

TABLE 1.1

MUTUAL INSTITUTIONS IN OHIO - PERFORMANCE BY ASSET SIZE

OHIO MUTUAL DATA

Includes Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

	Results for the 3-Month Period Ending March 31, 2020 (1)						All OH (Excl. >\$500M)
	>\$500 million (2)		\$200 - \$500	\$100 - \$200	\$50 - \$100	<\$50	
	Third Fed S&LA of Cleveland (MHC)	First Fed S&LA of Lakewood	Million	Million	Million	Million	
Number of Institutions			7	15	10	5	37
Balance Sheet / Branch Information							
Total Assets (median results in \$mils)	\$14,986	\$2,049	\$236	\$141	\$70	\$22	\$117
Total Loans (median results in \$mils)	\$13,621	\$1,685	\$156	\$96	\$46	\$16	\$75
Loan / Asset Ratio	90.9%	82.2%	59.2%	68.3%	67.3%	74.0%	64.6%
Total Deposits (median results in \$mils)	\$9,210	\$1,473	\$188	\$104	\$59	\$17	\$91
Average Number of Offices per Institution	37	20	5	3	3	1	3
Deposits per Office (\$mils)	\$221.8	\$50.7	\$46.3	\$36.7	\$22.1	\$17.1	\$35.1
YTD Balance Sheet Growth Rates							
Total Assets	5.3%	26.0%	4.1%	6.6%	3.1%	7.1%	5.1%
Total Loans	3.2%	10.0%	-0.5%	0.5%	3.7%	5.8%	0.8%
Total Deposits	3.3%	-23.5%	1.2%	6.5%	0.6%	0.5%	3.3%
5-Year C.A.G.R. (Mar. '15 - Mar. '20)							
Total Assets	4.4%	5.5%	-1.0%	3.8%	1.4%	0.2%	1.2%
Total Loans	4.4%	5.7%	2.2%	5.2%	0.7%	2.5%	3.2%
Total Deposits	1.3%	2.9%	0.2%	3.0%	1.7%	-1.2%	1.5%
Capital Ratios							
Tier 1 Leverage Ratio	10.11%	10.78%	15.04%	16.73%	14.87%	17.20%	15.79%
Tier 1 Risk-Based Capital Ratio	18.11%	NA	34.03%	62.25%	87.16%	76.35%	48.67%
Total Risk-Based Capital Ratio	18.64%	NA	31.35%	29.92%	19.80%	25.80%	29.87%

Note: Excludes mutual institutions reporting \$0 loans as of March 31, 2020.

(1) Based on aggregate data unless noted otherwise.

(2) Actual results for Third Federal S&L Association of Cleveland and First Federal S&L Association of Lakewood as of March 31, 2020.

TABLE 1.2

MUTUAL INSTITUTIONS IN OHIO - PERFORMANCE BY ASSET SIZE

OHIO MUTUAL DATA

Includes Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

Data shown in \$000 is annualized

	Results for the 3-Month Period Ending March 31, 2020 (1)						
	>\$500 million (2)		\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	All OH (Excl. >\$500M)
	Third Fed S&LA of Cleveland (MHC)	First Fed S&LA of Lakewood	7	15	10	5	37
Profitability Metrics							
Revenue (median results in \$000)	\$281,256	\$66,704	\$8,292	\$4,288	\$2,386	\$1,328	\$3,772
Net Income (median results in \$000)	\$61,440	\$17,700	\$984	\$452	\$134	\$120	\$352
% of Average Assets							
Net Interest Income (FTE)	1.69%	2.26%	2.71%	3.04%	3.17%	3.26%	2.93%
Noninterest Income	0.20%	1.21%	0.38%	0.37%	0.48%	1.06%	0.41%
Memo: Service Charges	0.00%	0.06%	0.08%	0.06%	0.06%	0.05%	0.07%
Memo: Net Gain on Loan Sales	0.10%	0.48%	0.06%	0.08%	0.14%	0.94%	0.10%
Salary & Benefits Expense	0.70%	1.35%	1.54%	1.56%	1.82%	2.23%	1.60%
Occupancy Expense	0.18%	0.33%	0.33%	0.26%	0.39%	0.32%	0.31%
Other Noninterest Expense	0.36%	0.75%	0.90%	1.05%	1.35%	1.45%	1.04%
Total Noninterest Expense	1.24%	2.43%	2.77%	2.87%	3.55%	4.01%	2.96%
Pre-Tax Pre-Provision (PTPP) (FTE)	0.65%	1.04%	0.32%	0.54%	0.09%	0.30%	0.38%
Net Income (ROAA)	0.41%	0.92%	0.37%	0.42%	0.10%	0.34%	0.35%
Other Profitability Ratios							
Return on Average Equity	4.36%	8.47%	2.40%	2.53%	0.67%	1.95%	2.20%
Efficiency Ratio (FTE)	65.2%	70.0%	89.6%	84.1%	96.8%	92.9%	88.5%
Assets Per Employee (\$mil)	\$14.9	\$5.2	\$4.8	\$5.0	\$3.8	\$3.0	\$4.6
Revenue (FTE) Per Employee (\$000)	\$278.7	\$168.9	\$148.1	\$168.5	\$136.9	\$125.4	\$153.0
PTPP (FTE) Per Employee (\$000)	\$96.1	\$50.7	\$15.5	\$26.7	\$3.6	\$8.9	\$17.4
Salary Expense Per Employee (\$000)	\$103.1	\$66.0	\$73.6	\$76.9	\$68.2	\$64.9	\$73.5
Asset Quality Ratios							
NPAs / Total Assets	0.40%	0.19%	1.06%	0.69%	0.46%	0.09%	0.79%
NPLs / Total Loans	0.42%	0.23%	1.67%	0.98%	0.66%	0.12%	1.16%
LLR / Total Loans	0.33%	0.50%	0.67%	1.12%	0.77%	0.76%	0.89%
NCOs / Average Loans	-0.03%	0.01%	0.02%	0.00%	0.00%	0.00%	0.01%

(1) Based on aggregate data unless noted otherwise.

(2) Actual results for Third Federal S&L Association of Cleveland and First Federal S&L Association of Lakewood as of March 31, 2020.

TABLE 1.3

MUTUAL INSTITUTIONS IN OHIO - PERFORMANCE BY ASSET SIZE

OHIO MUTUAL DATA

Includes Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

Results for the 3-Month Period Ending March 31, 2020 (1)							
	>\$500 million (2)		\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	All OH (Excl. >\$500M)
	Third Fed S&LA of Cleveland (MHC)	First Fed S&LA of Lakewood					
Number of Institutions			7	15	10	5	37
Loan Mix							
Construction & Land Development	0.2%	4.9%	4.4%	3.7%	2.7%	2.3%	3.8%
Farm Loans	0.0%	0.0%	0.9%	5.2%	2.3%	5.3%	3.2%
1-4 Family Loans	99.8%	77.1%	78.9%	67.3%	75.2%	84.1%	73.3%
Multifamily Loans	0.0%	3.0%	3.6%	3.7%	3.2%	1.0%	3.5%
Commercial Real Estate	0.0%	8.1%	8.3%	14.8%	11.2%	4.3%	11.5%
Commercial & Industrial	0.0%	2.4%	2.6%	3.4%	2.8%	2.2%	3.0%
Consumer	0.0%	4.5%	1.3%	1.4%	1.8%	0.7%	1.4%
Deposit Mix							
Demand Deposits	0.1%	2.3%	6.7%	14.0%	9.6%	8.0%	10.2%
NOW Accounts	1.0%	4.4%	14.3%	15.9%	15.9%	5.6%	15.0%
MMDA & Savings Accounts	26.4%	59.9%	36.0%	31.3%	39.1%	43.0%	34.7%
Time Deposits	72.5%	33.4%	43.0%	38.8%	35.4%	43.3%	40.1%
YTD Rates & Yields - Median							
Loans	3.37%	3.63%	4.66%	4.53%	4.92%	4.77%	4.66%
Earning Assets	3.28%	3.43%	3.87%	3.80%	4.24%	4.04%	3.96%
NOW	0.03%	0.37%	0.11%	0.06%	0.07%	0.06%	0.07%
MM & Savings	0.49%	0.77%	0.15%	0.21%	0.22%	0.14%	0.20%
CD	2.08%	2.05%	1.83%	1.87%	1.69%	1.58%	1.76%
Total Interest Bearing Deposits	1.66%	1.30%	0.94%	0.99%	0.89%	0.82%	0.92%
Total Cost of Funds	1.66%	1.17%	0.94%	0.88%	0.87%	0.83%	0.93%

(1) Based on aggregate data unless noted otherwise.

(2) Actual results for Third Federal S&L Association of Cleveland and First Federal S&L Association of Lakewood as of March 31, 2020.

TABLE 2.1

MUTUAL INSTITUTIONS IN THE MIDWEST - PERFORMANCE BY ASSET SIZE

MIDWEST MUTUAL DATA

Includes Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

	Median Results for the 3-Month Period Ending March 31, 2020						All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	All Midwest	
Number of Institutions	13	30	36	33	26	138	37
Balance Sheet / Branch Information							
Total Assets (median results in \$mils)	\$849	\$297	\$144	\$69	\$32	\$126	\$117
Total Loans (median results in \$mils)	\$737	\$204	\$96	\$46	\$18	\$82	\$75
Loan / Asset Ratio	74.0%	65.4%	70.0%	67.7%	68.8%	69.0%	64.6%
Total Deposits (median results in \$mils)	\$635	\$245	\$118	\$56	\$25	\$101	\$91
Average Number of Offices per Institution	17	6	3	2	1	4	3
Deposits per Office (\$mils)	\$960.5	\$51.9	\$51.6	\$36.8	\$21.4	\$128.1	\$35.1
YTD Balance Sheet Growth Rates							
Total Assets	5.3%	7.3%	5.3%	4.4%	2.7%	5.1%	5.1%
Total Loans	0.7%	2.6%	2.9%	2.4%	-0.2%	1.5%	0.8%
Total Deposits	2.9%	3.8%	5.4%	3.9%	3.2%	3.8%	3.3%
5-Year C.A.G.R. (Mar. '15 - Mar. '20)							
Total Assets	4.5%	2.0%	2.2%	1.4%	-0.3%	1.4%	1.2%
Total Loans	5.7%	3.5%	3.2%	1.6%	0.2%	3.1%	3.2%
Total Deposits	3.2%	1.2%	1.8%	1.0%	-1.2%	0.9%	1.5%
Capital Ratios							
Tier 1 Leverage Ratio	14.12%	14.30%	13.53%	14.18%	16.13%	13.92%	15.79%
Tier 1 Risk-Based Capital Ratio	23.21%	22.30%	23.41%	21.90%	26.09%	23.71%	48.67%
Total Risk-Based Capital Ratio	24.13%	23.33%	24.10%	22.23%	27.02%	24.76%	29.87%

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

Excludes mutual institutions reporting \$0 loans as of March 31, 2020.

