

TABLE 1.1

MUTUAL INSTITUTIONS IN OHIO - PERFORMANCE BY ASSET SIZE

OHIO MUTUAL DATA

Includes Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

	Results for the 12-Month Period Ending December 31, 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			6	16	10	5	37
Balance Sheet / Branch Information							
Total Assets (median results in \$mils)	\$14,790	\$1,924	\$252	\$134	\$71	\$22	\$118
Total Loans (median results in \$mils)	\$13,515	\$1,644	\$149	\$101	\$45	\$16	\$74
Loan / Asset Ratio	91.4%	85.4%	57.5%	70.3%	67.2%	74.2%	65.3%
Total Deposits (median results in \$mils)	\$9,134	\$1,565	\$211	\$102	\$59	\$16	\$92
Average Number of Offices per Institution	37	20	5	3	3	1	3
Deposits per Office (\$mils)	\$219.7	\$55.3	\$46.7	\$36.6	\$22.1	\$17.1	\$34.8
YTD Balance Sheet Growth Rates							
Total Assets	4.1%	-1.8%	0.0%	6.3%	0.3%	-1.6%	2.8%
Total Loans	4.3%	-1.3%	2.6%	4.8%	-0.3%	2.1%	3.2%
Total Deposits	4.7%	-3.0%	0.2%	6.8%	1.0%	-4.7%	3.1%
5-Year C.A.G.R. (Dec. '14 - Dec. '19)							
Total Assets	4.2%	4.3%	-2.1%	3.8%	1.3%	-0.3%	1.0%
Total Loans	4.5%	4.9%	1.7%	5.0%	0.5%	2.1%	3.1%
Total Deposits	1.0%	4.3%	-0.7%	3.4%	1.8%	-1.4%	1.4%
Capital Ratios							
Tier 1 Leverage Ratio	10.19%	10.51%	15.43%	16.25%	14.73%	16.70%	15.74%
Tier 1 Risk-Based Capital Ratio	18.31%	16.13%	33.41%	27.45%	27.39%	29.63%	29.41%
Total Risk-Based Capital Ratio	18.77%	16.68%	34.23%	28.31%	28.22%	30.60%	30.25%

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

(1) Based on aggregate data unless noted otherwise.

(2) Actual results for Third Federal S&L Association of Cleveland and First Federal S&L Association of Lakewood as of December 31, 2019.

TABLE 1.2

MUTUAL INSTITUTIONS IN OHIO - PERFORMANCE BY ASSET SIZE

OHIO MUTUAL DATA

Includes Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

Data shown in \$000 is annualized

Results for the 12-Month Period Ending December 31, 2019 (1)

	>\$500 million (2)		\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	All OH (Excl. >\$500M)
	Third Fed S&LA of Cleveland (MHC)	First Fed S&LA of Lakewood	6	16	10	5	37
Profitability Metrics							
Revenue (median results in \$000)	\$270,312	\$55,100	\$8,650	\$4,751	\$2,489	\$1,353	\$3,824
Net Income (median results in \$000)	\$78,727	\$6,529	\$1,105	\$532	\$230	\$92	\$442
% of Average Assets							
Net Interest Income (FTE)	1.77%	2.22%	2.93%	3.20%	3.26%	3.34%	3.11%
Noninterest Income	0.12%	0.63%	0.33%	0.32%	0.46%	1.30%	0.38%
Memo: Service Charges	0.01%	0.06%	0.09%	0.07%	0.07%	0.06%	0.08%
Memo: Net Gain on Loan Sales	0.03%	0.25%	0.04%	0.08%	0.16%	1.16%	0.11%
Salary & Benefits Expense	0.69%	1.35%	1.46%	1.56%	1.78%	2.22%	1.58%
Occupancy Expense	0.18%	0.34%	0.32%	0.27%	0.38%	0.33%	0.31%
Other Noninterest Expense	0.38%	0.76%	0.97%	1.10%	1.29%	1.49%	1.09%
Total Noninterest Expense	1.25%	2.45%	2.75%	2.94%	3.46%	4.05%	2.98%
Pre-Tax Pre-Provision (PTPP) (FTE)	0.63%	0.39%	0.50%	0.59%	0.27%	0.59%	0.51%
Net Income (ROAA)	0.55%	0.34%	0.42%	0.46%	0.22%	0.41%	0.41%
Other Profitability Ratios							
Return on Average Equity	5.40%	3.22%	2.71%	2.85%	1.43%	2.48%	2.58%
Efficiency Ratio (FTE)	66.2%	86.1%	84.6%	83.2%	92.1%	87.2%	85.2%
Assets Per Employee (\$mil)	\$13.7	\$4.8	\$4.9	\$4.8	\$3.9	\$2.8	\$4.6
Revenue (FTE) Per Employee (\$000)	\$250.5	\$137.4	\$159.3	\$162.9	\$143.5	\$134.4	\$157.0
PTPP (FTE) Per Employee (\$000)	\$84.1	\$19.1	\$24.6	\$27.2	\$10.4	\$17.2	\$23.0
Salary Expense Per Employee (\$000)	\$91.8	\$65.0	\$71.5	\$72.1	\$68.6	\$64.4	\$70.9
Asset Quality Ratios							
NPAs / Total Assets	0.43%	0.20%	1.22%	0.64%	0.55%	0.12%	0.82%
NPLs / Total Loans	0.45%	0.24%	1.96%	0.87%	0.77%	0.16%	1.18%
LLR / Total Loans	0.28%	0.42%	0.69%	1.06%	0.77%	0.77%	0.89%
NCOs / Average Loans	-0.05%	-0.01%	-0.03%	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 December 31, 2019.

TABLE 1.3

MUTUAL INSTITUTIONS IN OHIO - PERFORMANCE BY ASSET SIZE

OHIO MUTUAL DATA

Includes Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

Results for the 12-Month Period Ending December 31, 2019 (1)							
	>\$500 million (2)		\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	All OH (Excl. >\$500M)
	Third Fed S&LA of Cleveland (MHC)	First Fed S&LA of Lakewood					
Number of Institutions			6	16	10	5	37
Loan Mix							
Construction & Land Development	0.2%	4.8%	3.8%	4.0%	2.5%	2.6%	3.7%
Farm Loans	0.0%	0.0%	1.0%	4.6%	2.4%	5.6%	3.1%
1-4 Family Loans	99.8%	77.5%	81.4%	67.3%	75.9%	83.3%	73.7%
Multifamily Loans	0.0%	3.1%	3.5%	3.9%	3.3%	1.0%	3.6%
Commercial Real Estate	0.0%	7.9%	7.8%	14.2%	10.6%	4.4%	11.3%
Commercial & Industrial	0.0%	2.1%	1.1%	4.0%	2.7%	2.3%	2.8%
Consumer	0.0%	4.6%	1.4%	1.4%	1.9%	0.7%	1.5%
Deposit Mix							
Demand Deposits	0.1%	2.3%	5.4%	15.1%	9.3%	9.6%	10.5%
NOW Accounts	1.1%	4.4%	14.7%	14.8%	15.6%	5.4%	14.6%
MMDA & Savings Accounts	26.6%	59.3%	37.4%	30.8%	39.2%	41.9%	34.8%
Time Deposits	72.3%	34.1%	42.4%	39.3%	35.9%	43.2%	40.1%
YTD Rates & Yields - Median							
Loans	3.52%	3.78%	5.05%	4.56%	4.88%	4.88%	4.79%
Earning Assets	3.47%	3.60%	4.08%	4.13%	4.20%	4.15%	4.15%
NOW	0.05%	0.30%	0.10%	0.08%	0.06%	0.12%	0.09%
MM & Savings	0.67%	1.05%	0.22%	0.23%	0.23%	0.24%	0.23%
CD	2.08%	2.18%	1.73%	1.85%	1.59%	1.39%	1.69%
Total Interest Bearing Deposits	1.70%	1.55%	0.83%	1.01%	0.80%	0.76%	0.90%
Total Cost of Funds	1.78%	1.39%	0.92%	0.93%	0.77%	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 December 31, 2019.

TABLE 2.1

MUTUAL INSTITUTIONS IN THE MIDWEST - PERFORMANCE BY ASSET SIZE

MIDWEST MUTUAL DATA

Includes Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

	Median Results for the 12-Month Period Ending December 31, 2019						All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	All Midwest	
Number of Institutions	13	28	38	33	26	138	37
Balance Sheet / Branch Information							
Total Assets (median results in \$mils)	\$848	\$305	\$144	\$71	\$32	\$124	\$118
Total Loans (median results in \$mils)	\$759	\$206	\$96	\$46	\$18	\$82	\$74
Loan / Asset Ratio	75.3%	64.0%	71.4%	70.1%	70.2%	70.3%	65.3%
Total Deposits (median results in \$mils)	\$655	\$252	\$117	\$56	\$24	\$96	\$92
Average Number of Offices per Institution	16	6	3	2	1	4	3
Deposits per Office (\$mils)	\$941.9	\$50.8	\$51.7	\$36.7	\$21.2	\$126.1	\$34.8
YTD Balance Sheet Growth Rates							
Total Assets	2.4%	0.3%	3.2%	2.2%	0.2%	2.0%	2.8%
Total Loans	4.3%	1.4%	3.1%	2.6%	1.8%	2.2%	3.2%
Total Deposits	4.7%	1.0%	4.3%	1.3%	-0.8%	1.5%	3.1%
5-Year C.A.G.R. (Dec. '14 - Dec. '19)							
Total Assets	4.2%	1.1%	2.2%	1.3%	-0.6%	1.1%	1.0%
Total Loans	5.5%	3.2%	3.6%	1.4%	0.3%	2.8%	3.1%
Total Deposits	4.2%	0.7%	1.7%	1.2%	-1.4%	0.8%	1.4%
Capital Ratios							
Tier 1 Leverage Ratio	14.01%	14.91%	13.39%	14.59%	16.59%	14.10%	15.74%
Tier 1 Risk-Based Capital Ratio	21.57%	23.70%	23.92%	26.54%	31.30%	25.64%	29.41%
Total Risk-Based Capital Ratio	22.19%	24.60%	24.64%	27.04%	32.40%	26.38%	30.25%

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 December 31, 2019.

