

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2023 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2023 or fiscal plan year beginning 10/01/2023 and ending 09/30/2024	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____ ☐ the first return/report ☐ the final return/report ☒ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: ☐ Form 5558 ☒ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information
1a	Name of plan FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN
1b	Three-digit plan number (PN) ▶ 003
1c	Effective date of plan 10/01/2007
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) FRANKLIN SAVINGS BANK PO BOX 339 FRANKLIN, NH 03235-0339 387 CENTRAL STREET FRANKLIN, NH 03235
2b	Employer Identification Number (EIN) 02-0136360
2c	Plan Sponsor's telephone number 603-934-4445
2d	Business code (see instructions) 522120

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	06/23/2025	AMY RANKINS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 142
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 90 6a(2) 90 6b 23 6c 18 6d 131 6e 5 6f 136 6g(1) 6g(2) 6h 4
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

1A 1C 3D

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- (1) ☒ **R** (Retirement Plan Information)
- (2) ☐ **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3) ☒ **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- (4) ☐ **DCG** (Individual Plan Information) – Number Attached _____
- (5) ☐ **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- (1) ☒ **H** (Financial Information)
- (2) ☐ **I** (Financial Information – Small Plan)
- (3) ☐ **A** (Insurance Information) – Number Attached 0
- (4) ☒ **C** (Service Provider Information)
- (5) ☐ **D** (DFE/Participating Plan Information)
- (6) ☐ **G** (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2023 Form M-1 annual report. If the plan was not required to file the 2023 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 10/01/2023 and ending 09/30/2024	
▶ Round off amounts to nearest dollar.	
▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.	
A Name of plan FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN	B Three-digit plan number (PN) ▶ 003
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF FRANKLIN SAVINGS BANK	D Employer Identification Number (EIN) 02-0136360
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☒ 101-500 ☐ More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 10 Day 01 Year 2023			
2	Assets:			
a	Market value	2a	12122156	
b	Actuarial value	2b	12122156	
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a	For retired participants and beneficiaries receiving payment	30	2872965	2872965
b	For terminated vested participants	22	750975	766699
c	For active participants	121	6279395	6301833
d	Total	173	9903335	9941497
4	If the plan is in at-risk status, check the box and complete lines (a) and (b) ☐			
a	Funding target disregarding prescribed at-risk assumptions	4a		
b	Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5	Effective interest rate	5	5.25 %	
6	Target normal cost			
a	Present value of current plan year accruals	6a	374501	
b	Expected plan-related expenses	6b	0	
c	Target normal cost	6c	374501	

Statement by Enrolled Actuary
To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	Signature of actuary JONATHAN WITTEN, FSA, EA Type or print name of actuary EPIC RETIREMENT PLAN SERVICES Firm name 5 WIDGERY WHARF 2ND FLOOR PORTLAND, ME 04101 Address of the firm	06/05/2023 Date 23-08824 Most recent enrollment number 207-879-9200 Telephone number (including area code)
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Part II		Beginning of Year Carryover and Prefunding Balances	
		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	2308899
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	362257
9	Amount remaining (line 7 minus line 8)	0	1946642
10	Interest on line 9 using prior year's actual return of <u>7.85</u> %	0	152811
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		0
b(1)	Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.42</u> %		0
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c	Total available at beginning of current plan year to add to prefunding balance		0
d	Portion of (c) to be added to prefunding balance		
12	Other reductions in balances due to elections or deemed elections	0	309532
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	1789921

Part III		Funding Percentages	
14	Funding target attainment percentage	14	103.93 %
15	Adjusted funding target attainment percentage	15	121.93 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	100.00 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV		Contributions and Liquidity Shortfalls	
18 Contributions made to the plan for the plan year by employer(s) and employees:			
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	
		Totals ▶	18(b) 0
		18(c)	0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:	
a Contributions allocated toward unpaid minimum required contributions from prior years.	19a 0
b Contributions made to avoid restrictions adjusted to valuation date	19b 0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c 0
20 Quarterly contributions and liquidity shortfalls:	
a Did the plan have a "funding shortfall" for the prior year?	☐ Yes ☒ No
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	☐ Yes ☐ No
c If line 20a is "Yes," see instructions and complete the following table as applicable:	
Liquidity shortfall as of end of quarter of this plan year	
(1) 1st	(2) 2nd
(3) 3rd	(4) 4th

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 5.00 %	3rd segment: 5.74 %	☐ N/A, full yield curve used
b Applicable month (enter code).....				21b 0
22 Weighted average retirement age				22 65
23 Mortality table(s) (see instructions)	☐ Prescribed - combined	☒ Prescribed - separate	☐ Substitute	

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.	☐ Yes	☒ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.	☐ Yes	☒ No
26 Demographic and benefit information		
a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.	☒ Yes	☐ No
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...	☐ Yes	☒ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c).....	31a	374501	
b Excess assets, if applicable, but not greater than line 31a	31b	374501	
32 Amortization installments:	Outstanding Balance		Installment
a Net shortfall amortization installment	0		0
b Waiver amortization installment			
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....	34	0	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0
36 Additional cash requirement (line 34 minus line 35).....	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	0	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	0	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☐ 2021

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2023
		This Form is Open to Public Inspection.

For calendar plan year 2023 or fiscal plan year beginning 10/01/2023 and ending 09/30/2024		
A Name of plan FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN	B Three-digit plan number (PN) ▶	003
C Plan sponsor's name as shown on line 2a of Form 5500 FRANKLIN SAVINGS BANK	D Employer Identification Number (EIN) 02-0136360	

Part I	Service Provider Information (see instructions)
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You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. ☒ Yes ☐ No
- b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
CHARLES SCHWAB & CO., INC.
94-1737782

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

BIGELOW INVESTMENT ADVISORS

20-8676315

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	58982	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III	Termination Information on Accountants and Enrolled Actuaries (see instructions) (complete as many entries as needed)
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a Name: BERRY DUNN MCNEIL & PARKER, LLC	b EIN: 01-0523282
c Position: AUDITOR	
d Address: 2211 CONGRESS STREET PORTLAND, ME 04102	e Telephone: 207-541-2200

Explanation: BERRYDUNN CHANGED ITS PRACTICE STRUCTURE EFFECTIVE JANUARY 1, 2025. BERRYDUNN WILL OPERATE WITH A NEWLY FORMED ENTITY, BDMP ASSURANCE, LLP, ALONGSIDE ITS EXISTING ENTITY, BERRY, DUNN, MCNEIL & PARKER, LLC

a Name: MATTHEW PINE	b EIN: 16-1268674
c Position: ENROLLED ACTUARY	
d Address: 1610 DES PERES ROAD SUITE 203 ST. LOUIS, MO 63131	e Telephone: 314-721-8050

Explanation: NO LONGER EMPLOYED AT EPIC RPS AS OF 5/2/2025.

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2023
		This Form is Open to Public Inspection

For calendar plan year 2023 or fiscal plan year beginning 10/01/2023 and ending 09/30/2024		
A Name of plan FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN	B Three-digit plan number (PN) ▶	003
C Plan sponsor's name as shown on line 2a of Form 5500 FRANKLIN SAVINGS BANK		
		D Employer Identification Number (EIN) 02-0136360

Part I	Asset and Liability Statement
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1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	207388	375139
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	0
(2) U.S. Government securities	1c(2)	2585023	2114565
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	4715819	5077472
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	2275994	2928195
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	2337932	2514273
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	12122156	13009644
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	12122156	13009644

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)		
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)	6175	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		6175
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)	64959	
(C) Corporate debt instruments	2b(1)(C)	207605	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		272564
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	108524	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		108524
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	3241858	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	3045768	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		196090
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	1414424	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		52
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		1997829

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1050372	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		1050372
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees.....	2i(2)		
(3) Recordkeeping fees.....	2i(3)		
(4) IQPA audit fees.....	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)	58982	
(11) Other expenses	2i(11)	987	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		59969
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1110341

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		887488
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☒ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☐ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: **BDMP ASSURANCE, LLP**

(2) EIN: **99-4708358**

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) ☐ This form is filed for a CCT, PSA, DCG or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		☒	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		☒	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		☒	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		☒	
e Was this plan covered by a fidelity bond?	☒		5000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		☒	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☒ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 542300.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection.
For calendar plan year 2023 or fiscal plan year beginning 10/01/2023 and ending 09/30/2024		
A Name of plan FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN		B Three-digit plan number (PN) ▶ 003
C Plan sponsor's name as shown on line 2a of Form 5500 FRANKLIN SAVINGS BANK		D Employer Identification Number (EIN) 02-0136360
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1 0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 42-1558009		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year		3 9
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☒ N/A If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)		6a
b Enter the amount contributed by the employer to the plan for this plan year		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☒ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ☐ Increase ☐ Decrease ☐ Both ☒ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?..... ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2023 v. 230707		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:		
a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	14a	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14b	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14c	
15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	
16 Information with respect to any employers who withdrew from the plan during the preceding plan year:		
a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	
17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐		

Part VI	Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans
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18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐	
19 If the total number of participants is 1,000 or more, complete lines (a) and (b):	
a Enter the percentage of plan assets held as: Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____% High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%	
b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets: ☐ 0-5 years ☐ 5-10 years ☐ 10-15 years ☐ 15 years or more	
20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.	
a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No	
b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:	
☐ Yes.	
☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.	
☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.	
☐ No. Other. Provide explanation. _____	

Part VII	IRS Compliance Questions
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21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☒ Yes ☐ No	
21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).	
☐ Design-based safe harbor method	
☐ "Prior year" ADP test	
☐ "Current year" ADP test	
☒ N/A	
22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter <u>03 / 30 / 2018</u> (MM/DD/YYYY) and the Opinion Letter serial number <u>J501660A</u> .	



Franklin Savings Bank Cash Balance Pension Plan

FINANCIAL STATEMENTS
and
SUPPLEMENTAL SCHEDULE

September 30, 2024 and 2023
With Independent Auditor's Report



INDEPENDENT AUDITOR'S REPORT

Board of Directors and Plan Administrator of the Plan
Franklin Savings Bank Cash Balance Pension Plan

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2024 Financial Statements

We have performed an audit of the accompanying financial statements of Franklin Savings Bank Cash Balance Pension Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of September 30, 2024, the related statement of changes in net assets available for benefits for the year then ended, the statement of accumulated plan benefits as of September 30, 2023, the related statement of changes in accumulated plan benefits for the year then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2024 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of September 30, 2024, and for the year then ended, stating that the certified investment information, as described in Note 6 to the financial statements, is complete and accurate.

