REPORT OF CONDITION

BELMONT SAVINGS BANK of BELLAIRE in the State of Ohio, at the close of business on December 31, 2023

ASSETS
Dollar Amounts In Thousands

Cash and balances due from depository institutions:		
Noninterest-bearing balances and currency and coin	$	2,111
Interest-bearing balances	$	6,444
Securities:		
Available-for-sale debt securities	$	168,192
Equity secruities with readily determinable fair values not held for trading	$	7
Loans and lease financing receivables:		
Loans and leases held for investment	$	268,135
LESS: Allowance for loan and lease losses	$	2,041
Loans and leases held for investment, net of allowance	$	266,094
Premises and fixed assets (including capitalized leases)	$	5,411
Other real estate owned	$	0
Direct & Indirect investments in real estate ventures	$	5,265
Other assets	$	32,314
Total assets	$	485,838

LIABILITIES

Deposits:		
In domestic offices	$	356,814
Noninterest-bearing	$	17,073
Interest-bearing	$	339,741
Federal funds purchased and securities sold under agreements to repurchase:		
Securities sold under agreements to repurchase	$	2,649
Other borrowed money		
(includes mortgage indebtedness and obligations under capitalized leases)	$	64,292
Other liabilities	$	4,321
Total liabilities	$	428,076

EQUITY CAPITAL

Retained earnings	$	80,560
Accumulated other comprehensive income	$	-22,798
Total equity capital	$	57,762
Total liabilities and equity capital	$	485,838

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

Attested:……….. January 22, 2024
Todd Cover - President & CEO
Joseph Ticich - 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.

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