

Officers

John E. Mariner *Chairman of Board*
 Judi Goodwin Tanner *President/CEO*
 Charles W. Trump, Jr. *Executive Vice President/Secretary*
 Chad M. Moore *Senior Vice President / Treasurer*
 Barbara L. Galica *Vice President*
 Cynthia A. Crouse *Vice President*
 Jeffrey B. Widdup *Vice President*
 Courtney A. Schroyer *Vice President / Chief Financial Officer*
 Danielle R. Tobusto *Assistant Secretary-Assistant Treasurer*
 Kathleen M. Toth *Assistant Secretary*
 Terry L. Clutter *Assistant Treasurer*

Directors

John E. Mariner
 Henry T. Cochran
 Jay S. Hammers
 Murray W. Hoy
 Stephen M. Neubauer
 Gregory A. Parsons
 Judi Goodwin Tanner

Directors Emeritus

James L. Brewer and Scott S. O'Neil

John A. Rodgers *General Counsel*

Record of Assets

1930	\$ 192,984.54	1985	234,494,110.88
1935	216,252.57	1990	301,388,215.53
1940	1,057,638.61	1995	377,301,176.88
1945	4,306,322.25	2000	463,345,367.51
1950	9,790,325.63	2005	580,157,396.57
1955	18,448,314.80	2010	791,933,824.09
1960	31,536,730.71	2013	878,038,648.22
1965	48,549,547.67	2014	900,741,589.88
1970	66,893,424.04	2015	889,633,769.44
1975	104,196,106.12	2016	890,164,729.90
1980	178,278,782.56	2017	892,285,795.89
		2018	916,933,581.94

December 31, 2018

Financial Statement

First Federal

savings and loan association
 of GREENE COUNTY

Other Offices Located at
 Uniontown • Carmichaels
 Washington • Taylorstown
 Mt. Morris



Home Office: 25 East High Street
 P.O. Box 190
 Waynesburg, PA 15370
 724-627-6116

Serving the Tri-State Area
 Since 1924

www.firstfederalofgreene.com

SERVICE CORPORATION
 First Greene Service Corp.
 354 Suncrest Towne Centre Drive
 Morgantown, WV 26505

— Statement of Condition —

December 31, 2018

ASSETS	LIABILITIES and NET WORTH
Loans Receivable.....	\$627,145,177.92
Other Real Estate Owned.....	401,483.00
Cash On Hand & In Banks.....	92,484,088.77
Investment Securities.....	157,854,166.61
Federal Home Loan Bank Stock	587,400.00
Premises & Fixed Assets	12,931,031.04
Other Assets	25,530,234.60
TOTAL ASSETS.....	\$916,933,581.94
	Deposits
	\$778,260,448.64
	Federal Home Loan Bank Advances.....
	— 0 —
	Other Liabilities.....
	9,968,376.28
	Equity Capital.....
	128,704,757.02
	TOTAL LIABILITIES AND NET WORTH
	\$916,933,581.94

As of December 31, 2018 First Federal Savings and Loan Association of Greene County's Regulatory Capital Requirements were as follows:

	REQUIRED	AVAILABLE
Risk-Based Capital Ratio		
Common Equity Tier 1 Capital	\$ 27,048,742.50	\$ 131,055,669.05
Tier 1 Capital	\$ 33,413,152.50	\$ 131,055,669.05
Total Risk-Based Capital	\$ 41,899,032.50	\$ 132,805,669.05*
Leverage Capital Ratio		
Tier 1 Capital	\$ 36,677,343.28	\$ 131,055,669.05

*Includes \$1,750,000 in General Loan Loss Reserves.

This statement has been prepared in accordance with the regulatory reporting requirements of the Office of the Comptroller of the Currency (OCC). Risk-Based and Leverage Capital Ratios are the elements of regulatory capital determined under such reporting requirements. Regulatory Capital is a basis by which the OCC determines whether a Savings Association is operating in a safe and sound manner. Copies of our annual audited financial statements may be obtained at our home office in Waynesburg.

We, Judi Goodwin Tanner, President/CEO and Courtney A. Schroyer, Vice President/Chief Financial Officer of First Federal Savings & Loan Association of Greene County, do hereby declare that this statement of condition has been prepared in conformance with the instructions issued by the OCC and is true to the best of our knowledge and belief.

Courtney A. Schroyer

Courtney A. Schroyer, Vice President/Chief Financial Officer

Judi Goodwin Tanner

Judi Goodwin Tanner, President/CEO



NMLS #458729

Each depositor insured to at least \$250,000.