Opinion on the 2024 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2024 Financial Statements section:

- The amounts and disclosures in the 2024 financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with U.S. generally accepted accounting principles (U.S. GAAP).
- The information in the 2024 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2024 Financial Statements

We conducted our audit in accordance with U.S. generally accepted auditing standards (U.S. GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2024 Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with U.S. GAAP, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Management is also responsible for maintaining a current Plan instrument, including all Plan amendments; administering the Plan; and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the 2024 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of the 2024 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with U.S. GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with U.S. GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

Board of Directors and Plan Administrator of the Plan
Franklin Savings Bank Cash Balance Pension Plan

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2024 financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of U.S. GAAP.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with U.S. GAAP.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matters

2024 Supplemental Schedule Required by ERISA

The supplemental schedule of assets (held at end of year) is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with U.S. GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

Board of Directors and Plan Administrator of the Plan
Franklin Savings Bank Cash Balance Pension Plan

In our opinion:

- The form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditor's Report on the 2023 Financial Statements

The financial statements of the Plan as of September 30, 2023, were audited by Berry, Dunn, McNeil & Parker, LLC. In accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the prior year audit did not extend to any statements or information related to assets held for investment of the plan that were certified by a qualified institution. Their report dated June 20, 2024 indicated that in their opinion (a) the amounts and disclosures in the 2023 financial statements, other than those agreed to or derived from the certified investment information, were presented fairly, in all material respects, in accordance with U.S. GAAP and (b) the information in the 2023 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C). Their report also indicated that the form and content of the 2023 supplemental schedule, other than the information in the 2023 supplemental schedule that agrees to or is derived from the certified investment information, was presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, and the information in the 2023 supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

BMP Assurance, LLP

Portland, Maine
June 17, 2025

FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN

Statements of Net Assets Available for Benefits

September 30, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Assets		
Investments, at fair value		
Common stock	\$ 2,928,195	\$2,275,994
Corporate bonds and debentures	5,077,472	4,715,819
U.S. Government securities	2,114,565	2,585,023
Mutual funds	<u>2,514,273</u>	<u>2,337,932</u>
Total investments	12,634,505	11,914,768
Cash and cash equivalents	<u>375,139</u>	<u>207,388</u>
Net assets available for benefits	<u>\$ 13,009,644</u>	<u>\$12,122,156</u>

The accompanying notes are an integral part of these financial statements.

FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN**Statements of Changes in Net Assets Available for Benefits****Years Ended September 30, 2024 and 2023**

	<u>2024</u>	<u>2023</u>
Additions to net assets attributed to		
Investment income		
Net appreciation in fair value of investments	\$ 1,610,566	\$ 581,174
Interest and dividends	<u>381,088</u>	<u>358,077</u>
Total investment income	1,991,654	939,251
Contributions		
Non-cash contribution	<u>6,175</u>	<u>-</u>
Total additions	<u>1,997,829</u>	<u>939,251</u>
Deductions from net assets attributed to		
Benefits paid directly to participants	1,050,372	728,610
Administrative expenses	58,982	58,358
Other benefits paid	<u>987</u>	<u>575</u>
Total deductions	<u>1,110,341</u>	<u>787,543</u>
Net increase	887,488	151,708
Net assets available for benefits		
Beginning of year	<u>12,122,156</u>	<u>11,970,448</u>
End of year	<u>\$ 13,009,644</u>	<u>\$ 12,122,156</u>

The accompanying notes are an integral part of these financial statements.

FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN

Statement of Accumulated Plan Benefits

September 30, 2023

Actuarial present value of accumulated plan benefits	
Vested benefits	
Participants currently receiving payments	\$ 2,504,857
Other participants	<u>6,421,543</u>
Total vested benefits	8,926,400
Non-vested benefits	<u>37,553</u>
Total actuarial present value of accumulated plan benefits	<u>\$ 8,963,953</u>

The accompanying notes are an integral part of these financial statements.

FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN

Statement of Changes in Accumulated Plan Benefits

Year Ended September 30, 2023

Actuarial present value of accumulated plan benefits at beginning of year	<u>\$ 8,814,553</u>
Increase (decrease) during the year attributable to:	
Benefits accumulated	327,739
Increase for interest due to the decrease in the discount period	550,271
Benefits paid	<u>(728,610)</u>
Net increase	<u>149,400</u>
Actuarial present value of accumulated plan benefits at end of year	<u>\$ 8,963,953</u>

The accompanying notes are an integral part of these financial statements.

FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN

Notes to Financial Statements

September 30, 2024 and 2023

1. Description of Plan

The following brief description of the Franklin Savings Bank Cash Balance Pension Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan agreement for more complete information, including information about vesting and benefits.

General

The Plan is a tax-exempt, non-contributory cash balance defined benefit pension plan substantially covering all employees of Franklin Savings Bank (the Bank). It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Eligibility

All employees who have attained the age of 21 and have completed one year of service are eligible for participation in the Plan.

Vesting

A participant is fully vested in the Plan after earning three years of credited service. A year of credited service is a plan year in which the participant is paid for at least 1,000 hours. A participant shall become fully vested at death and at total disability.

Employer Credit to Cash Balance Accumulation Account

A participant is eligible for an Employer Credit for every plan year they work 1,000 hours. For each employee that works 1,000 hours, their Cash Balance Accumulation Account will be credited with an Employer Credit as of the final day of the plan year according to the following schedule effective October 1, 2008:

<u>Total Years of Service</u>	<u>Contribution Rate (of Plan Compensation)</u>
1 to 3 years or less	3.5%
4 to 6 years	3.625%
7 to 9 years	3.875%
10 to 12 years	5%
13 to 15 years	5.5%
16 to 18 years	6%
19 to 21 years	6.75%
22 to 24 years	7.5%
25 to 27 years	8.25%
28 or more years	9%

Retirement Benefits

Each participant shall be entitled to the vested portion of his or her retirement benefit and shall have no right to any portion of his or her retirement benefit which is non-vested, nor shall any such portion increase the retirement benefit of any other participant.

FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN

Notes to Financial Statements

September 30, 2024 and 2023

A participant's cash balance account shall be equal to the aggregate amount of his or her cash balance credits provided during each plan year, adjusted for interest. Interest is computed as the greater of the four-month average of the second segment rate described in Internal Revenue Service (IRS) Code section 430(h)(2)(C), without regard to the interest rates stabilization provisions of section 430(h)(2)(C)(iv), for the four-month period ending with the last day of the second month preceding the first day of the Plan Year; or 4.00%. The interest rate may not exceed a market rate of return. Interest is credited once a year as of the last day of the plan year. The applicable annual interest rate for 2024 and 2023 was 4.00%.

Participants may elect to receive their distributions, subject to certain Plan provisions, in the form of an annuity or a single cash distribution.

2. Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting.

Use of Estimates

The preparation of financial statements in conformity with U.S. generally accepted accounting principles (U.S. GAAP) requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, and changes therein; disclosure of contingent assets and liabilities; and the actuarial present value of accumulated plan benefits at the date of the financial statements. Actual results could differ from those estimates.

Investments Valuation and Income Recognition

The Plan's investments are stated at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 9 for discussion of fair value measurements.

Purchases and sales of investments are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those future periodic payments, including lump-sum distributions, that are attributable under the Plan's provisions to the services employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) total or permanently disabled employees or their beneficiaries. Benefits are calculated in accordance with the Plan's vesting provisions. Benefits payable under all circumstances, including retirement, death, disability, and termination of employment, are included to the extent they are deemed attributable to employee services rendered to the valuation date.

FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN

Notes to Financial Statements

September 30, 2024 and 2023

The actuarial present value of accumulated plan benefits is determined by an independent actuary and is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment. The significant assumptions which were used in the September 30, 2023 valuation were:

Mortality basis:	Pri-2012 Total Dataset Employee Mortality with Scale MP-2021
Retirement age:	Assumed average retirement age is 65
Interest crediting rate:	4.00%
Discount rate:	6.50%
Actuarial asset valuation method:	Market Value

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Administrative Expenses

All reasonable expenses of administration may be paid out of the Plan assets unless paid by the Bank.

Subsequent Events

The Plan has considered transactions or events occurring through June 17, 2025, which is the date that the financial statements were available to be issued. The Plan has not evaluated subsequent events after that date for inclusion in the financial statements.

3. Funding Policy

The Bank's funding policy is to contribute the actuarially-determined amounts necessary to maintain the Plan in a sound condition and to meet the funding requirements of ERISA. The Bank's contributions for 2024 and 2023 were sufficient to meet the minimum funding requirements of ERISA. Although it has not expressed any intention to do so, the Bank has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in ERISA.

FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN

Notes to Financial Statements

September 30, 2024 and 2023

4. **Plan Termination**

Should the Plan terminate at some future time, its net assets generally will not be available on a pro rata basis to provide participants' benefits. Whether a particular participant's accumulated plan benefits will be paid depends on both the priority of those benefits and the level of benefits guaranteed by the Pension Benefit Guaranty Corporation (PBGC) at that time. Some benefits may be fully or partially provided for by the then existing assets and the PBGC guaranty, while other benefits may not be provided for at all.

5. **Related-Party Transactions**

The Plan carries investments in an account managed by Charles Schwab Trust Bank. Charles Schwab Trust Bank is the trustee as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions. Fees paid to Bigelow Investment Advisors by the Plan for investment management services amounted to \$58,982 and \$58,358 for the years ended September 30, 2024 and 2023, respectively.

6. **Information Prepared and Certified by the Trustee**

Information in the financial statements and supplemental schedule relating to investments, investment transactions, and investment income was obtained by management and agreed to or derived from the information certified by Charles Schwab Trust Bank, the trustee, as complete and accurate.

