

TABLE 1.1

MUTUAL INSTITUTIONS IN OHIO - PERFORMANCE BY ASSET SIZE

OHIO MUTUAL DATA

Includes Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

	Results for the 9-Month Period Ending September 30, 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	16	10	5	38
Balance Sheet / Branch Information							
Total Assets (median results in \$mils)	\$14,495	\$1,919	\$239	\$132	\$71	\$24	\$119
Total Loans (median results in \$mils)	\$13,238	\$1,661	\$172	\$100	\$44	\$16	\$75
Loan / Asset Ratio	91.3%	86.6%	60.3%	70.7%	67.1%	72.2%	66.1%
Total Deposits (median results in \$mils)	\$8,907	\$1,617	\$191	\$106	\$59	\$17	\$90
Average Number of Offices per Institution	37	19	5	3	3	1	3
Deposits per Office (\$mils)	\$214.1	\$67.2	\$42.6	\$35.8	\$22.0	\$17.4	\$33.9
YTD Balance Sheet Growth Rates							
Total Assets	2.7%	-2.8%	1.5%	6.4%	0.9%	-0.5%	3.4%
Total Loans	2.8%	-0.3%	3.9%	5.1%	-0.3%	0.8%	3.7%
Total Deposits	2.8%	0.4%	-0.8%	6.0%	1.1%	-3.7%	2.3%
5-Year C.A.G.R. (Sept. '14 - Sept. '19)							
Total Assets	4.3%	4.1%	-0.9%	3.3%	1.4%	-0.1%	1.2%
Total Loans	4.3%	5.6%	2.8%	4.9%	0.5%	1.9%	3.4%
Total Deposits	0.3%	5.2%	0.0%	2.9%	1.9%	-1.0%	1.4%
Capital Ratios							
Tier 1 Leverage Ratio	10.54%	10.58%	15.03%	16.33%	14.73%	16.69%	15.60%
Tier 1 Risk-Based Capital Ratio	19.07%	15.86%	30.58%	27.47%	27.22%	30.86%	28.64%
Total Risk-Based Capital Ratio	19.56%	16.40%	31.40%	28.33%	28.06%	31.86%	29.49%

Note: Excludes mutual institutions reporting \$0 loans as of September 30, 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 September 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 9-Month Period Ending September 30, 2019 (1)						All OH (Excl. >\$500M)
	>\$500 million (2)		\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	
	Third Fed S&LA of Cleveland (MHC)	First Fed S&LA of Lakewood	7	16	10	5	38
Profitability Metrics							
Revenue (median results in \$000)	\$268,683	\$54,983	\$8,412	\$4,736	\$2,566	\$1,356	\$3,892
Net Income (median results in \$000)	\$76,651	\$5,853	\$1,272	\$544	\$230	\$113	\$503
% of Average Assets							
Net Interest Income (FTE)	1.78%	2.23%	2.96%	3.31%	3.31%	3.36%	3.17%
Noninterest Income	0.10%	0.61%	0.42%	0.33%	0.45%	1.35%	0.41%
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%	0.22%	0.13%	0.07%	0.16%	1.21%	0.14%
Salary & Benefits Expense	0.70%	1.38%	1.51%	1.59%	1.78%	2.23%	1.60%
Occupancy Expense	0.18%	0.34%	0.33%	0.27%	0.38%	0.33%	0.31%
Other Noninterest Expense	0.38%	0.77%	0.98%	1.15%	1.29%	1.48%	1.11%
Total Noninterest Expense	1.26%	2.49%	2.83%	3.01%	3.45%	4.04%	3.03%
Pre-Tax Pre-Provision (PTPP) (FTE)	0.62%	0.35%	0.55%	0.62%	0.32%	0.67%	0.55%
Net Income (ROAA)	0.54%	0.30%	0.46%	0.46%	0.26%	0.45%	0.43%
Other Profitability Ratios							
Return on Average Equity	5.25%	2.90%	3.12%	2.86%	1.68%	2.70%	2.79%
Efficiency Ratio (FTE)	66.8%	87.8%	83.6%	82.7%	90.9%	85.7%	84.4%
Assets Per Employee (\$mil)	\$13.5	\$5.0	\$4.8	\$4.9	\$3.7	\$2.8	\$4.6
Revenue (FTE) Per Employee (\$000)	\$251.1	\$142.8	\$159.6	\$172.7	\$140.2	\$133.3	\$160.4
PTPP (FTE) Per Employee (\$000)	\$82.8	\$17.4	\$26.1	\$29.7	\$11.8	\$19.0	\$24.8
Salary Expense Per Employee (\$000)	\$92.9	\$69.6	\$71.4	\$75.5	\$66.2	\$63.2	\$71.8
Asset Quality Ratios							
NPAs / Total Assets	0.51%	0.20%	1.00%	0.68%	0.47%	0.15%	0.76%
NPLs / Total Loans	0.54%	0.24%	1.52%	0.93%	0.66%	0.13%	1.08%
LLR / Total Loans	0.29%	0.42%	0.70%	1.10%	0.76%	0.78%	0.90%
NCOs / Average Loans	-0.05%	-0.01%	-0.02%	0.01%	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 September 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 9-Month Period Ending September 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	16	10	5	38
Loan Mix							
Construction & Land Development	0.2%	4.4%	3.6%	3.6%	3.0%	2.8%	3.5%
Farm Loans	0.0%	0.0%	0.9%	4.6%	2.3%	5.1%	2.9%
1-4 Family Loans	99.8%	78.9%	79.0%	67.9%	77.4%	83.4%	73.7%
Multifamily Loans	0.0%	3.1%	6.0%	3.9%	3.1%	1.1%	4.5%
Commercial Real Estate	0.0%	6.7%	8.5%	14.0%	9.5%	4.5%	11.1%
Commercial & Industrial	0.0%	2.4%	0.8%	4.1%	2.5%	2.5%	2.7%
Consumer	0.0%	4.6%	1.2%	1.5%	1.7%	0.6%	1.4%
Deposit Mix							
Demand Deposits	0.1%	2.2%	6.8%	14.5%	9.7%	8.6%	10.7%
NOW Accounts	1.0%	3.6%	13.2%	14.7%	15.6%	5.1%	14.0%
MMDA & Savings Accounts	26.8%	57.3%	36.5%	30.4%	38.4%	44.1%	34.3%
Time Deposits	72.0%	36.8%	43.6%	40.4%	36.2%	42.2%	41.1%
YTD Rates & Yields - Median							
Loans	3.55%	3.82%	4.94%	4.67%	4.88%	4.87%	4.79%
Earning Assets	3.49%	3.64%	4.24%	4.21%	4.20%	4.19%	4.21%
NOW	0.06%	0.29%	0.11%	0.08%	0.06%	0.17%	0.10%
MM & Savings	0.70%	1.10%	0.31%	0.21%	0.23%	0.24%	0.23%
CD	2.06%	2.17%	1.89%	1.83%	1.56%	1.34%	1.74%
Total Interest Bearing Deposits	1.69%	1.57%	0.89%	1.01%	0.78%	0.74%	0.90%
Total Cost of Funds	1.79%	1.41%	0.92%	0.95%	0.75%	0.88%	0.91%

(1) Based on aggregate data unless noted otherwise.

(2) Actual results for Third Federal S&L Association of Cleveland and First Federal S&L Association of Lakewood as of September 30, 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 9-Month Period Ending September 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	38	32	26	139	38
Balance Sheet / Branch Information							
Total Assets (median results in \$mils)	\$851	\$303	\$142	\$70	\$33	\$128	\$119
Total Loans (median results in \$mils)	\$748	\$203	\$96	\$46	\$20	\$87	\$75
Loan / Asset Ratio	74.4%	66.8%	72.9%	70.4%	67.2%	69.4%	66.1%
Total Deposits (median results in \$mils)	\$617	\$240	\$117	\$58	\$25	\$97	\$90
Average Number of Offices per Institution	16	6	3	2	1	4	3
Deposits per Office (\$mils)	\$925.6	\$48.8	\$51.0	\$36.3	\$22.2	\$123.6	\$33.9
YTD Balance Sheet Growth Rates							
Total Assets	1.1%	0.1%	2.5%	1.2%	-0.2%	1.3%	3.4%
Total Loans	3.1%	1.6%	2.6%	2.2%	-0.2%	2.1%	3.7%
Total Deposits	2.8%	-0.1%	2.9%	1.4%	-0.9%	0.7%	2.3%
5-Year C.A.G.R. (Sept. '14 - Sept. '19)							
Total Assets	3.8%	1.3%	2.3%	1.0%	-0.6%	1.0%	1.2%
Total Loans	5.6%	3.2%	3.3%	1.4%	0.7%	2.9%	3.4%
Total Deposits	2.9%	0.6%	1.9%	1.0%	-1.2%	0.4%	1.4%
Capital Ratios							
Tier 1 Leverage Ratio	13.98%	14.62%	13.22%	14.69%	18.03%	14.44%	15.60%
Tier 1 Risk-Based Capital Ratio	21.58%	23.31%	23.64%	25.77%	38.40%	25.42%	28.64%
Total Risk-Based Capital Ratio	22.21%	24.22%	24.36%	26.35%	39.61%	26.09%	29.49%

