



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 June 30, 2025

ASSETS

Dollar Amounts In Thousands

Cash and balances due from depository institutions:		
Noninterest-bearing balances and currency and coin	\$	1,616
Interest-bearing balances	\$	9,310
Securities:		
Available-for-sale debt securities	\$	140,177
Equity securities with readily determinable fair values not held for trading	\$	67
Loans and lease financing receivables:		
Loans and leases held for investment	\$	349,881
LESS: Allowance for loan and lease losses	\$	2,737
Loans and leases held for investment, net of allowance	\$	347,144
Premises and fixed assets (including right-of-use assets)	\$	5,269
Other real estate owned	\$	149
Direct & Indirect investments in real estate ventures	\$	4,207
Other assets	\$	34,230
Total assets	\$	542,169

LIABILITIES

Deposits:		
In domestic offices	\$	434,072
Noninterest-bearing	\$	18,517
Interest-bearing	\$	415,555
Federal funds purchased and securities sold under agreements to repurchase:		
Securities sold under agreements to repurchase	\$	9,325
Other borrowed money		
(includes mortgage indebtedness and obligations under capitalized leases)	\$	35,032
Other liabilities	\$	4,041
Total liabilities	\$	482,470

EQUITY CAPITAL

Retained earnings	\$	83,076
Accumulated other comprehensive income	\$	-23,377
Total equity capital	\$	59,699
Total liabilities and equity capital	\$	542,169

I, Jeremy Schafer, 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.

Jeremy Schafer
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.

Thomas W. Johnson - Director
Joseph Vavra - Director
Mark Bukmir - Director
Todd Cover - Director
Melissa Yeso - Director
Dwight Jeneweine - Director

Attested:..... July 31, 2025

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"