7. **Tax Status**

The IRS has determined and informed the Bank by a letter dated February 28, 2023 that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). The Plan was further amended subsequent to amendments covered by the determination letter. However, the plan administrator and the Plan's tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

8. **Risks and Uncertainties**

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the statements of net assets available for benefits.

Plan contributions are made and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates, and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the financial statements.

FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN

Notes to Financial Statements

September 30, 2024 and 2023

9. Fair Value Measurement

U.S. GAAP establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy are described below:

Level 1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2: Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets;
- Quoted prices for identical or similar assets or liabilities in inactive markets;
- Inputs other than quoted prices that are observable for the asset or liability; and
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be substantially observed for the full term of the asset or liability.

Level 3: Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value at September 30, 2024 and 2023:

U.S. Government securities and common stock: Valued at the closing price reported in the active market in which the individual securities are traded.

Corporate bonds and debentures: Valued based on yields currently available on comparable securities of issuers with similar credit ratings.

Mutual funds: Valued at the quoted net asset value of units held by the Plan at year end.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN

Notes to Financial Statements

September 30, 2024 and 2023

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of September 30, 2024 and 2023:

Assets at Fair Value as of September 30, 2024

	<u>Level 1</u>	<u>Level 2</u>	<u>Total</u>
U.S. Government securities	\$ 2,114,565	\$ -	\$ 2,114,565
Common stock	2,928,195	-	2,928,195
Corporate bonds and debentures	-	5,077,472	5,077,472
Mutual funds	<u>2,514,273</u>	<u>-</u>	<u>2,514,273</u>
Total assets at fair value	<u>\$ 7,557,033</u>	<u>\$ 5,077,472</u>	<u>\$ 12,634,505</u>

Assets at Fair Value as of September 30, 2023

	<u>Level 1</u>	<u>Level 2</u>	<u>Total</u>
U.S. Government securities	\$ 2,585,023	\$ -	\$ 2,585,023
Common stock	2,275,994	-	2,275,994
Corporate bonds and debentures	-	4,715,819	4,715,819
Mutual funds	<u>2,337,932</u>	<u>-</u>	<u>2,337,932</u>
Total assets at fair value	<u>\$ 7,198,949</u>	<u>\$ 4,715,819</u>	<u>\$ 11,914,768</u>

FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN

Employer Identification Number: 02-0136360

Plan Number: 003

Schedule H, line 4i - Schedule of Assets (Held at End of Year)

September 30, 2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
(SEE ATTACHED SCHEDULE - 13 PAGES)				

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2024

				ASSET DETAIL			

SHARES/ UNITS	DESCRIPTION			BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
-----	-----			-----	-----	----	-----
	CASH EQUIVALENTS						

150,000.000	SCHWAB GOVERNMENT MONEY FD INV SHS			0.00	150,000.00	150,000.00	0.00
	TICKER: SNVXX						
	MONTH END PRICE			1.0000			
				0.00	150,000.00	150,000.00	0.00
	CASH EQUIVALENTS - DISCOUNTED						

50,000.000	UST INFL IDX	0.5%	1/15/28	57,097.25	61,743.70	59,766.40	1,977.30
	TICKER: 8833226						
	MONTH END PRICE			123.4874			
				57,097.25	61,743.70	59,766.40	1,977.30
	GOV'T AND AGENCY OBLIGATIONS						

195.540	FNMA 256125	5%	1/01/26	549.74	192.47	204.99	12.52-
	TICKER: 256125A						
	MONTH END PRICE			98.4295			
0.000	UNITED STATES TREAS N 2.25%		1/31/24	69,267.18	0.00	0.00	0.00
	TICKER: 8784120						
	MONTH END PRICE			0.0000			
50,000.000	UNITED STATES TREAS N 2.25%		11/15/25	47,234.38	49,085.94	49,674.29	588.35-
	TICKER: 8783960						
	MONTH END PRICE			98.1719			
25,000.000	UNITED STATES TREAS NTS			19,347.66	21,226.56	20,782.97	443.59
	TICKER: 537910X						
	MONTH END PRICE			84.9063			
25,000.000	US TREASU NT	1.375%	11/15/31	19,593.75	21,406.25	21,686.63	280.38-
	TICKER: 8784862						
	MONTH END PRICE			85.6250			
0.000	US TREASU NT	2.125%	3/31/24	49,179.69	0.00	0.00	0.00
	TICKER: 8787697						
	MONTH END PRICE			0.0000			
25,000.000	US TREASU NT	2.375%	3/31/29	22,253.91	23,746.09	23,998.39	252.30-
	TICKER: 8784893						
	MONTH END PRICE			94.9844			
50,000.000	US TREASU NT	2.875%	4/30/29	45,656.25	48,507.81	49,976.56	1,468.75-
	TICKER: 8784905						
	MONTH END PRICE			97.0156			
100,000.000	US TREASU NT	2.875%	5/15/32	87,781.25	94,562.50	92,499.50	2,063.00
	TICKER: 8784907						
	MONTH END PRICE			94.5625			
50,000.000	US TREASU NT	2.875%	6/15/25	48,125.00	49,546.88	48,539.33	1,007.55
	TICKER: 8784913						
	MONTH END PRICE			99.0938			
100,000.000	US TREASU NT	2.875%	11/30/25	95,625.00	98,828.12	99,668.27	840.15-
	TICKER: 8784553						
	MONTH END PRICE			98.8281			
100,000.000	US TREASU NT	3.875%	1/15/26	97,625.00	100,046.87	100,377.74	330.87-
	TICKER: 8784955						
	MONTH END PRICE			100.0469			
100,000.000	US TREASU NT	4.125%	1/31/25	0.00	99,812.50	99,557.56	254.94
	TICKER: 8784962						
	MONTH END PRICE			99.8125			
50,000.000	US TREASU NT	4.125%	9/30/27	48,953.13	50,796.88	50,273.78	523.10
	TICKER: 8784932						

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2024

				ASSET DETAIL			

SHARES/ UNITS	DESCRIPTION			BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
-----	-----			-----	-----	----	-----
	MONTH END PRICE		101.5938				
100,000.000	US TREASU NT	4.625%	2/28/25	99,078.12	100,062.50	99,316.24	746.26
	TICKER: 8784970						
	MONTH END PRICE		100.0625				
50,000.000	US TREASU NT 0.625%1			42,281.25	45,515.63	43,904.72	1,610.91
	TICKER: 8784773						
	MONTH END PRICE		91.0313				
25,000.000	US TREASU NT 0.875%11/30			19,445.31	21,277.34	21,047.60	229.74
	TICKER: 8784749						
	MONTH END PRICE		85.1094				
0.000	US TREASU NT 1.375%0			100,000.00	0.00	0.00	0.00
	TICKER: 8784077						
	MONTH END PRICE		0.0000				
25,000.000	US TREASU NT 1.625%0			20,292.97	22,039.06	22,385.01	345.95-
	TICKER: 8784813						
	MONTH END PRICE		88.1563				
100,000.000	US TREASU NT 3.125%0			96,468.75	99,187.50	96,904.89	2,282.61
	TICKER: 8784928						
	MONTH END PRICE		99.1875				
0.000	US TREASUR NT	2%	2/15/25	47,804.69	0.00	0.00	0.00
	TICKER: 8781954						
	MONTH END PRICE		0.0000				
100,000.000	US TREASUR NT	2%	11/15/26	91,968.75	96,656.25	96,164.58	491.67
	TICKER: 8772810						
	MONTH END PRICE		96.6563				
100,000.000	US TREASUR NT	3%	7/15/25	96,343.75	99,171.87	98,038.39	1,133.48
	TICKER: 8784920						
	MONTH END PRICE		99.1719				
0.000	US TREASUR NT	3%	7/31/24	97,953.12	0.00	0.00	0.00
	TICKER: 8784923						
	MONTH END PRICE		0.0000				
50,000.000	US TREASUR NT	4%	2/15/26	48,937.50	50,132.81	49,103.97	1,028.84
	TICKER: 8784964						
	MONTH END PRICE		100.2656				
0.000	US TREASUR NT	2.5%	1/31/24	99,031.25	0.00	0.00	0.00
	TICKER: 8784564						
	MONTH END PRICE		0.0000				
100,000.000	US TREASUR NT	2.5%	2/28/26	94,531.25	98,218.75	94,287.12	3,931.63
	TICKER: 8784575						
	MONTH END PRICE		98.2188				
100,000.000	US TREASUR NT	4.5%	11/30/24	98,968.75	99,953.12	100,075.46	122.34-
	TICKER: 8784948						
	MONTH END PRICE		99.9531				
50,000.000	US TREASUR NT 0.5%0			42,953.13	46,109.38	44,245.35	1,864.03
	TICKER: 8787798						
	MONTH END PRICE		92.2188				
25,000.000	US TREASUR NT	1.75%	1/31/29	21,605.47	23,179.69	23,135.15	44.54
	TICKER: 8784883						
	MONTH END PRICE		92.7188				
50,000.000	US TREASUR NT	2.25%	2/15/27	46,140.63	48,460.94	46,287.45	2,173.49
	TICKER: 8784126						
	MONTH END PRICE		96.9219				
25,000.000	US TREASUR NT	2.25%	11/15/27	22,734.38	24,023.44	24,451.59	428.15-
	TICKER: 8788192						
	MONTH END PRICE		96.0938				
0.000	US TREASUR NT	2.25%	12/31/23	198,437.50	0.00	0.00	0.00
	TICKER: 8784106						

