

### Beneficial Ownership Report Filings

**Form 5 Confirmation Number: EFR16874**

Submission Date: November 09, 2010 - 2:38:38 PM Eastern Time  
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Form  
5

Annual Statement of Beneficial Ownership of Securities  
 Filed pursuant to Section 16(a) of the Securities Exchange Act 1934

FRB OMB Number: 7100-0091  
 FDIC OMB Number: 3064-0030  
 OCC OMB Number: 1557-0106  
 OTS OMB Number: 1550-0019

Filing Information								
No longer subject to Section 16. Form 4 or Form 5 obligations may continue. <input type="checkbox"/>								
Form 3 holdings reported. <input type="checkbox"/>								
Form 4 transactions reported. <input type="checkbox"/>								
Issuer Name		Ticker or Trading Symbol		Issuer's Fiscal Year Ended		If Amendment, Date of Original Filing		
Perpetual Federal Savings Bank		PFOH		09/30/2010				
Filer Information								
Name of Reporting Person	Street Address		City	State	ZIP Code	Relationship of Reporting Person to Issuer		
Robert H. Neiswander	120 North Main Street		Urbana	OH	43078	Director		
Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned								
Title of Security	Transaction Date	Deemed Execution Date	Transaction Code	Amount of Securities Acquired or Disposed of	Price of Securities Acquired or Disposed of	Amount of Securities Beneficially Owned at End of Bank's Fiscal Year	Ownership Form	Nature of Indirect Beneficial Ownership
Common Stock	12/29/2009		J	41 Shares (A)	\$10.40	20,602 Shares	Direct	
Common Stock	03/29/2010		J	35 Shares (A)	\$12.47	20,602 Shares	Direct	
Common Stock	06/30/2010		J	35 Shares (A)	\$12.75	20,602 Shares	Direct	
Common Stock	09/28/2010		J	37 Shares (A)	\$12.00	20,602 Shares	Direct	
Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned								
There are no Derivative Securities								

## Explanation of Responses

The four transactions represents shares received as a result of participation in the Dividend Reinvestment Program. The number of shares acquired and the purchase prices have been rounded for this report. The total direct ownership of the shares is 20,601.5599 at 9/30/2010.

\* Signed by:  (Robert H. Nelswander) Date: 11/09/2010

The agencies are collecting the information on Forms 3, 4, and 5 pursuant to 15 USC 78l, to assist investors in making investment decisions. The burden estimate for providing the required information on Forms 3, 4, and 5 ranges from 0.5 to 1.0 hour for each form. Comments on the accuracy of this burden estimate and suggestions for reducing this burden may be addressed to PRA Clearance Officer, Legal Division, FDIC, 550 17 St. NW, Washington, DC 20429 (for State nonmember banks); Cindy Ayouch, Division of Research and Statistics, Board of Governors of the Federal Reserve System, 20th & C St., NW, Mailstop 41, Washington, DC 20551 (for State member banks); or Jessie Dunaway, Clearance Officer, Legislative and Regulatory Activities Division, Office of the Comptroller of the Currency, 250 E Street, SW, Mailstop 8-4, Washington, DC 20219 (for National banks); or Marilyn Burton, Senior Paralegal (Regulations), Chief Counsel, Regulations & Legislation, Office of Thrift Supervision, 1700 G Street, NW, 5/M3, Washington, DC 20552 (for OTS regulated savings institutions). The agencies may not conduct or sponsor, and a respondent is not required to respond to, an information collection unless it displays a currently valid Office of Management and Budget (OMB) control number.

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

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