

REPORT OF CONDITION

BELMONT SAVINGS BANK of BELLAIRE in the State of Ohio, at the close of business on March 31, 2017

ASSETS

Cash and balances due from depository institutions:	
Noninterest-bearing balances and currency and coin	\$ 3,257,000.00
Interest-bearing balances	2,570,000.00
Securities:	
Held-to maturity securities	495,000.00
Available-for-sale securities	370,586,000.00
Loans and lease financing receivables:	
Loans and leases, net of unearned income	\$71,586,000.00
LESS: Allowance for loan and lease losses	2,111,000.00
Loans and leases, net of unearned income, allowance and reserve	69,475,000.00
Premises and fixed assets	1,499,000.00
Real estate owned	98,000.00
Other assets	7,550,000.00
Total assets	\$ 455,530,000.00

LIABILITIES

Deposits:	
In domestic offices	\$ 317,601,000.00
Noninterest-bearing	\$3,177,000.00
Interest-bearing	\$314,424,000.00
Other borrowed money	\$ 72,831,000.00
Other liabilities	\$ 1,220,000.00
Total liabilities	\$ 391,652,000.00

EQUITY CAPITAL

Undivided profits and capital reserves	\$ 63,134,000.00
Net unrealized gains (losses)	\$ 744,000.00
Total equity capital	63,878,000.00
Total liabilities and equity capital	\$ 455,530,000.00

I, Kandi Jo Glatzer, Vice President, CFO and Treasurer 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.

Kandi Jo Glatzer
Vice President/CFO and Treasurer

James A. Trouten
Vice President and Controller

We, the undersigned directors, attest to the correctness of this Report of Condition and declare that it 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.

Dan Mumma - Director
Charles H. Bean - Director
Thomas W. Johnson - Director
Mark Bukmir - Director
Todd Cover - Director

Attested:..... April 21, 2017

Todd Cover - President, CEO and Director
Sherri Yarbrough - Executive Vice President
Sue Zalesny - Executive Vice President



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