	20	3.25	25	1.87	33	0.30	18	1.08	16	0.48	22
Brookville Building and Svgs Assoc	Brookville	3.32	17	0.19	29	0.14	5	0.00	20	2.52	9	0.99	3	0.40	32	1.13	20	0.99	4
American Savings Bank	Middletown	3.64	5	0.60	7	0.07	17	0.06	14	4.34	39	2.23	38	0.37	30	1.74	39	-0.10	40
Home Savings Bank of Wapakoneta	Wapakoneta	3.56	7	0.05	41	0.03	25	0.00	20	3.17	23	1.61	24	0.26	15	1.30	30	0.44	24
First Fed S&LA of Centerburg	Centerburg	3.12	26	0.15	33	0.00	39	0.00	20	2.60	11	1.40	10	0.12	2	1.08	16	0.67	13
New Foundation Savings Bank	Cincinnati	3.41	12	9.43	1	0.03	25	9.17	1	11.93	41	8.18	41	0.69	41	3.06	41	0.91	6
Equitable S&L Company	Cadiz	3.27	19	0.06	40	0.00	39	0.00	20	3.25	25	1.57	21	0.23	11	1.45	35	0.08	39
<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	1.86		0.16		0.01		0.03		1.46		0.79		0.20		0.47		0.56	
\$200 - \$500 million	7	2.98		0.39		0.09		0.10		2.88		1.52		0.31		1.05		0.50	
\$100 - \$200 million	15	3.26		0.31		0.07		0.06		2.94		1.56		0.27		1.12		0.63	
\$50 - \$100 million	10	3.30		0.45		0.06		0.14		3.45		1.74		0.38		1.32		0.30	
<\$50 million	7	3.44		0.97		0.08		0.73		3.91		2.15		0.33		1.43		0.50	
All Ohio (Excl. >\$500 million)	39	3.17		0.39		0.08		0.12		3.04		1.60		0.31		1.13		0.52	
<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	2.47		0.63		0.05		0.07		2.46		1.43		0.32		0.77		0.81	
\$200 - \$500 million	30	2.85		0.46		0.07		0.07		2.84		1.66		0.35		0.83		0.56	
\$100 - \$200 million	37	3.13		0.33		0.09		0.00		2.80		1.55		0.29		0.95		0.70	
\$50 - \$100 million	32	3.21		0.29		0.05		0.00		2.89		1.55		0.31		1.06		0.51	
<\$50 million	29	3.27		0.17		0.02		0.00		3.25		1.71		0.27		1.32		0.22	
All	141	3.08		0.32		0.05		0.00		2.91		1.58		0.30		0.99		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	149	3.08		0.44		0.08		0.01		2.70		1.55		0.31		0.76		0.92	
\$200 - \$500 million	129	3.15		0.39		0.09		0.01		2.81		1.65		0.29		0.86		0.72	
\$100 - \$200 million	82	3.12		0.28		0.07		0.00		2.73		1.52		0.29		0.91		0.65	
\$50 - \$100 million	64	3.22		0.27		0.05		0.00		2.86		1.53		0.26		1.02		0.55	
<\$50 million	49	3.32		0.14		0.01		0.00		3.17		1.61		0.27		1.17		0.43	
All	473	3.13		0.34		0.07		0.00		2.78		1.58		0.30		0.87		0.72	

