

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, 2020 (1)						
	>\$500 million (2)		\$200 - \$500	\$100 - \$200	\$50 - \$100	<\$50	All OH
	Third FS&LA of Cleveland (MHC)	First FS&LA of Lakewood	Million	Million	Million	Million	(Excl. >\$500M)
Number of Institutions			7	16	9	5	37
Balance Sheet / Branch Information							
Total Assets (median results in \$mils)	\$14,549	\$2,207	\$260	\$144	\$69	\$27	\$127
Total Loans (median results in \$mils)	\$13,081	\$1,668	\$152	\$92	\$49	\$23	\$82
Loan / Asset Ratio	89.9%	75.5%	56.7%	65.0%	63.7%	71.1%	61.6%
Total Deposits (median results in \$mils)	\$9,388	\$1,686	\$210	\$112	\$61	\$19	\$99
Average Number of Offices per Institution	37	20	5	3	2	1	3
Deposits per Office (\$mils)	\$226.6	\$61.4	\$50.4	\$38.4	\$25.1	\$18.7	\$38.4
YTD Balance Sheet Growth Rates							
Total Assets	-1.6%	14.7%	7.9%	10.1%	8.0%	9.0%	8.9%
Total Loans	-3.2%	1.4%	2.1%	2.7%	4.5%	4.5%	2.8%
Total Deposits	2.8%	7.7%	9.2%	13.8%	9.0%	9.6%	11.2%
5-Year C.A.G.R. (Dec. '15 - Dec. '20)							
Total Assets	3.3%	6.5%	1.1%	5.4%	2.8%	1.5%	3.1%
Total Loans	3.0%	4.0%	2.4%	5.2%	1.1%	2.3%	3.5%
Total Deposits	2.1%	5.3%	2.1%	5.4%	3.5%	1.0%	3.6%
Capital Ratios							
Tier 1 Leverage Ratio	10.37%	10.19%	14.23%	16.02%	12.90%	15.34%	14.89%
Tier 1 Risk-Based Capital Ratio	19.01%	NA	26.17%	23.76%	23.97%	NA	24.82%
Total Risk-Based Capital Ratio	19.59%	NA	26.97%	24.59%	24.86%	NA	25.64%

Note: Excludes mutual institutions reporting \$0 loans as of December 31, 2020. Risk-based capital ratios include a limited number of institutions who did not opt into the CBLR.

(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, 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 12-Month Period Ending December 31, 2020 (1)						All OH (Excl. >\$500M)
	>\$500 million (2)		\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	
	Third FS&LA of Cleveland (MHC)	First FS&LA of Lakewood	7	16	9	5	37
Number of Institutions							
Profitability Metrics							
Revenue (median results in \$000)	\$285,042	\$79,319	\$8,697	\$4,447	\$2,469	\$1,205	\$3,970
Net Income (median results in \$000)	\$79,236	\$23,535	\$923	\$405	\$133	\$127	\$369
% of Average Assets							
Net Interest Income (FTE)	1.55%	2.19%	2.57%	2.90%	2.89%	3.04%	2.77%
Noninterest Income	0.37%	1.62%	0.54%	0.53%	0.80%	2.45%	0.62%
Memo: Service Charges	0.00%	0.04%	0.07%	0.05%	0.05%	0.05%	0.06%
Memo: Net Gain on Loan Sales	0.29%	1.30%	0.20%	0.28%	0.55%	2.33%	0.34%
Salary & Benefits Expense	0.69%	1.16%	1.49%	1.57%	1.85%	3.13%	1.62%
Occupancy Expense	0.17%	0.29%	0.32%	0.25%	0.45%	0.33%	0.30%
Other Noninterest Expense	0.37%	0.85%	0.92%	1.06%	1.25%	1.48%	1.04%
Total Noninterest Expense	1.23%	2.30%	2.73%	2.87%	3.55%	4.94%	2.96%
Pre-Tax Pre-Provision (PTPP) (FTE)	0.69%	1.51%	0.39%	0.55%	0.15%	0.55%	0.43%
Net Income (ROAA)	0.53%	1.13%	0.34%	0.40%	0.19%	0.13%	0.34%
Other Profitability Ratios							
Return on Average Equity	5.66%	10.86%	2.26%	2.45%	1.33%	0.80%	2.20%
Efficiency Ratio (FTE)	63.5%	60.3%	87.6%	83.9%	95.2%	90.0%	87.1%
Assets Per Employee (\$mil)	\$14.7	\$5.5	\$5.2	\$5.4	\$4.2	\$3.0	\$5.0
Revenue (FTE) Per Employee (\$000)	\$287.9	\$198.8	\$157.2	\$176.5	\$148.3	\$161.3	\$164.0
PTPP (FTE) Per Employee (\$000)	\$104.2	\$78.9	\$19.5	\$28.3	\$5.9	\$16.1	\$20.9
Salary Expense Per Employee (\$000)	\$102.8	\$60.7	\$75.3	\$81.0	\$74.4	\$92.0	\$78.3
Asset Quality Ratios							
NPAs / Total Assets	0.35%	0.16%	0.83%	0.75%	0.39%	0.10%	0.72%
NPLs / Total Loans	0.39%	0.19%	1.42%	1.11%	0.56%	0.15%	1.12%
LLR / Total Loans	0.54%	0.58%	0.71%	1.15%	0.62%	0.77%	0.90%
NCOs / Average Loans	-0.04%	0.04%	0.00%	0.00%	0.02%	0.00%	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, 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 12-Month Period Ending December 31, 2020 (1)						All OH (Excl. >\$500M)
	>\$500 million (2)		\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	
	Third FS&LA of Cleveland (MHC)	First FS&LA of Lakewood					
Number of Institutions			7	16	9	5	37
Loan Mix							
Construction & Land Development	0.2%	4.8%	5.2%	3.9%	2.1%	2.8%	4.1%
Farm Loans	0.0%	0.0%	0.8%	4.6%	2.5%	4.4%	2.9%
1-4 Family Loans	99.8%	69.5%	76.8%	65.1%	75.5%	81.0%	71.3%
Multifamily Loans	0.0%	3.7%	3.4%	3.3%	3.0%	1.4%	3.3%
Commercial Real Estate	0.0%	9.8%	8.2%	15.6%	10.2%	4.9%	11.8%
Commercial & Industrial	0.0%	7.3%	4.4%	5.6%	5.0%	5.0%	5.0%
Consumer	0.0%	4.9%	1.3%	1.5%	1.5%	0.6%	1.4%
Deposit Mix							
Demand Deposits	0.1%	2.8%	8.3%	16.6%	11.6%	10.2%	12.4%
NOW Accounts	1.1%	4.9%	15.9%	16.2%	17.3%	6.2%	16.0%
MMDA & Savings Accounts	30.3%	64.1%	39.8%	34.3%	40.2%	45.9%	37.6%
Time Deposits	68.4%	28.2%	36.1%	32.8%	31.0%	37.7%	34.0%
YTD Rates & Yields - Median							
Loans	3.16%	3.46%	4.58%	4.44%	4.61%	4.83%	4.58%
Earning Assets	3.02%	3.09%	3.60%	3.50%	3.55%	4.05%	3.60%
NOW	0.02%	0.22%	0.11%	0.06%	0.08%	0.06%	0.07%
MM & Savings	0.28%	0.47%	0.14%	0.15%	0.15%	0.11%	0.15%
CD	1.86%	1.75%	1.69%	1.57%	1.60%	1.44%	1.60%
Total Interest Bearing Deposits	1.42%	0.96%	0.88%	0.76%	0.75%	0.76%	0.76%
Total Cost of Funds	1.52%	0.88%	0.88%	0.77%	0.63%	0.86%	0.79%

(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, 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 12-Month Period Ending December 31, 2020						All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	All Midwest	
Number of Institutions	15	30	35	32	25	137	37
Balance Sheet / Branch Information							
Total Assets (median results in \$mils)	\$853	\$288	\$156	\$78	\$34	\$142	\$127
Total Loans (median results in \$mils)	\$561	\$192	\$94	\$48	\$17	\$86	\$82
Loan / Asset Ratio	67.0%	57.3%	63.7%	63.6%	65.9%	63.1%	61.6%
Total Deposits (median results in \$mils)	\$634	\$237	\$124	\$62	\$24	\$111	\$99
Average Number of Offices per Institution	16	6	3	2	1	4	3
Deposits per Office (\$mils)	\$81.8	\$56.6	\$53.2	\$41.1	\$22.2	\$48.6	\$38.4
YTD Balance Sheet Growth Rates							
Total Assets	14.7%	9.7%	9.6%	9.4%	3.5%	9.4%	8.9%
Total Loans	4.7%	-1.1%	1.5%	2.4%	-0.4%	0.4%	2.8%
Total Deposits	12.1%	11.2%	11.9%	11.1%	3.6%	11.0%	11.2%
5-Year C.A.G.R. (Dec. '15 - Dec. '20)							
Total Assets	5.9%	3.6%	4.4%	3.2%	0.6%	3.2%	3.1%
Total Loans	5.2%	2.0%	4.6%	2.9%	-1.0%	2.7%	3.5%
Total Deposits	5.3%	3.4%	3.9%	3.2%	0.2%	2.7%	3.6%
Capital Ratios							
Tier 1 Leverage Ratio	14.71%	13.29%	12.60%	12.65%	18.46%	13.77%	14.89%
Tier 1 Risk-Based Capital Ratio	23.55%	21.62%	20.90%	21.54%	26.87%	21.97%	24.82%
Total Risk-Based Capital Ratio	24.49%	22.54%	21.91%	22.79%	27.80%	22.75%	25.64%