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 September 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 9-Month Period Ending September 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	38	32	26	139	38
Profitability Metrics							
Revenue (median results in \$000)	\$28,007	\$10,846	\$5,023	\$2,350	\$1,116	\$4,564	\$3,892
Net Income (median results in \$000)	\$7,832	\$1,284	\$773	\$305	\$32	\$557	\$503
% of Average Assets							
Net Interest Income (FTE)	2.43%	2.81%	3.16%	3.18%	3.13%	3.07%	3.17%
Noninterest Income	0.70%	0.48%	0.36%	0.30%	0.14%	0.33%	0.41%
Memo: Service Charges	0.05%	0.07%	0.09%	0.05%	0.02%	0.05%	0.08%
Memo: Net Gain on Loan Sales	0.09%	0.09%	0.01%	0.00%	0.00%	0.00%	0.14%
Salary & Benefits Expense	1.38%	1.63%	1.53%	1.51%	1.66%	1.55%	1.60%
Occupancy Expense	0.31%	0.35%	0.29%	0.30%	0.27%	0.30%	0.31%
Other Noninterest Expense	0.77%	0.82%	0.92%	1.07%	1.21%	0.99%	1.11%
Total Noninterest Expense	2.45%	2.84%	2.85%	2.90%	3.25%	2.89%	3.03%
Pre-Tax Pre-Provision (PTPP) (FTE)	0.84%	0.61%	0.76%	0.51%	0.17%	0.61%	0.55%
Net Income (ROAA)	0.54%	0.49%	0.56%	0.46%	0.15%	0.46%	0.43%
Other Profitability Ratios							
Return on Average Equity	4.75%	3.37%	3.77%	2.73%	0.74%	3.18%	2.79%
Efficiency Ratio (FTE)	75.5%	82.3%	77.7%	84.8%	95.6%	81.2%	84.4%
Assets Per Employee (\$mil)	\$6.0	\$4.4	\$4.7	\$4.3	\$5.0	\$4.6	\$4.6
Revenue (FTE) Per Employee (\$000)	\$196.2	\$151.1	\$169.4	\$153.6	\$171.5	\$168.5	\$160.4
PTPP (FTE) Per Employee (\$000)	\$40.5	\$25.9	\$40.0	\$23.2	\$5.1	\$30.6	\$24.8
Salary Expense Per Employee (\$000)	\$86.5	\$74.6	\$74.0	\$68.3	\$77.3	\$74.8	\$71.8
Asset Quality Ratios							
NPAs / Total Assets	0.32%	0.53%	0.41%	0.56%	0.38%	0.46%	0.76%
NPLs / Total Loans	0.29%	0.74%	0.56%	0.80%	0.57%	0.61%	1.08%
LLR / Total Loans	0.54%	0.81%	0.85%	0.78%	0.90%	0.79%	0.90%
NCOs / Average Loans	0.00%	0.01%	0.02%	0.01%	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 9-Month Period Ending September 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	38	32	26	139	38
Loan Mix							
Construction & Land Development	1.0%	2.9%	2.0%	2.0%	1.4%	2.3%	3.5%
Farm Loans	0.0%	0.1%	1.7%	0.2%	2.7%	0.3%	2.9%
1-4 Family Loans	79.1%	65.7%	64.6%	76.6%	78.0%	72.0%	73.7%
Multifamily Loans	1.2%	4.8%	2.3%	1.0%	0.1%	1.7%	4.5%
Commercial Real Estate	2.0%	11.4%	10.2%	5.4%	4.0%	6.7%	11.1%
Commercial & Industrial	1.0%	1.3%	2.3%	1.3%	0.3%	1.2%	2.7%
Consumer	2.9%	0.8%	2.0%	2.0%	1.1%	1.6%	1.4%
Deposit Mix							
Demand Deposits	4.1%	7.4%	10.3%	10.0%	3.1%	7.8%	10.7%
NOW Accounts	3.8%	11.1%	12.7%	10.8%	6.2%	9.6%	14.0%
MMDA & Savings Accounts	45.4%	35.0%	31.9%	36.3%	28.8%	34.0%	34.3%
Time Deposits	50.2%	41.8%	42.4%	44.1%	58.2%	44.3%	41.1%
YTD Rates & Yields - Median							
Loans	4.01%	4.55%	4.63%	4.76%	4.98%	4.72%	4.79%
Earning Assets	3.64%	4.10%	4.11%	4.18%	4.19%	4.14%	4.21%
NOW	0.15%	0.15%	0.14%	0.14%	0.17%	0.15%	0.10%
MM & Savings	0.33%	0.33%	0.28%	0.25%	0.25%	0.28%	0.23%
CD	2.02%	1.82%	1.77%	1.66%	1.63%	1.76%	1.74%
Total Interest Bearing Deposits	1.16%	0.97%	1.03%	0.97%	0.99%	1.02%	0.90%
Total Cost of Funds	1.10%	0.95%	0.96%	1.03%	1.14%	1.01%	0.91%

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

TABLE 3.1

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

NATIONAL MUTUAL DATA

Includes Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

	Median Results for the 9-Month Period Ending September 30, 2019						All Midwest	All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	Nation		
Number of Institutions	147	130	81	67	43	468	139	38
Balance Sheet / Branch Information								
Total Assets (median results in \$mils)	\$983	\$320	\$135	\$77	\$34	\$278	\$128	\$119
Total Loans (median results in \$mils)	\$748	\$211	\$90	\$47	\$22	\$183	\$87	\$75
Loan / Asset Ratio	78.0%	74.9%	72.9%	70.4%	69.2%	74.7%	69.4%	66.1%
Total Deposits (median results in \$mils)	\$784	\$256	\$111	\$59	\$25	\$214	\$97	\$90
Average Number of Offices per Institution	15	5	3	2	1	7	4	3
Deposits per Office (\$mils)	\$165.7	\$63.5	\$51.1	\$41.1	\$24.0	\$86.6	\$123.6	\$33.9
YTD Balance Sheet Growth Rates								
Total Assets	4.9%	3.5%	1.9%	2.0%	1.4%	3.4%	1.3%	3.4%
Total Loans	3.2%	2.8%	2.4%	2.1%	0.8%	2.9%	2.1%	3.7%
Total Deposits	6.4%	3.4%	2.9%	1.6%	0.0%	3.3%	0.7%	2.3%
5-Year C.A.G.R. (Sept. '14 - Sept. '19)								
Total Assets	5.5%	3.5%	2.2%	0.9%	-0.3%	3.0%	1.0%	1.2%
Total Loans	6.9%	5.2%	3.8%	2.4%	1.4%	4.7%	2.9%	3.4%
Total Deposits	5.7%	3.4%	1.7%	0.9%	-0.9%	2.8%	0.4%	1.4%
Capital Ratios								
Tier 1 Leverage Ratio	11.83%	13.11%	13.23%	14.92%	17.09%	12.88%	14.44%	15.60%
Tier 1 Risk-Based Capital Ratio	16.26%	21.19%	24.05%	28.72%	35.98%	20.61%	25.42%	28.64%
Total Risk-Based Capital Ratio	17.13%	21.96%	24.96%	29.52%	37.23%	21.52%	26.09%	29.49%

Note: Excludes mutual institutions reporting \$0 loans as of September 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 9-Month Period Ending September 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	147	130	81	67	43	468	139	38
Profitability Metrics								
Revenue (median results in \$000)	\$35,225	\$11,123	\$4,683	\$2,488	\$1,132	\$9,228	\$4,564	\$3,892
Net Income (median results in \$000)	\$6,545	\$1,569	\$692	\$340	\$91	\$1,327	\$557	\$503
% of Average Assets								
Net Interest Income (FTE)	3.06%	3.10%	3.10%	3.22%	3.22%	3.12%	3.07%	3.17%
Noninterest Income	0.43%	0.40%	0.29%	0.25%	0.11%	0.35%	0.33%	0.41%
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	0.02%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.14%
Salary & Benefits Expense	1.53%	1.64%	1.50%	1.54%	1.56%	1.56%	1.55%	1.60%
Occupancy Expense	0.30%	0.30%	0.28%	0.28%	0.25%	0.30%	0.30%	0.31%
Other Noninterest Expense	0.74%	0.87%	0.92%	1.02%	1.12%	0.86%	0.99%	1.11%
Total Noninterest Expense	2.64%	2.80%	2.69%	2.86%	3.12%	2.75%	2.89%	3.03%
Pre-Tax Pre-Provision (PTPP) (FTE)	0.95%	0.74%	0.66%	0.58%	0.47%	0.75%	0.61%	0.55%
Net Income (ROAA)	0.73%	0.57%	0.46%	0.47%	0.27%	0.57%	0.46%	0.43%
Other Profitability Ratios								
Return on Average Equity	6.25%	4.35%	3.42%	2.59%	1.66%	4.22%	3.18%	2.79%
Efficiency Ratio (FTE)	73.3%	79.5%	79.4%	83.1%	89.2%	78.0%	81.2%	84.4%
Assets Per Employee (\$mil)	\$6.5	\$5.6	\$5.6	\$5.6	\$5.8	\$6.0	\$4.6	\$4.6
Revenue (FTE) Per Employee (\$000)	\$177.7	\$187.3	\$171.2	\$179.3	\$191.8	\$207.2	\$168.5	\$160.4
PTPP (FTE) Per Employee (\$000)	\$57.2	\$34.8	\$36.5	\$28.2	\$23.3	\$40.8	\$30.6	\$24.8
Salary Expense Per Employee (\$000)	\$97.8	\$84.3	\$78.6	\$76.4	\$79.2	\$86.3	\$74.8	\$71.8
Asset Quality Ratios								
NPAs / Total Assets	0.38%	0.50%	0.43%	0.60%	0.41%	0.44%	0.46%	0.76%
NPLs / Total Loans	0.47%	0.63%	0.59%	0.79%	0.57%	0.56%	0.61%	1.08%
LLR / Total Loans	0.84%	0.86%	0.83%	0.86%	0.81%	0.85%	0.79%	0.90%
NCOs / Average Loans	0.01%	0.01%	0.01%	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 9-Month Period Ending September 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	147	130	81	67	43	468	139	38
Loan Mix								
Construction & Land Development	4.9%	3.4%	2.6%	2.4%	2.2%	3.3%	2.3%	3.5%
Farm Loans	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.3%	2.9%
1-4 Family Loans	51.2%	66.7%	72.7%	81.6%	81.0%	67.5%	72.0%	73.7%
Multifamily Loans	4.4%	2.5%	1.0%	0.9%	0.9%	2.8%	1.7%	4.5%
Commercial Real Estate	24.0%	17.0%	8.8%	4.1%	4.0%	13.1%	6.7%	11.1%
Commercial & Industrial	4.8%	2.8%	1.4%	0.5%	0.0%	2.5%	1.2%	2.7%
Consumer	0.5%	0.9%	1.7%	1.4%	0.9%	0.9%	1.6%	1.4%
Deposit Mix								
Demand Deposits	6.1%	12.3%	9.6%	7.5%	1.5%	8.1%	7.8%	10.7%
NOW Accounts	3.8%	11.1%	12.2%	11.3%	0.0%	8.1%	9.6%	14.0%
MMDA & Savings Accounts	52.2%	34.5%	32.3%	28.3%	27.6%	35.9%	34.0%	34.3%
Time Deposits	32.7%	37.3%	45.2%	45.8%	71.8%	37.2%	44.3%	41.1%
YTD Rates & Yields - Median								
Loans	4.50%	4.71%	4.69%	4.96%	5.20%	4.68%	4.72%	4.79%
Earning Assets	4.18%	4.16%	4.14%	4.15%	4.27%	4.18%	4.14%	4.21%
NOW	0.30%	0.18%	0.12%	0.15%	0.18%	0.18%	0.15%	0.10%
MM & Savings	0.49%	0.41%	0.33%	0.28%	0.26%	0.39%	0.28%	0.23%
CD	1.95%	1.84%	1.81%	1.75%	1.68%	1.86%	1.76%	1.74%
Total Interest Bearing Deposits	1.11%	1.05%	1.12%	1.06%	1.29%	1.10%	1.02%	0.90%
Total Cost of Funds	1.02%	0.99%	1.08%	1.03%	1.30%	1.04%	1.01%	0.91%