TABLE 2.2

MUTUAL INSTITUTIONS IN THE MIDWEST - PERFORMANCE BY ASSET SIZE

MIDWEST MUTUAL DATA

Includes Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

Data shown in \$000 is annualized

	Median Results for the 3-Month Period Ending March 31, 2020						All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	All Midwest	
Number of Institutions	13	30	36	33	26	138	37
Profitability Metrics							
Revenue (median results in \$000)	\$37,072	\$9,930	\$4,876	\$2,240	\$1,030	\$4,130	\$3,772
Net Income (median results in \$000)	\$4,764	\$982	\$508	\$212	\$50	\$426	\$352
% of Average Assets							
Net Interest Income (FTE)	2.55%	2.67%	2.99%	3.00%	3.11%	2.96%	2.93%
Noninterest Income	0.69%	0.54%	0.34%	0.27%	0.10%	0.31%	0.41%
Memo: Service Charges	0.05%	0.08%	0.07%	0.05%	0.01%	0.05%	0.07%
Memo: Net Gain on Loan Sales	0.13%	0.09%	0.02%	0.00%	0.00%	0.00%	0.10%
Salary & Benefits Expense	1.36%	1.63%	1.51%	1.62%	1.61%	1.61%	1.60%
Occupancy Expense	0.30%	0.33%	0.29%	0.30%	0.24%	0.30%	0.31%
Other Noninterest Expense	0.75%	0.80%	0.92%	1.03%	1.17%	0.95%	1.04%
Total Noninterest Expense	2.43%	2.84%	2.85%	3.01%	3.16%	2.94%	2.96%
Pre-Tax Pre-Provision (PTPP) (FTE)	0.71%	0.48%	0.56%	0.42%	0.25%	0.49%	0.38%
Net Income (ROAA)	0.51%	0.38%	0.40%	0.32%	0.16%	0.36%	0.35%
Other Profitability Ratios							
Return on Average Equity	4.05%	2.32%	2.65%	2.24%	1.31%	2.11%	2.20%
Efficiency Ratio (FTE)	75.4%	85.8%	81.3%	87.7%	92.6%	84.0%	88.5%
Assets Per Employee (\$mil)	\$6.3	\$4.6	\$4.6	\$4.4	\$5.1	\$4.7	\$4.6
Revenue (FTE) Per Employee (\$000)	\$210.6	\$156.1	\$169.5	\$153.4	\$163.1	\$165.8	\$153.0
PTPP (FTE) Per Employee (\$000)	\$50.5	\$20.7	\$30.0	\$18.5	\$12.7	\$26.9	\$17.4
Salary Expense Per Employee (\$000)	\$86.8	\$77.9	\$77.6	\$71.3	\$73.0	\$77.6	\$73.5
Asset Quality Ratios							
NPAs / Total Assets	0.26%	0.56%	0.40%	0.49%	0.44%	0.44%	0.79%
NPLs / Total Loans	0.31%	0.69%	0.53%	0.65%	0.61%	0.58%	1.16%
LLR / Total Loans	0.66%	0.74%	0.83%	0.78%	0.84%	0.78%	0.89%
NCOs / Average Loans	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%

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

TABLE 2.3

MUTUAL INSTITUTIONS IN THE MIDWEST - PERFORMANCE BY ASSET SIZE

MIDWEST MUTUAL DATA

Includes Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

	Median Results for the 3-Month Period Ending March 31, 2020						All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	All Midwest	
Number of Institutions	13	30	36	33	26	138	37
Loan Mix							
Construction & Land Development	1.5%	2.3%	2.1%	2.1%	0.9%	2.0%	3.8%
Farm Loans	0.0%	0.2%	1.5%	0.2%	2.8%	0.5%	3.2%
1-4 Family Loans	76.5%	64.8%	65.6%	75.8%	78.5%	71.6%	73.3%
Multifamily Loans	2.3%	4.0%	2.3%	0.8%	0.1%	1.5%	3.5%
Commercial Real Estate	2.4%	11.9%	10.9%	6.1%	3.7%	7.1%	11.5%
Commercial & Industrial	1.5%	2.4%	1.8%	2.4%	0.1%	1.6%	3.0%
Consumer	3.5%	1.1%	2.0%	2.2%	1.3%	1.7%	1.4%
Deposit Mix							
Demand Deposits	3.3%	7.7%	10.1%	8.9%	3.5%	7.6%	10.2%
NOW Accounts	4.4%	11.7%	13.4%	11.0%	6.3%	10.6%	15.0%
MMDA & Savings Accounts	49.5%	33.4%	32.3%	37.1%	29.7%	34.0%	34.7%
Time Deposits	44.9%	40.7%	41.4%	42.7%	59.4%	43.9%	40.1%
YTD Rates & Yields - Median							
Loans	3.98%	4.53%	4.64%	4.78%	4.97%	4.69%	4.66%
Earning Assets	3.69%	3.94%	3.78%	4.07%	4.08%	3.99%	3.96%
NOW	0.19%	0.14%	0.11%	0.15%	0.11%	0.13%	0.07%
MM & Savings	0.47%	0.30%	0.26%	0.23%	0.23%	0.26%	0.20%
CD	2.00%	1.85%	1.91%	1.79%	1.69%	1.84%	1.76%
Total Interest Bearing Deposits	1.19%	1.04%	1.08%	1.00%	1.14%	1.08%	0.92%
Total Cost of Funds	1.10%	1.00%	0.96%	1.04%	1.13%	1.02%	0.93%

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

TABLE 3.1

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

NATIONAL MUTUAL DATA

Includes Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

	Median Results for the 3-Month Period Ending March 31, 2020						All Midwest	All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	Nation		
Number of Institutions	148	125	82	62	45	462	138	37
Balance Sheet / Branch Information								
Total Assets (median results in \$mils)	\$1,018	\$334	\$141	\$74	\$35	\$290	\$126	\$117
Total Loans (median results in \$mils)	\$805	\$217	\$93	\$47	\$22	\$189	\$82	\$75
Loan / Asset Ratio	77.4%	74.3%	71.2%	67.4%	71.4%	73.8%	69.0%	64.6%
Total Deposits (median results in \$mils)	\$808	\$263	\$109	\$59	\$26	\$226	\$101	\$91
Average Number of Offices per Institution	15	5	3	2	1	7	4	3
Deposits per Office (\$mils)	\$171.2	\$63.7	\$53.3	\$41.0	\$23.2	\$89.3	\$128.1	\$35.1
YTD Balance Sheet Growth Rates								
Total Assets	6.5%	5.2%	4.9%	4.0%	2.9%	5.3%	5.1%	5.1%
Total Loans	2.4%	2.9%	1.3%	-0.4%	-1.0%	2.1%	1.5%	0.8%
Total Deposits	6.3%	5.1%	5.3%	4.1%	3.8%	5.3%	3.8%	3.3%
5-Year C.A.G.R. (Mar. '15 - Mar. '20)								
Total Assets	5.4%	3.7%	2.4%	1.1%	0.3%	3.4%	1.4%	1.2%
Total Loans	6.4%	4.9%	3.5%	1.7%	2.7%	4.7%	3.1%	3.2%
Total Deposits	5.6%	3.6%	2.1%	0.5%	-0.7%	3.2%	0.9%	1.5%
Capital Ratios								
Tier 1 Leverage Ratio	11.83%	12.45%	13.53%	14.82%	16.29%	12.74%	13.92%	15.79%
Tier 1 Risk-Based Capital Ratio	14.91%	20.50%	23.37%	25.69%	29.56%	18.80%	23.71%	48.67%
Total Risk-Based Capital Ratio	16.10%	21.22%	24.10%	26.42%	30.70%	19.78%	24.76%	29.87%

Note: Excludes mutual institutions reporting \$0 loans as of March 31, 2020.

TABLE 3.2

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

NATIONAL MUTUAL DATA

Includes Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

Data shown in \$000 is annualized

	Median Results for the 3-Month Period Ending March 31, 2020						All Midwest	All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	Nation		
Number of Institutions	148	125	82	62	45	462	138	37
Profitability Metrics								
Revenue (median results in \$000)	\$37,704	\$11,476	\$4,338	\$2,450	\$976	\$8,948	\$4,130	\$3,772
Net Income (median results in \$000)	\$3,798	\$1,252	\$448	\$248	\$60	\$700	\$426	\$352
% of Average Assets								
Net Interest Income (FTE)	3.02%	3.00%	2.98%	3.06%	3.07%	3.02%	2.96%	2.93%
Noninterest Income	0.45%	0.39%	0.27%	0.27%	0.09%	0.33%	0.31%	0.41%
Memo: Service Charges	0.08%	0.09%	0.07%	0.04%	0.00%	0.07%	0.05%	0.07%
Memo: Net Gain on Loan Sales	0.03%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%
Salary & Benefits Expense	1.58%	1.64%	1.49%	1.62%	1.60%	1.60%	1.61%	1.60%
Occupancy Expense	0.31%	0.31%	0.29%	0.28%	0.24%	0.30%	0.30%	0.31%
Other Noninterest Expense	0.74%	0.83%	0.88%	1.06%	1.09%	0.84%	0.95%	1.04%
Total Noninterest Expense	2.66%	2.81%	2.70%	2.94%	3.04%	2.79%	2.94%	2.96%
Pre-Tax Pre-Provision (PTPP) (FTE)	0.90%	0.60%	0.52%	0.47%	0.24%	0.66%	0.49%	0.38%
Net Income (ROAA)	0.45%	0.39%	0.35%	0.35%	0.16%	0.36%	0.36%	0.35%
Other Profitability Ratios								
Return on Average Equity	3.61%	3.15%	2.26%	2.33%	1.18%	2.57%	2.11%	2.20%
Efficiency Ratio (FTE)	74.8%	81.7%	83.1%	86.8%	91.2%	80.0%	84.0%	88.5%
Assets Per Employee (\$mil)	\$6.7	\$5.6	\$6.3	\$4.8	\$5.8	\$6.1	\$4.7	\$4.6
Revenue (FTE) Per Employee (\$000)	\$174.8	\$183.9	\$174.8	\$159.2	\$192.8	\$208.0	\$165.8	\$153.0
PTPP (FTE) Per Employee (\$000)	\$54.9	\$31.8	\$28.4	\$22.0	\$12.7	\$37.4	\$26.9	\$17.4
Salary Expense Per Employee (\$000)	\$103.2	\$85.7	\$80.0	\$76.0	\$78.5	\$89.6	\$77.6	\$73.5
Asset Quality Ratios								
NPAs / Total Assets	0.38%	0.49%	0.46%	0.49%	0.36%	0.43%	0.44%	0.79%
NPLs / Total Loans	0.48%	0.60%	0.59%	0.57%	0.45%	0.53%	0.58%	1.16%
LLR / Total Loans	0.89%	0.87%	0.82%	0.85%	0.79%	0.86%	0.78%	0.89%
NCOs / Average Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%