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, 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 12-Month Period Ending December 31, 2020						All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	All Midwest	
Number of Institutions	15	30	35	32	25	137	37
Profitability Metrics							
Revenue (median results in \$000)	\$33,586	\$9,521	\$4,763	\$2,290	\$982	\$4,343	\$3,970
Net Income (median results in \$000)	\$7,178	\$1,358	\$646	\$311	\$2	\$444	\$369
% of Average Assets							
Net Interest Income (FTE)	2.27%	2.61%	2.77%	2.84%	2.87%	2.76%	2.77%
Noninterest Income	0.92%	0.78%	0.49%	0.27%	0.16%	0.36%	0.62%
Memo: Service Charges	0.04%	0.07%	0.05%	0.03%	0.02%	0.03%	0.06%
Memo: Net Gain on Loan Sales	0.33%	0.34%	0.08%	0.00%	0.00%	0.00%	0.34%
Salary & Benefits Expense	1.31%	1.62%	1.48%	1.49%	1.60%	1.55%	1.62%
Occupancy Expense	0.29%	0.30%	0.24%	0.33%	0.25%	0.28%	0.30%
Other Noninterest Expense	0.56%	0.89%	0.90%	0.94%	1.15%	0.92%	1.04%
Total Noninterest Expense	2.30%	2.92%	2.75%	2.84%	3.21%	2.89%	2.96%
Pre-Tax Pre-Provision (PTPP) (FTE)	0.84%	0.64%	0.69%	0.51%	0.17%	0.54%	0.43%
Net Income (ROAA)	0.65%	0.48%	0.47%	0.40%	0.01%	0.38%	0.34%
Other Profitability Ratios							
Return on Average Equity	5.66%	3.18%	2.97%	3.11%	0.06%	2.75%	2.20%
Efficiency Ratio (FTE)	68.6%	80.0%	81.9%	85.2%	92.8%	82.6%	87.1%
Assets Per Employee (\$mil)	\$5.9	\$4.8	\$5.2	\$5.1	\$5.2	\$5.2	\$5.0
Revenue (FTE) Per Employee (\$000)	\$211.1	\$170.0	\$179.1	\$165.4	\$161.3	\$173.7	\$164.0
PTPP (FTE) Per Employee (\$000)	\$57.2	\$36.1	\$37.6	\$24.5	\$12.9	\$30.1	\$20.9
Salary Expense Per Employee (\$000)	\$87.8	\$79.8	\$80.2	\$75.8	\$83.8	\$80.2	\$78.3
Asset Quality Ratios							
NPAs / Total Assets	0.25%	0.55%	0.34%	0.36%	0.36%	0.37%	0.72%
NPLs / Total Loans	0.39%	0.75%	0.54%	0.47%	0.62%	0.59%	1.12%
LLR / Total Loans	0.72%	0.92%	0.90%	0.82%	0.87%	0.84%	0.90%
NCOs / Average Loans	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%

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

TABLE 2.3

MUTUAL INSTITUTIONS IN THE MIDWEST - PERFORMANCE BY ASSET SIZE

MIDWEST MUTUAL DATA

Includes Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

	Median Results for the 12-Month Period Ending December 31, 2020						All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	All Midwest	
Number of Institutions	15	30	35	32	25	137	37
Loan Mix							
Construction & Land Development	1.9%	3.5%	3.0%	2.6%	1.0%	2.5%	4.1%
Farm Loans	0.0%	0.2%	1.6%	0.3%	3.4%	0.5%	2.9%
1-4 Family Loans	69.5%	62.5%	63.6%	77.3%	76.1%	69.6%	71.3%
Multifamily Loans	2.2%	3.9%	1.5%	1.0%	0.1%	1.5%	3.3%
Commercial Real Estate	6.1%	12.3%	10.9%	6.5%	3.6%	7.7%	11.8%
Commercial & Industrial	3.1%	4.6%	2.4%	3.6%	0.6%	3.0%	5.0%
Consumer	0.2%	1.1%	2.0%	1.6%	1.3%	1.4%	1.4%
Deposit Mix							
Demand Deposits	5.0%	9.4%	12.0%	10.4%	3.3%	8.9%	12.4%
NOW Accounts	4.8%	13.6%	14.5%	11.8%	6.8%	11.3%	16.0%
MMDA & Savings Accounts	40.6%	35.5%	35.4%	38.2%	31.4%	36.0%	37.6%
Time Deposits	35.6%	35.6%	35.9%	38.9%	54.2%	38.8%	34.0%
YTD Rates & Yields - Median							
Loans	3.95%	4.47%	4.54%	4.63%	4.93%	4.58%	4.58%
Earning Assets	3.19%	3.58%	3.55%	3.79%	4.03%	3.65%	3.60%
NOW	0.15%	0.13%	0.07%	0.16%	0.09%	0.11%	0.07%
MM & Savings	0.27%	0.24%	0.22%	0.23%	0.16%	0.22%	0.15%
CD	1.63%	1.69%	1.61%	1.67%	1.51%	1.65%	1.60%
Total Interest Bearing Deposits	0.88%	0.83%	0.84%	0.89%	1.00%	0.88%	0.76%
Total Cost of Funds	0.84%	0.79%	0.79%	0.90%	1.01%	0.85%	0.79%

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, 2020						All Midwest	All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	Nation		
Number of Institutions	163	115	79	58	41	456	137	37
Balance Sheet / Branch Information								
Total Assets (median results in \$mils)	\$1,038	\$330	\$143	\$78	\$35	\$315	\$142	\$127
Total Loans (median results in \$mils)	\$750	\$207	\$87	\$48	\$21	\$193	\$86	\$82
Loan / Asset Ratio	71.8%	68.6%	64.5%	64.4%	66.3%	68.6%	63.1%	61.6%
Total Deposits (median results in \$mils)	\$862	\$278	\$114	\$60	\$26	\$249	\$111	\$99
Average Number of Offices per Institution	14	5	3	2	1	7	4	3
Deposits per Office (\$mils)	\$102.0	\$68.8	\$58.8	\$42.6	\$23.7	\$71.5	\$48.6	\$38.4
YTD Balance Sheet Growth Rates								
Total Assets	14.4%	10.1%	9.4%	7.8%	4.4%	10.4%	9.4%	8.9%
Total Loans	6.1%	1.8%	0.7%	1.6%	-1.1%	2.7%	0.4%	2.8%
Total Deposits	18.4%	12.9%	10.8%	9.0%	5.6%	13.2%	11.0%	11.2%
5-Year C.A.G.R. (Dec. '15 - Dec. '20)								
Total Assets	7.0%	4.7%	3.5%	2.8%	0.8%	4.9%	3.2%	3.1%
Total Loans	6.4%	4.1%	4.3%	2.6%	0.1%	4.5%	2.7%	3.5%
Total Deposits	8.1%	5.6%	3.8%	3.1%	0.5%	5.3%	2.7%	3.6%
Capital Ratios								
Tier 1 Leverage Ratio	11.31%	12.14%	12.63%	13.72%	16.85%	12.18%	13.77%	14.89%
Tier 1 Risk-Based Capital Ratio	15.54%	19.72%	21.88%	22.37%	35.56%	18.61%	21.97%	24.82%
Total Risk-Based Capital Ratio	16.57%	20.42%	22.56%	23.39%	36.81%	19.59%	22.75%	25.64%

Note: Excludes mutual institutions reporting \$0 loans as of December 31, 2020. Risk-based capital ratios include a limited number of institutions who did not opt into the CBLR.

