



FDIC Certificate Number 28348
State Bank Number 39-0488

REPORT OF CONDITION

BELMONT SAVINGS BANK of BELLAIRE in the State of Ohio, at the close of business on March 31, 2021

ASSETS

| | | |
|--|-------|----------------|
| Cash and balances due from depository institutions: | | |
| Noninterest-bearing balances and currency and coin | ..... | \$ 2,008,000 |
| Interest-bearing balances | ..... | \$ 11,182,000 |
| Securities: | | |
| Held-to-maturity securities | ..... | \$ 0 |
| Available-for-sale debt securities | ..... | \$ 231,717,000 |
| Equity securities with readily determinable fair values not held for trading | ..... | \$ 14,000 |
| Loans and lease financing receivables: | | |
| Loans and leases held for investment | ..... | \$ 136,699,000 |
| LESS: Allowance for loan and lease losses | ..... | \$ 1,687,000 |
| Loans and leases held for investment, net of allowance | ..... | \$ 135,012,000 |
| Premises and fixed assets (including capitalized leases) | ..... | \$ 2,967,000 |
| Other real estate owned | ..... | \$ 179,000 |
| Direct & Indirect investments in real estate ventures | ..... | \$ 3,907,000 |
| Other assets | ..... | \$ 21,718,000 |
| Total assets | ..... | \$ 408,704,000 |

LIABILITIES

| | | |
|---|-------|----------------|
| Deposits: | | |
| In domestic offices | ..... | \$ 313,225,000 |
| Noninterest-bearing | ..... | \$ 10,410,000 |
| Interest-bearing | ..... | \$ 302,815,000 |
| Other borrowed money | | |
| (includes mortgage indebtedness and obligations under capitalized leases) | ..... | \$ 14,250,000 |
| Other liabilities | ..... | \$ 3,742,000 |
| Total liabilities | ..... | \$ 331,217,000 |

EQUITY CAPITAL

| | | |
|--|-------|----------------|
| Retained earnings | ..... | \$ 72,783,000 |
| Accumulated other comprehensive income | ..... | \$ 4,704,000 |
| Total bank equity capital | ..... | \$ 77,487,000 |
| Total equity capital | ..... | \$ 77,487,000 |
| Total liabilities and equity capital | ..... | \$ 408,704,000 |

I, Paul Spigarelli, Treasurer and CFO of the named bank do hereby declare that this Report of Condition has been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and is true to the best of my knowledge and belief.

Paul Spigarelli
CFO & Treasurer

James A. Trouten
Vice President & Controller

Attested:..... April 28, 2021

Todd Cover - President & CEO
Joseph Tichic - Executive Vice President

We, the undersigned directors (trustees), attest to the correctness of this Report of Condition for this report date and declare that the Report of Condition has been examined by us and to the best of our knowledge and belief has been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and is true and correct.

Joseph Vavra - Director
Charles H. Bean - Director
Thomas W. Johnson - Director
Mark Bukmir - Director
Todd Cover - Director



**Member
FDIC**

"This statement has not been reviewed, or confirmed for accuracy or relevance by the Federal Deposit Insurance Corporation"