**EXHIBIT A
OHIO MUTUAL PERFORMANCE**

**BALANCE SHEET AND
BALANCE SHEET GROWTH**

For the 9-Month Period Ending 09/30/2019

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				
			%	Rank	%	Rank		%	Rank	%	Rank				%	Rank	%	Rank			
\$ mils	Chng	(Hi/Low)	Chng	(Hi/Low)	\$ mils	(Hi/Low)	Chng	(Hi/Low)	Chng	(Hi/Low)	(Hi/Low)	\$ mils	(Hi/Low)	Chng	(Hi/Low)	Chng	(Hi/Low)				
Third Fed S&LA of Cleveland (MHC)	Cleveland	\$14,495.1	2.7	16	4.3	10	\$13,238.3	1	2.8	19	4.3	12	91.3	1	\$8,907.0	1	2.8	15	0.3	23	
First Fed S&LA of Lakewood	Lakewood	\$1,918.8	-2.8	37	4.1	11	\$1,661.2	2	-0.3	25	5.6	10	86.6	4	\$1,616.8	2	0.4	25	5.2	10	
First Fed S&LA of Lorain	Lorain	\$440.8	-0.5	31	0.8	22	\$271.4	3	-0.7	28	-0.1	33	61.6	28	\$333.8	3	0.2	26	-1.3	32	
Fairfield Fed S&LA of Lancaster	Lancaster	\$265.7	1.6	23	1.0	20	\$235.1	4	1.2	22	0.9	29	88.5	3	\$230.3	5	1.2	19	1.5	17	
Cincinnati Fed (MHC)	Cincinnati	\$221.5	15.8	2	10.8	4	\$191.2	5	14.0	4	11.4	3	86.3	5	\$140.4	11	-3.8	36	8.0	5	
First Fed S&LA of Newark	Newark	\$221.8	0.2	28	4.4	8	\$172.1	6	1.0	23	3.2	17	77.6	17	\$177.6	7	-1.3	30	6.5	7	
Greenville Fed (MHC)	Greenville	\$186.2	3.7	14	4.7	7	\$157.6	7	-0.4	26	4.3	13	84.7	6	\$156.6	9	4.7	7	8.8	4	
Valley Central Bank	Liberty Township	\$166.2	63.7	1	11.9	2	\$138.5	8	53.1	1	14.6	1	83.3	10	\$111.1	15	64.5	1	12.0	3	
Wilmington Savings Bank	Wilmington	\$161.9	5.4	6	5.0	6	\$129.7	9	-8.4	38	6.4	8	80.1	12	\$119.9	13	19.3	2	5.5	9	
Harrison Building and Loan Assoc	Harrison	\$224.0	1.4	25	0.0	30	\$124.7	10	-0.2	24	3.0	19	55.7	32	\$177.6	8	0.4	24	-1.2	30	
Southern Hills Community Bank	Leesburg	\$159.6	4.2	10	14.1	1	\$112.8	11	-1.0	30	14.3	2	70.7	22	\$132.5	12	4.5	8	14.1	2	
Mercer Savings Bank	Celina	\$133.3	2.7	16	4.3	9	\$111.2	12	2.2	20	11.0	4	83.4	9	\$106.1	17	5.4	6	2.0	15	
Peoples Savings Bank	Urbana	\$120.8	-0.3	30	2.8	14	\$109.2	13	-2.4	34	3.3	15	90.4	2	\$92.6	19	-2.4	34	2.9	11	
New Carlisle Fed Savings Bank	New Carlisle	\$130.3	8.9	3	8.9	5	\$109.2	14	9.6	6	9.3	5	83.8	8	\$91.5	20	4.4	9	6.8	6	
First Fed Bank of Ohio	Galion	\$238.8	-1.3	33	0.1	28	\$103.4	15	3.5	16	1.4	25	43.3	38	\$190.8	6	-0.8	29	0.6	20	
Belmont Savings Bank	Bellaire	\$376.6	-1.0	32	-9.9	40	\$101.6	16	16.6	2	3.2	18	27.0	40	\$284.3	4	-2.3	33	-5.0	40	
Miami Savings Bank	Miamitown	\$128.5	2.2	19	2.6	15	\$100.1	17	6.8	11	1.6	24	77.9	15	\$105.9	18	1.0	21	1.8	16	
Citizens Fed S&LA	Bellefontaine	\$135.3	1.4	24	-2.0	37	\$99.2	18	5.6	12	-1.8	36	73.3	21	\$117.3	14	0.6	23	-2.6	38	
Home S&L Co. of Kenton, Ohio	Kenton	\$129.1	-3.0	38	1.8	18	\$89.3	19	-3.0	36	5.9	9	69.2	23	\$83.0	25	-4.7	38	-0.7	26	
First Fed S&LA of Delta	Delta	\$163.4	1.1	26	0.3	26	\$84.3	20	-2.2	33	0.3	32	51.6	35	\$141.2	10	-0.4	28	-0.1	24	
Monroe Fed S&LA	Tipp City	\$103.6	8.7	4	2.4	16	\$77.9	21	12.9	5	2.5	21	75.2	19	\$87.4	23	4.1	11	2.4	13	
Cincinnati S&L Company	Cincinnati	\$95.9	4.8	8	2.9	13	\$72.8	22	-8.6	39	1.0	28	75.9	18	\$66.0	28	6.2	5	2.5	12	
Van Wert Fed Savings Bank	Van Wert	\$116.4	3.9	12	-0.4	32	\$68.0	23	7.7	10	1.0	27	58.4	31	\$90.9	21	3.5	14	-1.0	29	
Community Savings Bank	Bethel	\$82.9	7.6	5	1.7	19	\$65.0	24	8.9	8	7.5	6	78.4	14	\$66.2	27	4.4	10	0.8	19	
First Fed S&LA of Van Wert	Van Wert	\$113.4	5.1	7	0.0	29	\$59.7	25	14.7	3	5.1	11	52.6	34	\$88.2	22	3.7	13	-1.4	33	
Peoples First Savings Bank	Mason	\$71.2	2.1	20	3.5	12	\$55.9	26	2.1	21	1.8	23	78.5	13	\$58.2	31	9.3	3	5.6	8	
Peoples S&L Company	Bucyrus	\$140.0	2.7	16	-0.4	31	\$54.5	27	-1.3	31	-2.5	39	39.0	39	\$109.8	16	2.2	16	-1.2	31	
Fidelity Fed S&LA of Delaware	Delaware	\$106.9	1.9	22	0.9	21	\$50.7	28	-0.7	29	1.1	26	47.5	36	\$83.9	24	0.8	22	1.0	18	
Galion Building and Loan Bank	Galion	\$62.3	2.0	21	-1.2	35	\$46.6	29	7.9	9	0.7	31	74.7	20	\$54.8	32	1.9	18	-1.5	34	
Conneaut Savings Bank	Conneaut	\$77.1	3.8	13	-0.9	33	\$46.4	30	3.1	18	-2.4	38	60.2	30	\$61.1	29	2.0	17	-1.0	28	
Peoples S&L Company	West Liberty	\$50.3	0.1	29	0.2	27	\$42.6	31	4.4	14	3.9	14	84.6	7	\$40.5	35	4.0	12	0.5	21	
First Mutual Bank, FSB	Belpre	\$89.9	-1.6	35	10.9	3	\$40.5	32	4.5	13	-2.3	37	45.1	37	\$76.1	26	-1.5	32	14.9	1	
Covington S&LA	Covington	\$70.8	0.7	27	2.4	17	\$38.1	33	-2.9	35	7.5	7	53.9	33	\$59.2	30	-0.3	27	2.2	14	
Liberty Bank	Ironton	\$52.2	-1.3	34	-2.7	38	\$33.5	34	-1.3	31	-0.8	35	64.2	26	\$42.7	34	-1.4	31	-2.5	37	
Warsaw Fed S&LA	Cincinnati	\$55.4	-13.3	40	-4.2	39	\$33.5	35	-21.2	40	-10.0	40	60.4	29	\$47.7	33	-14.0	40	-2.0	35	
Brookville Building and Svgs Assoc	Brookville	\$45.0	-4.7	39	0.7	23	\$31.0	36	-6.5	37	2.5	20	68.8	24	\$36.2	36	-7.4	39	0.4	22	
Home Savings Bank of Wapakoneta	Wapakoneta	\$37.3	-1.6	36	0.3	24	\$29.0	37	3.3	17	2.3	22	77.9	16	\$31.5	37	-3.2	35	-0.2	25	
First Fed S&LA of Centerburg	Centerburg	\$23.7	3.4	15	-1.7	36	\$16.1	38	3.9	15	3.2	16	67.9	25	\$17.3	38	-4.3	37	-3.9	39	
New Foundation Savings Bank	Cincinnati	\$19.1	3.9	11	-0.9	34	\$15.6	39	9.5	7	-0.3	34	82.0	11	\$13.2	39	1.2	20	-2.3	36	
Equitable S&L Company	Cadiz	\$13.3	4.6	9	0.3	25	\$8.2	40	-0.4	27	0.8	30	61.9	27	\$6.4	40	8.9	4	-1.0	27	
Ohio Mutuals	# of Mutuals	Median	Agg.	Agg.	Median	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	
>\$500 million	2	\$8,206.9	2.0	4.2	\$7,449.8	2.5	4.5	90.8	\$5,261.9	2.4	0.9	60.3	\$190.8	-0.8	0.0	70.7	\$106.0	6.0	2.9	67.1	1.9
\$200 - \$500 million	7	\$238.8	1.5	-0.9	\$172.1	3.9	2.8	60.3	\$190.8	-0.8	0.0	60.3	\$190.8	-0.8	0.0	70.7	\$106.0	6.0	2.9	67.1	1.9
\$100 - \$200 million	16	\$131.8	6.4	3.3	\$99.7	5.1	4.9	67.1	\$58.7	1.1	1.9	72.2	\$17.3	-3.7	-1.0	66.1	\$89.5	2.3	1.4	66.1	1.4
\$50 - \$100 million	10	\$71.0	0.9	1.4	\$44.5	-0.3	0.5	67.1	\$58.7	1.1	1.9	72.2	\$17.3	-3.7	-1.0	66.1	\$89.5	2.3	1.4	66.1	1.4
<\$50 million	5	\$23.7	-0.5	-0.1	\$16.1	0.8	1.9	72.2	\$17.3	-3.7	-1.0	66.1	\$17.3	-3.7	-1.0	66.1	\$89.5	2.3	1.4	66.1	1.4
All Ohio (Excl. >\$500 million)	38	\$118.6	3.4	1.2	\$75.3	3.7	3.4	66.1	\$89.5	2.3	1.4	66.1	\$89.5	2.3	1.4	66.1	\$89.5	2.3	1.4	66.1	1.4
Midwest Mutuals	# of Mutuals	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	
>\$500 million	13	\$851.3	1.1	3.8	\$748.0	3.1	5.6	74.4	\$617.1	2.8	2.9	66.8	\$240.3	-0.1	0.6	72.9	\$116.8	2.9	1.9	70.4	1.0
\$200 - \$500 million	30	\$302.9	0.1	1.3	\$203.4	1.6	3.2	66.8	\$240.3	-0.1	0.6	72.9	\$116.8	2.9	1.9	70.4	\$57.7	1.4	1.0	67.2	-1.2
\$100 - \$200 million	38	\$142.0	2.5	2.3	\$96.3	2.6	3.3	67.2	\$24.7	-0.9	-1.2	69.4	\$96.8	0.7	0.4	69.4	\$96.8	0.7	0.4	69.4	0.4
\$50 - \$100 million	32	\$70.0	1.2	1.0	\$46.3	2.2	1.4	70.4	\$57.7	1.4	1.0	67.2	\$24.7	-0.9	-1.2	69.4	\$96.8	0.7	0.4	69.4	0.4
<\$50 million	26	\$32.9	-0.2	-0.6	\$19.9	-0.2	0.7	67.2	\$24.7	-0.9	-1.2	69.4	\$96.8	0.7	0.4	69.4	\$96.8	0.7	0.4	69.4	0.4
All	139	\$128.5	1.3	1.0	\$86.8	2.1	2.9	69.4	\$96.8	0.7	0.4	69.4	\$96.8	0.7	0.4	69.4	\$96.8	0.7	0.4	69.4	0.4
U. S. Mutuals	# of Mutuals	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	
>\$500 million	147	\$983.3	4.9	5.5	\$748.0	3.2	6.9	78.0	\$784.2	6.4	5.7	74.9	\$256.2	3.4	3.4	72.9	\$111.2	2.9	1.7	70.4	0.9
\$200 - \$500 million	130	\$319.6	3.5	3.5	\$210.7	2.8	5.2	74.9	\$256.2	3.4	3.4	72.9	\$111.2	2.9	1.7	70.4	\$58.7	1.6	0.9	69.2	-0.9
\$100 - \$200 million	81	\$135.3	1.9	2.2	\$90.5	2.4	3.8	72.9	\$111.2	2.9	1.7	70.4	\$58.7	1.6	0.9	69.2	\$25.2	0.0	-0.9	69.2	-0.9
\$50 - \$100 million	67	\$76.9	2.0	0.9	\$46.9	2.1	2.4	70.4	\$58.7	1.6	0.9	69.2	\$25.2	0.0	-0.9	69.2	\$25.2	0.0	-0.9	69.2	-0.9
<\$50 million	43	\$34.1	1.4	-0.3	\$22.3	0.8	1.4	69.2	\$25.2	0.0	-0.9	69.2	\$25.2	0.0	-0.9	69.2	\$25.2	0.0	-0.9	69.2	-0.9
All	468	\$278.2	3.4	3.0	\$183.3	2.9	4.7	74.7	\$213.8	3.3	2.8	74.7	\$213.8	3.3	2.8	74.7	\$213.8	3.3	2.8	74.7	2.8

