



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 September 30, 2022

ASSETS

Dollar Amounts In Thousands

Cash and balances due from depository institutions:		
Noninterest-bearing balances and currency and coin	\$	1,819
Interest-bearing balances	\$	6,038
Securities:		
Available-for-sale debt securities	\$	174,971
Equity securities with readily determinable fair values not held for trading	\$	4
Securities purchased under agreements to resell	\$	489
Loans and lease financing receivables:		
Loans and leases held for investment	\$	194,282
LESS: Allowance for loan and lease losses	\$	1,778
Loans and leases held for investment, net of allowance	\$	192,504
Premises and fixed assets (including capitalized leases)	\$	3,589
Other real estate owned	\$	0
Direct & Indirect investments in real estate ventures	\$	6,135
Other assets	\$	32,917
Total assets	\$	418,466

LIABILITIES

Deposits:		
In domestic offices	\$	339,014
Noninterest-bearing	\$	19,295
Interest-bearing	\$	319,719
Other borrowed money		
(includes mortgage indebtedness and obligations under capitalized leases)	\$	24,539
Other liabilities	\$	5,868
Total liabilities	\$	369,421

EQUITY CAPITAL

Retained earnings	\$	77,830
Accumulated other comprehensive income	\$	-28,785
Total equity capital	\$	49,045
Total liabilities and equity capital	\$	418,466

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

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

Attested:..... October 18, 2022

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



**Member
FDIC**

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