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, 2020						All Midwest	All OH (Excl. >\$500M)
	>\$500 Million	\$200 - \$500 Million	\$100 - \$200 Million	\$50 - \$100 Million	<\$50 Million	Nation		
Number of Institutions	163	115	79	58	41	456	137	37
Profitability Metrics								
Revenue (median results in \$000)	\$37,848	\$9,938	\$4,343	\$2,346	\$911	\$9,272	\$4,343	\$3,970
Net Income (median results in \$000)	\$6,444	\$1,466	\$523	\$287	\$41	\$1,264	\$444	\$369
% of Average Assets								
Net Interest Income (FTE)	2.88%	2.85%	2.76%	2.90%	2.97%	2.86%	2.76%	2.77%
Noninterest Income	0.49%	0.55%	0.29%	0.24%	0.12%	0.38%	0.36%	0.62%
Memo: Service Charges	0.06%	0.08%	0.05%	0.03%	0.00%	0.05%	0.03%	0.06%
Memo: Net Gain on Loan Sales	0.08%	0.06%	0.00%	0.00%	0.00%	0.01%	0.00%	0.34%
Salary & Benefits Expense	1.45%	1.60%	1.44%	1.50%	1.55%	1.50%	1.55%	1.62%
Occupancy Expense	0.30%	0.29%	0.25%	0.29%	0.23%	0.28%	0.28%	0.30%
Other Noninterest Expense	0.71%	0.86%	0.83%	1.01%	1.06%	0.83%	0.92%	1.04%
Total Noninterest Expense	2.49%	2.82%	2.50%	2.78%	2.95%	2.65%	2.89%	2.96%
Pre-Tax Pre-Provision (PTPP) (FTE)	0.95%	0.65%	0.60%	0.54%	0.17%	0.75%	0.54%	0.43%
Net Income (ROAA)	0.65%	0.45%	0.41%	0.37%	0.10%	0.49%	0.38%	0.34%
Other Profitability Ratios								
Return on Average Equity	5.66%	3.40%	2.74%	2.52%	0.61%	3.64%	2.75%	2.20%
Efficiency Ratio (FTE)	72.0%	79.9%	81.7%	83.9%	92.8%	77.1%	82.6%	87.1%
Assets Per Employee (\$mil)	\$7.3	\$5.9	\$7.2	\$5.5	\$6.4	\$6.8	\$5.2	\$5.0
Revenue (FTE) Per Employee (\$000)	\$186.6	\$188.0	\$186.6	\$177.6	\$201.8	\$219.0	\$173.7	\$164.0
PTPP (FTE) Per Employee (\$000)	\$66.6	\$36.5	\$37.6	\$29.0	\$12.9	\$43.7	\$30.1	\$20.9
Salary Expense Per Employee (\$000)	\$102.2	\$87.1	\$82.1	\$76.3	\$87.3	\$91.4	\$80.2	\$78.3
Asset Quality Ratios								
NPAs / Total Assets	0.40%	0.47%	0.39%	0.43%	0.50%	0.44%	0.37%	0.72%
NPLs / Total Loans	0.52%	0.68%	0.60%	0.45%	0.69%	0.58%	0.59%	1.12%
LLR / Total Loans	0.98%	0.94%	0.90%	0.87%	0.82%	0.92%	0.84%	0.90%
NCOs / Average Loans	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

TABLE 3.3

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

NATIONAL MUTUAL DATA

Includes Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

	Median Results for the 12-Month Period Ending December 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	163	115	79	58	41	456	137	37
Loan Mix								
Construction & Land Development	4.4%	3.4%	3.0%	2.6%	1.5%	3.3%	2.5%	4.1%
Farm Loans	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.5%	2.9%
1-4 Family Loans	48.9%	64.0%	72.1%	75.1%	81.2%	63.6%	69.6%	71.3%
Multifamily Loans	4.5%	2.1%	0.7%	0.5%	1.0%	3.0%	1.5%	3.3%
Commercial Real Estate	25.2%	15.9%	9.3%	6.0%	4.7%	14.2%	7.7%	11.8%
Commercial & Industrial	8.9%	5.2%	1.7%	2.4%	0.0%	4.9%	3.0%	5.0%
Consumer	0.5%	1.0%	1.4%	1.4%	1.3%	0.9%	1.4%	1.4%
Deposit Mix								
Demand Deposits	10.9%	15.7%	9.7%	10.1%	0.8%	10.6%	8.9%	12.4%
NOW Accounts	5.2%	13.7%	14.5%	11.0%	0.0%	10.0%	11.3%	16.0%
MMDA & Savings Accounts	49.5%	35.5%	34.8%	32.2%	30.5%	37.8%	36.0%	37.6%
Time Deposits	24.2%	31.8%	36.4%	51.1%	68.5%	30.0%	38.8%	34.0%
YTD Rates & Yields - Median								
Loans	4.19%	4.47%	4.54%	4.81%	5.00%	4.43%	4.58%	4.58%
Earning Assets	3.64%	3.74%	3.63%	3.92%	4.03%	3.72%	3.65%	3.60%
NOW	0.21%	0.15%	0.09%	0.17%	0.09%	0.15%	0.11%	0.07%
MM & Savings	0.28%	0.29%	0.23%	0.26%	0.22%	0.26%	0.22%	0.15%
CD	1.65%	1.67%	1.61%	1.71%	1.54%	1.65%	1.65%	1.60%
Total Interest Bearing Deposits	0.77%	0.83%	0.88%	0.96%	1.05%	0.84%	0.88%	0.76%
Total Cost of Funds	0.68%	0.79%	0.84%	0.98%	1.07%	0.80%	0.85%	0.79%