**EXHIBIT A
OHIO MUTUAL PERFORMANCE**

**INCOME STATEMENT
AS % OF AVERAGE ASSETS**

For the 9-Month Period Ending 09/30/2019

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	1.78	40	0.10	36	0.01	35	0.02	17	1.26	1	0.70	1	0.18	7	0.38	1	0.62	19
First Fed S&LA of Lakewood	Lakewood	2.23	39	0.61	7	0.06	18	0.22	6	2.49	9	1.38	10	0.34	25	0.77	4	0.35	30
First Fed S&LA of Lorain	Lorain	2.77	34	0.40	12	0.15	3	0.01	18	3.05	19	1.66	27	0.35	27	1.04	13	0.13	37
Fairfield Fed S&LA of Lancaster	Lancaster	3.25	17	0.19	27	0.11	9	0.00	19	2.80	14	1.69	30	0.28	15	0.83	6	0.64	18
Cincinnati Fed (MHC)	Cincinnati	2.76	35	1.29	3	0.17	2	0.95	3	3.56	35	2.00	35	0.28	15	1.28	29	0.50	24
First Fed S&LA of Newark	Newark	2.89	31	0.59	8	0.07	16	0.15	8	3.07	22	1.51	19	0.44	32	1.12	19	0.40	28
Greenville Fed (MHC)	Greenville	3.10	26	0.68	6	0.15	3	0.13	10	3.37	32	1.64	25	0.46	35	1.27	28	0.40	27
Valley Central Bank	Liberty Township	4.23	1	0.80	4	0.05	20	0.40	4	4.86	38	2.56	38	0.39	30	1.91	38	0.17	36
Wilmington Savings Bank	Wilmington	2.99	29	0.10	36	0.04	23	0.00	19	2.30	6	1.28	7	0.11	1	0.91	9	0.79	10
Harrison Building and Loan Assoc	Harrison	3.68	6	0.12	33	0.02	31	0.00	19	2.89	15	1.48	16	0.19	8	1.22	26	0.91	6
Southern Hills Community Bank	Leesburg	4.07	2	0.21	26	0.12	8	0.00	19	4.10	37	2.35	37	0.36	28	1.39	34	0.18	34
Mercer Savings Bank	Celina	3.41	11	0.46	10	0.11	9	0.07	13	2.99	17	1.49	17	0.30	17	1.20	23	0.87	7
Peoples Savings Bank	Urbana	3.93	3	0.25	22	0.19	1	0.00	19	3.54	34	2.01	36	0.31	21	1.22	26	0.65	17
New Carlisle Fed Savings Bank	New Carlisle	3.49	10	0.71	5	0.13	7	0.31	5	3.28	28	1.64	25	0.25	12	1.39	34	0.92	5
First Fed Bank of Ohio	Galion	2.89	31	0.59	8	0.03	26	0.09	11	2.89	15	1.40	11	0.44	32	1.05	14	0.59	20
Belmont Savings Bank	Bellaire	2.73	36	0.11	34	0.08	15	0.00	19	1.97	2	1.03	4	0.31	21	0.63	2	0.87	8
Miami Savings Bank	Miamitown	3.35	13	0.29	18	0.03	26	0.09	11	2.24	5	1.33	9	0.23	11	0.68	3	1.40	1
Citizens Fed S&LA	Bellefontaine	2.78	33	0.19	27	0.02	31	0.05	15	2.60	12	1.51	19	0.15	4	0.94	10	0.37	29
Home S&L Co. of Kenton, Ohio	Kenton	3.16	21	0.11	34	0.01	35	0.00	19	2.05	3	0.91	2	0.11	1	1.03	12	1.22	2
First Fed S&LA of Delta	Delta	3.33	15	0.36	15	0.07	16	0.00	19	3.01	18	1.55	21	0.31	21	1.15	22	0.68	13
Monroe Fed S&LA	Tipp City	3.20	19	0.28	19	0.09	12	0.00	19	3.23	26	1.56	23	0.34	25	1.33	32	0.25	32
Cincinnati S&L Company	Cincinnati	3.69	5	0.39	14	0.03	26	0.15	8	3.41	33	1.99	34	0.31	21	1.11	18	0.68	15
Van Wert Fed Savings Bank	Van Wert	2.55	38	0.19	27	0.01	35	0.00	19	2.19	4	1.18	5	0.17	6	0.84	7	0.55	21
Community Savings Bank	Bethel	3.53	8	0.26	20	0.01	35	0.06	14	3.05	19	1.74	32	0.19	8	1.12	19	0.75	11
First Fed S&LA of Van Wert	Van Wert	3.00	28	0.25	22	0.04	23	0.00	19	2.40	7	1.42	13	0.16	5	0.82	5	0.86	9
Peoples First Savings Bank	Mason	3.14	22	0.42	11	0.05	20	0.17	7	3.07	22	1.49	17	0.30	17	1.28	29	0.50	26
Peoples S&L Company	Bucyrus	3.11	25	0.09	38	0.02	31	0.00	19	2.65	13	1.46	15	0.30	17	0.89	8	0.55	22
Fidelity Fed S&LA of Delaware	Delaware	3.07	27	0.15	31	0.04	23	0.03	16	3.05	19	1.32	8	0.37	29	1.36	33	0.17	35
Galion Building and Loan Bank	Galion	3.24	18	0.33	16	0.05	20	0.00	19	3.31	29	1.66	27	0.59	39	1.06	15	0.26	31
Conneaut Savings Bank	Conneaut	2.99	29	0.40	12	0.06	18	0.00	19	3.15	25	1.43	14	0.51	37	1.21	25	0.24	33
Peoples S&L Company	West Liberty	3.53	8	0.23	25	0.15	3	0.00	19	3.26	27	1.89	33	0.30	17	1.07	16	0.50	25
First Mutual Bank, FSB	Belpre	3.32	16	0.33	16	0.11	9	0.00	19	3.56	35	1.68	29	0.46	35	1.42	36	0.09	38
Covington S&LA	Covington	3.17	20	0.25	22	0.09	12	0.00	19	2.48	8	1.21	6	0.25	12	1.02	11	0.95	4
Liberty Bank	Ironton	3.76	4	0.26	20	0.02	31	0.00	19	3.36	31	1.72	31	0.44	32	1.20	23	0.66	16
Warsaw Fed S&LA	Cincinnati	2.62	37	1.91	2	0.09	12	1.37	2	6.37	39	3.26	39	0.57	38	2.54	39	-1.84	40
Brookville Building and Svgs Assoc	Brookville	3.37	12	0.19	27	0.14	6	0.00	19	2.55	10	1.02	3	0.39	30	1.14	21	1.00	3
Home Savings Bank of Wapakoneta	Wapakoneta	3.58	7	0.06	40	0.03	26	0.00	19	3.12	24	1.55	21	0.27	14	1.30	31	0.51	23
First Fed S&LA of Centerburg	Centerburg	3.12	24	0.15	31	0.00	39	0.00	19	2.58	11	1.40	11	0.11	1	1.07	16	0.68	14
New Foundation Savings Bank	Cincinnati	3.34	14	9.39	1	0.03	26	9.14	1	11.99	40	8.19	40	0.67	40	3.13	40	0.74	12
Equitable S&L Company	Cadiz	3.14	22	0.07	39	0.00	39	0.00	19	3.35	30	1.56	23	0.21	10	1.58	37	-0.13	39
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	1.84	0.16	0.01	0.04	0.01	0.04	1.41	0.78	0.20	0.43	0.59							
\$200 - \$500 million	7	2.96	0.42	0.09	0.13	0.09	0.13	2.83	1.51	0.33	0.98	0.55							
\$100 - \$200 million	16	3.31	0.33	0.07	0.07	0.07	0.07	3.01	1.59	0.27	1.15	0.62							
\$50 - \$100 million	10	3.31	0.45	0.06	0.16	0.06	0.16	3.45	1.78	0.38	1.29	0.32							
<\$50 million	5	3.36	1.35	0.06	1.21	0.06	1.21	4.04	2.23	0.33	1.48	0.67							
All Ohio (Excl. >\$500 million)	38	3.17	0.41	0.08	0.14	0.08	0.14	3.03	1.60	0.31	1.11	0.55							
Midwest Mutuals	# of Mutuals	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median							
>\$500 million	13	2.43	0.70	0.05	0.09	0.05	0.09	2.45	1.38	0.31	0.77	0.84							
\$200 - \$500 million	30	2.81	0.48	0.07	0.09	0.07	0.09	2.84	1.63	0.35	0.82	0.61							
\$100 - \$200 million	38	3.16	0.36	0.09	0.01	0.09	0.01	2.85	1.53	0.29	0.92	0.76							
\$50 - \$100 million	32	3.18	0.30	0.05	0.00	0.05	0.00	2.90	1.51	0.30	1.07	0.51							
<\$50 million	26	3.13	0.14	0.02	0.00	0.02	0.00	3.25	1.66	0.27	1.21	0.17							
All	139	3.07	0.33	0.05	0.00	0.05	0.00	2.89	1.55	0.30	0.99	0.61							
U. S. Mutuals	# of Mutuals	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median							
>\$500 million	147	3.06	0.43	0.08	0.02	0.08	0.02	2.64	1.53	0.30	0.74	0.95							
\$200 - \$500 million	130	3.10	0.40	0.09	0.01	0.09	0.01	2.80	1.64	0.30	0.87	0.74							
\$100 - \$200 million	81	3.10	0.29	0.07	0.00	0.07	0.00	2.69	1.50	0.28	0.92	0.66							
\$50 - \$100 million	67	3.22	0.25	0.05	0.00	0.05	0.00	2.86	1.54	0.28	1.02	0.58							
<\$50 million	43	3.22	0.11	0.01	0.00	0.01	0.00	3.12	1.56	0.25	1.12	0.47							
All	468	3.12	0.35	0.07	0.00	0.07	0.00	2.75	1.56	0.30	0.86	0.75							