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2024

			ASSET DETAIL			

SHARES/ UNITS	DESCRIPTION		BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
-----	-----		-----	-----	----	-----
	MONTH END PRICE	0.0000				
30,000.000	US TREASUR NT	2.25% 12/31/24	28,879.69	29,817.19	29,869.48	52.29-
	TICKER: 8784302					
	MONTH END PRICE	99.3906				
0.000	US TREASUR NT	2.75% 2/15/24	49,492.19	0.00	0.00	0.00
	TICKER: 8787470					
	MONTH END PRICE	0.0000				
75,000.000	US TREASUR NT	2.75% 2/15/28	69,351.56	73,019.53	71,568.26	1,451.27
	TICKER: 8787750					
	MONTH END PRICE	97.3594				
50,000.000	US TREASUR NT	3.25% 6/30/29	0.00	49,273.44	49,923.07	649.63-
	TICKER: 8784919					
	MONTH END PRICE	98.5469				
50,000.000	US TREASUR NT	4.25% 3/15/27	0.00	50,773.44	49,402.00	1,371.44
	TICKER: 8773146					
	MONTH END PRICE	101.5469				
25,000.000	US TREASUR NT 1.25%		21,242.19	22,843.75	22,397.40	446.35
	TICKER: 8784852					
	MONTH END PRICE	91.3750				
0.000	US TREASURY	2.5% 5/15/24	49,085.94	0.00	0.00	0.00
	TICKER: 8804095					
	MONTH END PRICE	0.0000				
50,000.000	US TREASURY	2.25% 8/15/27	45,695.31	48,187.50	49,778.10	1,590.60-
	TICKER: 8784199					
	MONTH END PRICE	96.3750				
100,000.000	US TREASURY	2.875% 5/15/28	92,656.25	97,593.75	94,492.19	3,101.56
	TICKER: 8784418					
	MONTH END PRICE	97.5938				
50,000.000	US TREASURY STRIP		41,242.19	44,652.34	30,211.00	14,441.34
	TICKER: 8833288					
	MONTH END PRICE	89.3047				
50,000.000	UST INFL IDX	1.25% 1/15/30	51,789.38	57,036.80	55,475.87	1,560.93
	TICKER: 8788199					
	MONTH END PRICE	114.0736				
50,000.000	UST INFL IDX 0.25%	7/15/29	53,229.95	58,339.70	56,720.94	1,618.76
	TICKER: 8832727					
	MONTH END PRICE	116.6794				
50,000.000	UST INFL IDX 0.125%	1/15/32	46,189.86	51,280.86	54,352.56	3,071.70-
	TICKER: 8803620					
	MONTH END PRICE	102.5617				
			2,585,023.02	2,114,565.45	2,080,778.40	33,787.05
	CORPORATE OBLIGATIONS					

0.000	ABBOTT LABORATORI	3.4% 11/30/23	19,922.38	0.00	0.00	0.00
	TICKER: 5012327					
	MONTH END PRICE	0.0000				
50,000.000	ABBVIE IN	4.25% 11/14/28	47,521.20	50,486.35	50,482.00	4.35
	TICKER: 5014581					
	MONTH END PRICE	100.9727				
50,000.000	AETNA INC	3.5% 11/15/24	48,696.10	49,882.05	49,636.50	245.55
	TICKER: 5023758					
	MONTH END PRICE	99.7641				
50,000.000	AGILENT TECHNOLO	2.75% 9/15/29	42,914.10	46,583.70	44,560.00	2,023.70
	TICKER: 5081731					
	MONTH END PRICE	93.1674				

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2024

				ASSET DETAIL			

SHARES/ UNITS	DESCRIPTION			BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
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0.000	ALPHABET IN	3.375%	2/25/24	49,555.95	0.00	0.00	0.00
	TICKER: 5098787						
	MONTH END PRICE		0.0000				
50,000.000	AMERICAN EXPRESS	4.05%	5/03/29	46,423.00	49,971.25	49,421.50	549.75
	TICKER: 8744781						
	MONTH END PRICE		99.9425				
50,000.000	AMERICAN WATER C	4.4500%	06/01/32	46,246.40	50,032.85	50,859.50	826.65-
	TICKER: 5170825						
	MONTH END PRICE		100.0657				
50,000.000	AMERIPRISE FINL,	4.5%	5/13/32	45,664.15	50,136.45	50,393.50	257.05-
	TICKER: 5179002						
	MONTH END PRICE		100.2729				
50,000.000	ANALOG DEVICES, I	1.7%	10/01/28	42,158.75	45,909.95	43,975.00	1,934.95
	TICKER: 5200004						
	MONTH END PRICE		91.8199				
50,000.000	ANHEUSER-BUSCH IN	4.9000%	01/23/31	48,408.70	51,930.30	52,484.00	553.70-
	TICKER: 5199341						
	MONTH END PRICE		103.8606				
50,000.000	ANTHEM INC	4.101%	3/01/28	47,154.30	49,753.25	47,345.15	2,408.10
	TICKER: 5206332						
	MONTH END PRICE		99.5065				
50,000.000	ANTHEM, IN	4.1%	5/15/32	44,618.70	48,445.85	49,734.00	1,288.15-
	TICKER: 8972561						
	MONTH END PRICE		96.8917				
50,000.000	AON CORP / AON GL	4.5%	12/15/28	0.00	50,204.15	48,860.00	1,344.15
	TICKER: 5206936						
	MONTH END PRICE		100.4083				
0.000	AON PLC	4%	11/27/23	49,886.15	0.00	0.00	0.00
	TICKER: 5206937						
	MONTH END PRICE		0.0000				
50,000.000	ASTRAZENECA FIN	4.875%	3/03/28	0.00	51,245.20	48,811.00	2,434.20
	TICKER: 5267002						
	MONTH END PRICE		102.4904				
50,000.000	AUTODESK INC	3.5%	6/15/27	46,646.95	49,050.65	48,087.50	963.15
	TICKER: 5286887						
	MONTH END PRICE		98.1013				
50,000.000	BAKER HUGHES, A	3.337%	12/15/27	45,654.75	48,825.25	48,145.00	680.25
	TICKER: 5323638						
	MONTH END PRICE		97.6505				
50,000.000	BANK NEW YORK MELLON COR	3%	10/30/28	44,063.70	47,553.15	46,945.00	608.15
	TICKER: BK28						
	MONTH END PRICE		95.1063				
50,000.000	BANK OF AMERICA	3.95%	4/21/25	48,250.55	49,748.95	50,004.50	255.55-
	TICKER: 5336255						
	MONTH END PRICE		99.4979				
50,000.000	BECTON DICKINSON	3.7340%	12/15/24	48,751.55	49,812.70	49,115.50	697.20
	TICKER: 5362057						
	MONTH END PRICE		99.6254				
50,000.000	BECTON, DICKINSON	4.874%	2/08/29	0.00	51,022.45	49,625.00	1,397.45
	TICKER: 5379980						
	MONTH END PRICE		102.0449				
50,000.000	BERKSHIRE HATHAWA	3.7000%	07/15/30	44,143.00	48,794.95	48,765.00	29.95
	TICKER: 7311106						
	MONTH END PRICE		97.5899				
50,000.000	BOSTON PROPERTIES	2.75%	10/01/26	44,853.60	48,189.85	47,287.50	902.35
	TICKER: 5447295						
	MONTH END PRICE		96.3797				

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2024

				ASSET DETAIL			

SHARES/ UNITS	DESCRIPTION			BEGINNING MARKET -----	ENDING MARKET -----	ADJUSTED COST ----	UNREALIZED GAIN / LOSS -----
0.000	BRISTOL MYERS SQUIBB	3.25%	11/01/23	49,915.00	0.00	0.00	0.00
	TICKER: 377313X						
	MONTH END PRICE		0.0000				
50,000.000	BRISTOL-MYERS SQU	4.9000%	02/22/29	0.00	51,688.00	49,563.50	2,124.50
	TICKER: 5380179						
	MONTH END PRICE		103.3760				
50,000.000	BROADCOM CORP	3.5%	1/15/28	0.00	48,848.80	47,382.00	1,466.80
	TICKER: 5472897						
	MONTH END PRICE		97.6976				
50,000.000	BROOKFIELD ASSET M 4	4%	1/15/25	48,546.00	49,820.00	49,321.00	499.00
	TICKER: 5463204						
	MONTH END PRICE		99.6400				
50,000.000	CAPITAL ONE FINL	3.3%	10/30/24	48,377.40	49,999.80	49,176.50	823.30
	TICKER: 5599687						
	MONTH END PRICE		99.9996				
50,000.000	CIGNA CORP	3.4%	3/01/27	46,540.20	49,069.95	48,643.00	426.95
	TICKER: 5704417						
	MONTH END PRICE		98.1399				
50,000.000	CITIGROUP INC MED	4.3%	5/13/27	46,688.15	49,048.05	50,000.00	951.95-
	TICKER: 5717835						
	MONTH END PRICE		98.0961				
50,000.000	COMCAST CORP	4.1500%	10/15/28	47,372.75	50,035.80	50,325.00	289.20-
	TICKER: 5769123						
	MONTH END PRICE		100.0716				
50,000.000	CSX CORP	3.3500%	11/01/25	47,886.05	49,523.90	48,345.50	1,178.40
	TICKER: 5524032						
	MONTH END PRICE		99.0478				
50,000.000	CUMMINS INC.	1.5%30		39,006.55	43,211.10	40,585.00	2,626.10
	TICKER: 5873614						
	MONTH END PRICE		86.4222				
0.000	CVS HEALTH CORP	2.625%	8/15/24	48,616.15	0.00	0.00	0.00
	TICKER: 5855191						
	MONTH END PRICE		0.0000				
50,000.000	DOLLAR GENERAL C	4.1500%	11/01/25	48,152.55	49,676.65	49,421.00	255.65
	TICKER: 5976859						
	MONTH END PRICE		99.3533				
50,000.000	DOMINION RES INC	3.9%	10/01/25	48,216.60	49,711.00	48,881.50	829.50
	TICKER: 5997514						
	MONTH END PRICE		99.4220				
0.000	DR PEPPER SNAPPL	3.1300%	12/15/23	49,720.45	0.00	0.00	0.00
	TICKER: 6012685						
	MONTH END PRICE		0.0000				
50,000.000	DR PEPPER SNAPPLE	3.2%30		42,944.40	47,098.55	45,550.00	1,548.55
	TICKER: 6013242						
	MONTH END PRICE		94.1971				
0.000	DUKE ENERGY CORP	3.95%	10/15/23	49,951.00	0.00	0.00	0.00
	TICKER: 6015685						
	MONTH END PRICE		0.0000				
50,000.000	DUKE ENERGY FLORI	3.8%	7/15/28	46,835.70	49,426.40	49,420.00	6.40
	TICKER: 7876514						
	MONTH END PRICE		98.8528				
100,000.000	ECOLAB IN	4.8%	3/24/30	48,624.50	103,117.60	101,651.50	1,466.10
	TICKER: 6054743						
	MONTH END PRICE		103.1176				
50,000.000	ECOLAB IN	5.25%	1/15/28	0.00	51,942.45	49,601.00	2,341.45
	TICKER: 6054821						
	MONTH END PRICE		103.8849				