TABLE 2.2

MUTUAL INSTITUTIONS IN THE MIDWEST - PERFORMANCE BY ASSET SIZE

MIDWEST MUTUAL DATA

Includes Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

Data shown in \$000 is annualized

	Median Results for the 12-Month Period Ending December 31, 2019						All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	All Midwest	
Number of Institutions	13	28	38	33	26	138	37
Profitability Metrics							
Revenue (median results in \$000)	\$30,178	\$10,771	\$5,005	\$2,204	\$1,057	\$4,267	\$3,824
Net Income (median results in \$000)	\$7,132	\$1,168	\$681	\$276	\$45	\$507	\$442
% of Average Assets							
Net Interest Income (FTE)	2.38%	2.77%	3.10%	3.15%	3.11%	3.04%	3.11%
Noninterest Income	0.73%	0.51%	0.37%	0.30%	0.16%	0.33%	0.38%
Memo: Service Charges	0.05%	0.07%	0.09%	0.05%	0.02%	0.05%	0.08%
Memo: Net Gain on Loan Sales	0.10%	0.10%	0.01%	0.00%	0.00%	0.00%	0.11%
Salary & Benefits Expense	1.36%	1.61%	1.55%	1.52%	1.67%	1.59%	1.58%
Occupancy Expense	0.30%	0.36%	0.28%	0.30%	0.27%	0.30%	0.31%
Other Noninterest Expense	0.76%	0.83%	0.95%	1.03%	1.29%	1.01%	1.09%
Total Noninterest Expense	2.45%	2.76%	2.91%	3.06%	3.32%	2.96%	2.98%
Pre-Tax Pre-Provision (PTPP) (FTE)	0.83%	0.58%	0.64%	0.51%	0.20%	0.58%	0.51%
Net Income (ROAA)	0.55%	0.45%	0.45%	0.47%	0.15%	0.40%	0.41%
Other Profitability Ratios							
Return on Average Equity	4.88%	3.12%	3.44%	2.63%	0.80%	2.72%	2.58%
Efficiency Ratio (FTE)	75.8%	83.3%	79.3%	85.7%	94.9%	83.2%	85.2%
Assets Per Employee (\$mil)	\$6.1	\$4.4	\$4.7	\$4.6	\$4.8	\$4.7	\$4.6
Revenue (FTE) Per Employee (\$000)	\$202.5	\$153.0	\$165.7	\$150.3	\$172.3	\$164.2	\$157.0
PTPP (FTE) Per Employee (\$000)	\$40.3	\$25.9	\$33.9	\$22.7	\$9.3	\$26.9	\$23.0
Salary Expense Per Employee (\$000)	\$86.6	\$75.9	\$75.2	\$72.0	\$77.5	\$76.3	\$70.9
Asset Quality Ratios							
NPAs / Total Assets	0.31%	0.62%	0.44%	0.60%	0.69%	0.48%	0.82%
NPLs / Total Loans	0.32%	0.79%	0.50%	0.84%	0.74%	0.65%	1.18%
LLR / Total Loans	0.58%	0.77%	0.82%	0.77%	0.87%	0.78%	0.89%
NCOs / Average Loans	0.00%	0.01%	0.03%	0.00%	0.00%	0.01%	0.00%

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

TABLE 2.3

MUTUAL INSTITUTIONS IN THE MIDWEST - PERFORMANCE BY ASSET SIZE

MIDWEST MUTUAL DATA

Includes Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

	Median Results for the 12-Month Period Ending December 31, 2019						All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	All Midwest	
Number of Institutions	13	28	38	33	26	138	37
Loan Mix							
Construction & Land Development	1.4%	2.6%	2.1%	1.8%	2.0%	2.1%	3.7%
Farm Loans	0.0%	0.0%	1.6%	0.2%	2.7%	0.4%	3.1%
1-4 Family Loans	77.5%	66.8%	64.4%	72.7%	77.7%	71.3%	73.7%
Multifamily Loans	2.3%	4.0%	2.3%	0.8%	0.1%	1.3%	3.6%
Commercial Real Estate	2.4%	12.0%	10.5%	5.2%	3.2%	7.2%	11.3%
Commercial & Industrial	1.4%	1.3%	2.2%	2.0%	0.1%	1.5%	2.8%
Consumer	3.3%	1.1%	2.2%	2.2%	1.2%	1.8%	1.5%
Deposit Mix							
Demand Deposits	3.5%	6.2%	11.3%	9.7%	3.3%	7.3%	10.5%
NOW Accounts	4.4%	11.8%	13.4%	10.6%	6.3%	9.5%	14.6%
MMDA & Savings Accounts	46.9%	35.7%	30.5%	36.7%	30.1%	32.9%	34.8%
Time Deposits	44.1%	40.9%	42.4%	45.0%	59.6%	44.5%	40.1%
YTD Rates & Yields - Median							
Loans	3.94%	4.54%	4.61%	4.81%	5.00%	4.73%	4.79%
Earning Assets	3.60%	4.02%	4.07%	4.20%	4.18%	4.11%	4.15%
NOW	0.16%	0.14%	0.14%	0.12%	0.14%	0.14%	0.09%
MM & Savings	0.33%	0.32%	0.28%	0.25%	0.26%	0.28%	0.23%
CD	2.04%	1.79%	1.81%	1.68%	1.67%	1.81%	1.69%
Total Interest Bearing Deposits	1.18%	0.97%	1.04%	0.93%	1.10%	1.03%	0.90%
Total Cost of Funds	1.12%	0.95%	0.97%	1.04%	1.20%	1.02%	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 12-Month Period Ending December 31, 2019						All Midwest	All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	Nation		
Number of Institutions	147	125	83	64	45	464	138	37
Balance Sheet / Branch Information								
Total Assets (median results in \$mils)	\$985	\$324	\$137	\$76	\$35	\$292	\$124	\$118
Total Loans (median results in \$mils)	\$797	\$227	\$93	\$48	\$22	\$187	\$82	\$74
Loan / Asset Ratio	78.1%	74.2%	71.6%	71.2%	72.7%	74.6%	70.3%	65.3%
Total Deposits (median results in \$mils)	\$793	\$261	\$110	\$59	\$25	\$221	\$96	\$92
Average Number of Offices per Institution	15	5	3	2	1	7	4	3
Deposits per Office (\$mils)	\$167.9	\$63.7	\$53.2	\$40.0	\$23.6	\$87.7	\$126.1	\$34.8
YTD Balance Sheet Growth Rates								
Total Assets	4.7%	2.9%	2.7%	1.9%	0.7%	3.2%	2.0%	2.8%
Total Loans	4.3%	2.6%	2.9%	2.5%	1.8%	3.2%	2.2%	3.2%
Total Deposits	5.4%	4.1%	4.3%	1.3%	0.1%	3.9%	1.5%	3.1%
5-Year C.A.G.R. (Dec. '14 - Dec. '19)								
Total Assets	5.3%	3.5%	2.3%	1.2%	0.2%	3.1%	1.1%	1.0%
Total Loans	6.7%	5.2%	3.4%	2.6%	2.1%	4.6%	2.8%	3.1%
Total Deposits	5.9%	3.7%	1.8%	0.8%	-0.6%	3.1%	0.8%	1.4%
Capital Ratios								
Tier 1 Leverage Ratio	11.94%	12.71%	13.34%	14.99%	16.74%	12.84%	14.10%	15.74%
Tier 1 Risk-Based Capital Ratio	16.07%	20.97%	24.62%	29.03%	33.01%	20.45%	25.64%	29.41%
Total Risk-Based Capital Ratio	16.95%	21.73%	25.20%	29.75%	34.26%	21.30%	26.38%	30.25%

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

TABLE 3.2

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

NATIONAL MUTUAL DATA

Includes Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

Data shown in \$000 is annualized

	Median Results for the 12-Month Period Ending December 31, 2019						All Midwest	All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	Nation		
Number of Institutions	147	125	83	64	45	464	138	37
Profitability Metrics								
Revenue (median results in \$000)	\$36,308	\$11,508	\$4,692	\$2,512	\$1,063	\$9,322	\$4,267	\$3,824
Net Income (median results in \$000)	\$6,809	\$1,661	\$576	\$310	\$66	\$1,275	\$507	\$442
% of Average Assets								
Net Interest Income (FTE)	3.05%	3.07%	3.04%	3.20%	3.14%	3.10%	3.04%	3.11%
Noninterest Income	0.44%	0.42%	0.27%	0.28%	0.12%	0.35%	0.33%	0.38%
Memo: Service Charges	0.08%	0.10%	0.06%	0.05%	0.01%	0.07%	0.05%	0.08%
Memo: Net Gain on Loan Sales	0.02%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.11%
Salary & Benefits Expense	1.54%	1.62%	1.49%	1.66%	1.56%	1.57%	1.59%	1.58%
Occupancy Expense	0.30%	0.30%	0.28%	0.30%	0.27%	0.30%	0.30%	0.31%
Other Noninterest Expense	0.77%	0.85%	0.92%	1.05%	1.15%	0.87%	1.01%	1.09%
Total Noninterest Expense	2.63%	2.76%	2.63%	3.07%	3.19%	2.76%	2.96%	2.98%
Pre-Tax Pre-Provision (PTPP) (FTE)	0.93%	0.74%	0.60%	0.54%	0.34%	0.72%	0.58%	0.51%
Net Income (ROAA)	0.72%	0.56%	0.41%	0.43%	0.18%	0.55%	0.40%	0.41%
Other Profitability Ratios								
Return on Average Equity	6.19%	4.30%	3.14%	2.55%	1.22%	4.10%	2.72%	2.58%
Efficiency Ratio (FTE)	73.1%	80.2%	81.3%	84.4%	91.1%	78.8%	83.2%	85.2%
Assets Per Employee (\$mil)	\$6.5	\$5.5	\$6.0	\$4.8	\$6.0	\$6.0	\$4.7	\$4.6
Revenue (FTE) Per Employee (\$000)	\$176.9	\$187.7	\$169.3	\$177.5	\$190.3	\$207.5	\$164.2	\$157.0
PTPP (FTE) Per Employee (\$000)	\$57.1	\$34.8	\$33.4	\$26.7	\$16.4	\$40.0	\$26.9	\$23.0
Salary Expense Per Employee (\$000)	\$97.7	\$84.2	\$78.1	\$76.3	\$82.8	\$87.6	\$76.3	\$70.9
Asset Quality Ratios								
NPAs / Total Assets	0.39%	0.47%	0.45%	0.52%	0.37%	0.45%	0.48%	0.82%
NPLs / Total Loans	0.48%	0.61%	0.60%	0.73%	0.59%	0.56%	0.65%	1.18%
LLR / Total Loans	0.85%	0.86%	0.83%	0.86%	0.74%	0.85%	0.78%	0.89%
NCOs / Average Loans	0.02%	0.01%	0.01%	0.00%	0.00%	0.01%	0.01%	0.00%



