



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 Dec. 31, 2018

ASSETS

Cash and balances due from depository institutions:	
Noninterest-bearing balances and currency and coin	\$4,554,000
Interest-bearing balances	\$562,000
Securities:	
Held-to-maturity securities	\$495,000
Available-for-sale securities	\$270,482,000
Loans and lease financing receivables:	
Loans and leases held for investment	\$90,376,000
LESS: Allowance for loan and lease losses	\$1,623,000
Loans and leases held for investment, net of allowance	\$88,753,000
Premises and fixed assets (including capitalized leases)	\$1,671,000
Other real estate owned	\$30,000
Direct and indirect investments in real estate ventures	\$4,808,000
Other assets	\$8,168,000
Total assets	\$379,523,000

LIABILITIES

Deposits:	
In domestic offices	\$289,319,000
Noninterest-bearing	\$35,730,000
Interest-bearing	\$253,589,000
Other borrowed money	
(includes mortgage indebtedness and obligations under capitalized leases)	\$19,832,000
Other liabilities	\$6,004,000
Total liabilities	\$315,155,000

EQUITY CAPITAL

Retained earnings	\$68,109,000
Accumulated other comprehensive income	-\$3,741,000
Total bank equity capital	\$64,368,000
Total equity capital	\$64,368,000
Total liabilities and equity capital	\$379,523,000

I, Paul J. 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 J. Spigarelli
CFO and Treasurer

James A. Trouten
Vice President and Controller

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 have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

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

Attested:..... January 23, 2019

Todd Cover - President and CEO
Sherri Yarbrough - Executive Vice President
Joseph Ticich - Executive Vice President



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