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
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Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2024

				ASSET DETAIL			

SHARES/ UNITS	DESCRIPTION			BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
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50,000.000	ELEVANCE HEALTH I TICKER: 8973594	4.9000%	02/08/26	0.00	49,914.65	49,876.00	38.65
	MONTH END PRICE		99.8293				
50,000.000	EMERSON ELECTRIC TICKER: 6989573	2.2%	12/21/31	39,811.65	43,828.10	42,755.50	1,072.60
	MONTH END PRICE		87.6562				
0.000	ENBRIDGE IN TICKER: 6093252	4%	10/01/23	49,997.55	0.00	0.00	0.00
	MONTH END PRICE		0.0000				
50,000.000	FIDELITY NTNL FIN TICKER: 6433070	4.5%	8/15/28	0.00	50,069.40	48,459.50	1,609.90
	MONTH END PRICE		100.1388				
50,000.000	FIDELITY NTNL INF TICKER: 6528006	4.7%	7/15/27	48,529.85	50,412.10	48,432.50	1,979.60
	MONTH END PRICE		100.8242				
50,000.000	FISERV, IN TICKER: 6422461	4.2%	10/01/28	0.00	49,781.85	48,200.00	1,581.85
	MONTH END PRICE		99.5637				
0.000	FISERV, IN TICKER: 6429900	2.75%	7/01/24	48,803.65	0.00	0.00	0.00
	MONTH END PRICE		0.0000				
0.000	GENERAL ELECTRI TICKER: 6309862	3.375%	3/11/24	24,692.38	0.00	0.00	0.00
	MONTH END PRICE		0.0000				
50,000.000	GENERAL MILLS INC TICKER: 6356115	4%	4/17/25	48,636.80	49,820.25	48,930.50	889.75
	MONTH END PRICE		99.6405				
50,000.000	GILEAD SCIENCES, TICKER: 6344227	3.6500%	03/01/26	47,825.25	49,597.05	49,855.00	257.95-
	MONTH END PRICE		99.1941				
50,000.000	GOLDMAN SACHS GRO TICKER: 6334848	3.5%	11/16/26	46,499.80	49,249.10	46,661.50	2,587.60
	MONTH END PRICE		98.4982				
0.000	HEWLETT PACKARD TICKER: 6528722	4.4500%	10/02/23	49,997.35	0.00	0.00	0.00
	MONTH END PRICE		0.0000				
50,000.000	HUMANA IN TICKER: 6629633	5.7%	3/13/26	0.00	49,952.05	49,791.50	160.55
	MONTH END PRICE		99.9041				
50,000.000	INGERSOLL-RAND TICKER: 6724656	3.55%	11/01/24	48,682.55	49,937.50	48,550.50	1,387.00
	MONTH END PRICE		99.8750				
50,000.000	INTEL CORP TICKER: 6733725	3.75%	8/05/27	47,180.90	48,935.10	47,304.50	1,630.60
	MONTH END PRICE		97.8702				
50,000.000	INTERCONTINENTAL TICKER: 6484478	3.75%	12/01/25	48,062.50	49,660.60	50,195.00	534.40-
	MONTH END PRICE		99.3212				
50,000.000	INTERNTNL BUSIN TICKER: 6738132	5.875%	11/29/32	51,424.30	54,750.25	55,889.50	1,139.25-
	MONTH END PRICE		109.5005				
50,000.000	INTUIT IN TICKER: 6730943	5.25%	9/15/26	0.00	51,190.05	49,779.00	1,411.05
	MONTH END PRICE		102.3801				
50,000.000	JOHN DEERE CAPITA TICKER: 5918459	4.7%	6/10/30	0.00	51,384.95	49,010.50	2,374.45
	MONTH END PRICE		102.7699				

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2024

				ASSET DETAIL			

SHARES/ UNITS	DESCRIPTION			BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
-----	-----			-----	-----	----	-----
50,000.000	JOHN DEERE CAPITA TICKER: 5918430	4.8%	1/09/26	49,394.20	50,425.40	49,737.50	687.90
	MONTH END PRICE		100.8508				
50,000.000	JOHNSON CONTROLS TICKER: 6805482	3.9%	2/14/26	0.00	49,587.50	48,900.00	687.50
	MONTH END PRICE		99.1750				
25,000.000	JPMORGAN CHASE & TICKER: 5349614	3.9%	7/15/25	24,220.55	24,885.78	25,687.50	801.72-
	MONTH END PRICE		99.5431				
50,000.000	KELLOGG CO TICKER: 6843838	3.4%	11/15/27	45,942.95	48,960.65	48,515.00	445.65
	MONTH END PRICE		97.9213				
25,000.000	KIMBERLY-CLARK C TICKER: 6872227	3.0500%	08/15/25	23,966.85	24,712.90	23,941.75	771.15
	MONTH END PRICE		98.8516				
50,000.000	KINDER MORGAN INC TICKER: 6881314	4.3%	6/01/25	48,756.30	49,774.05	50,676.50	902.45-
	MONTH END PRICE		99.5481				
20,000.000	LAM RESEARCH CORP TICKER: 6949992	3.8%	3/15/25	19,469.38	19,901.14	19,926.40	25.26-
	MONTH END PRICE		99.5057				
50,000.000	LINCOLN NTNL CORP TICKER: 7006894	3.4%	1/15/31	40,551.65	46,017.85	46,490.00	472.15-
	MONTH END PRICE		92.0357				
50,000.000	LOWE'S COMPANIE TICKER: 7057287	2.625%	4/01/31	40,430.60	44,832.50	43,145.00	1,687.50
	MONTH END PRICE		89.6650				
50,000.000	L3HARRIS TECHNOL TICKER: 6916295	3.85%	12/15/26	47,337.50	49,604.50	49,740.50	136.00-
	MONTH END PRICE		99.2090				
0.000	MAGELLAN MIDSTREA TICKER: 7076198	3.2000%	03/15/25	47,868.65	0.00	0.00	0.00
	MONTH END PRICE		0.0000				
50,000.000	MARRIOTT INTERN TICKER: 7154323	4.875%	5/15/29	0.00	50,911.40	49,570.00	1,341.40
	MONTH END PRICE		101.8228				
50,000.000	MARSH & MCLENNA TICKER: 7161057	4.375%	3/15/29	47,383.00	50,346.40	50,498.00	151.60-
	MONTH END PRICE		100.6928				
50,000.000	MASTERCARD INC TICKER: 7152888	3.35%30		44,740.05	48,202.80	47,678.00	524.80
	MONTH END PRICE		96.4056				
50,000.000	MCCORMICK & CO, I TICKER: 5009994	3.4%	8/15/27	46,169.40	48,963.50	46,393.00	2,570.50
	MONTH END PRICE		97.9270				
50,000.000	MCDONALD'S CORP TICKER: 7216876	3.6%	7/01/30	44,660.15	48,553.35	48,307.00	246.35
	MONTH END PRICE		97.1067				
25,000.000	MICROSOFT CORP TICKER: 7164156	3.1250%	11/03/25	23,949.28	24,732.90	24,419.00	313.90
	MONTH END PRICE		98.9316				
50,000.000	MORGAN STANLEY TICKER: 7164234	3.1250%	07/27/26	46,368.45	49,186.10	48,017.00	1,169.10
	MONTH END PRICE		98.3722				
50,000.000	NEXTERA ENERGY C TICKER: 6348456	3.55%	5/01/27	46,581.05	49,283.15	48,993.00	290.15
	MONTH END PRICE		98.5663				

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2024

				ASSET DETAIL			

SHARES/ UNITS	DESCRIPTION			BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
-----	-----			-----	-----	----	-----
50,000.000	NORFOLK SOUTHERN CO TICKER: 7648560	3%	3/15/32	41,327.40	45,473.90	45,388.00	85.90
	MONTH END PRICE		90.9478				
50,000.000	NORTHROP GRUMMAN TICKER: 7642952	4.4%	5/01/30	46,785.35	50,262.80	50,591.00	328.20-
	MONTH END PRICE		100.5256				
50,000.000	ONEOK, IN TICKER: 7770615	3.2%	3/15/25	0.00	49,527.45	48,799.95	727.50
	MONTH END PRICE		99.0549				
50,000.000	ORACLE CORPORATI TICKER: 7739593	2.95%	11/15/24	48,460.30	49,824.85	50,049.50	224.65-
	MONTH END PRICE		99.6497				
50,000.000	OWENS CORNING TICKER: 7698370	4.2%	12/01/24	49,051.50	49,926.45	49,501.00	425.45
	MONTH END PRICE		99.8529				
0.000	PARKER-HANNIFIN TICKER: 7822884	3.6500%	06/15/24	49,202.90	0.00	0.00	0.00
	MONTH END PRICE		0.0000				
25,000.000	PFIZER INCORPORATED TICKER: 7897958	3%	12/15/26	23,396.00	24,508.85	24,283.75	225.10
	MONTH END PRICE		98.0354				
50,000.000	PHILLIPS 66 TICKER: 7918961	3.9%	3/15/28	46,735.65	49,494.45	49,513.00	18.55-
	MONTH END PRICE		98.9889				
100,000.000	PRICELINE GROUP TICKER: 7832837	3.6%	6/01/26	95,332.30	99,320.10	97,579.00	1,741.10
	MONTH END PRICE		99.3201				
50,000.000	PUBLIC STORAGE TICKER: 8006065	3.385%	5/01/29	45,122.80	48,655.05	47,650.00	1,005.05
	MONTH END PRICE		97.3101				
50,000.000	QUALCOMM INC TICKER: 8043897	4.25%	5/20/32	46,372.10	50,070.40	50,147.00	76.60-
	MONTH END PRICE		100.1408				
50,000.000	RAYTHEON TECHNO TICKER: 8833377	4.125%	11/16/28	46,649.35	49,800.00	50,320.00	520.00-
	MONTH END PRICE		99.6000				
50,000.000	RAYTHEON TECHNOLO TICKER: 8833832	3.5%	3/15/27	46,559.10	49,221.80	46,906.50	2,315.30
	MONTH END PRICE		98.4436				
50,000.000	REALTY INCOME CO TICKER: 8080821	3.25%	1/15/31	42,074.00	46,687.50	45,856.00	831.50
	MONTH END PRICE		93.3750				
50,000.000	ROPER TECHNOLOGIE TICKER: 8149798	3.8%	12/15/26	47,308.65	49,573.15	50,005.00	431.85-
	MONTH END PRICE		99.1463				
50,000.000	ROSS STORES, IN TICKER: 8150881	4.7%	4/15/27	48,044.25	50,314.30	48,994.00	1,320.30
	MONTH END PRICE		100.6286				
50,000.000	STARBUCKS CORP TICKER: 8483986	3%	2/14/32	41,333.15	45,439.35	44,728.50	710.85
	MONTH END PRICE		90.8787				
50,000.000	STRYKER CORP TICKER: 8569253	3.375%	11/01/25	47,864.05	49,417.45	49,581.00	163.55-
	MONTH END PRICE		98.8349				
50,000.000	SYSCO CORPORATION TICKER: 8616225	3.3%	7/15/26	46,947.70	49,187.55	49,150.50	37.05
	MONTH END PRICE		98.3751				