TABLE 3.3

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

NATIONAL MUTUAL DATA

Includes Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

	Median Results for the 12-Month Period Ending December 31, 2019						All Midwest	All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	Nation		
Number of Institutions	147	125	83	64	45	464	138	37
Loan Mix								
Construction & Land Development	4.9%	3.3%	2.4%	2.4%	2.1%	3.3%	2.1%	3.7%
Farm Loans	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.4%	3.1%
1-4 Family Loans	51.4%	66.7%	72.5%	76.2%	81.1%	67.3%	71.3%	73.7%
Multifamily Loans	4.6%	2.6%	0.9%	0.5%	1.0%	2.8%	1.3%	3.6%
Commercial Real Estate	24.9%	17.1%	8.3%	4.7%	4.0%	13.3%	7.2%	11.3%
Commercial & Industrial	5.0%	2.8%	1.2%	1.0%	0.0%	2.6%	1.5%	2.8%
Consumer	0.5%	0.9%	1.7%	1.7%	1.0%	0.9%	1.8%	1.5%
Deposit Mix								
Demand Deposits	6.1%	12.2%	9.0%	8.5%	1.5%	7.9%	7.3%	10.5%
NOW Accounts	4.0%	11.7%	13.0%	11.9%	0.0%	8.2%	9.5%	14.6%
MMDA & Savings Accounts	52.9%	34.9%	30.7%	29.6%	25.9%	36.2%	32.9%	34.8%
Time Deposits	31.2%	36.6%	44.1%	46.1%	71.5%	36.7%	44.5%	40.1%
YTD Rates & Yields - Median								
Loans	4.49%	4.68%	4.68%	4.98%	5.09%	4.67%	4.73%	4.79%
Earning Assets	4.16%	4.13%	4.05%	4.22%	4.22%	4.16%	4.11%	4.15%
NOW	0.28%	0.18%	0.12%	0.14%	0.14%	0.18%	0.14%	0.09%
MM & Savings	0.48%	0.41%	0.33%	0.27%	0.30%	0.39%	0.28%	0.23%
CD	2.00%	1.89%	1.82%	1.72%	1.82%	1.88%	1.81%	1.69%
Total Interest Bearing Deposits	1.12%	1.05%	1.11%	1.03%	1.32%	1.11%	1.03%	0.90%
Total Cost of Funds	1.01%	1.00%	1.08%	1.03%	1.40%	1.03%	1.02%	0.91%

**EXHIBIT A
OHIO MUTUAL PERFORMANCE**

**BALANCE SHEET AND
BALANCE SHEET GROWTH**

For the 12-Month Period Ending 12/31/2019

Name	City	Assets					Loans					Loan / Assets		Deposits						
		Balance	YTD Growth		5-Yr CAGR		Balance	YTD Growth		5-Yr CAGR		%	Rank	Balance	YTD Growth		5-Yr CAGR			
		\$ mils	% Chng	Rank (Hi/Low)	% Chng	Rank (Hi/Low)	\$ mils	Rank (Hi/Low)	% Chng	Rank (Hi/Low)	% Chng	Rank (Hi/Low)	% (Hi/Low)	\$ mils	Rank (Hi/Low)	% Chng	Rank (Hi/Low)	% Chng	Rank (Hi/Low)	
Third Fed S&LA of Cleveland (MHC)	Cleveland	\$14,789.8	4.1	11	4.2	9	\$13,514.7	1	4.3	15	4.5	11	91.4	1	\$9,134.2	1	4.7	10	1.0	20
First Fed S&LA of Lakewood	Lakewood	\$1,924.1	-1.8	32	4.3	7	\$1,644.1	2	-1.3	32	4.9	10	85.4	6	\$1,564.8	2	-3.0	33	4.3	8
First Fed S&LA of Lorain	Lorain	\$439.8	-0.6	29	0.8	23	\$279.7	3	2.5	18	0.7	30	63.6	26	\$339.2	3	1.7	21	-1.0	29
Fairfield Fed S&LA of Lancaster	Lancaster	\$264.3	0.6	27	0.9	21	\$235.1	4	0.9	24	1.0	28	89.0	2	\$229.5	5	0.6	27	1.3	16
First Fed S&LA of Newark	Newark	\$222.0	0.3	28	4.2	10	\$173.6	5	1.7	21	3.5	15	78.2	13	\$178.3	8	-0.6	30	6.3	7
Greenville Fed (MHC)	Greenville	\$198.5	9.6	4	5.7	6	\$159.8	6	1.1	23	4.3	12	80.5	9	\$168.6	9	11.5	4	9.9	3
Valley Central Bank	Liberty Township	\$152.1	35.2	1	8.4	4	\$134.3	7	35.6	1	12.9	2	88.3	3	\$98.2	17	31.1	1	7.4	5
Wilmington Savings Bank	Wilmington	\$173.3	11.4	3	7.6	5	\$131.5	8	-5.0	38	6.7	6	75.9	17	\$136.7	11	30.5	2	8.5	4
Harrison Building and Loan Assoc	Harrison	\$227.2	2.4	18	0.4	25	\$124.4	9	-0.4	25	2.2	20	54.7	31	\$179.8	7	1.6	22	-1.1	32
New Carlisle Fed Savings Bank	New Carlisle	\$133.2	9.0	5	9.8	3	\$114.8	10	12.7	4	10.3	4	86.2	5	\$93.4	19	5.4	8	7.4	6
Mercer Savings Bank	Celina	\$133.9	2.5	16	4.3	8	\$114.2	11	4.4	13	11.2	3	85.3	7	\$106.4	16	4.3	13	1.9	15
Southern Hills Community Bank	Leesburg	\$160.7	3.9	12	15.2	1	\$112.6	12	-0.9	30	14.4	1	70.1	23	\$133.9	12	4.4	12	15.4	1
Peoples Savings Bank	Urbana	\$124.2	2.6	15	3.4	12	\$108.0	13	-2.9	36	2.9	17	87.0	4	\$96.5	18	2.3	17	3.9	9
Belmont Savings Bank	Bellaire	\$377.0	-0.7	31	-10.3	39	\$105.9	14	17.2	2	3.9	14	28.1	39	\$283.1	4	-2.2	31	-5.6	39
Citizens Fed S&LA	Bellefontaine	\$136.9	2.3	19	-1.5	35	\$102.5	15	7.6	6	-1.0	36	74.8	18	\$118.9	13	1.8	20	-2.1	36
First Fed Bank of Ohio	Galion	\$239.6	-0.6	29	0.2	28	\$99.7	16	-1.0	31	0.8	29	41.6	37	\$191.5	6	-0.2	29	0.8	21
Miami Savings Bank	Miamitown	\$129.5	2.5	17	2.8	14	\$99.3	17	4.3	14	1.4	25	76.7	15	\$106.8	15	1.6	23	2.1	14
Home S&L Co. of Kenton, Ohio	Kenton	\$129.3	-2.1	33	2.3	16	\$89.9	18	-1.7	35	6.6	7	69.5	24	\$83.3	24	-3.1	34	0.1	23
First Fed S&LA of Delta	Delta	\$165.0	1.8	23	0.3	26	\$84.6	19	-1.3	33	0.1	32	51.2	34	\$143.1	10	1.1	26	0.1	24
Monroe Fed S&LA	Tipp City	\$108.9	12.0	2	3.8	11	\$76.7	20	8.0	5	2.3	18	70.4	22	\$92.6	20	9.3	5	3.3	10
Cincinnati S&L Company	Cincinnati	\$97.4	5.2	9	3.0	13	\$74.4	21	-4.3	37	1.8	23	76.4	16	\$67.4	26	6.7	7	2.5	12
Van Wert Fed Savings Bank	Van Wert	\$117.8	4.2	10	0.0	30	\$68.8	22	7.0	7	1.1	27	58.4	29	\$92.4	21	4.3	13	-0.4	26
Community Savings Bank	Bethel	\$80.9	3.2	13	1.5	18	\$63.8	23	4.8	12	6.4	8	78.9	12	\$65.8	27	2.7	16	1.1	18
First Fed S&LA of Van Wert	Van Wert	\$115.5	5.7	7	0.6	24	\$61.4	24	14.3	3	6.2	9	53.2	33	\$90.2	22	5.2	9	-0.6	28
Peoples S&L Company	Bucyrus	\$140.1	2.2	20	0.1	29	\$54.7	25	-0.6	28	-2.0	37	39.1	38	\$110.3	14	2.2	18	-0.5	27
Peoples First Savings Bank	Mason	\$70.8	1.0	26	1.0	19	\$54.7	26	-0.6	27	1.1	26	77.2	14	\$59.3	30	9.0	6	2.8	11
Fidelity Fed S&LA of Delaware	Delaware	\$107.4	1.9	22	1.0	20	\$52.8	27	3.5	16	1.9	22	49.2	35	\$84.4	23	1.2	25	1.2	17
Conneaut Savings Bank	Conneaut	\$77.1	2.9	14	-0.9	34	\$46.4	28	2.4	19	-2.2	38	60.2	28	\$61.3	28	1.9	19	-1.1	31
Galion Building and Loan Bank	Galion	\$62.3	1.4	24	-0.8	33	\$46.3	29	5.3	11	0.5	31	74.4	19	\$54.6	31	1.2	24	-1.1	30
Peoples S&L Company	West Liberty	\$51.2	1.9	21	0.8	22	\$43.6	30	6.0	10	4.2	13	85.2	8	\$40.5	34	3.1	15	0.7	22
First Mutual Bank, FSB	Belpre	\$88.5	-2.7	35	10.9	2	\$41.9	31	6.9	8	-0.7	34	47.3	36	\$75.2	25	-2.3	32	14.2	2
Covington S&LA	Covington	\$71.3	1.2	25	2.6	15	\$38.4	32	-1.4	34	7.9	5	53.9	32	\$59.6	29	0.4	28	2.5	13
Liberty Bank	Ironton	\$50.6	-3.9	37	-2.3	36	\$33.6	33	-0.7	29	-0.8	35	66.3	25	\$41.6	33	-3.6	35	-2.5	37
Brookville Building and Svgs Assoc	Brookville	\$45.0	-3.6	36	0.2	27	\$32.4	34	-0.5	26	3.3	16	72.0	21	\$36.1	35	-5.9	36	-0.2	25
Warsaw Fed S&LA	Cincinnati	\$55.4	-10.0	39	-3.6	38	\$31.2	35	-21.6	39	-11.7	39	56.3	30	\$48.0	32	-10.0	39	-1.2	33
Home Savings Bank of Wapakoneta	Wapakoneta	\$36.8	-2.6	34	-0.1	31	\$29.2	36	3.2	17	2.1	21	79.5	11	\$29.5	36	-8.4	37	-1.6	35
First Fed S&LA of Centerburg	Centerburg	\$21.7	-6.1	38	-2.5	37	\$16.0	37	1.9	20	2.3	19	73.4	20	\$16.2	37	-9.1	38	-4.0	38
New Foundation Savings Bank	Cincinnati	\$19.5	5.4	8	-0.2	32	\$15.5	38	6.5	9	0.0	33	79.6	10	\$13.7	38	4.7	11	-1.6	34
Equitable S&L Company	Cadiz	\$13.7	6.9	6	1.5	17	\$8.4	39	1.5	22	1.8	24	61.0	27	\$6.9	39	14.7	3	1.1	19
Ohio Mutuals	# of Mutuals	Median	Agg.	Agg.			Median	Agg.	Agg.			Agg.		Median	Agg.	Agg.				
>\$500 million	2	\$8,357.0	3.4	4.2			\$7,579.4	3.6	4.5			90.7		\$5,349.5	3.5	1.4				
\$200 - \$500 million	6	\$251.9	0.0	-2.1			\$149.0	2.6	1.7			57.5		\$210.5	0.2	-0.7				
\$100 - \$200 million	16	\$133.5	6.3	3.8			\$100.9	4.8	5.0			70.3		\$102.3	6.8	3.4				
\$50 - \$100 million	10	\$71.0	0.3	1.3			\$45.0	-0.3	0.5			67.2		\$59.5	1.0	1.8				
<\$50 million	5	\$21.7	-1.6	-0.3			\$16.0	2.1	2.1			74.2		\$16.2	-4.7	-1.4				
All Ohio (Excl. >\$500 million)	37	\$117.8	2.8	1.0			\$74.4	3.2	3.1			65.3		\$92.4	3.1	1.4				
Midwest Mutuals	# of Mutuals	Median	Median	Median			Median	Median	Median			Median		Median	Median	Median				
>\$500 million	13	\$847.8	2.4	4.2			\$758.9	4.3	5.5			75.3		\$655.0	4.7	4.2				
\$200 - \$500 million	28	\$304.5	0.3	1.1			\$206.2	1.4	3.2			64.0		\$251.7	1.0	0.7				
\$100 - \$200 million	38	\$144.1	3.2	2.2			\$95.9	3.1	3.6			71.4		\$117.1	4.3	1.7				
\$50 - \$100 million	33	\$70.8	2.2	1.3			\$46.3	2.6	1.4			70.1		\$56.4	1.3	1.2				
<\$50 million	26	\$31.6	0.2	-0.6			\$18.3	1.8	0.3			70.2		\$24.1	-0.8	-1.4				
All	138	\$123.8	2.0	1.1			\$81.6	2.2	2.8			70.3		\$96.3	1.5	0.8				
U. S. Mutuals	# of Mutuals	Median	Median	Median			Median	Median	Median			Median		Median	Median	Median				
>\$500 million	147	\$985.3	4.7	5.3			\$796.6	4.3	6.7			78.1		\$793.3	5.4	5.9				
\$200 - \$500 million	125	\$323.5	2.9	3.5			\$227.4	2.6	5.2			74.2		\$260.8	4.1	3.7				
\$100 - \$200 million	83	\$136.9	2.7	2.3			\$92.9	2.9	3.4			71.6		\$110.3	4.3	1.8				
\$50 - \$100 million	64	\$75.6	1.9	1.2			\$48.5	2.5	2.6			71.2		\$59.2	1.3	0.8				
<\$50 million	45	\$34.6	0.7	0.2			\$22.4	1.8	2.1			72.7		\$25.5	0.1	-0.6				
All	464	\$292.5	3.2	3.1			\$186.6	3.2	4.6			74.6		\$220.6	3.9	3.1				