TABLE 3.3

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

NATIONAL MUTUAL DATA

Includes Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

	Median Results for the 3-Month Period Ending March 31, 2020					Nation	All Midwest	All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million			
Number of Institutions	148	125	82	62	45	462	138	37
Loan Mix								
Construction & Land Development	5.0%	3.3%	2.3%	2.4%	1.3%	3.3%	2.0%	3.8%
Farm Loans	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.5%	3.2%
1-4 Family Loans	51.2%	66.1%	72.5%	80.1%	79.4%	66.4%	71.6%	73.3%
Multifamily Loans	4.5%	2.3%	0.9%	0.5%	0.9%	2.8%	1.5%	3.5%
Commercial Real Estate	25.4%	16.9%	9.7%	4.6%	4.1%	13.9%	7.1%	11.5%
Commercial & Industrial	5.3%	2.8%	1.1%	1.2%	0.0%	2.8%	1.6%	3.0%
Consumer	0.5%	0.9%	1.5%	1.5%	1.0%	0.9%	1.7%	1.4%
Deposit Mix								
Demand Deposits	6.0%	12.3%	9.3%	8.5%	1.3%	8.0%	7.6%	10.2%
NOW Accounts	3.9%	12.0%	12.8%	11.8%	0.0%	8.4%	10.6%	15.0%
MMDA & Savings Accounts	53.2%	35.2%	32.9%	29.2%	25.4%	37.0%	34.0%	34.7%
Time Deposits	31.0%	36.3%	43.2%	47.5%	72.5%	36.3%	43.9%	40.1%
YTD Rates & Yields - Median								
Loans	4.39%	4.57%	4.64%	4.91%	5.02%	4.60%	4.69%	4.66%
Earning Assets	4.05%	4.04%	3.95%	4.22%	4.19%	4.05%	3.99%	3.96%
NOW	0.28%	0.18%	0.11%	0.16%	0.09%	0.19%	0.13%	0.07%
MM & Savings	0.47%	0.39%	0.31%	0.28%	0.26%	0.38%	0.26%	0.20%
CD	1.96%	1.93%	1.89%	1.80%	1.77%	1.91%	1.84%	1.76%
Total Interest Bearing Deposits	1.06%	1.04%	1.11%	1.07%	1.28%	1.09%	1.08%	0.92%
Total Cost of Funds	0.95%	0.98%	1.06%	1.06%	1.32%	1.01%	1.02%	0.93%

**EXHIBIT A
OHIO MUTUAL PERFORMANCE**

**BALANCE SHEET AND
BALANCE SHEET GROWTH**

For the 3-Month Period Ending 03/31/2020

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				
\$ 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	\$14,985.7	5.3	18	4.4	9	\$13,621.2	1	3.2	17	4.4	13	90.9	1	\$9,210.3	1	3.3	19	1.3	15
First Fed S&LA of Lakewood	Lakewood	\$2,049.1	26.0	3	5.5	7	\$1,685.3	2	10.0	8	5.7	9	82.2	7	\$1,473.1	2	-23.5	39	2.9	12
First Fed S&LA of Lorain	Lorain	\$444.1	3.9	20	0.9	21	\$274.5	3	-7.4	33	0.5	31	61.8	27	\$342.8	3	4.3	15	-0.8	32
Fairfield Fed S&LA of Lancaster	Lancaster	\$266.4	3.2	21	0.8	23	\$237.3	4	3.7	13	1.0	28	89.1	2	\$231.5	5	3.4	18	1.4	14
First Fed S&LA of Newark	Newark	\$220.0	-3.6	32	4.3	11	\$174.7	5	2.5	20	3.5	17	79.4	11	\$174.0	8	-9.6	35	6.0	7
Greenville Fed (MHC)	Greenville	\$202.2	7.4	14	6.2	6	\$156.4	6	-8.6	35	4.4	14	77.3	13	\$172.3	9	8.7	8	10.0	3
Valley Central Bank	Liberty Township	\$156.2	10.8	9	9.4	3	\$139.1	7	14.5	5	11.8	2	89.1	3	\$105.6	16	30.2	2	9.6	4
Wilmington Savings Bank	Wilmington	\$174.2	2.0	23	7.4	5	\$125.7	8	-17.6	39	7.2	6	72.1	19	\$137.6	11	2.7	20	8.3	5
Harrison Building and Loan Assoc	Harrison	\$231.9	8.4	13	0.9	22	\$123.9	9	-1.4	27	3.0	18	53.4	33	\$183.2	7	7.6	10	-0.6	30
New Carlisle Fed Savings Bank	New Carlisle	\$136.9	11.0	8	9.2	4	\$115.5	10	2.6	18	9.8	4	84.4	5	\$95.3	20	8.3	9	6.3	6
Mercer Savings Bank	Celina	\$142.1	24.5	4	4.7	8	\$115.1	11	3.2	16	10.7	3	81.0	10	\$106.4	15	0.0	25	1.2	16
Southern Hills Community Bank	Leesburg	\$161.0	0.6	26	14.4	1	\$112.5	12	-0.4	26	15.2	1	69.9	23	\$134.1	12	0.7	22	14.4	1
Belmont Savings Bank	Bellaire	\$388.2	11.9	6	-9.2	39	\$108.2	13	8.8	9	4.7	12	27.9	39	\$283.4	4	0.4	24	-5.7	39
Peoples Savings Bank	Urbana	\$124.8	1.7	24	3.2	13	\$107.3	14	-2.6	29	2.6	20	86.0	4	\$97.8	18	5.5	13	3.8	8
Citizens Fed S&LA	Bellefontaine	\$144.6	22.3	5	-0.3	32	\$106.2	15	14.5	6	-0.1	35	73.4	18	\$126.2	13	24.8	3	-0.7	31
First Fed Bank of Ohio	Galion	\$235.7	-6.6	36	-0.1	31	\$101.7	16	7.8	10	1.2	27	43.2	37	\$187.6	6	-8.1	33	0.4	22
Miami Savings Bank	Miamitown	\$127.4	-6.5	35	1.8	16	\$96.3	17	-12.3	38	0.8	30	75.6	16	\$104.3	17	-9.2	34	1.0	19
Home S&L Co. of Kenton, Ohio	Kenton	\$142.9	41.9	1	4.4	10	\$88.6	18	-5.9	32	6.8	7	62.0	26	\$97.0	19	65.9	1	3.3	9
First Fed S&LA of Delta	Delta	\$164.6	-1.0	28	0.5	26	\$85.4	19	4.1	12	0.3	33	51.9	34	\$142.2	10	-2.6	27	0.2	24
Monroe Fed S&LA	Tipp City	\$107.1	-6.7	37	3.8	12	\$77.2	20	2.6	19	2.7	19	72.1	20	\$88.9	23	-16.0	38	2.9	10
Cincinnati S&L Company	Cincinnati	\$97.0	-1.7	29	2.8	14	\$74.9	21	2.4	21	1.6	24	77.2	14	\$66.7	26	-4.2	29	2.2	13
Van Wert Fed Savings Bank	Van Wert	\$116.8	-3.4	31	-0.4	34	\$69.4	22	3.6	15	1.3	26	59.4	29	\$91.3	21	-4.9	31	-1.0	33
Community Savings Bank	Bethel	\$80.1	-4.0	34	1.1	18	\$65.0	23	7.5	11	5.7	10	81.2	9	\$64.1	27	-10.6	36	0.4	23
First Fed S&LA of Van Wert	Van Wert	\$115.6	0.4	27	0.5	25	\$62.0	24	3.7	14	6.2	8	53.6	32	\$90.6	22	1.4	21	-0.6	29
Peoples S&L Company	Bucyrus	\$141.2	3.1	22	0.2	29	\$54.5	25	-1.7	28	-1.9	37	38.6	38	\$111.4	14	3.9	16	-0.4	26
Peoples First Savings Bank	Mason	\$71.1	1.5	25	1.0	20	\$54.2	26	-3.5	30	0.8	29	76.3	15	\$59.9	29	3.9	16	2.9	11
Fidelity Fed S&LA of Delaware	Delaware	\$106.4	-3.7	33	0.6	24	\$53.0	27	1.3	22	2.2	21	49.8	35	\$84.1	24	-1.3	26	0.8	20
Conneaut Savings Bank	Conneaut	\$76.4	-3.3	30	-1.2	35	\$46.0	28	-3.8	31	-2.3	38	60.2	28	\$60.6	28	-4.5	30	-1.4	35
Peoples S&L Company	West Liberty	\$55.7	34.5	2	2.1	15	\$45.9	29	20.7	3	5.1	11	82.5	6	\$42.1	34	15.7	4	1.0	18
Galion Building and Loan Bank	Galion	\$63.1	5.4	17	-0.4	33	\$45.3	30	-8.3	34	0.3	34	71.9	21	\$55.6	31	7.1	11	-0.5	28
First Mutual Bank, FSB	Belpre	\$89.8	6.3	16	11.4	2	\$43.7	31	17.8	4	1.3	25	48.7	36	\$76.3	25	6.0	12	14.2	2
Covington S&LA	Covington	\$69.4	-10.4	38	1.4	17	\$40.5	32	21.7	1	9.0	5	58.4	30	\$57.6	30	-13.2	37	1.1	17
Liberty Bank	Ironton	\$51.9	9.8	12	-2.1	37	\$32.7	33	-10.6	37	-1.4	36	63.0	25	\$42.8	33	11.7	7	-2.3	37
Brookville Building and Svgs Assoc	Brookville	\$46.3	11.7	7	1.1	19	\$32.5	34	1.1	23	3.6	16	70.1	22	\$35.5	35	-6.4	32	-0.1	25
Warsaw Fed S&LA	Cincinnati	\$56.4	6.9	15	-3.0	38	\$30.5	35	-9.4	36	-12.2	39	54.1	31	\$48.6	32	4.7	14	-0.5	27
Home Savings Bank of Wapakoneta	Wapakoneta	\$37.2	5.0	19	0.3	27	\$29.3	36	0.7	25	2.0	22	78.6	12	\$29.6	36	0.6	23	-1.4	34
First Fed S&LA of Centerburg	Centerburg	\$22.3	10.5	11	-2.0	36	\$16.4	37	12.1	7	3.6	15	73.7	17	\$16.8	37	13.3	6	-3.3	38
New Foundation Savings Bank	Cincinnati	\$20.0	10.5	10	0.2	30	\$16.4	38	21.6	2	0.5	32	81.7	8	\$13.6	38	-4.1	28	-2.0	36
Equitable S&L Company	Cadiz	\$13.3	-12.4	39	0.3	28	\$8.4	39	0.7	24	1.7	23	63.1	24	\$7.1	39	15.2	5	0.8	21
Ohio Mutuals	# of Mutuals	Median	Agg.	Agg.			Median	Agg.	Agg.			Agg.		Median	Agg.	Agg.				
>\$500 million	2	\$8,517.4	7.7	4.5			\$7,653.2	3.9	4.6			89.9		\$5,341.7	-0.6	1.5				
\$200 - \$500 million	7	\$235.7	4.1	-1.0			\$156.4	-0.5	2.2			59.2		\$187.6	1.2	0.2				
\$100 - \$200 million	15	\$141.2	6.6	3.8			\$96.3	0.5	5.2			68.3		\$104.3	6.5	3.0				
\$50 - \$100 million	10	\$70.2	3.1	1.4			\$45.6	3.7	0.7			67.3		\$58.8	0.6	1.7				
<\$50 million	5	\$22.3	7.1	0.2			\$16.4	5.8	2.5			74.0		\$16.8	0.5	-1.2				
All Ohio (Excl. >\$500 million)	37	\$116.8	5.1	1.2			\$74.9	0.8	3.2			64.6		\$91.3	3.3	1.5				
Midwest Mutuals	# of Mutuals	Median	Median	Median			Median	Median	Median			Median		Median	Median	Median				
>\$500 million	13	\$849.3	5.3	4.5			\$737.0	0.7	5.7			74.0		\$634.7	2.9	3.2				
\$200 - \$500 million	30	\$296.8	7.3	2.0			\$204.2	2.6	3.5			65.4		\$244.9	3.8	1.2				
\$100 - \$200 million	36	\$143.7	5.3	2.2			\$96.4	2.9	3.2			70.0		\$117.9	5.4	1.8				
\$50 - \$100 million	33	\$69.4	4.4	1.4			\$45.7	2.4	1.6			67.7		\$56.4	3.9	1.0				
<\$50 million	26	\$32.2	2.7	-0.3			\$18.0	-0.2	0.2			68.8		\$24.8	3.2	-1.2				
All	138	\$126.5	5.1	1.4			\$82.1	1.5	3.1			69.0		\$100.5	3.8	0.9				
U. S. Mutuals	# of Mutuals	Median	Median	Median			Median	Median	Median			Median		Median	Median	Median				
>\$500 million	148	\$1,018.1	6.5	5.4			\$804.8	2.4	6.4			77.4		\$808.4	6.3	5.6				
\$200 - \$500 million	125	\$334.2	5.2	3.7			\$217.4	2.9	4.9			74.3		\$262.8	5.1	3.6				
\$100 - \$200 million	82	\$140.8	4.9	2.4			\$93.3	1.3	3.5			71.2		\$109.0	5.3	2.1				
\$50 - \$100 million	62	\$74.3	4.0	1.1			\$47.1	-0.4	1.7			67.4		\$59.1	4.1	0.5				
<\$50 million	45	\$35.3	2.9	0.3			\$22.4	-1.0	2.7			71.4		\$26.3	3.8	-0.7				
All	462	\$290.1	5.3	3.4			\$188.5	2.1	4.7			73.8		\$226.1	5.3	3.2				