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2024

				ASSET DETAIL			

SHARES/ UNITS	DESCRIPTION			BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
-----	-----			-----	-----	----	-----
50,000.000	TAKE-TWO INTERAC	3.55%	4/14/25	48,244.45	49,792.10	48,671.50	1,120.60
	TICKER: 8727376						
	MONTH END PRICE		99.5842				
50,000.000	THE	3.5%	3/15/25	48,436.10	49,677.30	48,096.00	1,581.30
	TICKER: 8569257						
	MONTH END PRICE		99.3546				
50,000.000	THE CLOROX CO	4.6%	5/01/32	46,597.20	50,652.05	49,906.50	745.55
	TICKER: 5744988						
	MONTH END PRICE		101.3041				
50,000.000	THE KROGER C	3.5%	2/01/26	47,677.70	49,377.10	48,545.00	832.10
	TICKER: 6326263						
	MONTH END PRICE		98.7542				
50,000.000	THE PROGRESSIVE COR	4%	3/01/29	47,278.90	49,714.30	49,750.00	35.70-
	TICKER: 7876515						
	MONTH END PRICE		99.4286				
0.000	THE SHERWIN-WILL	4.05%	8/08/24	49,215.15	0.00	0.00	0.00
	TICKER: 8391036						
	MONTH END PRICE		0.0000				
50,000.000	THE TJX COMPANI	3.875%	4/15/30	45,883.20	49,324.10	49,146.00	178.10
	TICKER: 8682219						
	MONTH END PRICE		98.6482				
0.000	THE TORONTO-DO	4.285%	9/13/24	49,185.95	0.00	0.00	0.00
	TICKER: 8641827						
	MONTH END PRICE		0.0000				
50,000.000	THE WALT DISNEY	2.65%31		41,352.05	45,562.45	44,720.50	841.95
	TICKER: 5986061						
	MONTH END PRICE		91.1249				
50,000.000	THERMO FISHER SCIEN	5%	1/31/29	0.00	51,728.70	49,815.50	1,913.20
	TICKER: 8676530						
	MONTH END PRICE		103.4574				
0.000	THOMSON CORP	3.85%	9/29/24	48,675.45	0.00	0.00	0.00
	TICKER: 8681413						
	MONTH END PRICE		0.0000				
50,000.000	TOYOTA MOTOR CRE	4.55%	9/20/27	0.00	50,742.10	48,288.00	2,454.10
	TICKER: 8699760						
	MONTH END PRICE		101.4842				
50,000.000	TRANE TECHNOLOGI	3.8%	3/21/29	45,910.60	49,166.70	48,272.50	894.20
	TICKER: 6724974						
	MONTH END PRICE		98.3334				
50,000.000	UNITED PARCEL SER	3.9%	4/01/25	48,800.20	49,789.10	48,700.00	1,089.10
	TICKER: 8771453						
	MONTH END PRICE		99.5782				
50,000.000	UNITEDHEALTH GRP	3.1000%	03/15/26	47,427.55	49,343.80	47,700.00	1,643.80
	TICKER: 8833797						
	MONTH END PRICE		98.6876				
50,000.000	VERIZON COMMUNI	4.329%	9/21/28	46,972.10	50,324.50	50,312.50	12.00
	TICKER: 9092349						
	MONTH END PRICE		100.6490				
50,000.000	WASTE MANAGEMENT	4.1500%	04/15/32	45,385.40	49,510.85	50,046.00	535.15-
	TICKER: 8915049						
	MONTH END PRICE		99.0217				
25,000.000	WELLS FARGO & CO	4.1%	6/03/26	23,766.98	24,890.48	24,580.75	309.73
	TICKER: 8963106						
	MONTH END PRICE		99.5619				
50,000.000	WORKDAY, IN	3.7000%	04/01/29	45,191.70	48,759.10	48,156.50	602.60
	TICKER: 9090075						
	MONTH END PRICE		97.5182				

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
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Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2024

ASSET DETAIL					
SHARES/ UNITS	DESCRIPTION	BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
0.000	XCEL ENERGY IN 3.3500% 12/01/26 TICKER: 9094447	46,671.95	0.00	0.00	0.00
	MONTH END PRICE 0.0000				
50,000.000	ZOETIS IN 3% 9/12/27 TICKER: 8454324	45,847.35	48,318.80	47,414.00	904.80
	MONTH END PRICE 96.6376				
50,000.000	3.0000 3% 7/30/29 TICKER: 8772180	41,869.85	46,930.85	46,125.00	805.85
	MONTH END PRICE 93.8617				
		4,715,818.35	5,077,472.00	5,004,019.75	73,452.25
	COMMON STOCK				
200.000	ADVANCED MICRO DEVICES TICKER: AMD	0.00	32,816.00	33,073.98	257.98-
	MONTH END PRICE 164.0800				
600.000	ALPHABET INC. TICKER: GOOGL	104,688.00	99,510.00	16,082.51	83,427.49
	MONTH END PRICE 165.8500				
600.000	AMAZON COM INC TICKER: AMZN	76,272.00	111,798.00	54,747.92	57,050.08
	MONTH END PRICE 186.3300				
400.000	AMERICAN EXPRESS CO TICKER: AXP	59,676.00	108,480.00	59,404.00	49,076.00
	MONTH END PRICE 271.2000				
500.000	APPLE INC TICKER: AAPL	85,605.00	116,500.00	75,580.00	40,920.00
	MONTH END PRICE 233.0000				
500.000	APPLIED MATERIALS TICKER: AMAT	34,612.50	101,025.00	72,748.88	28,276.12
	MONTH END PRICE 202.0500				
200.000	AUTODESK TICKER: ADSK	41,382.00	55,096.00	45,135.50	9,960.50
	MONTH END PRICE 275.4800				
1,000.000	BANK OF AMERICA CORP TICKER: BAC	27,380.00	39,680.00	37,925.00	1,755.00
	MONTH END PRICE 39.6800				
180.000	BECTON DICKINSON & CO TICKER: BDX	46,535.40	43,398.00	25,997.26	17,400.74
	MONTH END PRICE 241.1000				
400.000	BLACKSTONE GROUP INC TICKER: BX	42,856.00	61,252.00	37,512.00	23,740.00
	MONTH END PRICE 153.1300				
10.000	BOOKING HOLDINGS INC TICKER: BKNG	0.00	42,121.20	35,132.60	6,988.60
	MONTH END PRICE 4,212.1200				
0.000	BRISTOL-MYERS SQUIBB TICKER: BMY	31,922.00	0.00	0.00	0.00
	MONTH END PRICE 0.0000				
1,300.000	CISCO SYSTEMS INC TICKER: CSCO	69,888.00	69,186.00	56,876.29	12,309.71
	MONTH END PRICE 53.2200				
225.000	CME GROUP INC CL A TICKER: CME	45,049.50	49,646.25	11,632.90	38,013.35
	MONTH END PRICE 220.6500				
500.000	COLGATE-PALMOLIVE CO TICKER: CL	35,555.00	51,905.00	34,425.60	17,479.40