**EXHIBIT A
OHIO MUTUAL PERFORMANCE**

**INCOME STATEMENT
AS % OF AVERAGE ASSETS**

For the 12-Month Period Ending 12/31/2020

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 FS&LA of Cleveland (MHC)	Cleveland	1.55	39	0.37	17	0.00	37	0.29	14	1.23	1	0.69	1	0.17	9	0.37	1	0.69	13
First FS&LA of Lakewood	Lakewood	2.19	37	1.62	4	0.04	17	1.30	5	2.30	10	1.16	8	0.29	21	0.85	9	1.51	2
First FS&LA of Lorain	Lorain	2.27	34	0.57	12	0.10	6	0.15	16	3.04	22	1.68	25	0.33	24	1.03	16	-0.20	34
Belmont Savings Bank	Lancaster	3.04	11	0.17	30	0.10	6	0.00	21	2.93	19	1.75	27	0.24	15	0.94	13	0.27	25
Fairfield FS&LA of Lancaster	Greenville	2.59	27	1.07	8	0.11	3	0.66	7	3.14	25	1.52	20	0.44	31	1.18	26	0.52	19
Harrison Building and Loan Assoc.	Newark	2.90	14	1.22	7	0.06	13	0.45	10	3.10	23	1.63	21	0.44	31	1.03	16	1.01	6
First Federal Bank of Ohio	Wilmington	2.54	28	0.29	21	0.03	20	0.13	18	2.14	6	1.07	4	0.10	1	0.97	14	0.69	14
First FS&LA of Newark	Bellaire	2.33	32	0.14	34	0.08	9	0.00	21	1.97	2	1.08	5	0.21	11	0.68	5	0.49	22
Greenville Federal (MHC)	New Carlisle	3.36	8	1.33	6	0.07	11	1.04	6	3.23	28	1.69	26	0.23	13	1.31	31	1.46	3
First FS&LA of Delta	Bellefontaine	2.42	31	0.53	14	0.03	20	0.35	13	3.01	21	2.01	33	0.10	1	0.90	10	-0.06	32
Wilmington Savings Bank	Liberty Township	3.80	1	1.74	3	0.07	11	1.32	4	4.58	37	2.64	36	0.34	26	1.60	36	0.96	7
Southern Hills Community Bank	Harrison	2.96	13	0.14	34	0.02	27	0.00	21	2.25	9	1.49	19	0.17	9	0.59	2	0.85	9
Citizens FS&LA	Galion	2.31	33	0.88	10	0.01	32	0.42	11	2.91	18	1.36	15	0.51	37	1.04	18	0.28	24
New Carlisle Federal Savings Bank	Celina	2.76	22	0.49	15	0.08	9	0.19	15	2.75	15	1.42	16	0.29	21	1.04	18	0.51	21
Valley Central Bank	Leesburg	3.61	2	0.25	25	0.11	3	0.00	21	3.69	32	2.07	35	0.37	29	1.25	30	0.17	31
Peoples Savings and Loan Co.	Kenton	2.51	30	0.23	26	0.01	32	0.08	19	2.13	5	0.97	2	0.12	3	1.04	18	0.60	18
Mercer Savings Bank	Urbana	3.43	7	0.32	18	0.17	1	0.00	21	3.25	29	1.77	28	0.28	19	1.20	27	0.51	20
Miami Savings Bank	Miamitown	2.68	23	0.57	12	0.03	20	0.41	12	2.08	3	1.19	9	0.22	12	0.67	4	1.17	4
Home Savings and Loan Company of Ke Cincinnati		3.50	5	1.05	9	0.02	27	0.61	8	3.74	33	2.02	34	0.26	18	1.46	34	0.81	11
Peoples Savings Bank	Delta	2.54	28	0.42	16	0.05	16	0.04	20	2.74	14	1.34	13	0.36	27	1.04	18	0.22	28
Monroe FS&LA	Tipp City	2.83	17	0.23	26	0.06	13	0.00	21	2.79	16	1.46	17	0.31	23	1.02	15	0.27	26
First FS&LA of Van Wert	Van Wert	2.22	35	0.17	30	0.01	32	0.00	21	2.11	4	1.13	6	0.15	5	0.83	7	0.28	23
Van Wert Federal Savings Bank	Van Wert	2.78	20	0.23	26	0.03	20	0.00	21	2.22	7	1.35	14	0.16	6	0.71	6	0.79	12
Fidelity FS&LA of Delaware	Bethel	3.61	2	0.76	11	0.01	32	0.60	9	3.34	30	1.96	31	0.16	6	1.22	28	1.03	5
Cincinnati S&L Co.	Delaware	2.77	21	0.32	18	0.03	20	0.15	16	2.87	17	1.30	11	0.33	24	1.24	29	0.22	29
First Mutual Bank, FSB	Bucyrus	2.60	25	0.12	36	0.01	32	0.00	21	2.55	12	1.63	21	0.28	19	0.64	3	0.17	30
Community Savings Bank	West Liberty	3.59	4	0.17	30	0.11	3	0.00	21	2.95	20	1.88	30	0.24	15	0.83	7	0.81	10
Conneaut Savings Bank	Mason	2.87	15	1.53	5	0.02	27	1.35	3	3.79	35	2.00	32	0.36	27	1.43	33	0.61	15
Covington S&LA	Conneaut	2.87	15	0.27	22	0.04	17	0.00	21	3.50	31	1.28	10	1.13	39	1.09	24	-0.36	35
Galion Building and Loan Bank	Belpre	2.82	18	0.27	22	0.10	6	0.00	21	3.75	34	1.78	29	0.49	35	1.48	35	-0.67	36
Peoples First Savings Bank	Galion	2.80	19	0.30	20	0.03	20	0.00	21	3.21	27	1.65	23	0.50	36	1.06	23	-0.11	33
Peoples Savings and Loan Co.	Covington	2.62	24	0.22	29	0.06	13	0.00	21	2.23	8	1.05	3	0.25	17	0.93	12	0.61	17
Warsaw FS&LA	Ironton	3.18	9	0.27	22	0.02	27	0.00	21	3.18	26	1.67	24	0.46	34	1.05	22	0.27	27
Liberty Bank	Brookville	3.47	6	0.16	33	0.12	2	0.00	21	2.67	13	1.13	6	0.44	31	1.10	25	0.96	8
Brookville Building and Svgs Assoc.	Wapakoneta	3.13	10	0.06	39	0.02	27	0.00	21	4.48	36	2.91	37	0.23	13	1.34	32	-1.29	39
Home Savings Bank of Wapakoneta	Cincinnati	1.78	38	4.91	2	0.04	17	4.34	2	7.68	38	4.63	38	0.41	30	2.64	38	-0.82	38
New Foundation Savings Bank	Cincinnati	2.60	25	14.04	1	0.03	20	13.86	1	13.35	39	9.87	39	0.58	38	2.90	39	3.29	1
First FS&LA of Centerburg	Centerburg	2.97	12	0.12	36	0.00	37	0.00	21	2.48	11	1.46	17	0.12	3	0.90	10	0.61	16
Equitable Savings and Loan Co.	Cadiz	2.22	35	0.07	38	0.00	37	0.00	21	3.11	24	1.32	12	0.16	6	1.63	37	-0.82	37
Ohio Mutuals	# of Mutuals	Agg.		Agg.		Agg.		Agg.		Agg.		Agg.		Agg.		Agg.		Agg.	
>\$500 million	2	1.63		0.52		0.01		0.42		1.36		0.74		0.19		0.43		0.80	
\$200 - \$500 million	7	2.57		0.54		0.07		0.20		2.73		1.49		0.32		0.92		0.39	
\$100 - \$200 million	16	2.90		0.53		0.05		0.28		2.87		1.57		0.25		1.06		0.55	
\$50 - \$100 million	9	2.89		0.80		0.05		0.55		3.55		1.85		0.45		1.25		0.15	
<\$50 million	5	3.04		2.45		0.05		2.33		4.94		3.13		0.33		1.48		0.55	
All Ohio (Excl. >\$500 million)	37	2.77		0.62		0.06		0.34		2.96		1.62		0.30		1.04		0.43	
Midwest Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	15	2.27		0.92		0.04		0.33		2.30		1.31		0.29		0.56		0.84	
\$200 - \$500 million	30	2.61		0.78		0.07		0.34		2.92		1.62		0.30		0.89		0.64	
\$100 - \$200 million	35	2.77		0.49		0.05		0.08		2.75		1.48		0.24		0.90		0.69	
\$50 - \$100 million	32	2.84		0.27		0.03		0.00		2.84		1.49		0.33		0.94		0.51	
<\$50 million	25	2.87		0.16		0.02		0.00		3.21		1.60		0.25		1.15		0.17	
All	137	2.76		0.36		0.03		0.00		2.89		1.55		0.28		0.92		0.54	
U. S. Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	163	2.88		0.49		0.06		0.08		2.49		1.45		0.30		0.71		0.95	
\$200 - \$500 million	115	2.85		0.55		0.08		0.06		2.82		1.60		0.29		0.86		0.65	
\$100 - \$200 million	79	2.76		0.29		0.05		0.00		2.50		1.44		0.25		0.83		0.60	
\$50 - \$100 million	58	2.90		0.24		0.03		0.00		2.78		1.50		0.29		1.01		0.54	
<\$50 million	41	2.97		0.12		0.00		0.00		2.95		1.55		0.23		1.06		0.17	
All	456	2.86		0.38		0.05		0.01		2.65		1.50		0.28		0.83		0.75	