**EXHIBIT A
OHIO MUTUAL PERFORMANCE**

**INCOME STATEMENT
AS % OF AVERAGE ASSETS**

For the 12-Month Period Ending 12/31/2019

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	1.77	39	0.12	32	0.01	34	0.03	15	1.25	1	0.69	1	0.18	7	0.38	1	0.63	15
First Fed S&LA of Lakewood	Lakewood	2.22	38	0.63	5	0.06	17	0.25	5	2.45	8	1.35	10	0.34	24	0.76	4	0.39	26
First Fed S&LA of Lorain	Lorain	2.71	34	0.44	11	0.15	3	0.02	17	3.12	22	1.69	29	0.36	27	1.07	18	0.03	35
Fairfield Fed S&LA of Lancaster	Lancaster	3.23	16	0.19	27	0.11	9	0.00	18	2.79	15	1.68	28	0.28	16	0.83	7	0.63	16
First Fed S&LA of Newark	Newark	2.89	31	0.62	7	0.07	15	0.17	8	3.13	23	1.52	20	0.43	31	1.18	24	0.38	28
Greenville Fed (MHC)	Greenville	3.04	26	0.63	5	0.16	2	0.15	9	3.30	29	1.64	26	0.46	33	1.20	26	0.37	29
Valley Central Bank	Liberty Township	3.09	23	0.77	3	0.05	19	0.51	3	3.83	36	2.24	36	0.31	21	1.28	29	0.03	36
Wilmington Savings Bank	Wilmington	2.99	28	0.10	36	0.04	22	0.00	18	2.38	6	1.28	7	0.11	1	0.99	10	0.71	11
Harrison Building and Loan Assoc	Harrison	3.57	5	0.12	32	0.02	29	0.00	18	2.66	14	1.46	14	0.19	8	1.01	11	1.04	3
New Carlisle Fed Savings Bank	New Carlisle	3.45	9	0.72	4	0.13	6	0.32	4	3.26	27	1.60	25	0.25	13	1.41	35	0.91	6
Mercer Savings Bank	Celina	3.38	10	0.44	11	0.11	9	0.07	12	2.96	16	1.49	17	0.30	19	1.17	23	0.85	7
Southern Hills Community Bank	Leesburg	4.01	1	0.26	20	0.13	6	0.00	18	4.04	37	2.26	37	0.38	28	1.40	34	0.22	31
Peoples Savings Bank	Urbana	3.93	2	0.25	21	0.19	1	0.00	18	3.51	34	1.98	33	0.31	21	1.22	27	0.67	13
Belmont Savings Bank	Bellaire	2.66	35	0.12	32	0.08	13	0.00	18	2.01	2	1.04	3	0.22	11	0.75	3	0.77	9
Citizens Fed S&LA	Bellefontaine	2.76	33	0.20	26	0.02	29	0.06	13	2.58	11	1.49	17	0.14	4	0.95	9	0.38	27
First Fed Bank of Ohio	Galion	2.83	32	0.57	8	0.02	29	0.08	11	2.96	16	1.43	12	0.47	34	1.06	16	0.43	24
Miami Savings Bank	Miamitown	3.33	12	0.27	18	0.03	25	0.09	10	2.21	5	1.31	9	0.22	11	0.68	2	1.40	1
Home S&L Co. of Kenton, Ohio	Kenton	3.10	22	0.12	32	0.01	34	0.00	18	2.10	3	0.93	2	0.11	1	1.06	16	1.11	2
First Fed S&LA of Delta	Delta	3.27	14	0.37	13	0.07	15	0.00	18	3.04	18	1.54	21	0.35	26	1.15	21	0.60	17
Monroe Fed S&LA	Tipp City	3.16	18	0.27	18	0.08	13	0.00	18	3.21	26	1.56	23	0.34	24	1.31	31	0.22	32
Cincinnati S&L Company	Cincinnati	3.58	4	0.49	9	0.03	25	0.21	7	3.49	33	2.05	35	0.30	19	1.14	20	0.58	19
Van Wert Fed Savings Bank	Van Wert	2.53	36	0.18	28	0.01	34	0.00	18	2.20	4	1.22	6	0.17	6	0.81	6	0.52	20
Community Savings Bank	Bethel	3.52	8	0.25	21	0.01	34	0.05	14	3.06	20	1.75	31	0.19	8	1.12	19	0.71	12
First Fed S&LA of Van Wert	Van Wert	2.98	29	0.25	21	0.03	25	0.00	18	2.42	7	1.46	14	0.16	5	0.80	5	0.81	8
Peoples S&L Company	Bucyrus	3.04	26	0.08	37	0.02	29	0.00	18	2.60	12	1.47	16	0.29	17	0.84	8	0.51	22
Peoples First Savings Bank	Mason	3.12	20	0.48	10	0.05	19	0.22	6	3.08	21	1.50	19	0.29	17	1.29	30	0.51	21
Fidelity Fed S&LA of Delaware	Delaware	3.08	24	0.16	30	0.04	22	0.03	15	3.05	19	1.29	8	0.38	28	1.38	33	0.19	33
Conneaut Savings Bank	Conneaut	2.97	30	0.35	14	0.06	17	0.00	18	3.16	24	1.42	11	0.50	36	1.24	28	0.16	34
Galion Building and Loan Bank	Galion	3.19	17	0.33	15	0.05	19	0.00	18	3.28	28	1.66	27	0.59	38	1.03	14	0.23	30
Peoples S&L Company	West Liberty	3.57	5	0.25	21	0.15	3	0.00	18	3.34	30	1.98	33	0.31	21	1.05	15	0.48	23
First Mutual Bank, FSB	Belpre	3.27	14	0.32	16	0.12	8	0.00	18	3.57	35	1.69	29	0.47	34	1.41	35	0.02	37
Covington S&LA	Covington	3.11	21	0.25	21	0.09	11	0.00	18	2.45	8	1.19	5	0.25	13	1.01	11	0.91	5
Liberty Bank	Ironton	3.71	3	0.30	17	0.02	29	0.00	18	3.37	31	1.75	31	0.44	32	1.18	24	0.64	14
Brookville Building and Svgs Assoc	Brookville	3.37	11	0.18	28	0.14	5	0.00	18	2.61	13	1.07	4	0.39	30	1.15	21	0.95	4
Warsaw Fed S&LA	Cincinnati	2.51	37	1.82	2	0.09	11	1.31	2	6.28	38	3.11	38	0.57	37	2.60	38	-1.95	39
Home Savings Bank of Wapakoneta	Wapakoneta	3.53	7	0.07	38	0.04	22	0.00	18	3.19	25	1.56	23	0.26	15	1.37	32	0.41	25
First Fed S&LA of Centerburg	Centerburg	3.14	19	0.15	31	0.00	38	0.00	18	2.57	10	1.44	13	0.11	1	1.02	13	0.72	10
New Foundation Savings Bank	Cincinnati	3.31	13	8.92	1	0.03	25	8.67	1	11.64	39	7.87	39	0.68	39	3.09	39	0.58	18
Equitable S&L Company	Cadiz	3.08	24	0.05	39	0.00	38	0.00	18	3.45	32	1.55	22	0.20	10	1.70	37	-0.32	38
Ohio Mutuals	# of Mutuals	Agg.		Agg.		Agg.		Agg.		Agg.		Agg.		Agg.		Agg.		Agg.	
>\$500 million	2	1.82		0.18		0.01		0.06		1.40		0.77		0.20		0.43		0.60	
\$200 - \$500 million	6	2.93		0.33		0.09		0.04		2.75		1.46		0.32		0.97		0.50	
\$100 - \$200 million	16	3.20		0.32		0.07		0.08		2.94		1.56		0.27		1.10		0.59	
\$50 - \$100 million	10	3.26		0.46		0.07		0.16		3.46		1.78		0.38		1.29		0.27	
<\$50 million	5	3.34		1.30		0.06		1.16		4.05		2.22		0.33		1.49		0.59	
All Ohio (Excl. >\$500 million)	37	3.11		0.38		0.08		0.11		2.98		1.58		0.31		1.09		0.51	
Midwest Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	13	2.38		0.73		0.05		0.10		2.45		1.36		0.30		0.76		0.83	
\$200 - \$500 million	28	2.77		0.51		0.07		0.10		2.76		1.61		0.36		0.83		0.58	
\$100 - \$200 million	38	3.10		0.37		0.09		0.01		2.91		1.55		0.28		0.95		0.64	
\$50 - \$100 million	33	3.15		0.30		0.05		0.00		3.06		1.52		0.30		1.03		0.51	
<\$50 million	26	3.11		0.16		0.02		0.00		3.32		1.67		0.27		1.29		0.20	
All	138	3.04		0.33		0.05		0.00		2.96		1.59		0.30		1.01		0.58	
U. S. Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	147	3.05		0.44		0.08		0.02		2.63		1.54		0.30		0.77		0.93	
\$200 - \$500 million	125	3.07		0.42		0.10		0.02		2.76		1.62		0.30		0.85		0.74	
\$100 - \$200 million	83	3.04		0.27		0.06		0.00		2.63		1.49		0.28		0.92		0.60	
\$50 - \$100 million	64	3.20		0.28		0.05		0.00		3.07		1.66		0.30		1.05		0.54	
<\$50 million	45	3.14		0.12		0.01		0.00		3.19		1.56		0.27		1.15		0.34	
All	464	3.10		0.35		0.07		0.00		2.76		1.57		0.30		0.87		0.72	