**EXHIBIT A  
OHIO MUTUAL PERFORMANCE**

**OTHER PROFITABILITY  
METRICS**

For the 6-Month Period Ending 06/30/2019

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	\$270,162	1	\$257.3	2	\$74,242	1	0.52	12	5.07	4	68.6	3	\$13.7	1	\$80.3	2	\$94.2	3
First Fed S&LA of Lakewood	Lakewood	\$56,274	2	\$144.3	29	\$5,612	2	0.29	24	2.79	19	88.8	27	\$4.9	16	\$16.2	27	\$72.6	22
First Fed S&LA of Lorain	Lorain	\$14,182	3	\$146.2	28	\$1,108	9	0.25	28	1.73	28	94.7	37	\$4.6	18	\$7.7	35	\$75.5	19
Belmont Savings Bank	Bellaire	\$11,012	4	\$196.6	9	\$2,650	3	0.69	6	3.93	9	71.5	6	\$6.8	4	\$56.1	5	\$69.5	24
Fairfield Fed S&LA of Lancaster	Lancaster	\$9,116	5	\$189.9	10	\$1,376	4	0.52	12	4.65	7	80.9	13	\$5.5	11	\$36.3	11	\$93.8	4
First Fed Bank of Ohio	Galion	\$8,392	6	\$133.2	32	\$1,374	5	0.57	10	3.76	11	81.8	16	\$3.8	29	\$24.2	19	\$53.6	36
Harrison Building and Loan Assoc	Harrison	\$8,126	8	\$239.0	3	\$592	15	0.27	27	1.70	29	88.3	25	\$6.5	5	\$27.9	16	\$95.5	2
First Fed S&LA of Newark	Newark	\$7,422	9	\$128.0	33	\$508	19	0.23	31	1.47	33	91.4	28	\$3.8	30	\$11.0	28	\$60.8	30
Cincinnati Fed (MHC)	Cincinnati	\$8,276	7	\$159.2	20	\$830	10	0.41	20	3.67	12	87.3	22	\$4.0	28	\$19.7	24	\$77.8	17
Greenville Fed (MHC)	Greenville	\$6,706	11	\$126.5	34	\$456	22	0.25	28	2.27	24	91.7	30	\$3.4	35	\$10.5	30	\$57.0	34
First Fed S&LA of Delta	Delta	\$5,968	12	\$153.0	23	\$708	13	0.44	18	3.44	14	81.3	15	\$4.2	24	\$28.6	15	\$63.7	29
Wilmingtong Savings Bank	Wilmingtong	\$5,040	15	\$201.6	6	\$1,166	8	0.75	5	3.92	10	70.5	4	\$6.3	6	\$59.5	4	\$81.5	15
Southern Hills Community Bank	Leesburg	\$6,788	10	\$150.8	27	\$180	31	0.12	37	0.74	37	93.4	34	\$3.5	34	\$8.8	33	\$81.9	14
Peoples S&L Company	Bucyrus	\$4,264	20	\$142.1	30	\$482	20	0.35	22	1.65	30	88.5	26	\$4.6	17	\$16.4	26	\$67.5	26
Citizens Fed S&LA	Bellefontaine	\$4,034	21	\$161.4	19	\$386	24	0.29	24	2.39	23	88.0	24	\$5.4	12	\$19.3	25	\$82.8	12
Mercer Savings Bank	Celina	\$4,992	16	\$151.3	26	\$670	14	0.51	14	5.31	3	79.7	12	\$4.1	25	\$30.7	14	\$59.0	31
Home S&L Co. of Kenton, Ohio	Kenton	\$4,384	19	\$257.9	1	\$1,182	7	0.90	2	3.43	15	60.1	1	\$7.6	2	\$102.8	1	\$69.2	25
Miami Savings Bank	Miamitown	\$4,556	17	\$207.1	5	\$1,364	6	1.09	1	6.69	2	62.6	2	\$5.7	10	\$77.5	3	\$76.7	18
Peoples Savings Bank	Urbana	\$5,046	14	\$174.0	15	\$528	18	0.44	18	4.95	6	84.4	18	\$4.2	23	\$27.1	18	\$82.3	13
New Carlisle Fed Savings Bank	New Carlisle	\$5,050	13	\$187.0	12	\$808	11	0.67	7	6.71	1	79.7	11	\$4.5	21	\$38.1	10	\$73.8	21
Valley Central Bank	Liberty Township	\$4,548	18	\$151.6	25	\$100	36	0.09	38	0.36	39	96.9	38	\$4.0	27	\$4.7	37	\$78.5	16
Van Wert Fed Savings Bank	Van Wert	\$3,168	27	\$198.0	8	\$540	17	0.47	16	2.20	25	79.4	9	\$7.2	3	\$40.9	9	\$84.9	10
First Fed S&LA of Van Wert	Van Wert	\$3,452	23	\$181.7	13	\$736	12	0.66	8	3.23	17	77.4	8	\$5.9	9	\$41.2	7	\$82.9	11
Fidelity Fed S&LA of Delaware	Delaware	\$3,438	24	\$163.7	18	\$218	28	0.21	32	0.98	36	93.8	36	\$5.1	15	\$10.2	31	\$65.2	28
Monroe Fed S&LA	Tipp City	\$3,418	25	\$155.4	22	\$170	32	0.17	35	1.44	34	93.5	35	\$4.5	19	\$10.2	32	\$69.7	23
Cincinnati S&L Company	Cincinnati	\$3,800	22	\$152.0	24	\$466	21	0.50	15	2.18	26	84.7	19	\$3.7	31	\$23.2	21	\$74.4	20
First Mutual Bank, FSB	Belpre	\$3,280	26	\$113.1	39	\$130	33	0.15	36	1.12	35	92.0	31	\$3.1	39	\$4.4	38	\$51.0	38
Community Savings Bank	Bethel	\$3,026	28	\$189.1	11	\$440	23	0.54	11	3.34	16	81.2	14	\$5.2	13	\$33.5	13	\$89.1	5
