

## Officers

John E. Mariner ..... *Chairman of Board*  
 Judi Goodwin Tanner ..... *President*  
 Charles W. Trump, Jr ..... *CEO/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  
 Jay S. Hammers  
 Murray W. Hoy  
 Stephen M. Neubauer  
 Gregory A. Parsons  
 Judi Goodwin Tanner

## Directors Emeritus

Scott S. O'Neil  
 Henry T. Cochran

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	2015	889,633,769.44
1965	48,549,547.67	2016	890,164,729.90
1970	66,893,424.04	2017	892,285,795.89
1975	104,196,106.12	2018	916,933,581.94
1980	178,278,782.56	2019	938,398,032.66

December 31, 2019

## Financial Statement



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](http://www.firstfederalofgreene.com)

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

# — Statement of Condition —

December 31, 2019

ASSETS	LIABILITIES and NET WORTH
Loans Receivable.....	\$625,966,739.91
Other Real Estate Owned.....	887,632.08
Cash On Hand & In Banks.....	111,143,305.06
Investment Securities.....	161,347,257.51
Federal Home Loan Bank Stock .....	596,200.00
Premises & Fixed Assets .....	12,948,068.55
Other Assets .....	25,508,829.55
	_____
TOTAL ASSETS.....	\$938,398,032.66
	_____
	Deposits .....
	\$793,255,848.77
	Federal Home Loan Bank Advances.....
	— 0 —
	Other Liabilities.....
	9,534,495.09
	Equity Capital.....
	135,607,688.80
	_____
	TOTAL LIABILITIES AND NET WORTH .....
	\$938,398,032.66
	_____

As of December 31, 2019 First Federal Savings and Loan Association of Greene County's Regulatory Capital Requirements were as follows:

	REQUIRED	AVAILABLE
<b>Risk-Based Capital Ratios</b>		
Common Equity Tier 1 Capital	\$ 29,534,368.81	\$ 135,486,575.00
Tier 1 Capital	\$ 35,863,162.12	\$ 135,486,575.00
Total Risk-Based Capital	\$ 44,301,553.21	\$ 137,236,575.00*
<b>Leverage Capital Ratio</b>		
Tier 1 Leverage Ratio	\$ 37,311,885.48	\$ 135,486,575.00

\*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 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



NMLS #458729

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