**EXHIBIT A
OHIO MUTUAL PERFORMANCE**

**OTHER PROFITABILITY
METRICS**

For the 12-Month Period Ending 12/31/2019

Name	City	Annualized Revenue		Annualized Revenue/ Emp.		Annualized Net Income		Return on Average Assets		Return on Average Equity		Efficiency Ratio (FTE)		Assets per Employee		Annualized PTPP/ Emp.		Annual Salary & Benefits/ Emp.	
		\$000	Rank (Hi/Low)	\$000	Rank (Hi/Low)	\$000	Rank (Hi/Low)	%	Rank (Hi/Low)	%	Rank (Hi/Low)	%	Rank (Low/Hi)	\$ mils	Rank (Hi/Low)	\$000	Rank (Hi/Low)	\$000	Rank (Hi/Low)
Third Fed S&LA of Cleveland (MHC)	Cleveland	\$270,312	1	\$250.5	1	\$78,727	1	0.55	13	5.40	4	66.2	3	\$13.7	1	\$84.1	2	\$91.8	4
First Fed S&LA of Lakewood	Lakewood	\$55,100	2	\$137.4	27	\$6,529	2	0.34	23	3.22	14	86.1	22	\$4.8	17	\$19.1	25	\$65.0	25
First Fed S&LA of Lorain	Lorain	\$13,907	3	\$146.4	26	\$486	20	0.11	35	0.75	35	99.0	36	\$4.6	22	\$1.5	35	\$78.4	15
Fairfield Fed S&LA of Lancaster	Lancaster	\$9,040	5	\$177.3	15	\$1,288	7	0.49	15	4.30	9	81.6	15	\$5.2	13	\$32.7	15	\$87.3	8
First Fed S&LA of Newark	Newark	\$7,775	8	\$134.1	28	\$641	14	0.29	25	1.84	26	89.2	27	\$3.8	28	\$14.4	27	\$57.9	31
Greenville Fed (MHC)	Greenville	\$6,768	9	\$127.7	33	\$511	16	0.28	27	2.52	21	89.9	28	\$3.7	31	\$12.8	28	\$57.2	34
Valley Central Bank	Liberty Township	\$5,332	12	\$133.3	29	\$12	37	0.01	37	0.04	37	99.2	37	\$3.8	29	\$1.1	36	\$77.2	17
Wilmington Savings Bank	Wilmington	\$4,947	16	\$190.3	8	\$1,371	6	0.86	2	4.55	7	76.9	9	\$6.7	4	\$43.9	9	\$78.6	14
Harrison Building and Loan Assoc	Harrison	\$8,254	7	\$235.8	3	\$1,661	4	0.74	5	4.62	6	72.0	4	\$6.5	6	\$66.1	4	\$92.9	2
New Carlisle Fed Savings Bank	New Carlisle	\$5,192	13	\$207.7	5	\$893	10	0.72	6	7.27	1	78.2	12	\$5.3	11	\$45.4	7	\$80.0	13
Mercer Savings Bank	Celina	\$5,033	15	\$152.5	21	\$761	11	0.58	11	5.93	3	77.7	10	\$4.1	26	\$34.1	13	\$59.4	29
Southern Hills Community Bank	Leesburg	\$6,697	10	\$155.7	19	\$232	27	0.15	33	0.94	32	94.1	32	\$3.7	32	\$8.0	32	\$82.7	11
Peoples Savings Bank	Urbana	\$5,063	14	\$187.5	9	\$552	15	0.46	17	5.30	5	83.9	18	\$4.6	23	\$30.2	16	\$88.8	6
Belmont Savings Bank	Bellaire	\$10,598	4	\$185.9	11	\$2,371	3	0.62	9	3.41	13	72.4	5	\$6.6	5	\$51.2	5	\$69.6	23
Citizens Fed S&LA	Bellefontaine	\$3,984	20	\$153.2	20	\$408	22	0.30	24	2.49	23	87.1	23	\$5.3	12	\$19.8	24	\$76.8	18
First Fed Bank of Ohio	Galion	\$8,259	6	\$123.3	36	\$922	9	0.38	20	2.50	22	87.3	24	\$3.6	34	\$15.7	26	\$52.0	37
Miami Savings Bank	Miamitown	\$4,555	17	\$198.0	7	\$1,419	5	1.12	1	6.84	2	61.2	1	\$5.6	8	\$76.8	3	\$72.0	20
Home S&L Co. of Kenton, Ohio	Kenton	\$4,179	19	\$245.8	2	\$1,043	8	0.80	3	2.99	18	65.3	2	\$7.6	2	\$85.3	1	\$71.2	21
First Fed S&LA of Delta	Delta	\$5,915	11	\$151.7	22	\$658	13	0.40	19	3.15	16	83.6	17	\$4.2	24	\$24.9	19	\$64.2	26
Monroe Fed S&LA	Tipp City	\$3,466	23	\$150.7	23	\$179	29	0.18	29	1.50	30	93.7	30	\$4.7	19	\$9.6	29	\$68.5	24
Cincinnati S&L Company	Cincinnati	\$3,824	21	\$159.3	18	\$442	21	0.47	16	2.06	24	85.8	21	\$4.1	25	\$22.7	21	\$80.3	12
Van Wert Fed Savings Bank	Van Wert	\$3,183	25	\$187.2	10	\$501	19	0.43	18	2.02	25	81.0	14	\$6.9	3	\$35.6	11	\$84.1	10
Community Savings Bank	Bethel	\$3,110	27	\$182.9	12	\$503	18	0.61	10	3.76	11	80.2	13	\$4.8	18	\$34.5	12	\$84.6	9
First Fed S&LA of Van Wert	Van Wert	\$3,634	22	\$173.0	17	\$741	12	0.66	8	3.19	15	74.8	8	\$5.5	9	\$43.6	10	\$78.0	16
Peoples S&L Company	Bucyrus	\$4,353	18	\$150.1	24	\$399	23	0.29	25	1.36	31	83.5	16	\$4.8	16	\$24.8	20	\$70.8	22
Peoples First Savings Bank	Mason	\$2,560	28	\$182.9	13	\$269	25	0.38	20	3.45	12	85.7	20	\$5.1	14	\$26.1	17	\$76.4	19
Fidelity Fed S&LA of Delaware	Delaware	\$3,435	24	\$149.3	25	\$177	30	0.17	32	0.79	34	94.0	31	\$4.7	20	\$8.9	30	\$59.6	28
Conneaut Savings Bank	Conneaut	\$2,532	29	\$126.6	34	\$100	33	0.13	34	0.89	33	95.3	35	\$3.9	27	\$6.0	33	\$54.2	35
Galion Building and Loan Bank	Galion	\$2,179	33	\$128.2	32	\$112	32	0.18	29	1.51	29	93.4	29	\$3.7	33	\$8.5	31	\$60.4	27
Peoples S&L Company	West Liberty	\$1,926	35	\$175.1	16	\$191	28	0.38	20	2.57	20	87.4	25	\$4.7	21	\$22.0	22	\$90.6	5
First Mutual Bank, FSB	Belpre	\$3,183	25	\$122.4	37	\$41	35	0.05	36	0.35	36	95.2	33	\$3.4	36	\$0.7	37	\$57.5	33
Covington S&LA	Covington	\$2,371	31	\$124.8	35	\$505	17	0.72	6	4.55	7	72.9	6	\$3.8	30	\$33.8	14	\$44.2	39
Liberty Bank	Ironton	\$1,224	34	\$132.8	30	\$269	25	0.51	14	3.09	17	84.0	19	\$3.2	37	\$21.3	23	\$57.9	32
Brookville Building and Svgs Assoc	Brookville	\$1,611	36	\$179.0	14	\$351	24	0.77	4	4.11	10	73.4	7	\$5.0	15	\$47.7	6	\$54.0	36
Warsaw Fed S&LA	Cincinnati	\$2,446	30	\$128.7	31	-\$887	39	-1.57	39	-11.60	39	145.1	39	\$2.9	38	-\$58.0	39	\$92.4	3
Home Savings Bank of Wapakoneta	Wapakoneta	\$1,353	37	\$225.5	4	\$92	34	0.24	28	1.82	27	88.6	26	\$6.1	7	\$25.7	18	\$98.0	1
First Fed S&LA of Centerburg	Centerburg	\$804	38	\$201.0	6	\$140	31	0.57	12	2.94	19	78.1	11	\$5.4	10	\$44.0	8	\$88.0	7
New Foundation Savings Bank	Cincinnati	\$2,274	32	\$91.0	39	\$33	36	0.18	29	1.53	28	95.3	34	\$0.8	39	\$4.3	34	\$58.6	30
Equitable S&L Company	Cadiz	\$408	39	\$102.0	38	-\$41	38	-0.32	38	-1.53	38	110.1	38	\$3.4	35	-\$10.3	38	\$50.5	38
Ohio Mutuals	# of Mutuals	Median		Agg.		Median		Agg.		Agg.		Agg.		Agg.		Agg.		Agg.	
>\$500 million	2	\$162,706		\$219.9		\$42,628		0.52		5.13		69.5		\$11.3		\$66.5		\$84.6	
\$200 - \$500 million	6	\$8,650		\$159.3		\$1,105		0.42		2.71		84.6		\$4.9		\$24.6		\$71.5	
\$100 - \$200 million	16	\$4,751		\$162.9		\$532		0.46		2.85		83.2		\$4.8		\$27.2		\$72.1	
\$50 - \$100 million	10	\$2,489		\$143.5		\$230		0.22		1.43		92.1		\$3.9		\$10.4		\$68.6	
<\$50 million	5	\$1,353		\$134.4		\$92		0.41		2.48		87.2		\$2.8		\$17.2		\$64.4	
All Ohio (Excl. >\$500 million)	37	\$3,824		\$157.0		\$442		0.41		2.58		85.2		\$4.6		\$23.0		\$70.9	
Midwest Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	13	\$30,178		\$202.5		\$7,132		0.55		4.88		75.8		\$6.1		\$40.3		\$86.6	
\$200 - \$500 million	28	\$10,771		\$153.0		\$1,168		0.45		3.12		83.3		\$4.4		\$25.9		\$75.9	
\$100 - \$200 million	38	\$5,005		\$165.7		\$681		0.45		3.44		79.3		\$4.7		\$33.9		\$75.2	
\$50 - \$100 million	33	\$2,204		\$150.3		\$276		0.47		2.63		85.7		\$4.6		\$22.7		\$72.0	
<\$50 million	26	\$1,057		\$172.3		\$45		0.15		0.80		94.9		\$4.8		\$9.3		\$77.5	
All	138	\$4,267		\$164.2		\$507		0.40		2.72		83.2		\$4.7		\$26.9		\$76.3	
U. S. Mutuals	# of Mutuals	Median		\$222.3		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	147	\$36,308		\$176.9		\$6,809		0.72		6.19		73.1		\$6.5		\$57.1		\$97.7	
\$200 - \$500 million	125	\$11,508		\$187.7		\$1,661		0.56		4.30		80.2		\$5.5		\$34.8		\$84.2	
\$100 - \$200 million	83	\$4,692		\$169.3		\$576		0.41		3.14		81.3		\$6.0		\$33.4		\$78.1	
\$50 - \$100 million	64	\$2,512		\$177.5		\$310		0.43		2.55		84.4		\$4.8		\$26.7		\$76.3	
<\$50 million	45	\$1,063		\$190.3		\$66		0.18		1.22		91.1		\$6.0		\$16.4		\$82.8	
All	464	\$9,322		\$207.5		\$1,275		0.55		4.10		78.8		\$6.0		\$40.0		\$87.6	

