

Dedication
to our customers
is what we do.

DollarBank[®]
Let's get you there.

Dollar Bank was founded in 1855, by Charles Colton, as an independent community bank for everyone, focused on empowering the people and communities we serve. Mr. Colton believed everyone should have access to banking services and anyone could open an account at Dollar Bank, regardless of race, gender or creed, with just one dollar.

Since then, Dollar Bank has grown to become the largest mutual bank in the country, serving customers in western Pennsylvania, northeast Ohio and the Hampton Roads region of Virginia. As a mutual bank, not having shareholders allows us the ability to focus solely on our customers and the communities we serve.

We understand that our strength and stability correspond directly to our customers. Dollar Bank's success has always been attributed to serving our customers, listening to their needs and working together to achieve their goals. We also understand that our depositors, borrowers and business owners provide us the opportunity to reinvest in the philanthropic causes important to our local communities.

During the first half of the 2021 fiscal year, Dollar Bank's financial statement reflects its continued strength and growth. Our core capital amounted to over \$1.16 billion or 11.26% of our total assets.

Prudent management has always been a cornerstone of our strength and we are consistently rated as well capitalized by government regulators, representing the highest category of financial strength.

As Dollar Bank continues to grow, we remain committed to delivering personalized solutions and service to our cherished, long-term customers, while empowering our newer generations to do more together.

Dollar Bank's ongoing commitment has always differentiated us and is central to our everyday approach. We remain steadfast in our deeper mission of empowering individuals, businesses and communities through financial opportunity for everyone.

Be assured that is something we will do forever.



Jim McQuade
President & CEO

Board of Directors

Raymond T. Betler
Former President & CEO
Wabtec Corporation

Robert E. Blackham, Atty.
Firm President/Chairman
Roetzel & Andress, LPA

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Chairman & CEO
Hefren-Tillotson, Inc.

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Dollar Bank, FSB

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Former Managing Partner
KPMG, LLP

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President & CEO
Dollar Bank, FSB

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Chairman of the Board
Dollar Bank, FSB

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Vice President – Chief
Information Officer
Wabtec Corporation

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& Former Partner, ParenteBeard

Leila L. Vespoli
Former EVP, Chief Legal Officer
First Energy Corp.

Roger E. Wright
Former VP, CNG & Former
President, Peoples Natural Gas

A copy of Dollar Bank's audited financial statement is available by writing to the Treasurer:
Dollar Bank Accounting Department - 20 Stanwix Street, Pittsburgh, PA 15222

2021 Semi-Annual Statement of Condition

May 31, 2021 (\$ in thousands)



ASSETS	Cash and Cash Equivalents.....	\$ 796,054	
	Investment Securities Available For Sale	1,959,876	
	Investment Securities Held to Maturity	<u>30,734</u>	
	Total Cash and Investment Securities		\$ 2,786,664
	Investment in Federal Home Loan Bank Stock.....		33,451
	Loans Receivable:		
	Mortgage and Home Equity Loans		
	Residential.....	4,758,703	
	Other Mortgages	<u>1,371,161</u>	
	Total Mortgage and Home Equity Loans.....	6,129,864	
	Non-Mortgage Loans		
	Commercial.....	883,174	
	Consumer	<u>267,222</u>	
	Total Non-Mortgage Loans.....	1,150,396	
	Total Loans.....		7,280,260
Allowance for Loan and Lease Losses.....		<u>(51,566)</u>	
Total Loans Receivable (Net).....		7,228,694	
Premises and Equipment, Net		123,580	
Goodwill		340	
Other Assets:			
Accrued Interest Receivable.....	26,054		
Other Assets.....	<u>222,115</u>		
Total Other Assets		<u>248,169</u>	
TOTAL ASSETS		<u>\$ 10,420,898</u>	
LIABILITIES	Deposits:		
	Checking.....	\$ 2,899,511	
	Savings.....	4,109,143	
	Certificates and Other Deposits.....	<u>1,389,353</u>	
	Total Deposits.....		\$ 8,398,007
	Borrowings		781,728
	Other Liabilities:		
	Advance Payments by Borrowers for Taxes and Insurance.....	50,172	
	Accrued Interest Payable and Other Liabilities.....	<u>47,661</u>	
	Total Other Liabilities		<u>97,833</u>
TOTAL LIABILITIES		\$ 9,277,568	
CAPITAL	Total Capital.....		<u>1,143,330</u>
	TOTAL LIABILITIES AND CAPITAL		<u>\$ 10,420,898</u>

Regulatory Capital

(\$ in thousands)

	Capital at 5/31/2021	Regulatory Requirement	Excess Capital
Tier I Leverage (Core) Capital	\$1,162,873	\$413,248	\$749,625
Tier I Risk-Based	\$1,162,873	\$351,882	\$810,991
Total Risk-Based	\$1,215,517	\$469,176	\$746,341