

UNITED STATES OF AMERICA  
Before The  
OFFICE OF THRIFT SUPERVISION  
DEPARTMENT OF THE TREASURY

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In the Matter of )  
 )  
TRANSOHIO SAVINGS BANK, )  
 )  
Cleveland, Ohio. )  
\_\_\_\_\_ )

Re: Res. No. OTS AP 92-54

Dated: May 29, 1992

TEMPORARY ORDER TO CEASE AND DESIST

WHEREAS, in accordance with Section 5(d)(1)(A) of the Home Owners' Loan Act ("HOLA"), as amended by the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, Pub. L. No. 101-73, 103 Stat. 183 ("FIRREA") (12 U.S.C. § 1464(d)(1)(A) (Supp. I 1989)), and Section 8(b) of the Federal Deposit Insurance Act ("FDIA"), as amended by FIRREA (12 U.S.C. § 1818(b) (1988 & Supp. I 1989)), the Office of Thrift Supervision ("OTS"), being of the opinion that Transohio Savings Bank, Cleveland, Ohio ("Transohio") is engaging or has engaged, or OTS has reasonable cause to believe that Transohio is about to engage in an unsafe or unsound practice, or is violating or has violated, or OTS has reasonable cause to believe that Transohio is about to violate a law, rule, or regulation, has issued a Notice of Charges and Hearing ("Notice") against Transohio, which Notice is incorporated by reference herein; and

**WHEREAS**, such Notice, on the basis of particular facts and circumstances contained therein, specifies potential violations of OTS regulations, or unsafe or unsound practices engaged in by Transohio; and

**WHEREAS**, OTS has determined that the violations, or unsafe or unsound practices specified in the Notice, and the continuation thereof, are likely to cause significant dissipation of assets or earnings, weaken the condition of Transohio, or otherwise prejudice the interests of Transohio, or its depositors prior to the completion of proceedings initiated by such Notice;

**NOW THEREFORE**, in accordance with Section 8(c) of the FDIA, as amended by FIRREA (12 U.S.C. § 1818(c) (1988 & Supp. I 1989)), OTS hereby issues this Temporary Order to Cease and Desist ("Temporary Order").

**ACCORDINGLY, IT IS ORDERED**, that Transohio shall cease and desist from making any cash payment, either directly or indirectly, including, but not limited to, the posting of any bond or undertaking in lieu of payment, on its Subordinated Capital Notes ("Capital Notes"), including any monthly or quarterly cash payments, until the completion of the administrative proceeding initiated by the Notice, which is incorporated by reference herein, or until such time as OTS shall dismiss the charges specified in such Notice, or if a Cease and Desist Order is issued against Transohio, until the effective date of such Order.

IT IS FURTHER ORDERED, that all technical words or terms used in this Temporary Order, for which meanings are not specified or otherwise provided by the provisions of this Temporary Order, shall, insofar as applicable, have meanings as defined in the Code of Federal Regulations, Title 12, Chapter V, or as defined in FIRREA, the FDIA, or HOLA, and any such words or terms undefined in the foregoing shall have meanings that accord with the best custom and usage in the savings association industry.

THIS TEMPORARY ORDER shall be and is effective upon service on Transohio and shall remain effective and enforceable until the completion of the administrative proceeding initiated by the Notice, incorporated by reference herein, served upon Transohio, or until such time as OTS shall dismiss the charges specified in such Notice, or if a Cease and Desist Order is issued against Transohio, until the effective date of such Order.

/S/

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Timothy Ryan  
Director