**EXHIBIT A
OHIO MUTUAL PERFORMANCE**

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

For the 12-Month Period Ending 12/31/2019

Name	City	Tier 1 Leverage Ratio		Tier 1 Risk-Based Ratio		Total Risk-Based Ratio		NPAs/ Total Assets		NPLs/ Total Loans		ALLL/ Total Loans		NCOs/ Average Loans		Number of Branch Offices		Deposits per Office	
		%	Rank (Hi/Low)	%	Rank (Hi/Low)	%	Rank (Hi/Low)	%	Rank (Low/Hi)	%	Rank (Low/Hi)	%	Rank (Hi/Low)	%	Rank (Low/Hi)	#	Rank (Hi/Low)	\$mls	Rank (Hi/Low)
Third Fed S&LA of Cleveland (MHC)	Cleveland	10.19	36	18.31	32	18.77	33	0.43	21	0.45	18	0.28	36	-0.05	5	37	1	\$219.7	1
First Fed S&LA of Lakewood	Lakewood	10.51	34	16.13	35	16.68	36	0.20	14	0.24	13	0.42	30	-0.01	11	20	2	\$55.3	10
First Fed S&LA of Lorain	Lorain	15.13	20	31.67	15	32.56	15	2.17	39	3.09	37	0.67	18	-0.11	2	7	5	\$48.5	12
Fairfield Fed S&LA of Lancaster	Lancaster	11.47	29	23.45	26	23.99	28	0.71	27	0.77	26	0.30	34	0.03	31	3	13	\$76.5	5
First Fed S&LA of Newark	Newark	15.85	16	24.84	24	25.45	24	0.63	26	0.81	27	0.50	26	0.00	14	5	7	\$35.7	16
Greenville Fed (MHC)	Greenville	10.65	33	14.95	37	15.66	37	0.31	17	0.37	16	0.61	20	0.01	27	4	9	\$42.2	15
Valley Central Bank	Liberty Township	22.59	2	32.75	13	33.64	13	0.13	10	0.15	9	0.70	15	-0.02	8	4	9	\$24.5	25
Wilmington Savings Bank	Wilmington	18.95	11	25.45	23	26.75	22	1.76	36	2.32	35	4.94	1	-0.18	1	2	21	\$68.3	7
Harrison Building and Loan Assoc	Harrison	15.51	18	31.09	16	31.96	16	1.24	33	2.24	34	0.80	14	0.00	14	3	13	\$59.9	8
New Carlisle Fed Savings Bank	New Carlisle	9.75	38	12.33	39	13.36	39	0.44	22	0.51	20	0.93	9	0.01	27	3	13	\$31.1	19
Mercer Savings Bank	Celina	9.86	37	14.66	38	15.42	38	0.45	23	0.47	19	0.60	21	0.01	27	4	9	\$26.6	24
Southern Hills Community Bank	Leesburg	15.24	19	24.62	25	25.41	25	1.19	32	1.52	31	0.70	15	0.21	39	8	3	\$16.7	35
Peoples Savings Bank	Urbana	10.31	35	15.76	36	17.01	35	1.80	37	2.07	33	0.92	10	0.05	33	2	21	\$48.3	13
Belmont Savings Bank	Bellaire	18.54	12	58.57	2	59.82	2	1.26	34	4.37	39	1.61	5	-0.08	3	4	9	\$70.8	6
Citizens Fed S&LA	Bellefontaine	13.24	24	26.76	20	27.19	20	0.20	13	0.27	14	0.27	37	0.00	14	2	21	\$59.4	9
First Fed Bank of Ohio	Galion	15.05	21	34.46	11	35.24	11	0.47	24	0.73	25	0.87	11	0.00	14	8	3	\$23.9	27
Miami Savings Bank	Miamitown	16.61	14	26.82	19	28.07	19	0.89	30	0.85	28	1.16	6	0.04	32	3	13	\$35.6	17
Home S&L Co. of Kenton, Ohio	Kenton	27.60	1	40.61	9	41.87	9	0.48	25	0.70	24	1.65	4	0.05	33	1	33	\$83.3	4
First Fed S&LA of Delta	Delta	12.67	26	32.63	14	33.25	14	0.33	18	0.65	22	0.47	27	0.00	14	6	6	\$23.9	28
Monroe Fed S&LA	Tipp City	11.40	30	17.40	34	18.16	34	0.30	16	0.42	17	0.69	17	-0.01	11	3	13	\$30.9	20
Cincinnati S&L Company	Cincinnati	22.40	3	34.70	10	35.72	10	0.93	31	1.21	30	0.86	13	-0.04	6	3	13	\$22.5	29
Van Wert Fed Savings Bank	Van Wert	21.14	4	47.80	3	48.23	4	0.07	7	0.13	7	0.32	32	0.00	14	1	33	\$92.4	2
Community Savings Bank	Bethel	16.43	15	26.54	21	27.04	21	0.09	8	0.11	6	0.40	31	-0.04	6	2	21	\$32.9	18
First Fed S&LA of Van Wert	Van Wert	20.32	8	44.76	5	45.08	5	0.00	1	0.00	1	0.27	37	-0.01	11	1	33	\$90.2	3
Peoples S&L Company	Bucyrus	20.88	6	64.02	1	64.45	1	1.35	35	3.40	38	0.25	39	0.11	37	2	21	\$55.2	11
Peoples First Savings Bank	Mason	11.36	31	17.90	33	19.15	32	0.00	1	0.00	1	1.02	8	0.06	35	2	21	\$29.7	21
Fidelity Fed S&LA of Delaware	Delaware	20.96	5	47.73	4	48.32	3	0.07	6	0.14	8	0.52	25	0.00	14	2	21	\$42.2	14
Conneaut Savings Bank	Conneaut	14.68	22	30.74	17	31.50	17	0.27	15	0.35	15	0.60	21	0.02	30	3	13	\$20.4	31
Galion Building and Loan Bank	Galion	11.91	28	25.82	22	26.50	23	0.85	28	1.15	29	0.43	29	-0.02	8	2	21	\$27.3	23
Peoples S&L Company	West Liberty	14.59	23	22.74	28	24.00	27	0.00	1	0.00	1	1.76	2	-0.02	8	2	21	\$20.3	32
First Mutual Bank, FSB	Belpre	8.60	39	20.43	30	20.77	30	0.86	29	1.83	32	0.29	35	0.19	38	5	7	\$15.0	37
Covington S&LA	Covington	15.65	17	42.91	7	43.69	7	0.09	9	0.17	10	0.53	24	0.00	14	3	13	\$19.9	33
Liberty Bank	Ironton	16.86	13	29.03	18	29.39	18	2.14	38	2.79	36	0.32	32	0.06	35	2	21	\$20.8	30
Brookville Building and Svgs Assoc	Brookville	19.17	10	33.95	12	35.20	12	0.17	11	0.24	12	1.03	7	0.00	14	2	21	\$18.0	34
Warsaw Fed S&LA	Cincinnati	12.44	27	22.99	27	24.25	26	0.39	20	0.69	23	1.67	3	0.00	14	2	21	\$24.0	26
Home Savings Bank of Wapakoneta	Wapakoneta	13.12	25	20.48	29	21.25	29	0.00	1	0.00	1	0.65	19	0.00	14	1	33	\$29.5	22
First Fed S&LA of Centerburg	Centerburg	20.47	7	41.58	8	42.76	8	0.00	1	0.00	1	0.87	11	0.00	14	1	33	\$16.2	36
New Foundation Savings Bank	Cincinnati	11.28	32	19.93	31	20.59	31	0.17	12	0.22	11	0.46	28	-0.06	4	1	33	\$13.7	38
Equitable S&L Company	Cadiz	19.82	9	43.11	6	43.93	6	0.34	19	0.56	21	0.60	21	0.00	14	1	33	\$6.9	39
Ohio Mutuels	# of Mutuels	Agg.		Agg.		Agg.		Agg.		Agg.		Agg.		Agg.		Average		Agg.	
>\$500 million	2	10.23		18.01		18.49		0.40		0.42		0.29		-0.04		29		\$187.7	
\$200 - \$500 million	6	15.43		33.41		34.23		1.22		1.96		0.69		-0.03		5		\$46.7	
\$100 - \$200 million	16	16.25		27.45		28.31		0.64		0.87		1.06		0.01		3		\$36.6	
\$50 - \$100 million	10	14.73		27.39		28.22		0.55		0.77		0.77		0.01		3		\$22.1	
<\$50 million	5	16.70		29.63		30.60		0.12		0.16		0.77		-0.01		1		\$17.1	
All Ohio (Excl. >\$500 million)	37	15.74		29.41		30.25		0.82		1.18		0.89		0.00		3		\$34.8	
Midwest Mutuels	# of Mutuels	Median		Median		Median		Median		Median		Median		Median		Average		Average	
>\$500 million	13	14.01		21.57		22.19		0.31		0.32		0.58		0.00		16		\$941.9	
\$200 - \$500 million	28	14.91		23.70		24.60		0.62		0.79		0.77		0.01		6		\$50.8	
\$100 - \$200 million	38	13.39		23.92		24.64		0.44		0.50		0.82		0.03		3		\$51.7	
\$50 - \$100 million	33	14.59		26.54		27.04		0.60		0.84		0.77		0.00		2		\$36.7	
<\$50 million	26	16.59		31.30		32.40		0.69		0.74		0.87		0.00		1		\$21.2	
All	138	14.10		25.64		26.38		0.48		0.65		0.78		0.01		4		\$126.1	
U. S. Mutuels	# of Mutuels	Median		Median		Median		Median		Median		Median		Median		Average		Average	
>\$500 million	147	11.94		16.07		16.95		0.39		0.48		0.85		0.02		15		\$167.9	
\$200 - \$500 million	125	12.71		20.97		21.73		0.47		0.61		0.86		0.01		5		\$63.7	
\$100 - \$200 million	83	13.34		24.62		25.20		0.45		0.60		0.83		0.01		3		\$53.2	
\$50 - \$100 million	64	14.99		29.03		29.75		0.52		0.73		0.86		0.00		2		\$40.0	
<\$50 million	45	16.74		33.01		34.26		0.37		0.59		0.74		0.00		1		\$23.6	
All	464	12.84		20.45		21.30		0.45		0.56		0.85		0.01		7		\$87.7	