**EXHIBIT A
OHIO MUTUAL PERFORMANCE**

**OTHER PROFITABILITY
METRICS**

For the 12-Month Period Ending 12/31/2020

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 FS&LA of Cleveland (MHC)	Cleveland	\$285,042	1	\$287.9	1	\$79,236	1	0.53	14	5.66	5	63.5	2	\$14.7	1	\$104.2	1	\$102.8	5
First FS&LA of Lakewood	Lakewood	\$79,319	2	\$198.8	13	\$23,535	2	1.13	1	10.86	2	60.3	1	\$5.5	16	\$78.9	2	\$60.7	30
First FS&LA of Lorain	Lorain	\$12,918	3	\$133.2	34	\$413	18	0.09	31	0.63	31	107.2	34	\$4.8	22	-\$9.5	34	\$78.8	21
Belmont Savings Bank	Lancaster	\$8,697	6	\$170.5	19	\$578	16	0.21	28	1.87	24	91.5	26	\$5.4	17	\$14.5	24	\$93.4	11
Fairfield FS&LA of Lancaster	Greenville	\$7,630	9	\$144.0	28	\$591	15	0.28	22	2.90	17	85.8	20	\$4.0	33	\$20.5	22	\$59.7	31
Harrison Building and Loan Assoc.	Newark	\$9,348	5	\$158.4	23	\$1,461	5	0.64	10	4.06	11	75.4	8	\$4.0	34	\$39.0	12	\$62.9	29
First Federal Bank of Ohio	Wilmington	\$4,957	14	\$225.3	3	\$987	9	0.56	12	3.13	13	75.5	9	\$7.9	3	\$55.1	7	\$85.0	14
First FS&LA of Newark	Bellaire	\$9,798	4	\$188.4	15	\$1,682	3	0.42	19	2.16	23	80.0	14	\$7.9	2	\$37.6	14	\$82.9	15
Greenville Federal (MHC)	New Carlisle	\$7,277	11	\$214.0	6	\$1,624	4	1.05	2	12.12	1	68.9	4	\$4.7	25	\$66.6	4	\$77.1	22
First FS&LA of Delta	Bellefontaine	\$4,343	19	\$160.9	22	-\$33	33	-0.02	32	-0.19	32	101.9	32	\$6.0	12	-\$3.1	32	\$109.4	2
Wilmington Savings Bank	Liberty Township	\$8,595	7	\$220.4	4	\$1,012	8	0.65	7	2.76	18	82.7	18	\$3.9	35	\$38.2	13	\$105.3	4
Southern Hills Community Bank	Harrison	\$7,547	10	\$209.6	8	\$1,317	6	0.54	13	3.30	12	72.6	5	\$7.2	6	\$57.5	5	\$100.7	6
Citizens FS&LA	Galion	\$8,201	8	\$136.7	32	\$923	10	0.36	20	2.48	21	91.2	25	\$4.3	30	\$12.0	27	\$58.4	36
New Carlisle Federal Savings Bank	Celina	\$4,510	17	\$136.7	33	\$369	21	0.27	23	2.74	19	84.4	19	\$4.4	29	\$21.4	21	\$59.6	33
Valley Central Bank	Leesburg	\$6,390	12	\$152.1	25	\$268	26	0.16	29	1.06	29	94.9	31	\$4.1	32	\$6.5	31	\$81.6	18
Peoples Savings and Loan Co.	Kenton	\$3,819	22	\$201.0	11	\$611	14	0.44	18	1.68	25	78.0	11	\$7.5	4	\$44.3	10	\$71.5	26
Mercer Savings Bank	Urbana	\$4,763	15	\$170.1	20	\$440	17	0.35	21	4.43	8	86.4	22	\$4.8	23	\$23.1	20	\$80.0	20
Miami Savings Bank	Miamitown	\$4,384	18	\$208.8	9	\$1,266	7	0.94	3	5.72	4	64.1	3	\$6.8	7	\$75.0	3	\$76.2	23
Home Savings and Loan Company of Ke	Cincinnati	\$4,638	16	\$210.8	7	\$660	13	0.65	7	2.97	16	82.2	17	\$4.7	24	\$37.6	15	\$93.4	10
Peoples Savings Bank	Delta	\$5,327	13	\$140.2	30	\$231	28	0.13	30	1.05	30	92.5	28	\$5.3	18	\$10.6	28	\$63.2	28
Monroe FS&LA	Tipp City	\$3,583	25	\$155.8	24	\$284	25	0.24	24	2.26	22	91.2	24	\$5.5	15	\$13.7	25	\$74.3	24
First FS&LA of Van Wert	Van Wert	\$2,890	29	\$170.0	21	\$295	24	0.24	24	1.17	27	88.1	23	\$7.3	5	\$20.2	23	\$80.2	19
Van Wert Federal Savings Bank	Van Wert	\$3,645	23	\$182.3	17	\$763	11	0.63	11	3.12	14	73.7	7	\$6.3	9	\$47.9	9	\$81.7	17
Fidelity FS&LA of Delaware	Bethel	\$3,609	24	\$240.6	2	\$676	12	0.82	4	4.79	7	75.6	10	\$5.7	14	\$56.6	6	\$107.9	3
Cincinnati S&L Co.	Delaware	\$3,504	26	\$175.2	18	\$260	27	0.23	27	1.13	28	92.9	29	\$6.1	10	\$12.4	26	\$74.0	25
First Mutual Bank, FSB	Bucyrus	\$3,970	21	\$136.9	31	-\$89	35	-0.06	34	-0.30	34	93.9	30	\$5.2	19	\$8.4	30	\$82.1	16
Community Savings Bank	West Liberty	\$2,217	32	\$201.5	10	\$382	19	0.65	7	4.90	6	78.4	12	\$5.8	13	\$43.6	11	\$100.5	7
Conneaut Savings Bank	Mason	\$3,023	28	\$151.9	5	\$334	23	0.49	16	4.14	9	86.1	21	\$4.7	27	\$30.1	17	\$97.9	9
Covington S&LA	Conneaut	\$2,469	31	\$145.2	27	-\$189	37	-0.24	36	-1.63	36	111.3	35	\$4.8	21	-\$16.5	35	\$59.3	34
Galion Building and Loan Bank	Belpre	\$2,793	30	\$96.3	39	-\$27	32	-0.03	33	-0.22	33	116.4	37	\$3.2	37	-\$20.9	36	\$55.6	38
Peoples First Savings Bank	Galion	\$2,041	34	\$127.6	35	-\$73	34	-0.11	35	-0.99	35	103.6	33	\$4.3	31	-\$4.6	33	\$68.1	27
Peoples Savings and Loan Co.	Covington	\$2,100	33	\$123.5	36	\$357	22	0.48	17	3.09	15	78.5	13	\$4.7	26	\$26.6	19	\$45.8	39
Warsaw FS&LA	Ironton	\$1,877	35	\$117.3	37	\$133	30	0.24	24	1.48	26	92.3	27	\$3.6	36	\$9.1	29	\$57.0	37
Liberty Bank	Brookville	\$1,707	36	\$189.7	14	\$371	20	0.79	6	4.11	10	73.6	6	\$5.1	20	\$50.0	8	\$59.0	35
Brookville Building and Svgs Assoc.	Wapakoneta	\$1,205	37	\$200.8	12	-\$395	38	-1.04	39	-7.97	39	140.7	39	\$6.4	8	-\$81.7	39	\$183.8	1
Home Savings Bank of Wapakoneta	Cincinnati	\$3,153	27	\$143.3	29	-\$415	39	-0.88	38	-7.33	38	114.0	36	\$2.7	38	-\$21.1	37	\$99.0	8
New Foundation Savings Bank	Cincinnati	\$4,108	20	\$146.7	26	\$197	29	0.80	5	8.84	3	80.2	16	\$1.0	39	\$29.0	18	\$87.1	12
First FS&LA of Centerburg	Centerburg	\$737	38	\$184.3	16	\$127	31	0.53	14	2.58	20	80.2	15	\$6.1	11	\$36.5	16	\$86.8	13
Equitable Savings and Loan Co.	Cadiz	\$310	39	\$103.3	38	-\$111	36	-0.82	37	-4.30	37	135.8	38	\$4.5	28	-\$37.0	38	\$59.7	32
Ohio Mutuals	# of Mutuals	Median		Agg.		Median		Agg.		Median		Agg.		Agg.		Agg.		Agg.	
>\$500 million	2	\$182,181		\$262.3		\$51,386		0.61		6.36		62.8		\$12.1		\$96.9		\$90.7	
\$200 - \$500 million	7	\$8,697		\$157.2		\$923		0.34		2.26		87.6		\$5.2		\$19.5		\$75.3	
\$100 - \$200 million	16	\$4,447		\$176.5		\$405		0.40		2.45		83.9		\$5.4		\$28.3		\$81.0	
\$50 - \$100 million	9	\$2,469		\$148.3		\$133		0.19		1.33		95.2		\$4.2		\$5.9		\$74.4	
<\$50 million	5	\$1,205		\$161.3		\$127		0.13		0.80		90.0		\$3.0		\$16.1		\$92.0	
All Ohio (Excl. >\$500 million)	37	\$3,970		\$164.0		\$369		0.34		2.20		87.1		\$5.0		\$20.9		\$78.3	
Midwest Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	15	\$33,586		\$211.1		\$7,178		0.65		5.66		68.6		\$5.9		\$57.2		\$87.8	
\$200 - \$500 million	30	\$9,521		\$170.0		\$1,358		0.48		3.18		80.0		\$4.8		\$36.1		\$79.8	
\$100 - \$200 million	35	\$4,763		\$179.1		\$646		0.47		2.97		81.9		\$5.2		\$37.6		\$80.2	
\$50 - \$100 million	32	\$2,290		\$165.4		\$311		0.40		3.11		85.2		\$5.1		\$24.5		\$75.8	
<\$50 million	25	\$982		\$161.3		\$42		0.01		0.06		92.8		\$5.2		\$12.9		\$63.8	
All	137	\$4,343		\$173.7		\$44		0.38		2.75		82.6		\$5.2		\$30.1		\$80.2	
U. S. Mutuals	# of Mutuals	Median		\$244.5		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	163	\$37,848		\$186.6		\$6,444		0.65		5.66		72.0		\$7.3		\$66.6		\$102.2	
\$200 - \$500 million	115	\$9,938		\$188.0		\$1,466		0.45		3.40		79.9		\$5.9		\$36.5		\$87.1	
\$100 - \$200 million	79	\$4,343		\$186.6		\$523		0.41		2.74		81.7		\$7.2		\$37.6		\$82.1	
\$50 - \$100 million	58	\$2,346		\$177.6		\$287		0.37		2.52		83.9		\$5.5		\$29.0		\$76.3	
<\$50 million	41	\$911		\$201.8		\$41		0.10		0.61		92.8		\$6.4		\$12.9		\$87.3	
All	456	\$9,272		\$219.0		\$1,264		0.49		3.64		77.1		\$6.8		\$43.7		\$91.4	

