



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, 2024

ASSETS

Dollar Amounts In Thousands

Cash and balances due from depository institutions:		
Noninterest-bearing balances and currency and coin	\$	1,356
Interest-bearing balances	\$	2,996
Securities:		
Available-for-sale debt securities	\$	161,770
Equity securities with readily determinable fair values not held for trading	\$	10
Loans and lease financing receivables:		
Loans and leases held for investment	\$	294,476
LESS: Allowance for loan and lease losses	\$	2,236
Loans and leases held for investment, net of allowance	\$	292,240
Premises and fixed assets (including right-of-use assets)	\$	5,390
Other real estate owned	\$	0
Direct & Indirect investments in real estate ventures	\$	4,893
Other assets	\$	32,564
Total assets	\$	501,219

LIABILITIES

Deposits:		
In domestic offices	\$	355,752
Noninterest-bearing	\$	14,871
Interest-bearing	\$	340,881
Federal funds purchased and securities sold under agreements to repurchase:		
Securities sold under agreements to repurchase	\$	4,710
Other borrowed money		
(includes mortgage indebtedness and obligations under capitalized leases)	\$	77,958
Other liabilities	\$	5,345
Total liabilities	\$	443,765

EQUITY CAPITAL

Retained earnings	\$	81,338
Accumulated other comprehensive income	\$	-23,884
Total equity capital	\$	57,454
Total liabilities and equity capital	\$	501,219

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.

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

Attested:..... July 23, 2024

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



**Member
FDIC**

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