**EXHIBIT A
OHIO MUTUAL PERFORMANCE**

LOAN MIX & YIELD

For the 12-Month Period Ending 12/31/2019

Name	City	Construction & Land Devl.		Farm Loans		1-4 Family Loans		Multifamily Loans		Commercial Real Estate		Commercial & Industrial		Consumer Loans		Yield on Loans		Yield on Earning Assets	
		% of Loans	Rank (Hi/Low)	% of Loans	Rank (Hi/Low)	% of Loans	Rank (Hi/Low)	% of Loans	Rank (Hi/Low)	% of Loans	Rank (Hi/Low)	% of Loans	Rank (Hi/Low)	% of Loans	Rank (Hi/Low)	%	Rank (Hi/Low)	%	Rank (Hi/Low)
Third Fed S&LA of Cleveland (MHC)	Cleveland	0.2	37	0.0	27	99.8	1	0.0	34	0.0	38	0.0	25	0.0	39	3.52	39	3.47	37
First Fed S&LA of Lakewood	Lakewood	4.8	10	0.0	27	77.5	19	3.1	15	7.9	24	2.1	15	4.6	4	3.78	38	3.60	33
First Fed S&LA of Lorain	Lorain	2.1	24	0.0	27	92.4	6	4.5	13	0.7	35	0.0	25	0.3	33	4.29	33	3.64	30
Fairfield Fed S&LA of Lancaster	Lancaster	0.6	34	0.0	27	95.3	4	1.8	20	1.8	31	0.0	25	0.5	28	4.49	27	4.24	15
First Fed S&LA of Newark	Newark	7.8	3	0.0	27	74.6	22	5.1	10	12.3	14	0.0	25	0.3	32	4.95	15	4.44	10
Greenville Fed (MHC)	Greenville	7.5	4	0.8	19	64.3	30	4.5	12	11.3	15	10.4	2	1.0	18	4.44	29	4.27	14
Valley Central Bank	Liberty Township	5.0	9	0.0	26	61.5	32	8.9	2	21.3	7	2.8	13	0.5	26	4.23	35	4.10	22
Wilmington Savings Bank	Wilmington	1.4	30	0.2	24	77.2	20	5.2	9	12.5	13	1.5	18	1.9	13	4.30	32	3.93	25
Harrison Building and Loan Assoc	Harrison	11.6	1	4.6	11	68.7	28	0.7	26	10.1	16	4.0	12	0.3	36	5.71	2	4.55	7
New Carlisle Fed Savings Bank	New Carlisle	6.5	6	1.3	18	51.5	37	6.7	6	21.7	6	10.3	3	1.9	14	5.11	11	4.80	4
Mercer Savings Bank	Celina	2.0	26	20.7	1	71.2	24	1.2	23	3.4	27	1.0	20	0.9	20	4.58	24	4.34	12
Southern Hills Community Bank	Leesburg	2.6	21	14.3	3	64.3	31	0.4	30	8.3	21	4.1	11	4.8	3	5.73	1	4.94	2
Peoples Savings Bank	Urbana	1.1	31	8.0	8	69.7	27	2.0	19	15.0	9	1.7	17	2.1	12	5.45	3	5.22	1
Belmont Savings Bank	Bellaire	0.0	39	0.0	27	57.3	35	5.8	8	22.9	5	5.9	6	7.9	1	5.18	8	3.92	26
Citizens Fed S&LA	Bellefontaine	4.2	12	0.4	22	84.2	13	1.0	25	10.0	17	0.0	25	0.1	37	4.08	37	3.63	31
First Fed Bank of Ohio	Galion	4.0	14	4.0	12	71.2	25	3.2	14	14.6	10	0.3	23	2.8	7	5.15	9	3.81	29
Miami Savings Bank	Miamitown	8.2	2	1.5	17	53.4	36	5.9	7	24.7	3	5.8	7	0.4	30	4.77	20	4.30	13
Home S&L Co. of Kenton, Ohio	Kenton	6.0	7	11.0	5	32.4	39	8.4	3	26.9	2	8.8	5	1.0	19	5.12	10	4.16	18
First Fed S&LA of Delta	Delta	1.4	29	0.0	27	97.0	3	0.0	35	0.6	36	0.5	22	0.4	29	4.49	27	3.60	35
Monroe Fed S&LA	Tipp City	3.3	16	0.7	21	42.7	38	7.8	5	35.3	1	9.4	4	1.1	17	4.81	18	4.21	16
Cincinnati S&L Company	Cincinnati	6.8	5	0.1	25	61.3	33	8.0	4	20.5	8	0.7	21	2.6	9	4.99	13	4.46	9
Van Wert Fed Savings Bank	Van Wert	2.8	19	5.6	10	81.0	16	0.7	28	8.7	20	0.0	25	1.2	16	4.14	36	3.36	39
Community Savings Bank	Bethel	2.7	20	0.0	27	60.8	34	9.7	1	13.5	11	12.6	1	0.8	21	5.25	7	4.73	5
First Fed S&LA of Van Wert	Van Wert	4.4	11	3.0	13	83.9	14	0.0	35	8.1	23	0.0	25	0.7	24	4.53	25	3.62	32
Peoples S&L Company	Bucyrus	0.7	33	2.5	16	91.5	7	1.1	24	1.6	33	0.0	25	2.5	10	4.32	31	3.84	27
Peoples First Savings Bank	Mason	2.6	22	0.2	23	64.9	29	2.3	18	24.2	4	0.0	25	0.3	33	5.00	12	4.51	8
Fidelity Fed S&LA of Delaware	Delaware	4.2	12	2.8	15	72.5	23	4.5	11	13.0	12	0.0	25	2.9	6	4.79	19	3.59	36
Conneaut Savings Bank	Conneaut	2.1	25	0.8	20	83.3	15	1.8	21	8.2	22	2.5	14	0.8	22	4.53	25	3.60	33
Galion Building and Loan Bank	Galion	1.1	32	0.0	27	91.1	8	0.5	29	3.8	26	1.1	19	2.4	11	4.39	30	3.95	24
Peoples S&L Company	West Liberty	0.4	35	14.9	2	70.7	26	0.0	35	9.4	19	2.0	16	3.0	5	4.77	20	4.42	11
First Mutual Bank, FSB	Belpre	2.9	18	0.0	27	93.3	5	0.2	31	0.9	34	0.0	25	2.7	8	5.37	5	3.99	23
Covington S&LA	Covington	0.3	36	10.8	6	85.3	12	0.1	32	2.7	29	0.1	24	0.7	25	4.28	34	3.43	38
Liberty Bank	Ironton	2.3	23	0.0	27	78.7	18	2.6	16	4.1	25	4.3	10	7.2	2	5.41	4	4.55	6
Brookville Building and Svgs Assoc	Brookville	1.9	27	6.9	9	75.4	21	0.1	33	9.7	18	4.7	9	1.4	15	4.85	17	4.11	21
Warsaw Fed S&LA	Cincinnati	0.1	38	0.0	27	97.4	2	0.7	27	1.8	32	0.0	25	0.1	38	4.74	22	3.84	28
Home Savings Bank of Wapakoneta	Wapakoneta	1.6	28	2.9	14	89.4	9	2.5	17	3.3	28	0.0	25	0.3	35	4.66	23	4.15	19
First Fed S&LA of Centerburg	Centerburg	3.8	15	9.1	7	86.5	11	0.0	35	0.1	37	0.0	25	0.5	27	4.88	16	4.19	17
New Foundation Savings Bank	Cincinnati	3.1	17	0.0	27	86.9	10	1.7	22	2.5	30	5.5	8	0.4	31	5.28	6	4.87	3
Equitable S&L Company	Cadiz	5.5	8	14.0	4	79.7	17	0.0	35	0.0	38	0.0	25	0.8	23	4.97	14	4.14	20
Ohio Mutuals	# of Mutuals	Agg.		Agg.		Agg.		Agg.		Agg.		Agg.		Agg.		Median		Median	
>\$500 million	2	0.7		0.0		97.4		0.4		0.9		0.2		0.5		3.65		3.53	
\$200 - \$500 million	6	3.8		1.0		81.4		3.5		7.8		1.1		1.4		5.05		4.08	
\$100 - \$200 million	16	4.0		4.6		67.3		3.9		14.2		4.0		1.4		4.56		4.13	
\$50 - \$100 million	10	2.5		2.4		75.9		3.3		10.6		2.7		1.9		4.88		4.20	
<\$50 million	5	2.6		5.6		83.3		1.0		4.4		2.3		0.7		4.88		4.15	
All Ohio (Excl. >\$500 million)	37	3.7		3.1		73.7		3.6		11.3		2.8		1.5		4.79		4.15	
Midwest Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	13	1.4		0.0		77.5		2.3		2.4		1.4		3.3		3.94		3.60	
\$200 - \$500 million	28	2.6		0.0		66.8		4.0		12.0		1.3		1.1		4.54		4.02	
\$100 - \$200 million	38	2.1		1.6		64.4		2.3		10.5		2.2		2.2		4.61		4.07	
\$50 - \$100 million	33	1.8		0.2		72.7		0.8		5.2		2.0		2.2		4.81		4.20	
<\$50 million	26	2.0		2.7		77.7		0.1		3.2		0.1		1.2		5.00		4.18	
All	138	2.1		0.4		71.3		1.3		7.2		1.5		1.8		4.73		4.11	
U. S. Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	147	4.9		0.0		51.4		4.6		24.9		5.0		0.5		4.49		4.16	
\$200 - \$500 million	125	3.3		0.0		66.7		2.6		17.1		2.8		0.9		4.68		4.13	
\$100 - \$200 million	83	2.4		0.0		72.5		0.9		8.3		1.2		1.7		4.68		4.05	
\$50 - \$100 million	64	2.4		0.0		76.2		0.5		4.7		1.0		1.7		4.98		4.22	
<\$50 million	45	2.1		0.1		81.1		1.0		4.0		0.0		1.0		5.09		4.22	
All	464	3.3		0.0		67.3		2.8		13.3		2.6		0.9		4.67		4.16	