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2024

			ASSET DETAIL			

SHARES/ UNITS	DESCRIPTION		BEGINNING MARKET -----	ENDING MARKET -----	ADJUSTED COST ----	UNREALIZED GAIN / LOSS -----
	MONTH END PRICE	103.8100				
0.000	COMCAST CORP NEW CL A		33,255.00	0.00	0.00	0.00
	TICKER: CMCSA					
	MONTH END PRICE	0.0000				
200.000	DANAHER CORPORATION DELAWARE		49,620.00	55,604.00	55,484.00	120.00
	TICKER: DHR					
	MONTH END PRICE	278.0200				
120.000	DEERE & CO		45,285.60	50,079.60	15,805.54	34,274.06
	TICKER: DE					
	MONTH END PRICE	417.3300				
350.000	DUKE ENERGY CORP		30,891.00	40,355.00	32,116.79	8,238.21
	TICKER: DUK					
	MONTH END PRICE	115.3000				
250.000	EATON CORP PLC F		53,320.00	82,860.00	34,511.50	48,348.50
	TICKER: ETN					
	MONTH END PRICE	331.4400				
450.000	ELECTRONIC ARTS		60,200.00	64,548.00	60,935.80	3,612.20
	TICKER: EA					
	MONTH END PRICE	143.4400				
0.000	FEDEX CORPORATION		52,984.00	0.00	0.00	0.00
	TICKER: FDX					
	MONTH END PRICE	0.0000				
300.000	FISERV INC		33,888.00	53,895.00	30,210.00	23,685.00
	TICKER: FI					
	MONTH END PRICE	179.6500				
70.000	INTUIT		35,765.80	43,470.00	29,366.75	14,103.25
	TICKER: INTU					
	MONTH END PRICE	621.0000				
270.000	JOHNSON & JOHNSON		42,052.50	43,756.20	32,444.20	11,312.00
	TICKER: JNJ					
	MONTH END PRICE	162.0600				
250.000	LOWES COMPANIES		51,960.00	67,712.50	25,125.38	42,587.12
	TICKER: LOW					
	MONTH END PRICE	270.8500				
1,300.000	MEDTRONIC PLC		54,852.00	117,039.00	121,909.67	4,870.67-
	TICKER: MDT					
	MONTH END PRICE	90.0300				
540.000	MERCK & CO INC		55,593.00	61,322.40	40,863.96	20,458.44
	TICKER: MRK					
	MONTH END PRICE	113.5600				
200.000	META PLATFORMS INC		75,052.50	114,488.00	51,341.04	63,146.96
	TICKER: META					
	MONTH END PRICE	572.4400				
300.000	MICROSOFT CORP		94,725.00	129,090.00	72,973.59	56,116.41
	TICKER: MSFT					
	MONTH END PRICE	430.3000				
800.000	NEXTERA ENERGY INC		45,832.00	67,624.00	13,633.37	53,990.63
	TICKER: NEE					
	MONTH END PRICE	84.5300				
250.000	NIKE INC		23,905.00	22,100.00	36,128.75	14,028.75-
	TICKER: NKE					
	MONTH END PRICE	88.4000				
800.000	NVIDIA CORP		0.00	97,152.00	45,821.44	51,330.56
	TICKER: NVDA					
	MONTH END PRICE	121.4400				
125.000	PALO ALTO NETWORKS		0.00	42,725.00	42,065.00	660.00
	TICKER: PANW					

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2024

			ASSET DETAIL			

SHARES/ UNITS	DESCRIPTION		BEGINNING MARKET -----	ENDING MARKET -----	ADJUSTED COST ----	UNREALIZED GAIN / LOSS -----
	MONTH END PRICE	341.8000				
600.000	PAYPAL HLDGS INC		40,922.00	46,818.00	62,571.00	15,753.00-
	TICKER: PYPL					
	MONTH END PRICE	78.0300				
270.000	PEPSICO INC		45,748.80	45,913.50	30,557.22	15,356.28
	TICKER: PEP					
	MONTH END PRICE	170.0500				
3,200.000	PFIZER INCORPORATED		53,072.00	92,608.00	96,564.21	3,956.21-
	TICKER: PFE					
	MONTH END PRICE	28.9400				
300.000	PROCTER & GAMBLE		43,758.00	51,960.00	30,124.92	21,835.08
	TICKER: PG					
	MONTH END PRICE	173.2000				
1,200.000	RAYTHEON TECHNOLOGIES CO		32,386.50	145,392.00	104,899.93	40,492.07
	TICKER: RTX					
	MONTH END PRICE	121.1600				
200.000	SALESFORCE COM		40,556.00	54,742.00	30,290.00	24,452.00
	TICKER: CRM					
	MONTH END PRICE	273.7100				
300.000	STARBUCKS CORP		27,381.00	29,247.00	32,915.97	3,668.97-
	TICKER: SBUX					
	MONTH END PRICE	97.4900				
400.000	SYSCO CORP		26,420.00	31,224.00	30,046.00	1,178.00
	TICKER: SYY					
	MONTH END PRICE	78.0600				
500.000	T J X COS INC		44,440.00	58,770.00	33,790.00	24,980.00
	TICKER: TJX					
	MONTH END PRICE	117.5400				
250.000	TEXAS INSTRUMENTS INC		39,752.50	51,642.50	7,147.23	44,495.27
	TICKER: TXN					
	MONTH END PRICE	206.5700				
100.000	THERMO FISHER SCIENTIFIC CORP COM		50,617.00	61,857.00	44,585.00	17,272.00
	TICKER: TMO					
	MONTH END PRICE	618.5700				
250.000	UNITED PARCEL SERVICE B		38,967.50	34,085.00	21,126.75	12,958.25
	TICKER: UPS					
	MONTH END PRICE	136.3400				
150.000	UNITEDHEALTH GROUP INC		151,257.00	87,702.00	31,689.32	56,012.68
	TICKER: UNH					
	MONTH END PRICE	584.6800				
0.000	VERIZON COMMUNICATN		48,615.00	0.00	0.00	0.00
	TICKER: VZ					
	MONTH END PRICE	0.0000				
0.000	XCEL ENERGY INC		51,498.00	0.00	0.00	0.00
	TICKER: XEL					
	MONTH END PRICE	0.0000				
			2,275,994.10	2,928,195.15	1,893,318.77	1,034,876.38
	MUTUAL FUNDS					

0.000	AMERICAN FD NEW WORLD FD CL F2		113,740.73	0.00	0.00	0.00
	TICKER: NFFF					
	MONTH END PRICE	0.0000				
0.000	MFS INTL INTRINSIC VALUE I		66,598.13	0.00	0.00	0.00
	TICKER: MINIX					
	MONTH END PRICE	0.0000				
			-----	-----	-----	-----

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2024

ASSET DETAIL					
SHARES/ UNITS	DESCRIPTION	BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
-----	-----	-----	-----	----	-----
	UNIT INVESTMENT TRUSTS	180,338.86	0.00	0.00	0.00

6,000.000	ISHARES CORE S&P MID-CAP ETF TICKER: IJH	299,220.00	373,920.00	75,738.88	298,181.12
	MONTH END PRICE 62.3200				
2,400.000	ISHARES CURRENCY HEDGED MSCI EAFE ET TICKER: HEFA	72,240.00	85,008.00	65,954.06	19,053.94
	MONTH END PRICE 35.4200				
6,000.000	ISHARES GOLD ETF TICKER: IAU	209,940.00	298,200.00	182,336.00	115,864.00
	MONTH END PRICE 49.7000				
950.000	ISHARES RUSSELL 2000 ETF TICKER: IWM	167,903.00	209,845.50	77,898.04	131,947.46
	MONTH END PRICE 220.8900				
1,500.000	SPDR S&P 500 ETF TICKER: SPY	748,090.00	860,640.00	335,371.10	525,268.90
	MONTH END PRICE 573.7600				
700.000	VANGUARD DIVIDEND APPRECIATION ETF TICKER: VIG	108,766.00	138,642.00	101,639.86	37,002.14
	MONTH END PRICE 198.0600				
300.000	VANGUARD ENERGY ETF TICKER: VDE	38,022.00	36,741.00	33,250.60	3,490.40
	MONTH END PRICE 122.4700				
6,400.000	VANGUARD FTSE DEVELOPED MARKETS ETF TICKER: VEA	279,808.00	337,984.00	278,883.21	59,100.79
	MONTH END PRICE 52.8100				
2,400.000	VANGUARD FTSE EMERGING MARKETS ETF TICKER: VWO	188,208.00	114,840.00	121,079.38	6,239.38-
	MONTH END PRICE 47.8500				
600.000	VANGUARD REAL ESTATE ETF TICKER: VNQ	45,396.00	58,452.00	50,853.82	7,598.18
	MONTH END PRICE 97.4200				
		-----	-----	-----	-----
		2,157,593.00	2,514,272.50	1,323,004.95	1,191,267.55
		-----	-----	-----	-----
	TOTAL	11,971,864.58	12,846,248.80	10,510,888.27	2,335,360.53
	CASH	150,290.95	163,394.87		
		-----	-----		
	NET ASSETS	12,122,155.53	13,009,643.67		
		=====	=====		

Schedule SB, Line 26
Franklin Savings Bank Cash Balance Pension Plan
EIN / PN: 02-0136360 / 003
Plan Year: 10/1/2023 to 9/30/2024

Schedule SB, line 26 - Schedule of Active Participant Data

[illegible]

FUNDING ASSUMPTIONS

Actuarial assumptions are estimates of the occurrence of future events affecting the costs of the plan such as mortality rates, changes in compensation levels, retirement ages, rates of investment earnings, expenses, etc. The assumptions have been chosen to anticipate the long-range experience of the plan. The enrolled actuary will certify to the reasonableness of these assumptions, as required by ERISA.

The actuarial assumptions used in this year's valuation are as follows:

Target Liability Interest Rates	HATFA Rates	PPA Rates
1 st Segment	4.75%	3.82%
2nd Segment	5.00%	4.59%
3rd Segment	5.74%	4.63%
Effective Rate ¹	5.25% per annum	
Salary Increases:	3.50% per annum	
Mortality:	IRS 2023 Generational Mortality	
Turnover:	Matching rates	
Retirement:	FSB 2011-2018 Experience based Retirement Decrement	
Expenses in Target Normal Cost:	\$0 per annum	
Percent Married	100% of participants are assumed to be married	
Percent Electing J&S	Males: 100%	Females: 100%
Spouse Age Difference	Females are 0 years younger than males	
Interest Crediting Rate	4.00%	
Assumed Form of Benefit	60% Lump Sum; 40% Life Annuity	

FUNDING METHODS

Valuation Date:	October 1, 2023
Asset Valuation	Plan assets are valued using fair market value of assets.
Liabilities	Liabilities are calculated using the traditional unit credit method in accordance with IRS section 430 and related guidance.

¹ The effective rate is the single rate that yields a liability equal to the liability calculated using the multiple rates shown above.