**EXHIBIT A
OHIO MUTUAL PERFORMANCE**

**INCOME STATEMENT
AS % OF AVERAGE ASSETS**

For the 3-Month Period Ending 03/31/2020

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	1.69	39	0.20	26	0.00	37	0.10	13	1.24	1	0.70	1	0.18	10	0.36	1	0.65	15
First Fed S&LA of Lakewood	Lakewood	2.26	37	1.21	4	0.06	16	0.48	3	2.43	10	1.35	9	0.33	23	0.75	6	1.04	4
First Fed S&LA of Lorain	Lorain	2.40	34	0.42	13	0.12	5	0.01	17	3.13	22	1.71	26	0.33	23	1.09	22	-0.30	36
Fairfield Fed S&LA of Lancaster	Lancaster	3.12	15	0.20	26	0.10	9	0.00	19	3.01	19	1.84	31	0.25	15	0.92	9	0.30	23
First Fed S&LA of Newark	Newark	3.11	16	0.66	6	0.06	16	0.22	8	2.95	17	1.56	19	0.40	29	0.99	15	0.81	8
Greenville Fed (MHC)	Greenville	2.67	29	0.68	5	0.14	2	0.19	9	3.13	22	1.61	23	0.47	32	1.05	18	0.22	26
Valley Central Bank	Liberty Township	3.71	2	1.34	3	0.04	20	0.39	4	3.88	36	2.41	37	0.33	23	1.14	25	1.17	2
Wilmington Savings Bank	Wilmington	2.36	36	0.08	37	0.03	23	0.00	19	2.19	4	1.14	6	0.10	1	0.95	11	0.25	24
Harrison Building and Loan Assoc	Harrison	3.21	13	0.14	32	0.02	27	0.00	19	2.27	7	1.60	21	0.17	8	0.50	2	1.08	3
New Carlisle Fed Savings Bank	New Carlisle	3.36	9	0.62	7	0.12	5	0.27	7	3.19	26	1.64	25	0.23	12	1.32	31	0.79	9
Mercer Savings Bank	Celina	3.25	12	0.32	16	0.09	11	0.05	15	2.86	16	1.48	15	0.30	19	1.08	21	0.71	13
Southern Hills Community Bank	Leesburg	3.78	1	0.24	23	0.12	5	0.00	19	3.93	37	2.16	36	0.38	28	1.39	34	0.10	30
Belmont Savings Bank	Bellaire	2.42	33	0.17	29	0.09	11	0.00	19	2.07	2	1.10	4	0.21	11	0.76	7	0.52	18
Peoples Savings Bank	Urbana	3.61	4	0.49	11	0.17	1	0.00	19	3.57	34	1.85	32	0.29	18	1.43	35	0.52	17
Citizens Fed S&LA	Bellefontaine	2.49	31	0.29	18	0.04	20	0.13	12	2.72	14	1.63	24	0.11	2	0.98	13	0.06	31
First Fed Bank of Ohio	Galion	2.51	30	0.54	9	0.01	34	0.10	13	2.95	17	1.43	12	0.59	38	0.93	10	0.10	29
Miami Savings Bank	Miamitown	3.07	18	0.62	7	0.02	27	0.29	6	2.22	6	1.32	8	0.24	14	0.66	4	1.47	1
Home S&L Co. of Kenton, Ohio	Kenton	2.75	28	0.13	34	0.02	27	0.01	17	2.14	3	0.97	2	0.12	3	1.05	18	0.74	11
First Fed S&LA of Delta	Delta	2.98	22	0.37	14	0.07	14	0.00	19	3.14	24	1.51	17	0.47	32	1.16	26	0.21	27
Monroe Fed S&LA	Tipp City	2.92	27	0.26	22	0.07	14	0.00	19	2.81	15	1.45	14	0.34	26	1.02	16	0.37	21
Cincinnati S&L Company	Cincinnati	3.33	10	0.44	12	0.02	27	0.19	9	3.29	27	1.90	34	0.32	22	1.07	20	0.47	20
Van Wert Fed Savings Bank	Van Wert	2.37	35	0.17	29	0.01	34	0.00	19	2.21	5	1.23	7	0.17	8	0.81	8	0.33	22
Community Savings Bank	Bethel	3.66	3	0.37	14	0.01	34	0.18	11	3.31	29	1.94	35	0.16	6	1.21	28	0.72	12
First Fed S&LA of Van Wert	Van Wert	3.02	20	0.24	23	0.03	23	0.00	19	2.30	8	1.40	10	0.16	6	0.74	5	0.96	6
Peoples S&L Company	Bucyrus	2.93	25	0.10	36	0.02	27	0.00	19	2.46	11	1.50	16	0.31	21	0.65	3	0.58	16
Peoples First Savings Bank	Mason	3.11	16	0.54	9	0.02	27	0.37	5	3.46	32	1.82	29	0.30	19	1.34	32	0.19	28
Fidelity Fed S&LA of Delaware	Delaware	2.93	25	0.14	32	0.03	23	0.02	16	3.14	24	1.42	11	0.35	27	1.37	33	-0.07	33
Conneaut Savings Bank	Conneaut	3.00	21	0.27	20	0.06	16	0.00	19	3.29	27	1.52	18	0.56	37	1.21	28	-0.01	32
Peoples S&L Company	West Liberty	3.60	5	0.21	25	0.13	3	0.00	19	3.06	20	1.85	32	0.26	16	0.95	11	0.75	10
Galion Building and Loan Bank	Galion	2.96	23	0.30	17	0.05	19	0.00	19	3.48	33	1.83	30	0.55	36	1.10	24	-0.22	35
First Mutual Bank, FSB	Belpre	3.33	10	0.28	19	0.13	3	0.00	19	3.82	35	1.71	26	0.49	34	1.62	36	-0.22	34
Covington S&LA	Covington	2.95	24	0.27	20	0.10	9	0.00	19	2.37	9	1.11	5	0.28	17	0.98	13	0.85	7
Liberty Bank	Ironton	3.51	7	0.18	28	0.02	27	0.00	19	3.45	31	1.80	28	0.45	31	1.20	27	0.25	25
Brookville Building and Svgs Assoc	Brookville	3.38	8	0.16	31	0.12	5	0.00	19	2.51	12	1.01	3	0.41	30	1.09	22	1.03	5
Warsaw Fed S&LA	Cincinnati	1.92	38	2.28	2	0.08	13	0.71	2	6.55	38	2.92	38	0.53	35	3.10	39	-2.35	39
Home Savings Bank of Wapakoneta	Wapakoneta	3.55	6	0.05	39	0.03	23	0.00	19	3.12	21	1.60	21	0.23	12	1.29	30	0.49	19
First Fed S&LA of Centerburg	Centerburg	3.15	14	0.11	35	0.00	37	0.00	19	2.58	13	1.43	12	0.12	3	1.03	17	0.68	14
New Foundation Savings Bank	Cincinnati	3.07	18	6.94	1	0.04	20	6.73	1	11.35	39	7.78	39	0.67	39	2.90	38	-1.35	38
Equitable S&L Company	Cadiz	2.47	32	0.06	38	0.00	37	0.00	19	3.42	30	1.56	19	0.12	3	1.74	37	-0.88	37
Ohio Mutuals	# of Mutuals	Agg.		Agg.		Agg.		Agg.		Agg.		Agg.		Agg.		Agg.		Agg.	
>\$500 million	2	1.75		0.32		0.01		0.16		1.37		0.77		0.19		0.41		0.70	
\$200 - \$500 million	7	2.71		0.38		0.08		0.06		2.77		1.54		0.33		0.90		0.32	
\$100 - \$200 million	15	3.04		0.37		0.06		0.08		2.87		1.56		0.26		1.05		0.54	
\$50 - \$100 million	10	3.17		0.48		0.06		0.14		3.55		1.82		0.39		1.35		0.09	
<\$50 million	5	3.26		1.06		0.05		4.01		2.23		2.23		0.32		1.45		0.30	
All Ohio (Excl. >\$500 million)	37	2.93		0.41		0.07		0.10		2.96		1.60		0.31		1.04		0.38	
Midwest Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	13	2.55		0.69		0.05		0.13		2.43		1.36		0.30		0.75		0.71	
\$200 - \$500 million	30	2.67		0.54		0.08		0.09		2.84		1.63		0.33		0.80		0.48	
\$100 - \$200 million	36	2.99		0.34		0.07		0.02		2.85		1.51		0.29		0.92		0.56	
\$50 - \$100 million	33	3.00		0.27		0.05		0.00		3.01		1.62		0.30		1.03		0.42	
<\$50 million	26	3.11		0.10		0.01		0.00		3.16		1.61		0.24		1.17		0.25	
All	138	2.96		0.31		0.05		0.00		2.94		1.61		0.30		0.95		0.49	
U. S. Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	148	3.02		0.45		0.08		0.03		2.66		1.58		0.31		0.74		0.90	
\$200 - \$500 million	125	3.00		0.39		0.09		0.01		2.81		1.64		0.31		0.83		0.60	
\$100 - \$200 million	82	2.98		0.27		0.07		0.00		2.70		1.49		0.29		0.88		0.52	
\$50 - \$100 million	62	3.06		0.27		0.04		0.00		2.94		1.62		0.28		1.06		0.47	
<\$50 million	45	3.07		0.09		0.00		0.00		3.04		1.60		0.24		1.09		0.24	
All	462	3.02		0.33		0.07		0.00		2.79		1.60		0.30		0.84		0.66	