Conneaut Savings Bank	Conneaut	\$2,636	30	\$125.5	35	\$182	30	0.24	30	1.65	30	91.5	29	\$3.7	32	\$10.7	29	\$51.1	37
Peoples First Savings Bank	Mason	\$2,518	31	\$157.4	21	\$236	27	0.33	23	3.05	18	87.2	20	\$4.5	22	\$20.1	23	\$66.4	27
Covington S&LA	Covington	\$2,404	32	\$120.2	37	\$556	16	0.80	4	5.07	4	70.7	5	\$3.5	33	\$35.3	12	\$40.5	41
Galion Building and Loan Bank	Galion	\$2,216	34	\$116.6	38	\$128	34	0.21	32	1.74	27	92.7	32	\$3.3	37	\$8.5	34	\$53.9	35
Warsaw Fed S&LA	Cincinnati	\$2,706	29	\$123.0	36	-\$804	41	-1.38	41	-10.21	41	136.1	41	\$2.5	40	-\$44.5	41	\$86.1	7
Liberty Bank	Ironton	\$2,154	35	\$134.6	31	\$306	26	0.58	9	3.57	13	82.3	17	\$3.3	36	\$23.8	20	\$57.0	33
Peoples S&L Company	West Liberty	\$1,860	36	\$169.1	16	\$194	29	0.39	21	2.65	20	87.2	20	\$4.5	20	\$21.6	22	\$84.9	9
Brookville Building and Svgs Assoc	Brookville	\$1,588	38	\$176.4	14	\$366	25	0.81	3	4.35	8	71.8	7	\$5.1	14	\$49.8	6	\$50.0	40
American Savings Bank	Middletown	\$1,834	37	\$166.7	17	-\$16	40	-0.04	40	-0.20	40	102.3	40	\$4.0	26	-\$3.8	40	\$87.5	6
Home Savings Bank of Wapakoneta	Wapakoneta	\$1,342	39	\$223.7	4	\$76	37	0.20	34	1.52	32	87.7	23	\$6.2	7	\$27.3	17	\$99.7	1
First Fed S&LA of Centerburg	Centerburg	\$806	40	\$201.5	7	\$116	35	0.47	16	2.46	21	79.7	10	\$6.0	8	\$41.0	8	\$86.0	8
New Foundation Savings Bank	Cincinnati	\$2,342	33	\$90.1	41	\$52	38	0.29	24	2.43	22	92.9	33	\$0.7	41	\$6.4	36	\$57.4	32
Equitable S&L Company	Cadiz	\$430	41	\$107.5	40	\$10	39	0.08	39	0.37	38	97.7	39	\$3.2	38	\$2.5	39	\$50.5	39
<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	\$163,218		\$226.7		\$39,927		0.50		4.80		72.0		\$11.3		\$63.0		\$88.4	
\$200 - \$500 million	7	\$8,392		\$163.1		\$1,108		0.43		2.91		85.3		\$4.8		\$23.9		\$73.3	
\$100 - \$200 million	15	\$4,556		\$165.7		\$540		0.48		2.90		82.3		\$4.7		\$29.2		\$72.3	
\$50 - \$100 million	10	\$2,671		\$136.7		\$209		0.24		1.62		91.3		\$3.7		\$11.1		\$63.5	
<\$50 million	7	\$1,588		\$143.7		\$76		0.34		2.09		88.7		\$3.3		\$16.2		\$70.2	
All Ohio (Excl. >\$500 million)	39	\$3,800		\$158.0		\$456		0.42		2.68		85.2		\$4.5		\$23.1		\$70.9	
<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	\$26,590		\$194.2		\$5,612		0.52		4.35		73.8		\$6.0		\$42.4		\$88.1	
\$200 - \$500 million	30	\$10,908		\$157.8		\$1,285		0.43		3.12		84.1		\$4.4		\$25.8		\$73.6	
\$100 - \$200 million	37	\$4,992		\$167.4		\$732		0.53		3.91		78.9		\$4.5		\$39.3		\$74.5	
\$50 - \$100 million	32	\$2,421		\$152.0		\$328		0.47		3.10		86.0		\$4.3		\$21.7		\$69.1	
<\$50 million	29	\$1,150		\$164.0		\$36		0.13		0.73		94.4		\$4.7		\$6.4		\$78.0	
All	141	\$4,384		\$161.4		\$528		0.46		3.02		82.3		\$4.5		\$27.1		\$74.1	
<b>U. S. Mutuals</b>	<b># of Mutuals</b>	<b>Median</b>		<b>\$222.0</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>		<b>Median</b>	
>\$500 million	149	\$35,306		\$175.2		\$6,794		0.72		6.28		74.1		\$6.3	12	\$56.9		\$96.5	
\$200 - \$500 million	129	\$11,382		\$185.3		\$1,658		0.57		4.35		80.3		\$5.5	11	\$36.1		\$83.1	
\$100 - \$200 million	82	\$4,632		\$170.4		\$660		0.47		3.35		79.7		\$5.4	14	\$33.3		\$79.1	
\$50 - \$100 million	64	\$2,508		\$167.8		\$352		0.45		2.95		83.8		\$5.7	8	\$28.6		\$78.3	
<\$50 million	49	\$1,158		\$190.2		\$84		0.29		1.52		90.4		\$5.5	7	\$18.0		\$79.2	
All	473	\$9,198		\$206.7		\$1,262		0.55		4.13		78.7		\$5.9	11	\$39.7		\$86.1	