**EXHIBIT A
OHIO MUTUAL PERFORMANCE**

**OTHER PROFITABILITY
METRICS**

For the 9-Month Period Ending 09/30/2019

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	\$268,683	1	\$251.1	2	\$76,651	1	0.54	12	5.25	4	66.8	3	\$13.5	1	\$82.8	3	\$92.9	2
First Fed S&LA of Lakewood	Lakewood	\$54,983	2	\$142.8	29	\$5,853	2	0.30	27	2.90	20	87.8	27	\$5.0	16	\$17.4	27	\$69.6	25
First Fed S&LA of Lorain	Lorain	\$14,039	3	\$144.7	28	\$900	10	0.20	31	1.40	33	96.0	37	\$4.5	21	\$5.8	35	\$75.8	19
Fairfield Fed S&LA of Lancaster	Lancaster	\$9,064	5	\$185.0	12	\$1,296	6	0.49	16	4.35	8	81.5	15	\$5.4	12	\$34.3	14	\$91.0	3
Cincinnati Fed (MHC)	Cincinnati	\$8,327	8	\$151.4	26	\$804	12	0.39	22	3.54	12	87.4	25	\$4.0	27	\$18.7	26	\$74.8	20
First Fed S&LA of Newark	Newark	\$7,675	9	\$132.3	32	\$681	16	0.31	24	1.96	28	88.4	28	\$3.8	31	\$15.3	28	\$57.6	33
Greenville Fed (MHC)	Greenville	\$6,844	10	\$142.6	30	\$557	17	0.31	24	2.77	21	89.3	29	\$3.9	29	\$15.2	29	\$62.0	29
Valley Central Bank	Liberty Township	\$6,573	12	\$168.5	19	\$193	30	0.15	35	0.66	37	96.7	38	\$4.3	24	\$5.6	36	\$86.0	9
Wilmington Savings Bank	Wilmington	\$4,908	17	\$204.5	7	\$987	9	0.62	9	3.30	18	74.4	8	\$6.7	4	\$52.4	6	\$84.4	11
Harrison Building and Loan Assoc	Harrison	\$8,412	6	\$227.4	3	\$1,413	4	0.64	8	3.99	10	76.1	9	\$6.1	8	\$54.4	5	\$88.8	4
Southern Hills Community Bank	Leesburg	\$6,673	11	\$151.7	25	\$141	33	0.09	38	0.58	38	95.1	36	\$3.6	34	\$6.3	34	\$83.2	15
Mercer Savings Bank	Celina	\$5,068	15	\$158.4	22	\$771	14	0.59	11	6.05	3	77.5	10	\$4.2	26	\$35.7	13	\$61.2	30
Peoples Savings Bank	Urbana	\$5,064	16	\$180.9	14	\$531	18	0.44	20	4.94	5	84.4	21	\$4.3	23	\$28.1	18	\$87.0	6
New Carlisle Fed Savings Bank	New Carlisle	\$5,151	14	\$214.6	6	\$888	11	0.72	5	7.30	1	78.1	11	\$5.4	11	\$47.0	9	\$83.7	13
First Fed Bank of Ohio	Galion	\$8,356	7	\$130.6	33	\$1,272	7	0.53	15	3.46	14	83.1	18	\$3.7	32	\$22.1	23	\$52.6	37
Belmont Savings Bank	Bellaire	\$10,857	4	\$187.2	11	\$2,753	3	0.72	5	4.01	9	69.4	4	\$6.5	5	\$57.2	4	\$68.0	26
Miami Savings Bank	Miamitown	\$4,564	18	\$217.3	5	\$1,407	5	1.12	1	6.84	2	61.5	1	\$6.1	7	\$83.7	2	\$79.1	17
Citizens Fed S&LA	Bellefontaine	\$3,983	21	\$159.3	20	\$393	24	0.29	29	2.42	24	87.6	26	\$5.4	13	\$19.8	25	\$80.9	16
Home S&L Co. of Kenton, Ohio	Kenton	\$4,255	20	\$265.9	1	\$1,107	8	0.85	2	3.19	19	62.7	2	\$8.1	2	\$99.1	1	\$74.0	21
First Fed S&LA of Delta	Delta	\$5,968	13	\$153.0	24	\$731	15	0.45	19	3.52	13	81.5	16	\$4.2	25	\$28.3	17	\$64.4	28
Monroe Fed S&LA	Tipp City	\$3,460	24	\$150.4	27	\$199	28	0.20	31	1.67	31	92.9	32	\$4.5	22	\$10.7	30	\$67.4	27
Cincinnati S&L Company	Cincinnati	\$3,801	22	\$158.4	21	\$504	21	0.54	12	2.35	25	83.4	19	\$4.0	28	\$26.3	20	\$77.1	18
Van Wert Fed Savings Bank	Van Wert	\$3,192	27	\$199.5	9	\$531	18	0.46	18	2.15	27	79.9	14	\$7.3	3	\$40.2	11	\$86.3	7
Community Savings Bank	Bethel	\$3,125	28	\$183.8	13	\$503	22	0.61	10	3.78	11	79.3	13	\$4.9	17	\$36.2	12	\$84.4	12
First Fed S&LA of Van Wert	Van Wert	\$3,637	23	\$191.4	10	\$788	13	0.71	7	3.42	15	73.7	7	\$6.0	9	\$50.3	8	\$83.5	14
Peoples First Savings Bank	Mason	\$2,549	31	\$170.0	18	\$261	27	0.37	23	3.37	16	86.1	23	\$4.7	19	\$23.6	21	\$71.3	22
Peoples S&L Company	Bucyrus	\$4,457	19	\$153.7	23	\$428	23	0.31	24	1.46	32	82.8	17	\$4.8	18	\$26.4	19	\$70.1	23
Fidelity Fed S&LA of Delaware	Delaware	\$3,405	25	\$170.3	17	\$159	31	0.15	35	0.71	36	94.6	35	\$5.3	14	\$9.1	33	\$69.7	24
Galion Building and Loan Bank	Galion	\$2,204	34	\$129.6	34	\$128	34	0.21	30	1.74	29	92.7	30	\$3.7	33	\$9.5	31	\$60.2	31
Conneaut Savings Bank	Conneaut	\$2,583	30	\$129.1	35	\$151	32	0.20	31	1.35	34	92.9	31	\$3.9	30	\$9.2	32	\$54.3	35
Peoples S&L Company	West Liberty	\$1,883	36	\$171.2	16	\$199	28	0.40	21	2.69	22	86.8	24	\$4.6	20	\$22.7	22	\$85.8	10
First Mutual Bank, FSB	Belpre	\$3,240	26	\$115.7	38	\$103	37	0.12	37	0.88	35	93.5	33	\$3.2	38	\$2.7	38	\$53.4	36
Covington S&LA	Covington	\$2,396	32	\$119.8	37	\$521	20	0.75	4	4.72	6	72.4	6	\$3.5	35	\$33.1	15	\$42.1	40
Liberty Bank	Ironton	\$2,136	35	\$133.5	31	\$287	26	0.54	12	3.32	17	83.6	20	\$3.3	37	\$21.9	24	\$56.9	34
Warsaw Fed S&LA	Cincinnati	\$2,585	29	\$123.1	36	-\$851	40	-1.49	40	-10.96	40	140.6	40	\$2.6	39	-\$50.0	40	\$88.4	5
Brookville Building and Svgs Assoc	Brookville	\$1,613	37	\$179.3	15	\$371	25	0.82	3	4.37	7	71.8	5	\$5.0	15	\$50.5	7	\$51.6	38
Home Savings Bank of Wapakoneta	Wapakoneta	\$1,356	38	\$226.0	4	\$113	36	0.30	27	2.25	26	85.9	22	\$6.2	6	\$32.0	16	\$96.4	1
First Fed S&LA of Centerburg	Centerburg	\$807	39	\$201.7	8	\$119	35	0.48	17	2.51	23	79.2	12	\$5.9	10	\$42.0	10	\$86.3	7
New Foundation Savings Bank	Cincinnati	\$2,341	33	\$90.1	40	\$37	38	0.20	31	1.74	29	94.2	34	\$0.7	40	\$5.2	37	\$57.9	32
Equitable S&L Company	Cadiz	\$415	40	\$103.7	39	-\$17	39	-0.13	39	-0.64	39	104.2	39	\$3.3	36	-\$4.3	39	\$50.3	39
Ohio Mutuals	# of Mutuals	Median		Agg.		Median		Agg.		Agg.		Agg.		Agg.		Agg.		Agg.	
>\$500 million	2	\$161,833		\$222.5		\$41,252		0.51		4.96		70.3		\$11.3		\$65.5		\$86.7	
\$200 - \$500 million	7	\$8,412		\$159.6		\$1,272		0.46		3.12		83.6		\$4.8		\$26.1		\$71.4	
\$100 - \$200 million	16	\$4,736		\$172.7		\$544		0.46		2.86		82.7		\$4.9		\$29.7		\$75.5	
\$50 - \$100 million	10	\$2,566		\$140.2		\$230		0.26		1.68		90.9		\$3.7		\$11.8		\$66.2	
<\$50 million	5	\$1,356		\$133.3		\$113		0.45		2.70		85.7		\$2.8		\$19.0		\$63.2	
All Ohio (Excl. >\$500 million)	38	\$3,892		\$160.4		\$503		0.43		2.79		84.4		\$4.6		\$24.8		\$71.8	
Midwest Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	13	\$28,007		\$196.2		\$7,832		0.54		4.75		75.5		\$6.0		\$40.5		\$86.5	
\$200 - \$500 million	30	\$10,846		\$151.1		\$1,284		0.49		3.37		82.3		\$4.4		\$25.9		\$74.6	
\$100 - \$200 million	38	\$5,023		\$169.4		\$773		0.56		3.77		77.7		\$4.7		\$40.0		\$74.0	
\$50 - \$100 million	32	\$2,350		\$153.6		\$305		0.46		2.73		84.8		\$4.3		\$23.2		\$68.3	
<\$50 million	26	\$1,116		\$171.5		\$32		0.15		0.74		95.6		\$5.0		\$5.1		\$77.3	
All	139	\$4,564		\$168.5		\$557		0.46		3.18		81.2		\$4.6		\$30.6		\$74.8	
U. S. Mutuals	# of Mutuals	Median		\$226.2		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	147	\$35,225		\$177.7		\$6,545		0.73		6.25		73.3		\$6.5		\$57.2		\$97.8	
\$200 - \$500 million	130	\$11,123		\$187.3		\$1,569		0.57		4.35		79.5		\$5.6		\$34.8		\$84.3	
\$100 - \$200 million	81	\$4,683		\$171.2		\$692		0.46		3.42		79.4		\$5.6		\$36.5		\$78.6	
\$50 - \$100 million	67	\$2,488		\$179.3		\$340		0.47		2.59		83.1		\$5.6		\$28.2		\$76.4	
<\$50 million	43	\$1,132		\$191.8		\$91		0.27		1.66		89.2		\$5.8		\$23.3		\$79.2	
All	468	\$9,228		\$207.2		\$1,327		0.57		4.22		78.0		\$6.0		\$40.8		\$86.3	