**EXHIBIT A
OHIO MUTUAL PERFORMANCE**

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

For the 12-Month Period Ending 12/31/2020

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)	\$mils	Rank (Hi/Low)
Third FS&LA of Cleveland (MHC)	Cleveland	10.37	30	19.01	36	19.59	37	0.35	19	0.39	17	0.54	25	-0.04	4	37	1	\$226.6	1
First FS&LA of Lakewood	Lakewood	10.19	32	NA	1	NA	1	0.16	15	0.19	12	0.58	22	0.04	31	20	2	\$61.4	10
First FS&LA of Lorain	Lorain	14.35	20	30.19	31	31.05	31	1.50	36	2.36	35	0.65	20	-0.17	1	7	5	\$53.2	13
Belmont Savings Bank	Lancaster	11.38	27	NA	1	NA	1	0.82	27	0.98	27	0.31	34	0.01	24	3	14	\$80.2	5
Fairfield FS&LA of Lancaster	Greenville	9.45	36	14.08	39	14.88	39	0.14	14	0.19	13	0.70	17	0.13	37	4	10	\$47.4	15
Harrison Building and Loan Assoc.	Newark	15.72	16	NA	1	NA	1	0.54	25	0.84	24	0.90	11	0.00	10	5	7	\$38.0	17
First Federal Bank of Ohio	Wilmington	18.12	11	22.06	34	23.35	33	2.11	38	2.54	36	4.99	1	-0.12	2	2	20	\$69.1	9
First FS&LA of Newark	Bellaire	17.27	12	NA	1	NA	1	0.94	31	2.87	38	1.26	5	0.02	26	4	10	\$75.9	6
Greenville Federal (MHC)	New Carlisle	9.32	37	NA	1	NA	1	1.07	34	1.29	29	0.94	9	0.02	26	4	10	\$28.4	25
First FS&LA of Delta	Bellefontaine	11.70	26	22.19	33	22.56	35	0.08	8	0.10	7	0.23	38	0.00	10	2	20	\$71.3	7
Wilmington Savings Bank	Liberty Township	23.80	2	NA	1	NA	1	0.13	13	0.16	11	0.90	11	0.01	24	5	7	\$22.1	33
Southern Hills Community Bank	Harrison	14.28	21	NA	1	NA	1	0.83	28	1.47	32	0.84	13	0.00	10	3	14	\$69.3	8
Citizens FS&LA	Galion	14.58	18	33.22	29	33.89	29	0.27	17	0.62	21	0.69	19	0.22	39	8	3	\$26.3	28
New Carlisle Federal Savings Bank	Celina	9.78	34	15.13	38	16.10	38	0.44	23	0.54	19	0.81	14	0.02	26	4	10	\$31.0	22
Valley Central Bank	Leesburg	14.48	19	21.88	35	22.62	34	0.83	29	1.18	28	0.81	14	-0.05	3	8	3	\$18.1	35
Peoples Savings and Loan Co.	Kenton	25.71	1	NA	1	NA	1	2.30	39	3.20	39	1.69	2	-0.03	5	1	33	\$96.7	4
Mercer Savings Bank	Urbana	10.05	33	NA	1	NA	1	1.54	37	2.15	34	1.09	7	0.06	32	2	20	\$54.9	12
Miami Savings Bank	Miamitown	16.38	14	NA	1	NA	1	0.37	21	0.60	20	1.36	4	-0.02	6	3	14	\$39.8	16
Home Savings and Loan Company of Ke	Cincinnati	21.27	3	NA	1	NA	1	0.72	26	0.86	25	0.76	16	-0.02	6	3	14	\$26.4	27
Peoples Savings Bank	Delta	10.86	28	29.02	32	29.61	32	0.13	12	0.31	16	0.52	26	0.06	32	6	6	\$29.5	24
Monroe FS&LA	Tipp City	9.74	35	NA	1	NA	1	0.87	30	1.35	30	0.55	24	0.10	36	3	14	\$36.8	18
First FS&LA of Van Wert	Van Wert	20.53	4	NA	1	NA	1	0.07	7	0.13	8	0.32	32	0.00	10	1	33	\$98.6	3
Van Wert Federal Savings Bank	Van Wert	19.25	7	NA	1	NA	1	0.00	1	0.00	1	0.27	37	0.00	10	1	33	\$99.5	2
Fidelity FS&LA of Delaware	Bethel	16.83	13	NA	1	NA	1	0.12	10	0.15	10	0.46	29	-0.02	6	2	20	\$34.7	19
Cincinnati S&L Co.	Delaware	18.93	9	41.47	28	42.00	28	0.10	9	0.22	14	0.50	27	-0.02	6	2	20	\$48.8	14
First Mutual Bank, FSB	Bucyrus	19.57	6	NA	1	NA	1	0.99	32	2.71	37	0.28	35	0.03	30	2	20	\$60.2	11
Community Savings Bank	West Liberty	12.47	23	NA	1	NA	1	0.00	1	0.00	1	1.43	3	0.00	10	2	20	\$25.2	30
Conneaut Savings Bank	Mason	12.45	24	18.88	37	20.13	36	0.00	1	0.00	1	1.06	8	0.00	10	2	20	\$27.6	26
Covington S&LA	Conneaut	13.77	22	NA	1	NA	1	0.30	18	0.48	18	0.57	23	0.00	10	2	20	\$33.6	20
Galion Building and Loan Bank	Belpre	8.44	38	NA	1	NA	1	1.06	33	2.03	33	0.32	32	0.02	26	5	7	\$16.1	38
Peoples First Savings Bank	Galion	10.81	29	NA	1	NA	1	0.45	24	0.68	23	0.41	30	0.06	32	2	20	\$30.6	23
Peoples Savings and Loan Co.	Covington	14.70	17	NA	1	NA	1	0.00	1	0.00	1	0.48	28	0.00	10	3	14	\$22.8	32
Warsaw FS&LA	Ironton	16.29	15	31.90	30	32.22	30	1.11	35	1.46	31	0.28	35	0.06	32	2	20	\$24.0	31
Liberty Bank	Brookville	19.15	8	NA	1	NA	1	0.02	6	0.03	6	1.10	6	0.00	10	2	20	\$18.1	36
Brookville Building and Svgs Assoc.	Wapakoneta	11.90	25	NA	1	NA	1	0.17	16	0.22	15	0.70	17	0.00	10	1	33	\$33.5	21
Home Savings Bank of Wapakoneta	Cincinnati	10.35	31	NA	1	NA	1	0.42	22	0.97	26	0.05	39	0.14	38	2	20	\$25.9	29
New Foundation Savings Bank	Cincinnati	8.26	39	NA	1	NA	1	0.13	11	0.15	9	0.34	31	0.00	10	1	33	\$16.7	37
First FS&LA of Centerburg	Centerburg	19.80	5	NA	1	NA	1	0.00	1	0.00	1	0.91	10	0.00	10	1	33	\$18.6	34
Equitable Savings and Loan Co.	Cadiz	18.73	10	NA	1	NA	1	0.36	20	0.62	22	0.64	21	0.00	10	1	33	\$7.3	39
Ohio Mutuals	# of Mutuals	Agg.		Agg.		Agg.		Agg.		Agg.		Agg.		Agg.		Average		Agg.	
>\$500 million	2	10.35		19.01		19.59		0.32		0.37		0.54		-0.03		29		\$194.3	
\$200 - \$500 million	7	14.23		26.17		26.97		0.83		1.42		0.71		0.00		5		\$50.4	
\$100 - \$200 million	16	16.02		23.76		24.59		0.75		1.11		1.15		0.00		3		\$38.4	
\$50 - \$100 million	9	12.90		23.97		24.86		0.39		0.56		0.62		0.02		2		\$25.1	
<\$50 million	5	15.34		NA		NA		0.10		0.15		0.77		0.00		1		\$18.7	
All Ohio (Excl. >\$500 million)	37	14.89		24.82		25.64		0.72		1.12		0.90		0.00		3		\$38.4	
Midwest Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Average		Average	
>\$500 million	15	14.71		23.55		24.49		0.25		0.39		0.72		0.01		16		\$81.8	
\$200 - \$500 million	30	13.29		21.62		22.54		0.55		0.75		0.92		0.01		6		\$56.6	
\$100 - \$200 million	35	12.60		20.90		21.91		0.34		0.54		0.90		0.00		3		\$53.2	
\$50 - \$100 million	32	12.65		21.54		22.79		0.36		0.47		0.82		0.00		2		\$41.1	
<\$50 million	25	18.46		26.87		27.80		0.36		0.62		0.87		0.00		1		\$22.2	
All	137	13.77		21.97		22.75		0.37		0.59		0.84		0.00		4		\$48.6	
U. S. Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Average		Average	
>\$500 million	163	11.31		15.54		16.57		0.40		0.52		0.98		0.01		14		\$102.0	
\$200 - \$500 million	115	12.14		19.72		20.42		0.47		0.68		0.94		0.01		5		\$68.8	
\$100 - \$200 million	79	12.63		21.88		22.56		0.39		0.60		0.90		0.00		3		\$58.8	
\$50 - \$100 million	58	13.72		22.37		23.39		0.43		0.45		0.87		0.00		2		\$42.6	
<\$50 million	41	16.85		35.56		36.81		0.50		0.69		0.82		0.00		1		\$23.7	
All	456	12.18		18.61		19.59		0.44		0.58		0.92		0.00		7		\$71.5	