**EXHIBIT A  
OHIO MUTUAL PERFORMANCE**

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

For the 6-Month Period Ending 06/30/2019

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	10.54	36	19.05	33	19.55	33	0.53	29	0.56	23	0.30	37	-0.05	6	37	1	\$211.0	1
First Fed S&LA of Lakewood	Lakewood	10.18	38	15.95	36	16.49	37	0.22	16	0.25	18	0.40	31	0.02	32	19	2	\$67.3	7
First Fed S&LA of Lorain	Lorain	14.94	22	31.22	16	32.06	16	2.53	41	3.82	41	0.66	20	-0.17	1	7	5	\$48.1	13
Belmont Savings Bank	Bellaire	18.12	12	61.64	2	62.90	2	0.37	22	1.30	35	1.69	3	-0.12	2	4	10	\$71.8	6
Fairfield Fed S&LA of Lancaster	Lancaster	11.31	32	23.05	30	23.60	30	0.89	33	1.01	31	0.31	36	0.01	29	3	12	\$76.3	5
First Fed Bank of Ohio	Galion	15.63	19	33.70	13	34.44	13	0.37	24	0.25	16	0.80	14	0.01	29	8	3	\$24.0	27
Harrison Building and Loan Assoc	Harrison	15.46	21	27.90	20	28.71	20	0.73	32	1.24	33	0.77	15	0.00	15	3	12	\$58.8	9
First Fed S&LA of Newark	Newark	15.72	18	24.63	26	25.21	27	0.54	30	0.68	28	0.48	28	-0.01	10	5	8	\$35.4	17
Cincinnati Fed (MHC)	Cincinnati	11.08	34	15.55	38	16.51	36	0.15	11	0.17	10	0.77	15	0.00	15	6	6	\$23.4	29
Greenville Fed (MHC)	Greenville	11.11	33	15.71	37	16.43	38	0.08	7	0.06	8	0.58	23	0.01	29	3	12	\$50.0	12
First Fed S&LA of Delta	Delta	12.78	28	33.07	14	33.70	14	0.39	25	0.75	29	0.46	29	0.00	15	6	6	\$23.5	28
Wilmington Savings Bank	Wilmington	18.61	11	28.14	19	29.45	18	2.24	40	2.65	40	5.22	1	-0.08	4	2	21	\$56.6	10
Southern Hills Community Bank	Leesburg	15.60	20	24.88	25	25.65	25	0.96	34	1.02	32	0.67	18	0.47	41	8	3	\$16.1	38
Peoples S&L Company	Bucyrus	21.10	6	63.21	1	63.65	1	1.12	37	2.54	39	0.28	41	0.03	35	2	21	\$54.5	11
Citizens Fed S&LA	Bellefontaine	13.15	26	27.22	21	27.66	22	0.14	10	0.20	13	0.29	38	0.00	15	2	21	\$59.1	8
Mercer Savings Bank	Celina	9.68	40	14.50	40	15.18	40	0.23	17	0.21	14	0.54	24	0.02	32	4	10	\$26.2	25
Home S&L Co. of Kenton, Ohio	Kenton	27.39	1	39.91	8	41.17	8	0.52	28	0.61	26	1.68	4	0.11	38	1	35	\$82.5	4
Miami Savings Bank	Miamitown	16.65	14	26.82	22	28.07	21	0.45	26	0.58	24	1.23	6	-0.01	10	3	12	\$34.5	18
Peoples Savings Bank	Urbana	9.89	39	15.13	39	16.38	39	2.04	39	2.29	38	0.91	10	-0.01	10	2	21	\$47.3	14
New Carlisle Fed Savings Bank	New Carlisle	10.19	37	12.98	41	14.09	41	0.15	12	0.18	11	1.00	8	0.05	36	3	12	\$28.4	22
Valley Central Bank	Liberty Township	24.12	2	34.47	12	35.62	12	0.13	9	0.14	9	0.85	12	0.00	15	2	21	\$35.5	16
Van Wert Fed Savings Bank	Van Wert	21.26	4	47.85	4	48.28	4	0.11	8	0.20	12	0.33	34	0.00	15	1	35	\$90.7	2
First Fed S&LA of Van Wert	Van Wert	20.51	8	47.41	5	47.74	5	0.00	1	0.00	1	0.29	38	-0.03	7	1	35	\$87.7	3
Fidelity Fed S&LA of Delaware	Delaware	21.14	5	49.10	3	49.69	3	0.16	13	0.33	19	0.53	25	0.00	15	2	21	\$41.7	15
Monroe Fed S&LA	Tipp City	12.31	29	17.22	35	17.97	35	0.50	27	0.67	27	0.70	17	-0.01	10	3	12	\$28.0	23
Cincinnati S&L Company	Cincinnati	23.17	3	36.01	10	37.04	10	1.01	35	1.30	34	0.86	11	-0.02	8	3	12	\$21.0	31
First Mutual Bank, FSB	Belpre	8.55	41	20.29	31	20.63	31	1.02	36	2.23	37	0.29	38	0.30	40	5	8	\$15.3	39
Community Savings Bank	Bethel	15.86	16	26.11	24	26.60	24	0.16	14	0.21	15	0.39	32	-0.06	5	2	21	\$34.0	19
Conneaut Savings Bank	Conneaut	14.71	24	31.90	15	32.70	15	0.34	19	0.47	21	0.62	21	0.02	32	3	12	\$20.5	32
Peoples First Savings Bank	Mason	10.78	35	17.78	34	19.01	34	0.00	1	0.00	1	0.96	9	0.12	39	2	21	\$29.1	21
Covington S&LA	Covington	15.86	16	42.46	7	43.25	7	0.03	6	0.06	7	0.53	25	0.00	15	3	12	\$19.4	34
Galion Building and Loan Bank	Galion	11.90	30	26.17	23	26.84	23	0.62	31	0.88	30	0.44	30	-0.02	8	2	21	\$27.2	24
Warsaw Fed S&LA	Cincinnati	12.95	27	23.23	28	24.49	28	0.25	18	0.40	20	1.46	5	0.00	15	2	21	\$24.1	26
Liberty Bank	Ironton	16.45	15	29.46	17	29.82	17	1.30	38	1.73	36	0.32	35	0.05	36	2	21	\$21.6	30
Peoples S&L Company	West Liberty	14.79	23	24.36	27	25.62	26	0.00	1	0.00	1	1.83	2	-0.01	10	2	21	\$19.9	33
Brookville Building and Svgs Assoc	Brookville	18.79	9	34.63	11	35.88	11	0.17	15	0.25	17	1.05	7	0.00	15	2	21	\$18.7	35
American Savings Bank	Middletown	17.96	13	28.76	18	29.19	19	0.36	20	0.52	22	0.38	33	0.00	15	2	21	\$18.0	36
Home Savings Bank of Wapakoneta	Wapakoneta	13.51	25	23.19	29	24.05	29	0.00	1	0.67	18	0.67	18	0.00	15	1	35	\$31.7	20
First Fed S&LA of Centerburg	Centerburg	18.75	10	39.66	9	40.81	9	0.36	21	0.00	1	0.85	12	0.00	15	1	35	\$17.6	37
New Foundation Savings Bank	Cincinnati	11.64	31	19.87	32	20.52	32	0.00	1	0.00	1	0.49	27	-0.12	2	1	35	\$13.2	40
Equitable S&L Company	Cadiz	20.74	7	44.66	6	45.50	6	0.37	23	0.60	25	0.62	21	0.00	15	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	10.50		18.62		19.13		0.49		0.53		0.31		-0.02		28		\$185.9	
\$200 - \$500 million	7	14.90		30.20		31.02		0.96		1.46		0.69		-0.02		5		\$42.7	
\$100 - \$200 million	15	16.57		28.70		29.59		0.61		0.80		1.14		0.02		3		\$37.2	
\$50 - \$100 million	10	14.37		26.21		27.00		0.53		0.76		0.66		0.01		3		\$22.8	
<\$50 million	7	16.47		28.91		29.85		0.16		0.17		0.97		-0.01		1		\$18.2	
All Ohio (Excl. >\$500 million)	39	15.57		28.88		29.73		0.71		1.00		0.90		0.00		3		\$33.9	
<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	13.95		21.56		22.20		0.28		0.31		0.50		0.00		16		\$906.1	
\$200 - \$500 million	30	14.53		23.20		24.26		0.49		0.69		0.79		0.01		6		\$48.7	
\$100 - \$200 million	37	13.29		24.28		25.36		0.39		0.46		0.85		0.00		3		\$51.7	
\$50 - \$100 million	32	14.07		26.14		26.72		0.63		0.83		0.77		0.00		2		\$36.4	
<\$50 million	29	17.70		34.63		35.88		0.36		0.60		0.85		0.00		1		\$21.7	
All	141	14.37		24.88		25.65		0.45		0.61		0.80		0.00		4		\$120.2	
<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	149	11.82		15.97		16.81		0.38		0.45		0.86		0.01		15		\$160.9	
\$200 - \$500 million	129	12.93		20.91		21.71		0.46		0.60		0.86		0.00		5		\$65.6	
\$100 - \$200 million	82	13.10		23.98		25.15		0.44		0.56		0.83		0.00		3		\$51.5	
\$50 - \$100 million	64	14.74		28.12		29.10		0.62		0.79		0.87		0.00		2		\$41.6	
<\$50 million	49	17.45		34.63		35.88		0.37		0.60		0.78		0.00		1		\$23.7	
All	473	12.81		20.46		21.39		0.43		0.55		0.85		0.00		7		\$85.6	