**EXHIBIT A
OHIO MUTUAL PERFORMANCE**

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

For the 9-Month Period Ending 09/30/2019

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	19.07	32	19.56	32	0.51	24	0.54	20	0.29	36	-0.05	4	37	1	\$214.1	1
First Fed S&LA of Lakewood	Lakewood	10.58	35	15.86	35	16.40	36	0.20	14	0.24	12	0.42	30	-0.01	11	19	2	\$67.2	7
First Fed S&LA of Lorain	Lorain	15.11	21	32.08	15	32.95	15	2.27	40	3.39	39	0.66	18	-0.10	2	7	5	\$47.7	12
Fairfield Fed S&LA of Lancaster	Lancaster	11.41	31	23.15	27	23.69	28	0.94	32	1.06	30	0.30	35	0.03	34	3	14	\$76.8	5
Cincinnati Fed (MHC)	Cincinnati	10.98	34	14.61	39	15.51	39	0.02	5	0.03	6	0.74	16	0.02	31	6	6	\$23.4	29
First Fed S&LA of Newark	Newark	16.02	16	26.14	22	26.78	22	0.63	29	0.82	27	0.49	27	0.00	15	5	8	\$35.5	16
Greenville Fed (MHC)	Greenville	11.18	32	15.01	37	15.71	37	0.23	16	0.26	15	0.61	21	0.01	28	4	10	\$39.1	15
Valley Central Bank	Liberty Township	22.01	3	31.02	16	31.83	16	0.20	13	0.24	13	0.65	19	-0.01	11	4	10	\$27.8	23
Wilmington Savings Bank	Wilmington	18.04	12	26.93	20	28.24	19	1.98	38	2.47	38	5.34	1	-0.05	4	2	22	\$59.9	8
Harrison Building and Loan Assoc	Harrison	15.60	19	28.51	18	29.32	17	1.04	33	1.86	33	0.79	14	0.00	15	3	14	\$59.2	9
Southern Hills Community Bank	Leesburg	15.44	20	24.66	25	25.56	25	1.07	34	1.33	31	0.78	15	0.16	39	8	3	\$16.6	37
Mercer Savings Bank	Celina	9.87	39	14.85	38	15.58	38	0.13	10	0.09	7	0.57	24	0.02	31	4	10	\$26.5	25
Peoples Savings Bank	Urbana	10.08	37	15.36	36	16.00	35	2.05	39	2.21	37	0.90	10	0.05	36	2	22	\$46.3	13
New Carlisle Fed Savings Bank	New Carlisle	9.92	38	12.76	40	13.84	40	0.24	17	0.29	17	0.98	8	0.02	31	3	14	\$30.5	20
First Fed Bank of Ohio	Galion	15.66	18	34.83	11	35.61	12	0.61	28	0.78	25	0.82	13	0.00	15	8	3	\$23.9	27
Belmont Savings Bank	Bellaire	18.39	11	62.13	2	63.39	1	0.55	26	1.92	34	1.71	3	-0.16	1	4	10	\$71.1	6
Miami Savings Bank	Miamitown	16.72	13	26.30	21	27.55	21	1.10	35	1.42	32	1.20	6	-0.01	11	3	14	\$35.3	17
Citizens Fed S&LA	Bellefontaine	13.20	25	27.14	19	27.57	20	0.21	15	0.29	16	0.28	38	0.00	15	2	22	\$58.7	10
Home S&L Co. of Kenton, Ohio	Kenton	27.70	1	40.00	9	41.26	9	0.50	23	0.72	24	1.68	4	0.03	34	1	34	\$83.0	4
First Fed S&LA of Delta	Delta	12.83	27	32.94	13	33.56	13	0.43	22	0.82	28	0.47	28	0.00	15	6	6	\$23.5	28
Monroe Fed S&LA	Tipp City	11.78	29	16.25	34	16.96	34	0.51	25	0.68	23	0.68	17	-0.01	11	3	14	\$29.1	21
Cincinnati S&L Company	Cincinnati	22.92	2	35.23	10	36.26	10	0.85	30	1.05	29	0.86	11	-0.02	9	3	14	\$22.0	30
Van Wert Fed Savings Bank	Van Wert	21.25	4	47.77	4	48.19	4	0.11	9	0.20	11	0.33	33	0.00	15	1	34	\$90.9	2
Community Savings Bank	Bethel	16.09	15	26.11	23	26.60	23	0.09	6	0.11	8	0.39	32	-0.04	6	2	22	\$33.1	18
First Fed S&LA of Van Wert	Van Wert	20.58	7	45.81	5	46.13	5	0.10	8	0.19	10	0.27	39	-0.02	9	1	34	\$88.2	3
Peoples First Savings Bank	Mason	10.99	33	17.73	33	18.96	33	0.00	1	0.00	1	0.98	8	0.08	37	2	22	\$29.1	22
Peoples S&L Company	Bucyrus	21.13	5	62.33	1	62.78	2	1.64	37	3.99	40	0.26	40	0.13	38	2	22	\$54.9	11
Fidelity Fed S&LA of Delaware	Delaware	21.06	6	49.12	3	49.72	3	0.15	11	0.31	18	0.54	25	0.00	15	2	22	\$42.0	14
Galion Building and Loan Bank	Galion	12.02	28	25.42	24	26.09	24	0.60	27	0.81	26	0.42	30	-0.03	7	2	22	\$27.4	24
Conneaut Savings Bank	Conneaut	14.70	23	32.43	14	33.24	14	0.34	18	0.42	19	0.61	21	0.01	28	3	14	\$20.4	32
Peoples S&L Company	West Liberty	14.80	22	23.66	26	24.92	26	0.00	1	0.00	1	1.80	2	-0.03	7	2	22	\$20.3	33
First Mutual Bank, FSB	Belpre	8.56	40	20.93	29	21.27	29	0.91	31	2.02	36	0.29	36	0.25	40	5	8	\$15.2	38
Covington S&LA	Covington	15.80	17	42.29	7	43.06	7	0.09	7	0.18	9	0.54	25	0.00	15	3	14	\$19.7	34
Liberty Bank	Ironton	16.57	14	28.72	17	29.08	18	1.46	36	1.95	35	0.33	33	0.01	28	2	22	\$21.3	31
Warsaw Fed S&LA	Cincinnati	12.88	26	19.92	31	21.17	30	0.34	19	0.56	21	1.55	5	0.00	15	2	22	\$23.9	26
Brookville Building and Svgs Assoc	Brookville	18.89	10	34.76	12	36.01	11	0.17	12	0.25	14	1.07	7	0.00	15	2	22	\$18.1	35
Home Savings Bank of Wapakoneta	Wapakoneta	13.50	24	22.91	28	23.76	27	0.00	1	0.00	1	0.65	19	0.00	15	1	34	\$31.5	19
First Fed S&LA of Centerburg	Centerburg	19.28	9	40.31	8	41.47	8	0.37	21	0.00	1	0.86	11	0.00	15	1	34	\$17.3	36
New Foundation Savings Bank	Cincinnati	11.61	30	20.45	30	21.11	31	0.00	1	0.00	1	0.45	29	-0.08	3	1	34	\$13.2	39
Equitable S&L Company	Cadiz	20.55	8	43.43	6	44.25	6	0.35	20	0.57	22	0.61	21	0.00	15	1	34	\$6.4	40
Ohio Mutuals	# of Mutuals	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Agg.	Average	Average	Agg.	Agg.
>\$500 million	2	10.55	18.63	19.13	19.13	0.47	0.47	0.50	0.31	0.31	0.31	-0.03	28	\$187.9					
\$200 - \$500 million	7	15.03	30.58	31.40	31.40	1.00	1.00	1.52	0.70	0.70	0.70	-0.02	5	\$42.6					
\$100 - \$200 million	16	16.33	27.47	28.33	28.33	0.68	0.68	0.93	1.10	1.10	1.10	0.01	3	\$35.8					
\$50 - \$100 million	10	14.73	27.22	28.06	28.06	0.47	0.47	0.76	0.33	0.33	0.33	0.01	3	\$22.0					
<\$50 million	5	16.69	30.86	31.86	31.86	0.15	0.15	0.13	0.78	0.78	0.78	-0.01	1	\$17.4					
All Ohio (Excl. >\$500 million)	38	15.60	28.64	29.49	29.49	0.76	0.76	1.08	0.90	0.90	0.90	0.00	3	\$33.9					
Midwest Mutuals	# of Mutuals	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Average	Average	Average	Average
>\$500 million	13	13.98	21.58	22.21	22.21	0.32	0.32	0.29	0.54	0.54	0.54	0.00	16	\$925.6					
\$200 - \$500 million	30	14.62	23.31	24.22	24.22	0.53	0.53	0.74	0.81	0.81	0.81	0.01	6	\$48.8					
\$100 - \$200 million	38	13.22	23.64	24.36	24.36	0.41	0.41	0.56	0.85	0.85	0.85	0.02	3	\$51.0					
\$50 - \$100 million	32	14.69	25.77	26.35	26.35	0.56	0.56	0.80	0.78	0.78	0.78	0.01	2	\$36.3					
<\$50 million	26	18.03	38.40	39.61	39.61	0.38	0.38	0.57	0.90	0.90	0.90	0.00	1	\$22.2					
All	139	14.44	25.42	26.09	26.09	0.46	0.46	0.61	0.79	0.79	0.79	0.00	4	\$123.6					
U. S. Mutuals	# of Mutuals	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Median	Average	Average	Average	Average
>\$500 million	147	11.83	16.26	17.13	17.13	0.38	0.38	0.47	0.84	0.84	0.84	0.01	15	\$165.7					
\$200 - \$500 million	130	13.11	21.19	21.96	21.96	0.50	0.50	0.63	0.86	0.86	0.86	0.01	5	\$63.5					
\$100 - \$200 million	81	13.23	24.05	24.96	24.96	0.43	0.43	0.59	0.83	0.83	0.83	0.01	3	\$51.1					
\$50 - \$100 million	67	14.92	28.72	29.52	29.52	0.60	0.60	0.79	0.86	0.86	0.86	0.00	2	\$41.1					
<\$50 million	43	17.09	35.98	37.23	37.23	0.41	0.41	0.57	0.81	0.81	0.81	0.00	1	\$24.0					
All	468	12.88	20.61	21.52	21.52	0.44	0.44	0.56	0.85	0.85	0.85	0.00	7	\$86.6					