EXHIBIT A
OHIO MUTUAL PERFORMANCE

LOAN MIX & YIELD

For the 12-Month Period Ending 12/31/2020

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 FS&LA of Cleveland (MHC)	Cleveland	0.2	37	0.0	27	99.8	1	0.0	34	0.0	37	0.0	29	0.0	39	3.16	39	3.02	36
First FS&LA of Lakewood	Lakewood	4.8	10	0.0	27	69.5	26	3.7	12	9.8	17	7.3	10	4.9	4	3.46	38	3.09	34
First FS&LA of Lorain	Lorain	3.6	14	0.0	27	92.2	5	3.3	15	0.6	36	0.0	29	0.3	32	3.86	36	3.09	33
Belmont Savings Bank	Lancaster	1.2	33	0.0	27	95.8	2	0.7	26	1.9	32	0.0	29	0.4	26	4.33	28	3.88	13
Fairfield FS&LA of Lancaster	Greenville	8.1	3	0.7	21	61.5	29	5.0	9	10.3	15	13.3	6	0.9	19	4.07	33	3.67	17
Harrison Building and Loan Assoc.	Newark	9.5	2	0.0	27	69.6	25	4.5	10	16.0	10	0.0	29	0.4	30	5.00	7	4.22	9
First Federal Bank of Ohio	Wilmington	1.2	32	1.7	16	72.2	23	6.5	4	15.3	11	0.8	24	2.0	11	4.23	30	3.42	26
First FS&LA of Newark	Bellaire	1.1	34	0.0	27	52.3	35	4.5	11	20.7	8	14.2	4	7.3	1	5.04	5	3.42	27
Greenville Federal (MHC)	New Carlisle	7.0	5	1.0	20	43.1	38	5.4	8	21.9	7	19.8	2	1.5	13	4.96	8	4.52	3
First FS&LA of Delta	Bellefontaine	3.8	13	1.1	19	83.8	13	0.4	28	10.9	14	0.0	29	0.1	37	3.80	37	3.24	30
Wilmington Savings Bank	Liberty Township	5.2	8	0.0	26	60.3	32	8.4	2	23.4	6	2.1	20	0.5	24	4.90	11	4.66	1
Southern Hills Community Bank	Harrison	12.8	1	4.1	9	63.4	28	1.6	20	8.0	21	9.8	9	0.2	33	4.58	19	3.60	19
Citizens FS&LA	Galion	4.0	12	2.7	14	72.9	22	5.9	7	12.5	12	0.2	26	1.9	12	5.04	5	3.22	31
New Carlisle Federal Savings Bank	Celina	1.2	31	23.4	1	68.3	27	1.1	23	3.1	31	2.0	21	1.0	16	4.27	29	3.75	15
Valley Central Bank	Leesburg	3.2	20	14.6	2	60.9	30	0.3	30	10.1	16	4.7	14	5.5	3	5.77	1	4.46	5
Peoples Savings and Loan Co.	Kenton	3.3	19	9.7	5	28.1	39	1.5	21	26.9	4	23.9	1	0.4	29	4.60	17	3.46	23
Mercer Savings Bank	Urbana	1.8	26	5.4	8	70.7	24	2.2	18	16.3	9	1.6	22	2.1	9	5.46	2	4.59	2
Miami Savings Bank	Miamitown	5.7	7	1.6	18	58.9	33	2.4	17	25.2	5	5.8	12	0.4	27	4.43	23	3.55	21
Home Savings and Loan Company of Ke	Cincinnati	8.1	4	0.1	25	49.8	36	8.0	3	27.7	3	3.2	17	3.2	5	4.77	14	4.31	8
Peoples Savings Bank	Delta	1.5	28	0.0	27	94.9	3	0.0	35	0.6	35	2.4	19	0.7	22	4.36	26	2.82	39
Monroe FS&LA	Tipp City	5.1	9	0.1	24	45.2	37	6.4	6	28.1	2	14.4	3	1.0	18	4.45	22	3.70	16
First FS&LA of Van Wert	Van Wert	3.4	18	4.0	10	81.3	14	0.2	31	9.8	18	0.4	25	1.0	17	4.05	35	2.94	37
Van Wert Federal Savings Bank	Van Wert	1.4	30	2.6	15	87.8	7	0.0	35	7.9	23	0.0	29	0.4	28	4.36	26	3.41	28
Fidelity FS&LA of Delaware	Bethel	2.0	25	0.0	27	60.7	31	12.4	1	11.4	13	13.3	5	0.2	34	5.10	3	4.50	4
Cincinnati S&L Co.	Delaware	6.9	6	3.9	12	73.6	20	6.4	5	7.2	24	0.0	29	2.1	9	4.54	20	3.34	29
First Mutual Bank, FSB	Bucyrus	3.0	22	1.6	17	90.3	6	1.0	24	1.1	34	0.1	27	2.9	6	4.20	31	3.08	35
Community Savings Bank	West Liberty	2.1	24	11.3	4	73.3	21	0.0	35	9.5	19	1.4	23	2.5	7	4.94	9	4.43	6
Conneaut Savings Bank	Mason	3.1	21	0.2	23	58.4	34	1.4	22	33.5	1	0.0	29	0.3	31	4.61	16	3.91	12
Covington S&LA	Conneaut	3.6	15	0.7	21	80.9	15	3.5	14	6.7	25	3.9	16	0.7	23	4.41	24	3.45	24
Galion Building and Loan Bank	Belpre	3.5	17	0.0	27	86.0	9	0.9	25	4.0	29	4.3	15	1.3	14	4.60	17	3.49	22
Peoples First Savings Bank	Galion	0.5	36	0.0	27	79.8	17	0.4	29	4.9	27	12.3	7	2.2	8	4.40	25	3.55	20
Peoples Savings and Loan Co.	Covington	0.6	35	8.9	6	86.5	8	0.1	32	3.2	30	0.1	28	0.7	21	4.12	32	2.91	38
Warsaw FS&LA	Ironton	1.6	27	0.0	27	79.3	18	2.6	16	4.6	28	4.8	13	6.9	2	5.05	4	3.85	14
Liberty Bank	Brookville	1.5	29	3.4	13	75.6	19	0.1	32	8.1	20	10.2	8	1.1	15	4.90	11	4.37	7
Brookville Building and Svgs Assoc.	Wapakoneta	3.6	16	4.0	11	80.8	16	3.6	13	7.9	22	0.0	29	0.1	36	4.07	33	3.64	18
Home Savings Bank of Wapakoneta	Cincinnati	0.1	38	0.0	27	92.8	4	0.7	27	6.4	26	0.0	29	0.0	38	4.64	15	3.18	32
New Foundation Savings Bank	Cincinnati	4.8	11	0.0	27	84.2	12	1.9	19	1.9	32	7.0	11	0.2	35	4.54	20	4.19	10
First FS&LA of Centerburg	Centerburg	2.4	23	8.5	7	85.1	10	0.0	35	0.0	37	3.1	18	0.9	20	4.91	10	4.05	11
Equitable Savings and Loan Co.	Cadiz	0.0	39	14.5	3	85.1	11	0.0	35	0.0	37	0.0	29	0.5	25	4.83	13	3.45	25
Ohio Mutuals	# of Mutuals	Agg.		Agg.		Agg.		Agg.		Agg.		Agg.		Agg.		Median		Median	
>\$500 million	2	0.7		0.0		96.3		0.4		1.1		0.8		0.6		3.31		3.05	
\$200 - \$500 million	7	5.2		0.8		76.8		3.4		8.2		4.4		1.3		4.58		3.60	
\$100 - \$200 million	16	3.9		4.6		65.1		3.3		15.6		5.6		1.5		4.44		3.50	
\$50 - \$100 million	9	2.1		2.5		75.5		3.0		10.2		5.0		1.5		4.61		3.55	
<\$50 million	5	2.8		4.4		81.0		1.4		4.9		5.0		0.6		4.83		4.05	
All Ohio (Excl. >\$500 million)	37	4.1		2.9		71.3		3.3		11.8		5.0		1.4		4.58		3.60	
Midwest Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	15	1.9		0.0		69.5		2.2		6.1		3.1		0.2		3.95		3.19	
\$200 - \$500 million	30	3.5		0.2		62.5		3.9		12.3		4.6		1.1		4.47		3.58	
\$100 - \$200 million	35	3.0		1.6		63.6		1.5		10.9		2.4		2.0		4.54		3.55	
\$50 - \$100 million	32	2.6		0.3		77.3		1.0		6.5		3.6		1.6		4.63		3.79	
<\$50 million	25	1.0		3.4		76.1		0.1		3.6		0.6		1.3		4.93		4.03	
All	137	2.5		0.5		69.6		1.5		7.7		3.0		1.4		4.58		3.65	
U. S. Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	163	4.4		0.0		48.9		4.5		25.2		8.9		0.5		4.19		3.64	
\$200 - \$500 million	115	3.4		0.0		64.0		2.1		15.9		5.2		1.0		4.47		3.74	
\$100 - \$200 million	79	3.0		0.0		72.1		0.7		9.3		1.7		1.4		4.54		3.63	
\$50 - \$100 million	58	2.6		0.0		75.1		0.5		6.0		2.4		1.4		4.81		3.92	
<\$50 million	41	1.5		0.4		81.2		1.0		4.7		0.0		1.3		5.00		4.03	
All	456	3.3		0.0		63.6		3.0		14.2		4.9		0.9		4.43		3.72	