**EXHIBIT A  
OHIO MUTUAL PERFORMANCE**

**LOAN MIX & YIELD**

For the 6-Month Period Ending 06/30/2019

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	38	0.0	28	99.8	1	0.0	35	0.0	40	0.0	27	0.0	41	3.52	41	3.47	40
First Fed S&LA of Lakewood	Lakewood	4.1	9	0.0	28	79.5	19	3.1	16	6.7	26	2.1	14	4.5	4	3.84	40	3.66	34
First Fed S&LA of Lorain	Lorain	2.0	28	0.0	28	92.2	6	4.7	12	0.7	37	0.0	27	0.3	34	4.36	34	3.73	32
Belmont Savings Bank	Bellaire	0.0	40	0.0	28	57.8	37	5.2	10	25.1	3	4.6	11	7.2	1	5.23	9	4.35	16
Fairfield Fed S&LA of Lancaster	Lancaster	2.2	26	0.0	28	93.6	4	2.0	21	1.8	33	0.0	27	0.5	28	4.49	29	4.24	22
First Fed Bank of Ohio	Galion	4.0	10	3.8	12	68.7	29	3.7	14	16.8	10	0.3	24	2.6	9	5.16	10	3.87	31
Harrison Building and Loan Assoc	Harrison	10.5	2	4.5	11	67.4	31	0.7	30	12.5	14	3.9	12	0.4	31	6.36	1	4.85	4
First Fed S&LA of Newark	Newark	6.1	6	0.0	28	76.3	22	4.2	13	13.0	13	0.0	27	0.4	33	4.89	16	4.41	13
Cincinnati Fed (MHC)	Cincinnati	3.4	18	0.2	24	70.1	26	15.6	1	10.0	19	0.2	25	0.4	32	4.49	29	4.39	15
Greenville Fed (MHC)	Greenville	6.9	4	0.8	21	68.8	28	2.1	19	10.8	16	9.3	2	1.2	17	4.40	33	4.31	19
First Fed S&LA of Delta	Delta	2.0	27	0.0	28	96.6	3	0.0	36	0.4	38	0.7	21	0.5	29	4.53	27	3.68	33
Wilmington Savings Bank	Wilmington	0.4	34	0.2	26	79.8	18	5.3	9	11.1	15	1.2	19	1.8	14	4.24	37	3.98	29
Southern Hills Community Bank	Leesburg	3.7	14	13.8	3	65.3	33	0.4	33	7.4	24	3.4	13	4.7	3	5.73	2	5.02	2
Peoples S&L Company	Bucyrus	0.4	35	2.7	16	91.9	7	1.2	28	1.7	34	0.0	27	2.2	11	4.34	35	3.91	30
Citizens Fed S&LA	Bellefontaine	3.7	13	0.7	22	83.5	14	1.4	26	10.5	18	0.0	27	0.1	38	4.05	39	3.64	35
Mercer Savings Bank	Celina	3.4	18	16.4	1	73.5	23	1.4	25	3.5	30	1.2	20	0.9	21	4.60	25	4.40	14
Home S&L Co. of Kenton, Ohio	Kenton	14.2	1	11.8	5	34.3	41	8.2	5	17.7	9	8.6	4	0.9	22	5.25	8	4.28	21
Miami Savings Bank	Miamitown	7.2	3	1.6	18	55.3	39	6.6	6	22.5	4	6.2	8	0.5	27	4.80	17	4.30	20
Peoples Savings Bank	Urbana	2.7	24	7.3	8	67.9	30	2.0	20	16.1	11	1.5	16	2.2	11	5.40	5	5.22	1
New Carlisle Fed Savings Bank	New Carlisle	6.0	8	2.0	17	55.3	38	6.2	7	19.2	8	9.2	3	1.9	13	5.10	12	4.82	5
Valley Central Bank	Liberty Township	6.8	5	0.0	28	59.0	36	12.0	3	20.8	5	1.5	17	0.1	39	4.57	26	4.44	11
Van Wert Fed Savings Bank	Van Wert	1.4	31	6.4	9	80.9	17	0.9	29	9.1	22	0.0	27	1.4	15	4.16	38	3.35	41
First Fed S&LA of Van Wert	Van Wert	3.3	20	3.3	13	84.1	13	0.0	36	8.8	23	0.0	27	0.5	29	4.47	31	3.56	38
Fidelity Fed S&LA of Delaware	Delaware	2.8	23	3.0	15	71.0	25	4.9	11	15.5	12	0.0	27	2.7	7	4.70	22	3.59	37
Monroe Fed S&LA	Tipp City	3.7	12	1.6	19	42.6	40	10.3	4	34.0	1	7.0	6	1.0	19	4.76	19	4.17	24
Cincinnati S&L Company	Cincinnati	6.0	7	0.1	27	65.6	32	6.1	8	20.7	6	0.7	22	0.8	23	5.03	13	4.65	7
First Mutual Bank, FSB	Belpre	1.7	30	0.0	28	92.9	5	0.3	34	1.5	36	0.0	27	3.7	5	5.40	5	4.03	26