**EXHIBIT A
OHIO MUTUAL PERFORMANCE**

**OTHER PROFITABILITY
METRICS**

For the 3-Month Period Ending 03/31/2020

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	\$281,256	1	\$278.7	1	\$61,440	1	0.41	16	4.36	9	65.2	2	\$14.9	1	\$96.1	1	\$103.1	3
First Fed S&LA of Lakewood	Lakewood	\$66,704	2	\$168.9	18	\$17,700	2	0.92	3	8.47	1	70.0	4	\$5.2	13	\$50.7	7	\$66.0	25
First Fed S&LA of Lorain	Lorain	\$12,460	3	\$131.2	29	\$1,252	7	0.28	23	1.91	22	110.7	36	\$4.7	20	-\$14.0	37	\$79.1	17
Fairfield Fed S&LA of Lancaster	Lancaster	\$8,800	5	\$172.5	16	\$608	13	0.23	25	1.98	21	90.9	24	\$5.2	12	\$15.7	24	\$96.1	5
First Fed S&LA of Newark	Newark	\$8,292	6	\$140.5	26	\$984	8	0.45	13	2.78	14	78.4	10	\$3.7	31	\$30.3	16	\$58.1	34
Greenville Fed (MHC)	Greenville	\$6,648	10	\$125.4	31	\$304	25	0.15	32	1.47	25	93.3	25	\$3.8	29	\$8.4	27	\$60.2	31
Valley Central Bank	Liberty Township	\$7,784	7	\$199.6	7	\$1,260	6	0.82	4	3.47	13	76.8	9	\$4.0	28	\$46.3	8	\$95.4	6
Wilmington Savings Bank	Wilmington	\$4,252	18	\$193.3	9	\$344	22	0.20	26	1.11	30	89.8	23	\$7.9	3	\$19.8	22	\$90.7	8
Harrison Building and Loan Assoc	Harrison	\$7,656	8	\$218.7	3	\$1,740	3	0.76	6	4.55	6	67.7	3	\$6.6	6	\$70.6	3	\$104.7	1
New Carlisle Fed Savings Bank	New Carlisle	\$5,308	13	\$183.0	13	\$832	10	0.62	9	6.47	3	80.1	13	\$4.7	19	\$36.4	11	\$75.6	19
Mercer Savings Bank	Celina	\$4,748	15	\$153.2	21	\$604	14	0.45	13	4.54	7	80.2	14	\$4.6	23	\$30.3	15	\$63.6	28
Southern Hills Community Bank	Leesburg	\$6,432	11	\$146.2	23	\$272	26	0.17	29	1.09	31	96.7	30	\$3.7	32	\$3.6	30	\$78.5	18
Belmont Savings Bank	Bellaire	\$9,816	4	\$169.2	17	\$1,564	4	0.41	16	2.09	20	80.0	12	\$6.7	5	\$33.9	13	\$72.2	22
Peoples Savings Bank	Urbana	\$5,008	14	\$185.5	11	\$436	18	0.36	20	4.52	8	87.2	20	\$4.6	22	\$23.7	20	\$83.7	12
Citizens Fed S&LA	Bellefontaine	\$3,928	19	\$140.3	28	\$68	33	0.05	33	0.41	33	97.7	31	\$5.2	14	\$3.1	31	\$82.6	14
First Fed Bank of Ohio	Galion	\$7,640	9	\$121.3	32	\$800	11	0.32	21	2.17	19	96.6	29	\$3.7	30	\$4.1	29	\$57.0	35
Miami Savings Bank	Miamitown	\$4,708	16	\$204.7	6	\$1,504	5	1.18	1	6.94	2	60.2	1	\$5.5	10	\$81.6	2	\$73.0	21
Home S&L Co. of Kenton, Ohio	Kenton	\$3,808	20	\$211.6	5	\$800	11	0.61	10	2.24	18	74.2	8	\$7.9	2	\$54.4	5	\$71.1	23
First Fed S&LA of Delta	Delta	\$5,480	12	\$140.5	27	\$264	27	0.16	30	1.23	29	93.7	27	\$4.2	26	\$8.8	25	\$63.3	30
Monroe Fed S&LA	Tipp City	\$3,412	23	\$142.2	25	\$496	15	0.46	12	4.02	11	88.4	22	\$4.5	24	\$16.5	23	\$64.7	27
Cincinnati S&L Company	Cincinnati	\$3,660	22	\$159.1	20	\$372	20	0.38	18	1.71	23	87.5	21	\$4.2	27	\$20.0	21	\$80.3	15
Van Wert Fed Savings Bank	Van Wert	\$3,036	27	\$189.8	10	\$336	24	0.28	23	1.34	27	87.0	19	\$7.3	4	\$24.8	19	\$91.5	7
Community Savings Bank	Bethel	\$3,244	25	\$216.3	4	\$340	23	0.42	15	2.47	16	81.2	17	\$5.3	11	\$38.4	9	\$104.3	2
First Fed S&LA of Van Wert	Van Wert	\$3,772	21	\$198.5	8	\$908	9	0.79	5	3.83	12	70.5	5	\$6.1	8	\$58.5	4	\$85.1	11
Peoples S&L Company	Bucyrus	\$4,288	17	\$147.9	22	\$452	17	0.32	21	1.53	24	81.0	16	\$4.9	17	\$28.1	18	\$73.1	20
Peoples First Savings Bank	Mason	\$2,500	28	\$166.7	19	\$108	31	0.16	30	1.36	26	94.7	28	\$4.7	18	\$8.8	26	\$82.9	13
Fidelity Fed S&LA of Delaware	Delaware	\$3,284	24	\$142.8	24	-\$44	35	-0.04	35	-0.20	35	102.4	34	\$4.6	21	-\$3.3	33	\$65.9	26
Conneaut Savings Bank	Conneaut	\$2,488	29	\$113.1	37	-\$4	34	-0.01	34	-0.03	34	100.4	32	\$3.5	35	-\$0.4	32	\$52.5	36
Peoples S&L Company	West Liberty	\$2,032	33	\$184.7	12	\$352	21	0.66	8	4.64	5	80.3	15	\$5.1	16	\$36.4	12	\$89.8	9
Galion Building and Loan Bank	Galion	\$2,040	32	\$113.3	36	-\$140	38	-0.22	36	-1.89	36	106.9	35	\$3.5	34	-\$7.8	35	\$63.6	29
First Mutual Bank, FSB	Belpre	\$3,188	26	\$106.3	38	\$160	28	0.18	27	1.32	28	101.8	33	\$3.0	38	-\$6.4	34	\$50.4	37
Covington S&LA	Covington	\$2,240	31	\$117.9	34	\$464	16	0.67	7	4.06	10	73.7	7	\$3.7	33	\$30.9	14	\$40.6	39
Liberty Bank	Ironton	\$1,920	34	\$120.0	33	\$96	32	0.18	27	1.08	32	93.4	26	\$3.2	36	\$8.0	28	\$58.5	33
Brookville Building and Svgs Assoc	Brookville	\$1,588	36	\$176.4	15	\$436	18	0.97	2	4.99	4	71.0	6	\$5.1	15	\$51.1	6	\$50.2	38
Warsaw Fed S&LA	Cincinnati	\$2,284	30	\$126.9	30	-\$1,016	39	-1.87	39	-14.42	39	156.0	39	\$3.1	37	-\$71.1	39	\$88.4	10
Home Savings Bank of Wapakoneta	Wapakoneta	\$1,328	37	\$221.3	2	\$136	29	0.37	19	2.65	15	86.5	18	\$6.2	7	\$30.0	17	\$98.0	4
First Fed S&LA of Centerburg	Centerburg	\$732	38	\$183.0	14	\$120	30	0.53	11	2.47	16	79.2	11	\$5.6	9	\$38.0	10	\$80.0	16
New Foundation Savings Bank	Cincinnati	\$1,904	35	\$76.2	39	-\$112	36	-0.59	37	-5.17	38	113.5	37	\$0.8	39	-\$10.2	36	\$59.2	32
Equitable S&L Company	Cadiz	\$344	39	\$114.7	35	-\$120	37	-0.88	38	-4.55	37	134.9	38	\$4.4	25	-\$40.0	38	\$70.7	24
Ohio Mutuals	# of Mutuals	Median		Agg.		Median		Agg.		Agg.		Agg.		Agg.		Agg.		Agg.	
>\$500 million	2	\$173,980		\$247.8		\$39,570		0.47		4.89		66.1		\$12.1		\$83.3		\$92.6	
\$200 - \$500 million	7	\$8,292		\$148.1		\$984		0.37		2.40		89.6		\$4.8		\$15.5		\$73.6	
\$100 - \$200 million	15	\$4,288		\$168.5		\$452		0.42		2.53		84.1		\$5.0		\$26.7		\$76.9	
\$50 - \$100 million	10	\$2,386		\$136.9		\$134		0.10		0.67		96.8		\$3.8		\$3.6		\$68.2	
<\$50 million	5	\$1,328		\$125.4		\$120		0.34		1.95		92.9		\$3.0		\$8.9		\$64.9	
All Ohio (Excl. >\$500 million)	37	\$3,772		\$153.0		\$352		0.35		2.20		88.5		\$4.6		\$17.4		\$73.5	
Midwest Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	13	\$37,072		\$210.6		\$4,764		0.51		4.05		75.4		\$6.3		\$50.5		\$86.8	
\$200 - \$500 million	30	\$9,930		\$156.1		\$982		0.38		2.32		85.8		\$4.6		\$20.7		\$77.9	
\$100 - \$200 million	36	\$4,876		\$169.5		\$508		0.40		2.65		81.3		\$4.6		\$30.0		\$77.6	
\$50 - \$100 million	33	\$2,240		\$153.4		\$212		0.32		2.24		87.7		\$4.4		\$18.5		\$71.3	
<\$50 million	26	\$1,030		\$163.1		\$50		0.16		1.31		92.6		\$5.1		\$12.7		\$73.0	
All	138	\$4,130		\$165.8		\$426		0.36		2.11		84.0		\$4.7		\$26.9		\$77.6	
U. S. Mutuals	# of Mutuals	Median		\$230.2		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	148	\$37,704		\$174.8		\$3,798		0.45		3.61		74.8		\$6.7		\$54.9		\$103.2	
\$200 - \$500 million	125	\$11,476		\$183.9		\$1,252		0.39		3.15		81.7		\$5.6		\$31.8		\$85.7	
\$100 - \$200 million	82	\$4,338		\$174.8		\$448		0.35		2.26		83.1		\$6.3		\$28.4		\$80.0	
\$50 - \$100 million	62	\$2,450		\$159.2		\$248		0.35		2.33		86.8		\$4.8		\$22.0		\$76.0	
<\$50 million	45	\$976		\$192.8		\$60		0.16		1.18		91.2		\$5.8		\$12.7		\$78.5	
All	462	\$8,948		\$208.0		\$700		0.36		2.57		80.0		\$6.1		\$37.4		\$89.6	