**EXHIBIT A
OHIO MUTUAL PERFORMANCE**

LOAN MIX & YIELD

For the 9-Month Period Ending 09/30/2019

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	37	0.0	28	99.8	1	0.0	35	0.0	39	0.0	26	0.0	40	3.55	40	3.49	38
First Fed S&LA of Lakewood	Lakewood	4.4	10	0.0	28	78.9	18	3.1	16	6.7	24	2.4	15	4.6	4	3.82	39	3.64	34
First Fed S&LA of Lorain	Lorain	2.2	24	0.0	28	92.0	6	4.7	13	0.7	37	0.0	26	0.3	32	4.33	34	3.70	31
Fairfield Fed S&LA of Lancaster	Lancaster	1.4	29	0.0	28	94.4	4	1.9	21	1.8	32	0.0	26	0.5	29	4.48	30	4.24	18
Cincinnati Fed (MHC)	Cincinnati	2.8	20	0.2	23	66.9	31	18.8	1	10.6	15	0.2	24	0.5	26	4.51	28	4.42	13
First Fed S&LA of Newark	Newark	6.7	3	0.0	28	75.9	22	4.8	11	12.2	12	0.0	26	0.4	31	4.94	16	4.46	12
Greenville Fed (MHC)	Greenville	6.4	5	0.8	20	67.2	30	3.1	14	11.5	14	9.7	3	1.1	17	4.45	31	4.34	16
Valley Central Bank	Liberty Township	5.7	8	0.0	27	60.3	35	8.8	4	21.7	5	2.9	13	0.6	24	5.54	3	5.39	1
Wilmington Savings Bank	Wilmington	1.0	31	0.2	25	78.0	21	5.3	10	12.1	13	1.3	18	1.9	13	4.20	36	3.91	28
Harrison Building and Loan Assoc	Harrison	11.2	1	4.7	11	69.1	27	0.8	27	10.3	17	3.5	11	0.3	32	6.08	1	4.76	6
Southern Hills Community Bank	Leesburg	3.8	14	13.8	4	64.6	32	0.4	31	7.9	23	3.4	12	4.8	3	5.71	2	4.98	3
Mercer Savings Bank	Celina	1.7	27	18.3	1	73.6	23	1.3	25	3.5	29	1.1	20	0.9	20	4.62	25	4.39	14
Peoples Savings Bank	Urbana	1.5	28	8.5	8	67.8	28	1.9	20	16.2	10	1.7	17	2.1	11	5.44	5	5.23	2
New Carlisle Fed Savings Bank	New Carlisle	5.8	7	1.7	17	54.4	38	6.9	6	20.0	7	9.0	4	2.0	12	5.13	12	4.83	5
First Fed Bank of Ohio	Galion	2.9	19	4.0	12	70.4	26	3.1	15	16.6	9	0.3	23	2.7	8	5.18	10	3.87	30
Belmont Savings Bank	Bellaire	0.0	39	0.0	28	57.3	36	6.0	8	23.7	3	4.8	9	8.1	1	5.23	9	4.10	24
Miami Savings Bank	Miamitown	6.2	6	1.5	18	54.7	37	5.9	9	25.2	2	5.9	6	0.5	26	4.78	20	4.31	17
Citizens Fed S&LA	Bellefontaine	3.5	16	0.7	22	84.4	12	1.4	24	9.9	18	0.0	26	0.1	38	4.08	38	3.65	33
Home S&L Co. of Kenton, Ohio	Kenton	5.4	9	11.5	5	32.9	40	7.9	5	22.2	4	15.0	1	1.1	18	5.16	11	4.20	20
First Fed S&LA of Delta	Delta	1.2	30	0.0	28	97.3	3	0.0	36	0.8	36	0.3	22	0.5	25	4.51	28	3.65	32
Monroe Fed S&LA	Tipp City	2.1	25	1.5	19	42.6	39	9.8	2	34.5	1	8.6	5	1.1	16	4.81	18	4.23	19
Cincinnati S&L Company	Cincinnati	8.3	2	0.1	26	64.2	33	6.6	7	19.0	8	0.8	21	1.0	19	5.04	13	4.58	10
Van Wert Fed Savings Bank	Van Wert	2.0	26	6.0	9	81.2	17	0.7	28	8.8	21	0.0	26	1.3	14	4.15	37	3.37	40
Community Savings Bank	Bethel	4.4	11	0.0	28	63.8	34	9.7	3	10.6	16	11.2	2	0.3	37	5.28	8	4.75	7
First Fed S&LA of Van Wert	Van Wert	4.1	12	3.1	13	83.6	15	0.0	36	8.8	22	0.0	26	0.4	30	4.54	26	3.64	35
Peoples First Savings Bank	Mason	4.0	13	0.2	23	67.7	29	2.3	19	21.2	6	0.0	26	0.3	32	5.00	14	4.54	11
Peoples S&L Company	Bucyrus	1.0	32	2.6	16	91.3	7	1.2	26	1.7	34	0.0	26	2.3	10	4.35	33	3.91	29
Fidelity Fed S&LA of Delaware	Delaware	2.7	21	3.0	15	72.7	24	4.8	11	13.9	11	0.0	26	2.9	7	4.71	23	3.59	37
Galion Building and Loan Bank	Galion	0.6	36	0.0	28	91.2	8	0.4	30	4.1	27	1.2	19	2.5	9	4.41	32	3.98	26
Conneaut Savings Bank	Conneaut	0.8	34	0.8	21	85.9	11	1.9	21	6.6	25	2.5	14	0.9	20	4.53	27	3.62	36
Peoples S&L Company	West Liberty	0.0	40	14.3	3	71.5	25	0.0	36	9.2	20	2.2	16	3.0	6	4.72	22	4.36	15
First Mutual Bank, FSB	Belpre	2.3	23	0.0	28	93.3	5	0.3	32	1.0	35	0.0	26	3.1	5	5.44	5	4.03	25
Covington S&LA	Covington	0.9	33	11.0	6	84.0	13	0.1	33	3.1	30	0.1	25	0.7	23	4.28	35	3.48	39
Liberty Bank	Ironton	3.1	17	0.0	28	78.0	20	2.7	17	4.2	26	4.5	10	7.3	2	5.46	4	4.60	9
Warsaw Fed S&LA	Cincinnati	0.1	38	0.0	28	97.6	2	0.6	29	1.7	33	0.0	26	0.1	39	4.76	21	3.94	27
Brookville Building and Svgs Assoc	Brookville	0.7	35	5.2	10	78.1	19	0.1	34	9.7	19	5.1	8	1.2	15	4.87	17	4.63	8
Home Savings Bank of Wapakoneta	Wapakoneta	2.6	22	3.0	14	87.6	9	2.6	18	3.9	28	0.0	26	0.3	36	4.68	24	4.19	21
First Fed S&LA of Centerburg	Centerburg	6.6	4	9.1	7	83.7	14	0.0	36	0.1	38	0.0	26	0.5	26	4.80	19	4.13	23
New Foundation Savings Bank	Cincinnati	3.7	15	0.0	28	86.7	10	1.7	23	2.0	31	5.7	7	0.3	35	5.34	7	4.90	4
Equitable S&L Company	Cadiz	2.9	18	14.4	2	81.9	16	0.0	36	0.0	39	0.0	26	0.8	22	4.95	15	4.17	22
Ohio Mutuals	# of Mutuals	Agg.		Agg.		Agg.		Agg.		Agg.		Agg.		Agg.		Median		Median	
>\$500 million	2	0.7		0.0		97.4		0.4		0.7		0.3		0.5		3.69		3.57	
\$200 - \$500 million	7	3.6		0.9		79.0		6.0		8.5		0.8		1.2		4.94		4.24	
\$100 - \$200 million	16	3.6		4.6		67.9		3.9		14.0		4.1		1.5		4.67		4.21	
\$50 - \$100 million	10	3.0		2.3		77.4		3.1		9.5		2.5		1.7		4.88		4.20	
<\$50 million	5	2.8		5.1		83.4		1.1		4.5		2.5		0.6		4.87		4.19	
All Ohio (Excl. >\$500 million)	38	3.5		2.9		73.7		4.5		11.1		2.7		1.4		4.79		4.21	
Midwest Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	13	1.0		0.0		79.1		1.2		2.0		1.0		2.9		4.01		3.64	
\$200 - \$500 million	30	2.9		0.1		65.7		4.8		11.4		1.3		0.8		4.55		4.10	
\$100 - \$200 million	38	2.0		1.7		64.6		2.3		10.2		2.3		2.0		4.63		4.11	
\$50 - \$100 million	32	2.0		0.2		76.6		1.0		5.4		1.3		2.0		4.76		4.18	
<\$50 million	26	1.4		2.7		78.0		0.1		4.0		0.3		1.1		4.98		4.19	
All	139	2.3		0.3		72.0		1.7		6.7		1.2		1.6		4.72		4.14	
U. S. Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	147	4.9		0.0		51.2		4.4		24.0		4.8		0.5		4.50		4.18	
\$200 - \$500 million	130	3.4		0.0		66.7		2.5		17.0		2.8		0.9		4.71		4.16	
\$100 - \$200 million	81	2.6		0.0		72.7		1.0		8.8		1.4		1.7		4.69		4.14	
\$50 - \$100 million	67	2.4		0.0		81.6		0.9		4.1		0.5		1.4		4.96		4.15	
<\$50 million	43	2.2		0.5		81.0		0.9		4.0		0.0		0.9		5.20		4.27	
All	468	3.3		0.0		67.5		2.8		13.1		2.5		0.9		4.68		4.18	