Community Savings Bank	Bethel	3.8	11	0.0	28	59.9	35	13.2	2	10.6	17	11.4	1	1.1	18	5.26	7	4.72	6
Conneaut Savings Bank	Conneaut	0.9	32	0.8	20	87.2	9	2.0	22	7.3	25	0.4	23	0.9	20	4.52	28	3.62	36
Peoples First Savings Bank	Mason	3.7	14	0.2	25	69.1	27	3.1	15	20.2	7	0.0	27	0.3	34	4.99	14	4.55	10
Covington S&LA	Covington	0.5	33	10.9	6	83.3	15	1.4	27	3.1	31	0.0	26	0.8	24	4.28	36	3.50	39
Galion Building and Loan Bank	Galion	1.7	29	0.0	28	89.2	8	0.4	32	4.6	27	1.3	18	2.6	8	4.42	32	3.99	28
Warsaw Fed S&LA	Cincinnati	0.1	39	0.0	28	97.7	2	0.6	31	1.6	35	0.0	27	0.1	40	4.73	21	4.00	27
Liberty Bank	Ironton	3.5	17	0.0	28	77.7	21	2.5	18	4.4	28	4.7	10	6.9	2	5.47	3	4.60	8
Peoples S&L Company	West Liberty	0.0	40	12.9	4	72.9	24	0.0	36	9.3	21	1.8	15	3.1	6	4.67	23	4.31	17
Brookville Building and Svgs Assoc	Brookville	0.2	37	5.1	10	78.6	20	0.0	36	9.5	20	5.2	9	1.3	16	4.78	18	4.57	9
American Savings Bank	Middletown	0.3	36	0.2	23	61.5	34	1.8	23	26.3	2	7.5	5	2.4	10	4.94	15	4.42	12
Home Savings Bank of Wapakoneta	Wapakoneta	2.3	25	3.3	14	87.2	10	2.8	17	4.1	29	0.0	27	0.3	37	4.66	24	4.17	23
First Fed S&LA of Centerburg	Centerburg	3.6	16	9.8	7	85.9	12	0.0	36	0.1	39	0.0	27	0.7	26	4.76	19	4.09	25
New Foundation Savings Bank	Cincinnati	3.3	21	0.0	28	86.1	11	1.8	23	2.1	32	6.3	7	0.3	34	5.43	4	4.98	3
Equitable S&L Company	Cadiz	3.1	22	14.8	2	81.3	16	0.0	36	0.0	40	0.0	27	0.8	25	5.11	11	4.31	18
<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	0.6		0.0		97.5		0.4		0.8		0.2		0.5		3.68		3.57	
\$200 - \$500 million	7	3.8		0.9		79.2		5.3		8.8		0.9		1.2		4.89		4.35	
\$100 - \$200 million	15	4.5		4.7		69.9		3.7		12.0		3.4		1.4		4.57		4.28	
\$50 - \$100 million	10	2.9		1.2		72.5		4.9		13.4		3.0		1.6		4.88		4.10	
<\$50 million	7	1.2		6.3		77.0		0.9		9.6		3.3		1.6		4.78		4.31	
All Ohio (Excl. >\$500 million)	39	3.8		2.9		74.0		4.3		10.9		2.4		1.4		4.76		4.30	
<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	0.9		0.0		81.9		1.0		1.9		1.2		2.6		4.00		3.66	
\$200 - \$500 million	30	3.2		0.1		65.5		4.4		12.4		0.9		0.8		4.53		4.06	
\$100 - \$200 million	37	2.7		2.0		65.3		2.0		10.5		1.5		2.2		4.60		4.01	
\$50 - \$100 million	32	1.7		0.2		76.5		1.3		5.5		1.5		1.9		4.76		4.15	
<\$50 million	29	0.3		2.9		77.7		0.0		4.1		0.5		1.4		4.94		4.27	
All	141	2.1		0.3		72.9		1.7		6.7		1.2		1.7		4.69		4.09	
<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	149	4.8		0.0		51.1		4.6	14	24.3		5.0		0.5		4.50		4.17	
\$200 - \$500 million	129	3.4		0.0		67.1		2.4	9	16.8		2.7		0.9		4.70		4.15	
\$100 - \$200 million	82	2.7		0.0		71.2		1.1	11	8.9		1.2		1.5		4.64		4.20	
\$50 - \$100 million	64	2.2		0.0		81.8		0.7	10	4.1		0.5		1.3		4.91		4.12	
<\$50 million	49	0.8		0.6		79.1		1.2	7	4.2		0.0		1.2		5.11		4.31	
All	473	3.3		0.0		67.6		2.8	10	13.1		2.5		0.9		4.64		4.19	