**EXHIBIT A
OHIO MUTUAL PERFORMANCE**

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

For the 3-Month Period Ending 03/31/2020

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	10.11	36	18.11	35	18.64	36	0.40	22	0.42	20	0.33	32	-0.03	5	37	1	\$221.8	1
First Fed S&LA of Lakewood	Lakewood	10.78	33	NA	1	NA	1	0.19	13	0.23	12	0.50	27	0.01	32	20	2	\$50.7	11
First Fed S&LA of Lorain	Lorain	15.14	21	32.45	26	33.36	25	2.05	38	3.01	36	0.69	17	-0.10	3	7	5	\$49.0	12
Fairfield Fed S&LA of Lancaster	Lancaster	11.57	30	NA	1	NA	1	0.69	29	0.75	27	0.29	35	0.05	35	3	13	\$77.2	5
First Fed S&LA of Newark	Newark	16.09	17	25.90	29	26.64	29	0.57	26	0.72	26	0.58	24	0.00	12	5	7	\$34.8	16
Greenville Fed (MHC)	Greenville	10.44	34	13.73	39	14.37	39	0.27	18	0.34	15	0.62	20	0.10	37	4	9	\$43.1	14
Valley Central Bank	Liberty Township	23.50	2	NA	1	NA	1	0.12	10	0.13	10	0.71	14	0.00	12	4	9	\$26.4	25
Wilmington Savings Bank	Wilmington	17.42	12	24.32	33	25.62	32	2.42	39	3.30	37	5.21	1	-0.16	1	2	21	\$68.8	7
Harrison Building and Loan Assoc	Harrison	15.68	18	29.79	28	30.61	28	1.08	32	2.00	34	0.80	13	0.00	12	3	13	\$61.1	9
New Carlisle Fed Savings Bank	New Carlisle	9.73	38	NA	1	NA	1	0.46	25	0.54	22	0.91	10	0.06	36	3	13	\$31.8	19
Mercer Savings Bank	Celina	10.04	37	14.47	38	15.25	38	0.38	21	0.46	21	0.62	20	0.00	12	4	9	\$26.6	24
Southern Hills Community Bank	Leesburg	15.39	19	24.35	32	25.14	33	1.15	33	1.44	31	0.71	14	-0.02	8	8	3	\$16.8	36
Belmont Savings Bank	Bellaire	18.66	11	48.98	22	50.17	22	1.25	35	4.42	39	1.58	5	-0.05	4	4	9	\$70.8	6
Peoples Savings Bank	Urbana	10.31	35	NA	1	NA	1	1.99	37	2.27	35	0.94	9	0.03	33	2	21	\$48.9	13
Citizens Fed S&LA	Bellefontaine	12.66	26	25.34	31	25.74	31	0.14	11	0.19	11	0.26	39	0.00	12	2	21	\$63.1	8
First Fed Bank of Ohio	Galion	15.21	20	32.04	27	32.63	27	0.43	23	0.60	24	0.68	18	0.82	39	8	3	\$23.5	28
Miami Savings Bank	Miamitown	17.15	13	NA	1	NA	1	0.65	27	0.86	28	1.21	6	-0.03	5	3	13	\$34.8	17
Home S&L Co. of Kenton, Ohio	Kenton	27.23	1	NA	1	NA	1	0.43	24	0.69	25	1.67	2	0.03	33	1	33	\$97.0	2
First Fed S&LA of Delta	Delta	12.87	25	32.56	25	33.17	26	0.19	14	0.37	16	0.46	29	0.00	12	6	6	\$23.7	27
Monroe Fed S&LA	Tipp City	11.41	31	NA	1	NA	1	0.30	19	0.41	17	0.70	16	-0.03	5	3	13	\$29.6	21
Cincinnati S&L Company	Cincinnati	22.39	3	NA	1	NA	1	0.81	30	1.02	30	0.86	11	-0.02	8	3	13	\$22.2	29
Van Wert Fed Savings Bank	Van Wert	21.12	5	NA	1	NA	1	0.05	8	0.08	8	0.32	34	0.00	12	1	33	\$91.3	3
Community Savings Bank	Bethel	16.95	15	NA	1	NA	1	0.22	15	0.28	14	0.46	29	-0.02	8	2	21	\$32.0	18
First Fed S&LA of Van Wert	Van Wert	20.39	8	NA	1	NA	1	0.03	7	0.05	7	0.28	37	0.00	12	1	33	\$90.6	4
Peoples S&L Company	Bucyrus	20.97	6	62.60	21	62.98	21	1.33	36	3.40	38	0.28	37	0.00	12	2	21	\$55.7	10
Peoples First Savings Bank	Mason	11.64	29	17.87	36	19.12	35	0.00	1	0.00	1	1.03	7	0.00	12	2	21	\$30.0	20
Fidelity Fed S&LA of Delaware	Delaware	20.97	6	48.59	23	49.19	23	0.02	6	0.04	6	0.52	25	-0.01	11	2	21	\$42.1	15
Conneaut Savings Bank	Conneaut	14.87	22	NA	1	NA	1	0.25	17	0.42	18	0.61	22	0.00	12	3	13	\$20.2	32
Peoples S&L Company	West Liberty	14.18	23	NA	1	NA	1	0.00	1	0.00	1	1.67	2	0.00	12	2	21	\$21.1	31
Galion Building and Loan Bank	Galion	11.83	28	25.69	30	26.42	30	0.68	28	0.95	29	0.47	28	-0.12	2	2	21	\$27.8	23
First Mutual Bank, FSB	Belpre	8.67	39	15.98	37	16.26	37	0.96	31	1.97	33	0.29	35	0.00	12	5	7	\$15.3	37
Covington S&LA	Covington	16.41	16	NA	1	NA	1	0.06	9	0.10	9	0.51	26	0.00	12	3	13	\$19.2	33
Liberty Bank	Ironton	17.07	14	NA	1	NA	1	1.22	34	1.75	32	0.33	32	0.00	12	2	21	\$21.4	30
Brookville Building and Svgs Assoc	Brookville	19.60	9	NA	1	NA	1	0.17	12	0.24	13	1.03	7	0.00	12	2	21	\$17.7	34
Warsaw Fed S&LA	Cincinnati	12.07	27	NA	1	NA	1	0.23	16	0.42	19	1.59	4	0.48	38	2	21	\$24.3	26
Home Savings Bank of Wapakoneta	Wapakoneta	13.84	24	20.61	34	21.39	34	0.00	1	0.00	1	0.66	19	0.00	12	1	33	\$29.6	22
First Fed S&LA of Centerburg	Centerburg	21.72	4	NA	1	NA	1	0.00	1	0.00	1	0.84	12	0.00	12	1	33	\$16.8	35
New Foundation Savings Bank	Cincinnati	11.28	32	NA	1	NA	1	0.00	1	0.00	1	0.43	31	0.00	12	1	33	\$13.6	38
Equitable S&L Company	Cadiz	19.21	10	42.96	24	43.78	24	0.35	20	0.56	23	0.60	23	0.00	12	1	33	\$7.1	39
Ohio Mutuals	# of Mutuals	Agg.		Agg.		Agg.		Agg.		Agg.		Agg.		Agg.		Average		Agg.	
>\$500 million	2	10.18		20.61		18.64		0.38		0.40		0.35		-0.01		29		\$187.4	
\$200 - \$500 million	7	15.04		34.03		31.35		1.06		1.67		0.67		0.02		5		\$46.3	
\$100 - \$200 million	15	16.73		62.25		29.92		0.69		0.98		1.12		0.00		3		\$36.7	
\$50 - \$100 million	10	14.87		87.16		19.80		0.46		0.66		0.77		0.00		3		\$22.1	
<\$50 million	5	17.20		76.35		25.80		0.09		0.58		0.76		0.00		1		\$17.1	
All Ohio (Excl. >\$500 million)	37	15.79		48.67		29.87		0.79		1.16		0.89		0.01		3		\$35.1	
Midwest Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Average		Average	
>\$500 million	13	14.12		23.21		24.13		0.26		0.31		0.66		0.01		17		\$960.5	
\$200 - \$500 million	30	14.30		22.30		23.33		0.56		0.69		0.74		0.00		6		\$51.9	
\$100 - \$200 million	36	13.53		23.41		24.10		0.40		0.53		0.83		0.00		3		\$51.6	
\$50 - \$100 million	33	14.18		21.90		22.23		0.49		0.65		0.78		0.00		2		\$36.8	
<\$50 million	26	16.13		26.09		27.02		0.44		0.61		0.84		0.00		1		\$21.4	
All	138	13.92		23.71		24.76		0.44		0.58		0.78		0.00		4		\$128.1	
U. S. Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Average		Average	
>\$500 million	148	11.83		14.91		16.10		0.38		0.48		0.89		0.00		15		\$171.2	
\$200 - \$500 million	125	12.45		20.50		21.22		0.49		0.60		0.87		0.00		5		\$63.7	
\$100 - \$200 million	82	13.53		23.37		24.10		0.46		0.59		0.82		0.00		3		\$53.3	
\$50 - \$100 million	62	14.82		25.69		26.42		0.49		0.57		0.85		0.00		2		\$41.0	
<\$50 million	45	16.29		29.56		30.70		0.36		0.45		0.79		0.00		1		\$23.2	
All	462	12.74		18.80		19.78		0.43		0.53		0.86		0.00		7		\$89.3	