**EXHIBIT A
OHIO MUTUAL PERFORMANCE**

**DEPOSIT MIX &
COST OF FUNDS**

For the 9-Month Period Ending 09/30/2019

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	38	1.0	35	26.8	31	72.0	1	0.06	16	0.70	38	2.06	34	1.69	40	1.79	40
First Fed S&LA of Lakewood	Lakewood	2.2	34	3.6	34	57.3	2	36.8	26	0.29	32	1.10	40	2.17	37	1.57	38	1.41	35
First Fed S&LA of Lorain	Lorain	9.4	20	12.0	21	36.7	21	41.9	19	0.03	5	0.04	4	1.56	14	0.72	13	0.90	19
Fairfield Fed S&LA of Lancaster	Lancaster	3.1	33	14.5	16	31.6	25	50.9	9	0.02	2	0.10	9	1.95	28	1.07	25	1.03	25
Cincinnati Fed (MHC)	Cincinnati	22.1	4	0.0	36	25.9	33	52.0	7	0.91	38	0.48	37	2.13	36	1.48	37	1.57	38
First Fed S&LA of Newark	Newark	4.1	30	9.3	27	29.7	28	56.9	4	0.16	25	1.03	39	2.20	38	1.63	39	1.58	39
Greenville Fed (MHC)	Greenville	17.2	9	7.9	30	25.1	34	49.7	11	0.09	19	0.11	10	2.02	32	1.26	33	1.08	26
Valley Central Bank	Liberty Township	15.5	10	11.8	22	33.6	23	39.1	24	0.17	26	0.43	34	1.92	26	1.21	31	1.10	27
Wilmington Savings Bank	Wilmington	5.0	28	30.6	1	23.7	35	40.6	22	0.81	36	0.33	27	1.81	20	1.19	30	1.16	29
Harrison Building and Loan Assoc	Harrison	8.9	21	14.9	15	44.5	9	31.7	32	0.36	34	0.31	25	1.25	6	0.66	11	0.66	10
Southern Hills Community Bank	Leesburg	8.7	22	17.4	9	31.6	24	42.4	18	0.20	29	0.20	17	1.25	8	0.65	10	0.60	8
Mercer Savings Bank	Celina	32.0	2	15.6	13	21.4	38	31.1	33	0.15	23	0.28	24	1.66	19	0.70	12	0.88	16
Peoples Savings Bank	Urbana	9.6	19	17.4	8	27.0	30	46.1	16	0.34	33	0.22	19	2.03	33	1.13	28	1.22	30
New Carlisle Fed Savings Bank	New Carlisle	20.9	6	7.5	32	22.0	36	49.6	12	0.06	16	0.13	13	1.98	30	1.27	34	1.27	32
First Fed Bank of Ohio	Galion	4.2	29	29.1	3	43.0	13	23.7	37	0.10	20	0.09	8	1.89	24	0.60	7	0.59	7
Belmont Savings Bank	Bellaire	1.5	35	10.6	26	40.1	17	47.8	15	0.11	22	0.35	28	1.49	11	0.89	19	0.92	20
Miami Savings Bank	Miamitown	22.0	5	7.5	31	20.2	39	50.3	10	0.04	9	0.05	5	1.82	22	1.15	29	0.93	21
Citizens Fed S&LA	Bellefontaine	33.7	1	13.7	18	0.3	40	52.3	6	0.03	5	0.11	10	1.95	27	1.02	24	1.01	23
Home S&L Co. of Kenton, Ohio	Kenton	1.0	36	16.6	11	30.0	26	52.4	5	0.03	5	0.41	33	1.91	25	1.09	26	1.28	33
First Fed S&LA of Delta	Delta	17.4	8	26.5	4	44.6	8	11.6	40	0.02	2	0.05	5	0.74	1	0.13	1	0.11	1
Monroe Fed S&LA	Tipp City	6.7	24	16.0	12	43.1	12	34.2	28	0.03	5	0.38	31	2.45	40	1.00	23	0.97	22
Cincinnati S&L Company	Cincinnati	10.7	17	8.2	29	39.2	18	41.9	20	0.05	13	0.43	34	1.52	12	0.90	20	1.01	23
Van Wert Fed Savings Bank	Van Wert	14.9	11	0.0	36	37.1	20	48.0	14	0.02	2	0.03	1	1.56	15	0.79	18	0.78	13
Community Savings Bank	Bethel	4.1	31	11.3	23	35.7	22	48.9	13	0.54	35	0.37	30	2.01	31	1.24	32	1.22	30
First Fed S&LA of Van Wert	Van Wert	11.0	15	12.3	20	43.2	11	33.4	29	0.04	9	0.03	1	1.55	13	0.60	7	0.53	6
Peoples First Savings Bank	Mason	9.8	18	19.0	7	27.4	29	43.8	17	0.90	37	0.44	36	2.07	35	1.28	35	1.29	34
Peoples S&L Company	Bucyrus	5.4	27	10.8	24	42.0	14	41.8	21	0.15	23	0.24	20	1.84	23	0.94	21	0.88	16
Fidelity Fed S&LA of Delaware	Delaware	3.3	32	19.2	6	50.1	4	27.4	35	0.20	29	0.36	29	1.61	18	0.64	9	0.63	9
Galion Building and Loan Bank	Galion	13.3	12	10.6	25	37.6	19	38.5	25	0.04	9	0.14	14	1.60	16	0.78	16	0.67	12
Conneaut Savings Bank	Conneaut	11.7	13	15.4	14	49.2	6	23.8	36	0.05	13	0.15	15	1.47	10	0.46	5	0.52	5
Peoples S&L Company	West Liberty	10.8	16	16.8	10	41.4	15	31.0	34	0.10	20	0.27	23	1.81	21	0.78	16	0.83	14
First Mutual Bank, FSB	Belpre	5.8	26	20.1	5	50.6	3	23.6	38	0.05	13	0.17	16	1.25	7	0.41	4	0.39	3
Covington S&LA	Covington	11.4	14	29.6	2	43.4	10	15.7	39	0.01	1	0.20	17	1.23	4	0.33	2	0.29	2
Liberty Bank	Ironton	23.5	3	14.1	17	29.8	27	32.6	31	0.07	18	0.08	7	1.23	5	0.55	6	0.46	4
Warsaw Fed S&LA	Cincinnati	0.8	37	9.1	28	21.8	37	68.3	2	0.17	26	0.25	22	1.98	29	1.45	36	1.44	36
Brookville Building and Svgs Assoc	Brookville	6.5	25	13.1	19	40.4	16	40.0	23	0.04	9	0.11	10	2.24	39	0.99	22	0.88	16
Home Savings Bank of Wapakoneta	Wapakoneta	17.7	7	0.0	36	49.2	5	33.1	30	0.17	26	0.39	32	1.34	9	0.74	14	0.66	10
First Fed S&LA of Centerburg	Centerburg	0.0	39	0.0	36	48.2	7	51.8	8	NA	39	0.32	26	1.13	3	0.74	14	0.83	14
New Foundation Savings Bank	Cincinnati	8.3	23	4.4	33	26.7	32	60.5	3	0.23	31	0.24	20	1.60	17	1.11	27	1.49	37
Equitable S&L Company	Cadiz	0.0	39	0.0	36	64.6	1	35.4	27	NA	39	0.03	1	0.93	2	0.33	2	1.10	27
Ohio Mutuals	# of Mutuals	Agg.		Agg.		Agg.		Agg.		Median		Median		Median		Median		Median	
>\$500 million	2	0.4		1.4		31.5		66.6		0.18		0.90		2.12		1.63		1.60	
\$200 - \$500 million	7	6.8		13.2		36.5		43.6		0.11		0.31		1.89		0.89		0.92	
\$100 - \$200 million	16	14.5		14.7		30.4		40.4		0.08		0.21		1.83		1.01		0.95	
\$50 - \$100 million	10	9.7		15.6		38.4		36.2		0.06		0.23		1.56		0.78		0.75	
<\$50 million	5	8.6		5.1		44.1		42.2		0.17		0.24		1.34		0.74		0.88	
All Ohio (Excl. >\$500 million)	38	10.7		14.0		34.3		41.1		0.10		0.23		1.74		0.90		0.91	
Midwest Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	13	4.1		3.8		45.4		50.2		0.15		0.33		2.02		1.16		1.10	
\$200 - \$500 million	30	7.4		11.1		35.0		41.8		0.15		0.33		1.82		0.97		0.95	
\$100 - \$200 million	38	10.3		12.7		31.9		42.4		0.14		0.28		1.77		1.03		0.96	
\$50 - \$100 million	32	10.0		10.8		36.3		44.1		0.14		0.25		1.66		0.97		1.03	
<\$50 million	26	3.1		6.2		28.8		58.2		0.17		0.25		1.63		0.99		1.14	
All	139	7.8		9.6		34.0		44.3		0.15		0.28		1.76		1.02		1.01	
U. S. Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	147	6.1		3.8		52.2		32.7		0.30		0.49		1.95		1.11		1.02	
\$200 - \$500 million	130	12.3		11.1		34.5		37.3		0.18		0.41		1.84		1.05		0.99	
\$100 - \$200 million	81	9.6		12.2		32.3		45.2		0.12		0.33		1.81		1.12		1.08	
\$50 - \$100 million	67	7.5		11.3		28.3		45.8		0.15		0.28		1.75		1.06		1.03	
<\$50 million	43	1.5		0.0		27.6		71.8		0.18		0.26		1.68		1.29		1.30	
All	468	8.1		8.1		35.9		37.2		0.18		0.39		1.86		1.10		1.04	