**EXHIBIT A  
OHIO MUTUAL PERFORMANCE**

**DEPOSIT MIX &  
COST OF FUNDS**

For the 6-Month Period Ending 06/30/2019

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	1.2	36	26.0	33	72.7	1	0.05	15	0.70	38	2.02	36	1.66	41	1.76	41
First Fed S&LA of Lakewood	Lakewood	2.3	35	4.3	35	56.2	2	37.1	26	0.27	31	1.06	39	2.14	38	1.54	39	1.39	36
First Fed S&LA of Lorain	Lorain	9.2	21	12.4	21	37.5	21	40.9	22	0.03	6	0.03	1	1.49	14	0.68	13	0.87	19
Belmont Savings Bank	Bellaire	1.4	36	11.0	24	39.9	18	47.7	15	0.11	23	0.35	27	1.43	12	0.86	20	0.90	21
Fairfield Fed S&LA of Lancaster	Lancaster	2.8	33	14.8	15	32.0	26	50.3	10	0.03	6	0.10	8	1.92	29	1.05	27	1.01	26
First Fed Bank of Ohio	Galion	4.1	32	30.3	1	42.6	13	23.0	38	0.10	21	0.09	7	1.81	26	0.57	7	0.58	9
Harrison Building and Loan Assoc	Harrison	10.4	18	14.3	18	44.6	9	30.8	34	0.29	32	0.36	29	1.11	4	0.62	11	0.66	11
First Fed S&LA of Newark	Newark	4.3	30	8.9	30	30.0	29	56.7	4	0.16	27	1.07	40	2.16	39	1.62	40	1.56	40
Cincinnati Fed (MHC)	Cincinnati	21.2	5	0.0	37	24.7	36	54.1	5	0.99	39	0.43	34	2.05	37	1.45	38	1.51	39
Greenville Fed (MHC)	Greenville	18.5	8	7.4	33	25.3	35	48.8	13	0.09	20	0.11	11	2.01	34	1.24	36	1.08	28
First Fed S&LA of Delta	Delta	18.0	9	26.1	4	44.5	10	11.4	41	0.02	2	0.05	4	0.65	1	0.12	1	0.10	1
Wilmington Savings Bank	Wilmington	5.0	28	26.9	3	25.8	34	42.2	19	0.68	37	0.32	26	1.75	23	1.13	32	1.10	29
Southern Hills Community Bank	Leesburg	8.6	23	17.6	9	33.1	24	40.7	23	0.25	29	0.24	19	1.12	5	0.61	10	0.57	8
Peoples S&L Company	Bucyrus	4.8	29	10.8	25	42.4	14	42.0	20	0.14	25	0.24	19	1.79	25	0.91	22	0.86	17
Citizens Fed S&LA	Bellefontaine	34.6	1	14.3	16	0.3	41	50.8	9	0.02	2	7.65	41	1.87	28	0.98	25	0.96	24
Mercer Savings Bank	Celina	31.8	2	15.3	13	21.6	39	31.3	32	0.15	26	0.28	24	1.63	20	0.68	13	0.87	19
Home S&L Co. of Kenton, Ohio	Kenton	1.3	37	16.3	11	31.3	27	51.2	8	0.02	2	0.45	36	1.84	27	1.06	28	1.25	34
Miami Savings Bank	Miamitown	19.0	7	8.9	29	20.0	40	52.0	7	0.04	12	0.05	4	1.76	24	1.11	31	0.90	21
Peoples Savings Bank	Urbana	9.5	20	19.0	7	26.8	31	44.7	16	0.34	33	0.21	17	1.94	30	1.09	29	1.19	31
New Carlisle Fed Savings Bank	New Carlisle	19.5	6	8.3	32	22.8	37	49.4	12	0.06	16	0.13	12	1.94	31	1.23	33	1.24	33
Valley Central Bank	Liberty Township	12.4	13	12.9	20	32.7	25	42.0	21	0.06	16	0.40	32	1.73	22	1.00	26	1.02	27
Van Wert Fed Savings Bank	Van Wert	14.4	11	0.0	37	37.2	22	48.4	14	0.02	2	0.03	1	1.52	17	0.77	19	0.76	14
First Fed S&LA of Van Wert	Van Wert	10.8	17	12.0	22	44.4	11	32.8	30	0.04	12	0.03	1	1.50	15	0.59	8	0.51	7
Fidelity Fed S&LA of Delaware	Delaware	2.6	34	20.1	6	50.6	3	26.7	35	0.20	28	0.35	27	1.52	16	0.62	11	0.61	10
Monroe Fed S&LA	Tipp City	6.1	26	16.9	10	44.1	12	32.9	29	0.03	6	0.37	30	2.37	41	0.96	23	0.92	23
Cincinnati S&L Company	Cincinnati	8.7	22	8.8	31	39.9	17	42.6	18	0.03	6	0.42	33	1.46	13	0.87	21	0.98	25
First Mutual Bank, FSB	Belpre	6.2	25	20.9	5	50.2	4	22.8	39	0.04	12	0.17	15	1.15	7	0.38	4	0.37	3