**EXHIBIT A
OHIO MUTUAL PERFORMANCE**

LOAN MIX & YIELD

For the 3-Month Period Ending 03/31/2020

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	36	0.0	27	99.8	1	0.0	34	0.0	37	0.0	27	0.0	39	3.37	39	3.28	36
First Fed S&LA of Lakewood	Lakewood	4.9	9	0.0	27	77.1	20	3.0	15	8.1	24	2.4	15	4.5	4	3.63	37	3.43	31
First Fed S&LA of Lorain	Lorain	1.9	25	0.0	27	93.2	5	3.9	14	0.7	36	0.0	27	0.3	31	4.16	33	3.37	32
Fairfield Fed S&LA of Lancaster	Lancaster	0.9	33	0.0	27	95.2	4	1.8	21	1.8	33	0.0	27	0.4	30	4.39	27	4.13	14
First Fed S&LA of Newark	Newark	9.0	2	0.0	27	73.0	23	4.3	12	13.4	11	0.0	27	0.3	31	4.95	10	4.60	6
Greenville Fed (MHC)	Greenville	7.0	4	0.8	21	64.7	29	4.6	11	12.0	15	9.8	3	1.0	19	4.43	25	3.96	19
Valley Central Bank	Liberty Township	4.9	8	0.0	26	61.0	32	8.9	2	21.5	8	3.2	13	0.5	25	4.84	15	4.70	4
Wilmington Savings Bank	Wilmington	0.7	34	0.2	24	77.7	19	5.3	9	12.9	13	1.1	20	1.9	13	4.04	35	3.35	33
Harrison Building and Loan Assoc	Harrison	11.1	1	4.6	11	69.7	26	0.7	26	8.6	21	5.0	9	0.3	36	4.66	19	3.87	20
New Carlisle Fed Savings Bank	New Carlisle	6.8	5	1.3	18	50.8	37	6.6	6	22.8	5	9.6	4	1.8	14	4.99	7	4.67	5
Mercer Savings Bank	Celina	1.5	28	21.3	1	71.1	25	1.2	23	3.5	28	0.9	21	0.9	20	4.38	28	4.12	15
Southern Hills Community Bank	Leesburg	2.8	19	13.9	3	62.9	31	0.3	30	9.5	18	4.4	11	5.0	3	5.77	1	4.78	2
Belmont Savings Bank	Bellaire	0.3	35	0.0	27	57.2	35	5.6	8	22.4	6	6.9	6	7.5	1	4.93	11	3.46	30
Peoples Savings Bank	Urbana	1.4	29	7.9	8	69.6	27	2.0	18	15.2	9	1.7	18	2.1	11	5.35	2	4.95	1
Citizens Fed S&LA	Bellefontaine	5.0	7	1.3	18	82.0	16	1.0	25	10.6	16	0.0	27	0.1	37	4.00	36	3.51	28
First Fed Bank of Ohio	Galion	4.3	13	3.8	12	68.7	28	5.3	10	14.0	10	1.3	19	2.6	7	4.96	9	3.51	27
Miami Savings Bank	Miamitown	8.2	3	1.6	17	52.8	36	5.7	7	24.7	4	6.6	7	0.4	28	4.53	22	4.02	17
Home S&L Co. of Kenton, Ohio	Kenton	4.9	9	12.4	5	33.6	39	8.5	3	26.7	2	8.3	5	0.8	21	4.86	14	3.80	22
First Fed S&LA of Delta	Delta	1.6	26	0.0	27	96.3	3	0.0	35	1.0	35	0.7	23	0.5	26	4.41	26	3.33	34
Monroe Fed S&LA	Tipp City	4.4	12	0.7	22	41.6	38	6.6	5	34.7	1	11.0	2	1.1	17	4.63	21	4.00	18
Cincinnati S&L Company	Cincinnati	6.7	6	0.1	25	60.3	34	8.2	4	21.6	7	0.7	22	2.4	8	5.05	5	4.33	11
Van Wert Fed Savings Bank	Van Wert	4.0	15	5.4	10	80.1	17	0.6	28	8.2	23	0.5	24	1.2	16	4.13	34	3.23	39
Community Savings Bank	Bethel	3.0	18	0.0	27	60.4	33	9.5	1	13.2	12	12.9	1	1.0	18	5.23	3	4.74	3
First Fed S&LA of Van Wert	Van Wert	2.8	20	2.6	15	85.0	14	0.0	35	9.2	19	0.0	27	0.4	28	4.51	24	3.73	24
Peoples S&L Company	Bucyrus	1.6	27	2.6	15	90.5	6	1.1	24	1.6	34	0.0	27	2.6	6	4.37	29	3.57	26
Peoples First Savings Bank	Mason	2.3	22	0.2	23	64.3	30	1.8	20	26.0	3	0.0	27	0.3	34	5.00	6	4.36	9
Fidelity Fed S&LA of Delaware	Delaware	4.1	14	2.8	13	74.1	22	4.1	13	12.8	14	0.0	27	2.1	12	4.64	20	3.47	29
Conneaut Savings Bank	Conneaut	3.0	17	0.8	20	82.2	15	1.8	19	8.3	22	2.7	14	0.8	22	4.53	22	3.62	25
Peoples S&L Company	West Liberty	0.9	32	14.5	2	71.5	24	0.0	35	8.7	20	1.9	16	2.7	5	4.90	13	4.52	7
Galion Building and Loan Bank	Galion	0.1	38	0.0	27	90.3	7	0.5	29	5.1	25	1.8	17	2.3	9	4.37	29	3.80	21
First Mutual Bank, FSB	Belpre	3.7	16	0.0	27	89.4	9	0.2	31	4.1	27	0.4	25	2.2	10	4.93	11	4.15	13
Covington S&LA	Covington	1.3	30	9.9	6	85.5	13	0.1	32	2.4	30	0.1	26	0.7	23	4.22	32	3.29	35
Liberty Bank	Ironton	2.1	24	0.0	27	78.9	18	2.7	16	4.2	26	4.4	12	7.1	2	5.20	4	4.35	10
Brookville Building and Svgs Assoc	Brookville	2.4	21	6.5	9	75.2	21	0.1	33	9.9	17	4.5	10	1.5	15	4.81	16	4.04	16
Warsaw Fed S&LA	Cincinnati	0.1	37	0.0	27	97.4	2	0.7	27	1.8	32	0.0	27	0.1	38	4.37	29	3.27	37
Home Savings Bank of Wapakoneta	Wapakoneta	2.2	23	2.8	14	89.1	10	2.5	17	3.3	29	0.0	27	0.3	35	3.43	38	3.27	38
First Fed S&LA of Centerburg	Centerburg	4.6	11	8.5	7	86.5	11	0.0	35	0.0	37	0.0	27	0.5	27	4.76	18	4.19	12
New Foundation Savings Bank	Cincinnati	1.3	31	0.0	27	89.7	8	1.6	22	1.9	31	5.3	8	0.3	33	4.99	7	4.46	8
Equitable S&L Company	Cadiz	0.0	39	13.8	4	85.5	12	0.0	35	0.0	37	0.0	27	0.7	24	4.77	17	3.73	23
Ohio Mutuals	# of Mutuals	Agg.		Agg.		Agg.		Agg.		Agg.		Agg.		Agg.		Median		Median	
>\$500 million	2	0.7		0.0		97.3		0.3		0.9		0.3		0.5		3.50		3.36	
\$200 - \$500 million	7	4.4		0.9		78.9		3.6		8.3		2.6		1.3		4.66		3.87	
\$100 - \$200 million	15	3.7		5.2		67.3		3.7		14.8		3.4		1.4		4.53		3.80	
\$50 - \$100 million	10	2.7		2.3		75.2		3.2		11.2		2.8		1.8		4.92		4.24	
<\$50 million	5	2.3		5.3		84.1		1.0		4.3		2.2		0.7		4.77		4.04	
All Ohio (Excl. >\$500 million)	37	3.8		3.2		73.3		3.5		11.5		3.0		1.4		4.66		3.96	
Midwest Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	13	1.5		0.0		76.5		2.3		2.4		1.5		3.5		3.98		3.69	
\$200 - \$500 million	30	2.3		0.2		64.8		4.0		11.9		2.4		1.1		4.53		3.94	
\$100 - \$200 million	36	2.1		1.5		65.6		2.3		10.9		1.8		2.0		4.64		3.78	
\$50 - \$100 million	33	2.1		0.2		75.8		0.8		6.1		2.4		2.2		4.78		4.07	
<\$50 million	26	0.9		2.8		78.5		0.1		3.7		0.1		1.3		4.97		4.08	
All	138	2.0		0.5		71.6		1.5		7.1		1.6		1.7		4.69		3.99	
U. S. Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	148	5.0		0.0		51.2		4.5		25.4		5.3		0.5		4.39		4.05	
\$200 - \$500 million	125	3.3		0.0		66.1		2.3		16.9		2.8		0.9		4.57		4.04	
\$100 - \$200 million	82	2.3		0.0		72.5		0.9		9.7		1.1		1.5		4.64		3.95	
\$50 - \$100 million	62	2.4		0.0		80.1		0.5		4.6		1.2		1.5		4.91		4.22	
<\$50 million	45	1.3		0.5		79.4		0.9		4.1		0.0		1.0		5.02		4.19	
All	462	3.3		0.0		66.4		2.8		13.9		2.8		0.9		4.60		4.05	

