

<p>1. Name and Address of Reporting Person*</p> <p>STILWELL JOSEPH</p> <hr/> <p>(Last) (First) (Middle)</p> <p>111 BROADWAY, 12TH FLOOR</p> <hr/> <p>(Street)</p> <p>NEW YORK NY 10006</p> <p>(City) (State) (Zip)</p>	<p>10% Owner</p>
<p>1. Address of Reporting Person*</p> <p>Stilwell Value LLC</p> <hr/> <p>(Last) (First) (Middle)</p> <p>111 BROADWAY, 12TH FLOOR</p> <hr/> <p>(Street)</p> <p>NEW YORK NY 10006</p> <p>(City) (State) (Zip)</p>	<p>10% Owner</p>
<p>1. Name and Address of Reporting Person*</p> <p>Stilwell Associates, L.P.</p> <hr/> <p>(Last) (First) (Middle)</p> <p>111 BROADWAY, 12TH FLOOR</p> <hr/> <p>(Street)</p> <p>NEW YORK NY 10006</p> <p>(City) (State) (Zip)</p>	<p>10% Owner</p>
<p>1. Address of Reporting Person*</p> <p>Stilwell Activist Fund, L.P.</p>	<p>10% Owner</p>

(Last) (First) (Middle) 111 BROADWAY, 12TH FLOOR	
(Street) NEW YORK NY 10006 (City) (State) (Zip)	
1. Name and Address of Reporting Person* Stilwell Activist Investments, L.P.	10% Owner
(Last) (First) (Middle) 111 BROADWAY, 12TH FLOOR	
(Street) NEW YORK NY 10006 (City) (State) (Zip)	
1. Name and Address of Reporting Person* Stilwell Value Partners VII, L.P.	10% Owner
(Last) (First) (Middle) 111 BROADWAY, 12TH FLOOR	
(Street) NEW YORK NY 10006 (City) (State) (Zip)	

Explanation of Responses:

1. These are shares owned directly by Joseph Stilwell.
2. These are shares owned directly by Stilwell Associates, L.P. (“Associates”) and indirectly by Joseph Stilwell in his capacity as the managing member and owner of Stilwell Value LLC (“Value”), which is the general partner of Associates. Joseph Stilwell disclaims beneficial ownership of all shares reported as owned indirectly except to the extent of his pecuniary interest therein.
3. This Form 4 reports the following acquisitions: (a) on December 28, 2018, Stilwell Activist Investments, L.P. (“SAI”) acquired 57,695 shares at \$2.0853 USD per share; and Stilwell Value Partners VII, L.P. (“SVP VII”) acquired 60,000 shares at \$2.0853 USD per share; and (b) on December 31, 2018, Stilwell Activist Fund, L.P. (“SAF”) acquired 3,403 shares at \$2.7042 USD per share; and SAI acquired 222,516 shares at \$2.7042 USD per share; and SVP VII acquired 220,000 shares per \$2.7042 USD per share.
4. These are shares owned directly by SAF and indirectly by Joseph Stilwell in his capacity as the managing member and owner of Value, which is the general partner of SAF. Joseph Stilwell disclaims beneficial ownership of all shares reported as owned indirectly except to the extent of his pecuniary interest therein.
5. These are shares owned directly by SAI and indirectly by Joseph Stilwell in his capacity as the managing member and owner of Value, which is the general partner of SAI. Joseph Stilwell disclaims beneficial ownership of all shares reported as owned indirectly except to the extent of his pecuniary interest therein.
6. These are shares owned directly by SVP VII, and indirectly by Joseph Stilwell in his capacity as the managing member and owner of Value, which is the general partner of SVP VII. Joseph Stilwell disclaims beneficial ownership of all shares reported as owned indirectly except to the extent of his pecuniary interest therein.

/s/ Pilar Torres as Attorney-in-Fact for Joseph Stilwell

/s/ Pilar Torres as Attorney-in-Fact for Stilwell Value LLC

/s/ Pilar Torres as Attorney-in-Fact for Stilwell Associates, L.P.

/s/ Pilar Torres as Attorney-in-Fact for Stilwell Activist Fund, L.P.

/s/ Pilar Torres as Attorney-in-Fact for Stilwell Activist Investments, L.P.

/s/ Pilar Torres as Attorney-in-Fact for Stilwell Value Partners VII, L.P.

01/02/2019

** Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.