Community Savings Bank	Bethel	4.2	31	11.3	23	35.1	23	49.4	11	0.57	35	0.37	30	1.98	32	1.23	33	1.21	32
Conneaut Savings Bank	Conneaut	11.5	16	15.8	12	49.2	6	23.5	37	0.06	16	0.15	14	1.39	11	0.44	5	0.50	6
Peoples First Savings Bank	Mason	11.6	14	18.9	8	26.8	32	42.7	17	0.88	38	0.43	34	2.02	35	1.23	33	1.26	35
Covington S&LA	Covington	10.0	19	28.4	2	44.9	8	16.7	40	0.01	1	0.19	16	1.18	9	0.32	2	0.29	2
Galion Building and Loan Bank	Galion	13.4	12	10.2	26	37.7	20	38.7	25	0.03	6	0.14	13	1.55	18	0.76	18	0.66	11
Warsaw Fed S&LA	Cincinnati	0.4	38	9.4	27	21.8	38	68.3	2	0.12	24	0.25	21	1.98	33	1.41	37	1.44	37
Liberty Bank	Ironton	23.6	4	14.3	17	30.9	28	31.1	33	0.07	19	0.07	6	1.14	6	0.50	6	0.43	4
Peoples S&L Company	West Liberty	11.5	15	15.0	14	41.7	15	31.8	31	0.10	21	0.26	23	1.70	21	0.74	16	0.80	15
Brookville Building and Svgs Assoc	Brookville	6.7	24	12.9	19	40.5	16	39.8	24	0.03	6	0.10	8	2.22	40	0.96	23	0.86	17
American Savings Bank	Middletown	25.7	3	9.4	28	39.4	19	25.5	36	0.63	36	0.22	18	1.17	8	0.60	9	0.46	5
Home Savings Bank of Wapakoneta	Wapakoneta	17.6	10	0.0	37	49.4	5	33.0	28	0.25	29	0.45	36	1.27	10	0.75	17	0.68	13
First Fed S&LA of Centerburg	Centerburg	0.0	40	0.0	37	47.4	7	52.6	6	NA	40	0.31	25	1.10	3	0.72	15	0.80	15
New Foundation Savings Bank	Cincinnati	5.6	27	6.2	34	27.9	30	60.4	3	0.35	34	0.25	21	1.59	19	1.10	30	1.48	38
Equitable S&L Company	Cadiz	0.0	40	0.0	37	66.8	1	33.2	27	NA	40	0.10	8	0.81	2	0.33	3	1.10	29
<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	0.5		1.7		30.7		67.2		0.16		0.88		2.08		1.60		1.58	
\$200 - \$500 million	7	6.8		13.4		36.5		43.2		0.11		0.35		1.81		0.86		0.90	
\$100 - \$200 million	15	14.7		14.7		30.1		40.5		0.06		0.24		1.75		0.98		0.90	
\$50 - \$100 million	10	9.0		15.7		39.1		36.1		0.05		0.22		1.50		0.82		0.79	
<\$50 million	7	12.5		8.2		42.7		36.5		0.25		0.25		1.27		0.74		0.80	
All Ohio (Excl. >\$500 million)	39	10.6		14.1		34.7		40.7		0.09		0.24		1.63		0.86		0.87	
<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		4.3		43.2		48.7		0.14		0.34		1.96		1.12		1.06	
\$200 - \$500 million	30	7.2		10.9		36.5		42.6		0.14		0.36		1.75		0.93		0.95	
\$100 - \$200 million	37	10.8		12.9		32.1		42.7		0.14		0.26		1.72		1.00		0.90	
\$50 - \$100 million	32	7.8		10.4		35.7		42.6		0.11		0.25		1.65		1.01		1.00	
<\$50 million	29	4.0		6.4		30.9		56.2		0.15		0.25		1.53		0.95		1.10	
All	141	7.3		9.8		34.2		44.7		0.14		0.28		1.72		0.98		0.99	
<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	149	5.6		3.7		53.6		31.9		0.28		0.49		1.90		1.08		1.00	
\$200 - \$500 million	129	12.3		11.8		34.9		36.9		0.17		0.39		1.79		1.01		0.97	
\$100 - \$200 million	82	10.1		12.3		31.6		46.0		0.13		0.32		1.75		1.08		1.08	
\$50 - \$100 million	64	6.7		11.3		29.5		44.9		0.14		0.31		1.69		1.04		1.01	
<\$50 million	49	3.4		0.0		28.5		70.6		0.15		0.26		1.61		1.11		1.22	
All	473	7.8		8.5		36.4		37.2		0.17		0.39		1.80		1.07		1.01	