**EXHIBIT A
OHIO MUTUAL PERFORMANCE**

**DEPOSIT MIX &
COST OF FUNDS**

For the 3-Month Period Ending 03/31/2020

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	1.0	35	26.4	32	72.5	1	0.03	5	0.49	37	2.08	33	1.66	39	1.66	39
First Fed S&LA of Lakewood	Lakewood	2.3	33	4.4	34	59.9	1	33.4	28	0.37	32	0.77	39	2.05	31	1.30	36	1.17	29
First Fed S&LA of Lorain	Lorain	9.1	18	12.7	21	36.7	23	41.5	19	0.03	5	0.04	2	1.76	18	0.82	14	0.93	19
Fairfield Fed S&LA of Lancaster	Lancaster	3.1	32	14.7	16	31.6	24	50.6	9	0.03	5	0.06	6	1.99	30	1.10	26	1.05	26
First Fed S&LA of Newark	Newark	4.5	28	10.6	25	31.5	25	53.3	7	0.12	24	0.70	38	2.13	36	1.46	37	1.42	37
Greenville Fed (MHC)	Greenville	17.5	7	8.0	31	23.8	34	50.8	8	0.08	20	0.15	15	1.94	28	1.26	33	1.07	27
Valley Central Bank	Liberty Township	14.7	10	10.0	28	37.8	19	37.5	24	0.44	34	0.42	34	1.55	7	0.99	23	0.88	18
Wilmington Savings Bank	Wilmington	4.6	27	34.4	1	29.3	28	31.7	31	1.30	37	0.25	25	1.93	27	1.27	35	1.20	30
Harrison Building and Loan Assoc	Harrison	8.9	19	15.3	14	43.7	10	32.1	30	0.17	28	0.31	29	1.57	9	0.75	11	0.68	9
New Carlisle Fed Savings Bank	New Carlisle	20.1	5	7.9	32	22.4	35	49.6	10	0.05	12	0.11	10	1.92	24	1.21	30	1.22	31
Mercer Savings Bank	Celina	33.0	1	16.2	11	21.1	37	29.7	33	0.11	21	0.26	26	1.76	17	0.69	8	0.82	15
Southern Hills Community Bank	Leesburg	9.6	16	17.4	9	31.1	26	41.9	18	0.14	27	0.15	15	1.57	8	0.78	12	0.72	11
Belmont Savings Bank	Bellaire	1.7	34	10.6	26	39.9	18	47.9	13	0.11	21	0.34	30	1.61	12	0.94	22	0.94	20
Peoples Savings Bank	Urbana	9.4	17	19.2	6	27.6	31	43.8	17	0.34	31	0.21	20	2.25	38	1.22	31	1.27	33
Citizens Fed S&LA	Bellefontaine	32.7	2	13.2	19	0.3	39	53.9	6	0.06	15	0.06	6	2.09	34	1.15	28	1.13	28
First Fed Bank of Ohio	Galion	4.3	29	30.6	2	42.2	16	23.0	35	0.11	21	0.08	8	1.83	21	0.62	5	0.59	7
Miami Savings Bank	Miamitown	21.7	4	8.3	30	21.0	38	49.0	11	0.00	1	0.05	4	1.93	26	1.19	29	0.95	21
Home S&L Co. of Kenton, Ohio	Kenton	0.7	35	15.1	15	24.4	33	59.8	4	0.05	12	0.29	28	1.92	25	1.09	25	1.31	35
First Fed S&LA of Delta	Delta	16.7	8	26.4	4	45.4	7	11.6	39	0.01	4	0.05	4	1.00	1	0.17	1	0.14	1
Monroe Fed S&LA	Tipp City	6.6	22	17.2	10	42.7	11	33.5	27	0.03	5	0.39	33	2.47	39	1.06	24	1.00	22
Cincinnati S&L Company	Cincinnati	8.5	20	8.4	29	42.7	12	40.4	21	0.07	18	0.45	36	1.62	13	0.92	19	1.04	25
Van Wert Fed Savings Bank	Van Wert	15.7	9	0.0	36	37.5	21	46.8	15	0.03	5	0.04	2	1.67	14	0.82	14	0.80	13
Community Savings Bank	Bethel	4.0	30	11.7	22	37.1	22	47.2	14	0.37	32	0.27	27	1.91	23	1.10	26	1.02	24
First Fed S&LA of Van Wert	Van Wert	11.1	14	12.8	20	42.6	14	33.6	26	0.04	10	0.03	1	1.69	15	0.67	6	0.58	6
Peoples S&L Company	Bucyrus	5.2	25	11.2	24	42.6	13	40.9	20	0.12	24	0.21	20	1.87	22	0.92	19	0.86	17
Peoples First Savings Bank	Mason	8.4	21	18.7	7	29.0	29	43.8	16	0.89	36	0.42	34	1.99	29	1.26	33	1.26	32
Fidelity Fed S&LA of Delaware	Delaware	3.8	31	18.0	8	50.9	4	27.2	34	0.19	29	0.36	32	1.77	20	0.70	9	0.69	10
Conneaut Savings Bank	Conneaut	13.0	12	15.6	13	48.4	5	22.9	36	0.04	10	0.15	15	1.44	4	0.45	3	0.51	5
Peoples S&L Company	West Liberty	11.1	15	15.8	12	40.2	17	32.9	29	0.12	24	0.35	31	2.10	35	0.91	18	1.00	22
Galion Building and Loan Bank	Galion	14.0	11	10.3	27	37.6	20	38.2	22	0.06	15	0.14	13	1.75	16	0.86	17	0.73	12
First Mutual Bank, FSB	Belpre	5.1	26	21.9	5	51.0	3	22.0	37	0.05	12	0.17	18	1.59	11	0.48	4	0.45	3
Covington S&LA	Covington	11.2	13	29.3	3	44.0	9	15.5	38	0.00	1	0.20	19	1.40	3	0.34	2	0.30	2
Liberty Bank	Ironton	24.8	3	14.4	17	29.4	27	31.4	32	0.07	18	0.09	9	1.46	5	0.67	6	0.50	4
Brookville Building and Svgs Assoc	Brookville	5.8	23	14.1	18	42.3	15	37.7	23	0.06	15	0.11	10	2.14	37	0.93	21	0.80	13
Warsaw Fed S&LA	Cincinnati	0.7	36	11.3	23	22.3	36	65.7	2	0.26	30	0.23	24	2.06	32	1.50	38	1.49	38
Home Savings Bank of Wapakoneta	Wapakoneta	18.2	6	0.0	36	47.2	6	34.6	25	0.00	1	0.14	13	1.58	10	0.70	9	0.67	8
First Fed S&LA of Centerburg	Centerburg	0.0	38	0.0	36	45.0	8	55.0	5	NA	38	0.22	23	1.33	2	0.82	14	0.83	16
New Foundation Savings Bank	Cincinnati	5.6	24	5.5	33	28.7	30	60.2	3	0.58	35	0.21	20	1.76	19	1.25	32	1.29	34
Equitable S&L Company	Cadiz	0.0	38	0.0	36	52.0	2	48.0	12	NA	38	0.11	10	1.46	6	0.80	13	1.32	36
Ohio Mutuals	# of Mutuals	Agg.		Agg.		Agg.		Agg.		Median		Median		Median		Median		Median	
>\$500 million	2	0.4		1.5		31.0		67.1		0.20		0.63		2.06		1.48		1.42	
\$200 - \$500 million	7	6.7		14.3		36.0		43.0		0.11		0.15		1.83		0.94		0.94	
\$100 - \$200 million	15	14.0		15.9		31.3		38.8		0.06		0.21		1.87		0.99		0.88	
\$50 - \$100 million	10	9.6		15.9		39.1		35.4		0.07		0.22		1.69		0.89		0.87	
<\$50 million	5	8.0		5.6		43.0		43.3		0.06		0.14		1.58		0.82		0.83	
All Ohio (Excl. >\$500 million)	37	10.2		15.0		34.7		40.1		0.07		0.20		1.76		0.92		0.93	
Midwest Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	13	3.3		4.4		49.5		44.9		0.19		0.47		2.00		1.19		1.10	
\$200 - \$500 million	30	7.7		11.7		33.4		40.7		0.14		0.30		1.85		1.04		1.00	
\$100 - \$200 million	36	10.1		13.4		32.3		41.4		0.11		0.26		1.91		1.08		0.96	
\$50 - \$100 million	33	8.9		11.0		37.1		42.7		0.15		0.23		1.79		1.00		1.04	
<\$50 million	26	3.5		6.3		29.7		59.4		0.11		0.23		1.69		1.14		1.13	
All	138	7.6		10.6		34.0		43.9		0.13		0.26		1.84		1.08		1.02	
U. S. Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	148	6.0		3.9		53.2		31.0		0.28		0.47		1.96		1.06		0.95	
\$200 - \$500 million	125	12.3		12.0		35.2		36.3		0.18		0.39		1.93		1.04		0.98	
\$100 - \$200 million	82	9.3		12.8		32.9		43.2		0.11		0.31		1.89		1.11		1.06	
\$50 - \$100 million	62	8.5		11.8		29.2		47.5		0.16		0.28		1.80		1.07		1.06	
<\$50 million	45	1.3		0.0		25.4		72.5		0.09		0.26		1.77		1.28		1.32	
All	462	8.0		8.4		37.0		36.3		0.19		0.38		1.91		1.09		1.01	