**EXHIBIT A
OHIO MUTUAL PERFORMANCE**

**DEPOSIT MIX &
COST OF FUNDS**

For the 12-Month Period Ending 12/31/2019

Name	City	Demand Deposits		NOW		MMDA & Savings		Time Deposits		Rate on NOW Accounts		Rate on MMDA & Savings		Time Deposits		Cost on Interest Bearing Deposits		Total Cost of Funds	
		% of Deposits	Rank (Hi/Low)	% of Deposits	Rank (Hi/Low)	% of Deposits	Rank (Hi/Low)	% of Deposits	Rank (Hi/Low)	%	Rank (Low/Hi)	%	Rank (Low/Hi)	%	Rank (Low/Hi)	%	Rank (Low/Hi)	%	Rank (Low/Hi)
Third Fed S&LA of Cleveland (MHC)	Cleveland	0.1	37	1.1	35	26.6	32	72.3	1	0.05	12	0.67	37	2.08	34	1.70	39	1.78	39
First Fed S&LA of Lakewood	Lakewood	2.3	33	4.4	33	59.3	1	34.1	26	0.30	33	1.05	39	2.18	36	1.55	37	1.39	35
First Fed S&LA of Lorain	Lorain	10.0	17	11.7	21	36.6	22	41.7	19	0.03	4	0.04	3	1.62	15	0.75	13	0.91	19
Fairfield Fed S&LA of Lancaster	Lancaster	2.8	32	14.8	16	31.4	24	51.0	7	0.02	2	0.09	9	1.98	28	1.09	26	1.04	26
First Fed S&LA of Newark	Newark	4.5	30	9.4	27	30.5	26	55.6	4	0.14	25	0.95	38	2.22	37	1.62	38	1.57	38
Greenville Fed (MHC)	Greenville	17.6	8	8.8	28	24.0	34	49.7	9	0.09	19	0.11	11	2.03	32	1.27	33	1.08	27
Valley Central Bank	Liberty Township	14.7	11	10.1	25	39.1	19	36.1	24	0.09	19	0.28	24	1.69	19	0.98	22	0.92	20
Wilmington Savings Bank	Wilmington	4.7	28	32.5	1	28.5	29	34.3	25	0.86	36	0.30	26	1.86	24	1.20	31	1.16	29
Harrison Building and Loan Assoc	Harrison	8.4	22	15.8	14	44.2	10	31.6	31	0.25	32	0.34	28	1.32	7	0.68	10	0.67	10
New Carlisle Fed Savings Bank	New Carlisle	21.8	4	8.0	29	22.3	36	47.9	11	0.06	17	0.13	13	2.01	30	1.29	34	1.28	32
Mercer Savings Bank	Celina	31.4	2	16.0	13	21.3	38	31.3	33	0.15	27	0.29	25	1.68	18	0.71	12	0.87	16
Southern Hills Community Bank	Leesburg	9.0	20	17.5	9	30.6	25	42.9	18	0.21	31	0.23	19	1.31	6	0.69	11	0.64	8
Peoples Savings Bank	Urbana	9.6	19	18.9	6	27.0	31	44.5	17	0.34	34	0.22	18	2.07	33	1.16	28	1.24	31
Belmont Savings Bank	Bellaire	1.3	34	10.5	24	40.4	18	47.8	12	0.09	19	0.35	29	1.53	10	0.90	19	0.93	21
Citizens Fed S&LA	Bellefontaine	34.6	1	14.5	17	0.2	39	50.6	8	0.04	9	0.09	9	1.96	27	1.04	25	1.02	24
First Fed Bank of Ohio	Galion	4.8	27	29.9	2	41.9	15	23.4	35	0.11	23	0.08	7	1.85	22	0.58	6	0.58	7
Miami Savings Bank	Miamitown	20.9	5	7.6	31	21.8	37	49.6	10	0.03	4	0.06	6	1.85	23	1.17	29	0.94	22
Home S&L Co. of Kenton, Ohio	Kenton	1.0	35	16.8	10	29.6	28	52.6	6	0.03	4	0.38	33	1.94	26	1.11	27	1.30	33
First Fed S&LA of Delta	Delta	17.2	9	27.0	4	44.5	9	11.3	39	0.02	2	0.05	4	0.80	1	0.14	1	0.12	1
Monroe Fed S&LA	Tipp City	7.6	23	16.4	11	43.6	11	32.5	30	0.03	4	0.39	34	2.47	39	1.03	24	0.99	23
Cincinnati S&L Company	Cincinnati	8.6	21	8.0	30	42.7	12	40.6	21	0.05	12	0.45	36	1.55	12	0.92	20	1.02	24
Van Wert Fed Savings Bank	Van Wert	16.7	10	0.0	36	36.3	23	47.0	14	0.03	4	0.03	1	1.61	14	0.80	16	0.79	13
Community Savings Bank	Bethel	3.7	31	11.8	20	36.7	21	47.8	13	0.52	35	0.36	31	2.02	31	1.24	32	1.20	30
First Fed S&LA of Van Wert	Van Wert	20.3	6	4.2	34	41.7	16	33.8	28	0.04	9	0.03	1	1.59	13	0.62	8	0.54	6
Peoples S&L Company	Bucyrus	5.0	26	11.3	22	42.2	14	41.5	20	0.14	25	0.24	20	1.85	21	0.94	21	0.88	17
Peoples First Savings Bank	Mason	9.7	18	17.5	8	27.4	30	45.4	16	0.89	37	0.43	35	2.11	35	1.31	35	1.30	33
Fidelity Fed S&LA of Delaware	Delaware	4.5	29	17.8	7	50.3	4	27.4	34	0.20	30	0.36	31	1.64	17	0.66	9	0.65	9
Conneaut Savings Bank	Conneaut	12.2	13	16.4	12	48.2	5	23.3	37	0.05	12	0.14	14	1.54	11	0.48	5	0.53	5
Galion Building and Loan Bank	Galion	13.2	12	10.7	23	37.0	20	39.1	22	0.05	12	0.14	14	1.63	16	0.80	16	0.69	12
Peoples S&L Company	West Liberty	10.6	15	15.8	15	42.2	13	31.4	32	0.09	19	0.27	23	1.89	25	0.80	16	0.84	15
First Mutual Bank, FSB	Belpre	5.1	25	20.9	5	50.7	3	23.3	36	0.05	12	0.17	16	1.34	8	0.42	4	0.40	3
Covington S&LA	Covington	10.6	16	29.5	3	45.2	7	14.8	38	0.01	1	0.20	17	1.27	4	0.34	2	0.30	2
Liberty Bank	Ironton	23.7	3	13.3	19	30.3	27	32.6	29	0.07	18	0.08	7	1.28	5	0.58	6	0.47	4
Brookville Building and Svgs Assoc	Brookville	7.0	24	13.5	18	40.8	17	38.7	23	0.04	9	0.12	12	2.27	38	0.99	23	0.88	17
Warsaw Fed S&LA	Cincinnati	1.0	36	10.1	26	22.4	35	66.5	2	0.16	28	0.25	22	1.99	29	1.46	36	1.46	36
Home Savings Bank of Wapakoneta	Wapakoneta	19.5	7	0.0	36	46.6	6	33.9	27	0.12	24	0.35	29	1.39	9	0.75	13	0.68	11
First Fed S&LA of Centerburg	Centerburg	0.0	38	0.0	36	45.0	8	55.0	5	NA	38	0.33	27	1.15	3	0.76	15	0.82	14
New Foundation Savings Bank	Cincinnati	11.1	14	4.6	32	25.0	33	59.2	3	0.17	29	0.24	20	1.69	20	1.17	29	1.49	37
Equitable S&L Company	Cadiz	0.0	38	0.0	36	53.8	2	46.2	15	NA	38	0.05	4	1.03	2	0.39	3	1.14	28
Ohio Mutuals	# of Mutuals	Agg.		Agg.		Agg.		Agg.		Median		Median		Median		Median		Median	
>\$500 million	2	0.4		1.6		31.4		66.7		0.18		0.86		2.13		1.63		1.59	
\$200 - \$500 million	6	5.4		14.7		37.4		42.4		0.10		0.22		1.73		0.83		0.92	
\$100 - \$200 million	16	15.1		14.8		30.8		39.3		0.08		0.23		1.85		1.01		0.93	
\$50 - \$100 million	10	9.3		15.6		39.2		35.9		0.06		0.23		1.59		0.80		0.77	
<\$50 million	5	9.6		5.4		41.9		43.2		0.12		0.24		1.39		0.76		0.88	
All Ohio (Excl. >\$500 million)	37	10.5		14.6		34.8		40.1		0.09		0.23		1.69		0.90		0.91	
Midwest Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	13	3.5		4.4		46.9		44.1		0.16		0.33		2.04		1.18		1.12	
\$200 - \$500 million	28	6.2		11.8		35.7		40.9		0.14		0.32		1.79		0.97		0.95	
\$100 - \$200 million	38	11.3		13.4		30.5		42.4		0.14		0.28		1.81		1.04		0.97	
\$50 - \$100 million	33	9.7		10.6		36.7		45.0		0.12		0.25		1.68		0.93		1.04	
<\$50 million	26	3.3		6.3		30.1		59.6		0.14		0.26		1.67		1.10		1.20	
All	138	7.3		9.5		32.9		44.5		0.14		0.28		1.81		1.03		1.02	
U. S. Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	147	6.1		4.0		52.9		31.2		0.28		0.48		2.00		1.12		1.01	
\$200 - \$500 million	125	12.2		11.7		34.9		36.6		0.18		0.41		1.89		1.05		1.00	
\$100 - \$200 million	83	9.0		13.0		30.7		44.1		0.12		0.33		1.82		1.11		1.08	
\$50 - \$100 million	64	8.5		11.9		29.6		46.1		0.14		0.27		1.72		1.03		1.03	
<\$50 million	45	1.5		0.0		25.9		71.5		0.14		0.30		1.82		1.32		1.40	
All	464	7.9		8.2		36.2		36.7		0.18		0.39		1.88		1.11		1.03	