**EXHIBIT A
OHIO MUTUAL PERFORMANCE**

**DEPOSIT MIX &
COST OF FUNDS**

For the 12-Month Period Ending 12/31/2020

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 FS&LA of Cleveland (MHC)	Cleveland	0.1	37	1.1	35	30.3	31	68.4	1	0.02	3	0.28	32	1.86	31	1.42	39	1.52	38
First FS&LA of Lakewood	Lakewood	2.8	34	4.9	34	64.1	1	28.2	30	0.22	30	0.47	39	1.75	26	0.96	28	0.88	24
First FS&LA of Lorain	Lorain	10.2	20	13.5	19	40.8	20	35.4	20	0.03	7	0.04	3	1.47	12	0.65	12	0.74	15
Belmont Savings Bank	Lancaster	3.6	32	17.2	12	36.1	25	43.1	8	0.02	3	0.07	7	1.78	27	0.92	27	0.88	24
Fairfield FS&LA of Lancaster	Greenville	22.8	7	9.2	30	26.6	34	41.4	10	0.09	21	0.14	17	1.78	28	1.08	34	0.88	24
Harrison Building and Loan Assoc.	Newark	6.7	24	10.3	28	40.3	22	42.7	9	0.12	26	0.44	38	1.99	37	1.19	37	1.17	35
First Federal Bank of Ohio	Wilmington	6.6	26	22.4	5	43.5	14	27.6	31	0.94	37	0.22	25	1.86	32	1.03	30	0.95	28
First FS&LA of Newark	Bellaire	3.1	33	12.3	22	43.5	16	41.2	11	0.31	33	0.34	36	1.50	15	0.88	23	0.88	24
Greenville Federal (MHC)	New Carlisle	25.7	5	9.0	31	26.5	35	38.8	15	0.10	22	0.12	13	1.83	30	1.10	36	1.03	31
First FS&LA of Delta	Bellefontaine	34.0	2	16.5	14	0.2	39	49.3	6	0.06	14	0.07	7	1.93	34	1.03	30	1.01	30
Wilmington Savings Bank	Liberty Township	16.4	10	11.0	26	41.0	19	31.6	23	0.32	34	0.38	37	1.51	16	0.89	24	0.77	16
Southern Hills Community Bank	Harrison	8.9	21	16.4	15	45.7	10	29.1	28	0.13	28	0.24	28	1.60	19	0.70	17	0.63	10
Citizens FS&LA	Galion	5.3	29	34.0	1	42.8	18	17.9	37	0.11	25	0.07	7	1.69	24	0.52	6	0.50	6
New Carlisle Federal Savings Bank	Celina	35.5	1	16.3	16	20.8	38	27.4	32	0.07	19	0.16	22	1.38	5	0.50	5	0.96	29
Valley Central Bank	Leesburg	13.4	15	18.6	10	32.0	30	36.0	19	0.10	22	0.17	23	1.41	9	0.69	15	0.61	9
Peoples Savings and Loan Co.	Kenton	0.8	36	20.1	9	29.4	32	49.8	5	0.06	14	0.22	25	1.55	17	0.91	26	1.08	33
Mercer Savings Bank	Urbana	11.2	19	21.8	7	28.6	33	38.4	16	0.32	34	0.14	17	2.15	38	1.09	35	1.14	34
Miami Savings Bank	Miamitown	29.2	3	6.8	33	24.4	37	39.7	12	0.02	3	0.05	4	1.74	25	1.02	29	0.77	16
Home Savings and Loan Company of Ke	Cincinnati	11.5	18	9.8	29	45.3	11	33.5	21	0.06	14	0.29	33	1.24	2	0.65	12	0.77	16
Peoples Savings Bank	Delta	16.8	9	29.8	3	44.1	13	9.4	39	0.01	1	0.05	4	0.92	1	0.15	1	0.12	1
Monroe FS&LA	Tipp City	6.6	25	20.9	8	49.9	4	22.6	34	0.03	7	0.31	35	2.28	39	0.83	21	0.79	19
First FS&LA of Van Wert	Van Wert	25.0	6	0.0	36	35.5	26	39.5	13	0.02	3	0.02	1	1.42	10	0.66	14	0.64	12
Van Wert Federal Savings Bank	Van Wert	14.8	13	10.8	27	43.2	17	31.3	24	0.04	9	0.03	2	1.61	21	0.61	9	0.53	7
Fidelity FS&LA of Delaware	Bethel	4.7	30	12.4	21	38.8	24	44.1	7	0.28	32	0.15	19	1.62	23	0.89	24	0.83	20
Cincinnati S&L Co.	Delaware	4.0	31	21.9	6	49.8	5	24.4	33	0.14	29	0.26	29	1.59	18	0.57	7	0.56	8
First Mutual Bank, FSB	Bucyrus	6.1	28	12.1	23	44.6	12	37.3	18	0.06	14	0.12	13	1.50	14	0.69	15	0.64	12
Community Savings Bank	West Liberty	14.4	14	14.2	18	40.6	21	30.8	25	0.10	22	0.20	24	1.86	33	0.80	20	0.83	20
Conneaut Savings Bank	Mason	11.6	17	17.3	11	33.5	27	37.6	17	0.56	36	0.30	34	1.79	29	1.05	32	1.03	31
Covington S&LA	Conneaut	15.1	12	16.6	13	48.6	6	19.7	35	0.05	12	0.13	15	1.40	8	0.42	3	0.47	5
Galion Building and Loan Bank	Belpre	6.4	27	23.4	4	51.4	3	18.9	36	0.05	12	0.15	19	1.48	13	0.42	3	0.39	3
Peoples First Savings Bank	Galion	15.2	11	11.7	25	39.7	23	33.5	22	0.04	9	0.13	15	1.60	20	0.75	18	0.63	10
Peoples Savings and Loan Co.	Covington	12.5	16	29.9	2	43.5	15	14.2	38	0.01	1	0.15	19	1.28	3	0.30	2	0.26	2
Warsaw FS&LA	Ironton	27.4	4	12.0	24	32.0	29	28.6	29	0.08	20	0.07	7	1.32	4	0.58	8	0.43	4
Liberty Bank	Brookville	7.5	23	16.1	17	47.2	8	29.2	27	0.04	9	0.11	11	1.95	36	0.76	19	0.65	14
Brookville Building and Svgs Assoc.	Wapakoneta	22.1	8	0.0	36	47.7	7	30.2	26	0.06	14	0.11	11	1.44	11	0.61	9	0.84	22
Home Savings Bank of Wapakoneta	Cincinnati	1.1	35	13.0	20	24.7	36	61.1	2	0.27	31	0.26	29	1.94	35	1.35	38	1.29	37
New Foundation Savings Bank	Cincinnati	7.9	22	6.8	32	32.7	28	52.6	4	0.12	26	0.26	29	1.62	22	1.05	32	1.67	39
First FS&LA of Centerburg	Centerburg	0.0	38	0.0	36	46.0	9	54.0	3	NA	38	0.23	27	1.38	6	0.85	22	0.86	23
Equitable Savings and Loan Co.	Cadiz	0.0	38	0.0	36	60.9	2	39.1	14	NA	38	0.05	4	1.40	7	0.64	11	1.22	36
Ohio Mutuals	# of Mutuals	Agg.		Agg.		Agg.		Agg.		Median		Median		Median		Median		Median	
>\$500 million	2	0.5		1.7		35.4		62.3		0.12		0.38		1.80		1.19		1.20	
\$200 - \$500 million	7	8.3		15.9		39.8		36.1		0.11		0.14		1.69		0.88		0.88	
\$100 - \$200 million	16	16.6		16.2		34.3		32.8		0.06		0.15		1.57		0.76		0.77	
\$50 - \$100 million	9	11.6		17.3		40.2		31.0		0.08		0.15		1.60		0.75		0.63	
<\$50 million	5	10.2		6.2		45.9		37.7		0.06		0.11		1.44		0.76		0.86	
All Ohio (Excl. >\$500 million)	37	12.4		16.0		37.6		34.0		0.07		0.15		1.60		0.76		0.79	
Midwest Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	15	5.0		4.8		40.6		35.6		0.15		0.27		1.63		0.88		0.84	
\$200 - \$500 million	30	9.4		13.6		35.5		35.6		0.13		0.24		1.69		0.83		0.79	
\$100 - \$200 million	35	12.0		14.5		35.4		35.9		0.07		0.22		1.61		0.84		0.79	
\$50 - \$100 million	32	10.4		11.8		38.2		38.9		0.16		0.23		1.67		0.89		0.90	
<\$50 million	25	3.3		6.8		31.4		54.2		0.09		0.16		1.51		1.00		1.01	
All	137	8.9		11.3		36.0		38.8		0.11		0.22		1.65		0.88		0.85	
U. S. Mutuals	# of Mutuals	Median		Median		Median		Median		Median		Median		Median		Median		Median	
>\$500 million	163	10.9		5.2		49.5		24.2		0.21		0.28		1.65		0.77		0.68	
\$200 - \$500 million	115	15.7		13.7		35.5		31.8		0.15		0.29		1.67		0.83		0.79	
\$100 - \$200 million	79	9.7		14.5		34.8		36.4		0.09		0.23		1.61		0.88		0.84	
\$50 - \$100 million	58	10.1		11.0		32.2		51.1		0.17		0.26		1.71		0.96		0.98	
<\$50 million	41	0.8		0.0		30.5		68.5		0.09		0.22		1.54		1.05		1.07	
All	456	10.6		10.0		37.8		30.0		0.15		0.26		1.65		0.84		0.80	