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 10/01/2023 and ending 09/30/2024

Round off amounts to nearest dollar.
Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN		B Three-digit plan number (PN)	003
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF FRANKLIN SAVINGS BANK		D Employer Identification Number (EIN) 02-0136360	
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B		F Prior year plan size: ☐ 100 or fewer ☒ 101-500 ☐ More than 500	

Part I Basic Information			
1 Enter the valuation date: Month 10 Day 01 Year 2023			
2 Assets:			
a Market value.....	2a	12,122,156	
b Actuarial value	2b	12,122,156	
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	30	2,872,965	2,872,965
b For terminated vested participants.....	22	750,975	766,699
c For active participants.....	121	6,279,395	6,301,833
d Total	173	9,903,335	9,941,497
4 If the plan is in at-risk status, check the box and complete lines (a) and (b).....			
a Funding target disregarding prescribed at-risk assumptions.....	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5 Effective interest rate.....	5	5.25%	
6 Target normal cost			
a Present value of current plan year accruals.....	6a	374,501	
b Expected plan-related expenses	6b	0	
c Target normal cost.....	6c	374,501	

Statement by Enrolled Actuary
To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	Signature of actuary Jonathan Witten, FSA, EA Type or print name of actuary EPIC Retirement Plan Services Firm name 5 Widgey Wharf 2nd Floor Portland ME 04101 Address of the firm	6/5/2023 Date 2308824 Most recent enrollment number 207-879-9200 Telephone number (including area code)
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Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 5.00 %	3rd segment: 5.74 %	☐ N/A, full yield curve used
b Applicable month (enter code).....				21b 0
22 Weighted average retirement age				22 65
23 Mortality table(s) (see instructions)	☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute			

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.	☐ Yes ☒ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.	☐ Yes ☒ No
26 Demographic and benefit information	
a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...	☐ Yes ☒ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	27

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years.....	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c).....	31a	374,501	
b Excess assets, if applicable, but not greater than line 31a	31b	374,501	
32 Amortization installments:			
a Net shortfall amortization installment	Outstanding Balance	Installment	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....	34	0	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....	0	0	0
36 Additional cash requirement (line 34 minus line 35)	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	0	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	0	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years.....	40	0	

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☐ 2021

Schedule SB, line 22 - Weighted Retirement Age
Franklin Savings Bank Cash Balance Pension Plan
EIN/PN: 02-0136360/003
Plan Year: 10/1/2023 to 9/30/2024

Weighted Retirement Age

Age	Expected Active Headcount	Retirement Rate	Expected Retirements	Weighted Age
60	43.30	0.20	8.74	524.65
61	37.38	0.16	6.05	368.94
62	35.17	0.27	9.52	590.44
63	27.49	0.15	4.12	259.27
64	27.27	0.14	3.93	251.65
65	29.19	0.48	14.06	913.91
66	16.02	0.50	7.99	527.23
67	7.97	0.50	3.97	266.05
68	5.96	0.50	2.97	201.87
69	5.96	0.41	2.47	170.46
70	4.45	1.00	4.45	311.42
71	2.00	0.50	1.00	71.00
72	1.99	0.50	1.00	72.00
73	0.99	1.00	0.99	71.96
74	-	1.00	-	-
75	-	1.00	-	-
76	-	1.00	-	-
77	1.00	-	-	-
78	0.99	-	-	-
79	0.97	1.00	0.97	76.81
Total			72.23	4,677.66
Average				64.76

Schedule SB, Part V – Summary of Plan Provisions
Franklin Savings Bank Cash Balance Pension Plan
EIN / PN: 02-0136360/ 003
Plan Year: 10/1/2023 to 9/30/2024

PLAN PROVISIONS

Effective Dates:	Original Plan: October 1, 2007 Most Recent Amendment: September 21, 2022, effective October 1, 2022						
Employee:	Any person employed by Franklin Savings Bank and Independent Financial Advisors						
Eligibility Requirements:	Age: 21 Service: 1 Year of Service						
Plan Entry Date:	An eligible employee will enter the plan on the first day of the quarter after fulfilling eligibility requirements						
Year of Service:	12-consecutive month period in which an employee is credited with 1,000 or more hours of service <i>Eligibility:</i> Computation period commences on employee's date of hire. <i>Vesting:</i> Computation period commences on October 1.						
Year of Credited Service:	12-consecutive month period in which an employee is credited with 1,000 or more hours of service <i>Benefit Accrual:</i> Computation period commences on October 1.						
Normal Retirement Date:	The later of (1) the first day of the month coincident with or next following attainment of age 65; and (2) the third anniversary of an employee becoming a participant						
Compensation:	Total compensation paid by the employer. No more than \$200,000, as indexed after 2002, of annual compensation will be considered for plan purposes.						
Vesting:	Participants will be vested in their accrued benefits, based on Years of Service, in accordance with the following schedule: <table><tr><th>Years of Service</th><th>Vesting Percent</th></tr><tr><td>Less than 3 years</td><td>0%</td></tr><tr><td>3 years or more</td><td>100%</td></tr></table>	Years of Service	Vesting Percent	Less than 3 years	0%	3 years or more	100%
Years of Service	Vesting Percent						
Less than 3 years	0%						
3 years or more	100%						
Accrued Benefit:	A Participant's Accrued Benefit as of any Valuation Date shall be equal to a single-life annuity which is Actuarially Equivalent to the Projected Value of such Participant's Accumulation Account as of such Valuation Date.						
Normal Retirement Benefit:	Your Normal Retirement Benefit, payable at your Normal Retirement Age, is your Accrued Benefit on that date.						
Early Retirement Benefit:	Eligibility: Attainment of age 55 and completion of 5 years of service. Benefit: The Accrued Benefit using the Early Retirement Date as of the Valuation Date in determining the Accumulation Account.						

Schedule SB, Part V – Summary of Plan Provisions
Franklin Savings Bank Cash Balance Pension Plan
EIN / PN: 02-0136360/ 003
Plan Year: 10/1/2023 to 9/30/2024

PLAN PROVISIONS (CONTINUED)

Deferred Retirement Benefit: Eligibility: Continuation of employment beyond Normal Retirement Date

Benefit: The deferred retirement benefit commencing on the first day of the month following the date of retirement shall be equal to the greater of the Accrued Benefit at actual retirement or the actuarial equivalent of the benefit payable at Normal Retirement

Hypothetical Employer Contributions:

A Participant shall be eligible for a Hypothetical Employer Contribution for a Plan Year in which he completes a Year of Service as a Participant based on the following table:

Years of Service	Contribution
0 to 3	3.500%
4 to 6	3.625%
7 to 9	3.875%
10 to 12	5.000%
13 to 15	5.500%
16 to 18	6.000%
19 to 21	6.750%
22 to 24	7.500%
25 to 27	8.250%
28+	9.000%

Accumulation Interest Rate

Plan years prior to October 1, 2017: The average yield of Moody's "Seasoned" AAA Bond Index for the 24 months preceding the Plan Year

Plan years beginning on or after October 1, 2017: the greater of:

- 1) The 4 month average of the second segment rate described in Code section 430(h)(2)(C), without regard to the interest rates stabilization provisions of section 430(h)(2)(C)(iv), for the 4 month period ending with the last day of the second month preceding the first day of the Plan Year, or
- 2) 4%.

Pre-Retirement Death Benefit:

Eligibility: attainment of vested participant status

Benefit: The spouse or designated beneficiary shall receive the Accrued Benefit using the Distribution Date as of the Valuation Date in determining the Accumulation Account.

FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN

Employer Identification Number: 02-0136360

Plan Number: 003

Schedule H, line 4i - Schedule of Assets (Held at End of Year)

September 30, 2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
(SEE ATTACHED SCHEDULE - 13 PAGES)				

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2024

ASSET DETAIL					
SHARES/ UNITS	DESCRIPTION	BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
CASH EQUIVALENTS					
150,000.000	SCHWAB GOVERNMENT MONEY FD INV SHS TICKER: SNVXX MONTH END PRICE 1.0000	0.00	150,000.00	150,000.00	0.00
		0.00	150,000.00	150,000.00	0.00
CASH EQUIVALENTS - DISCOUNTED					
50,000.000	UST INFL IDX 0.5% 1/15/28 TICKER: 8833226 MONTH END PRICE 123.4874	57,097.25	61,743.70	59,766.40	1,977.30
		57,097.25	61,743.70	59,766.40	1,977.30
GOV'T AND AGENCY OBLIGATIONS					
195.540	FNMA 256125 5% 1/01/26 TICKER: 256125A MONTH END PRICE 98.4295	549.74	192.47	204.99	12.52-
0.000	UNITED STATES TREAS N 2.25% 1/31/24 TICKER: 8784120 MONTH END PRICE 0.0000	69,267.18	0.00	0.00	0.00
50,000.000	UNITED STATES TREAS N 2.25% 11/15/25 TICKER: 8783960 MONTH END PRICE 98.1719	47,234.38	49,085.94	49,674.29	588.35-
25,000.000	UNITED STATES TREAS NTS TICKER: 537910X MONTH END PRICE 84.9063	19,347.66	21,226.56	20,782.97	443.59
25,000.000	US TREASU NT 1.375% 11/15/31 TICKER: 8784862 MONTH END PRICE 85.6250	19,593.75	21,406.25	21,686.63	280.38-
0.000	US TREASU NT 2.125% 3/31/24 TICKER: 8787697 MONTH END PRICE 0.0000	49,179.69	0.00	0.00	0.00
25,000.000	US TREASU NT 2.375% 3/31/29 TICKER: 8784893 MONTH END PRICE 94.9844	22,253.91	23,746.09	23,998.39	252.30-
50,000.000	US TREASU NT 2.875% 4/30/29 TICKER: 8784905 MONTH END PRICE 97.0156	45,656.25	48,507.81	49,976.56	1,468.75-
100,000.000	US TREASU NT 2.875% 5/15/32 TICKER: 8784907 MONTH END PRICE 94.5625	87,781.25	94,562.50	92,499.50	2,063.00
50,000.000	US TREASU NT 2.875% 6/15/25 TICKER: 8784913 MONTH END PRICE 99.0938	48,125.00	49,546.88	48,539.33	1,007.55
100,000.000	US TREASU NT 2.875% 11/30/25 TICKER: 8784553 MONTH END PRICE 98.8281	95,625.00	98,828.12	99,668.27	840.15-
100,000.000	US TREASU NT 3.875% 1/15/26 TICKER: 8784955 MONTH END PRICE 100.0469	97,625.00	100,046.87	100,377.74	330.87-
100,000.000	US TREASU NT 4.125% 1/31/25 TICKER: 8784962 MONTH END PRICE 99.8125	0.00	99,812.50	99,557.56	254.94
50,000.000	US TREASU NT 4.125% 9/30/27 TICKER: 8784932	48,953.13	50,796.88	50,273.78	523.10

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2024

				ASSET DETAIL			

SHARES/ UNITS	DESCRIPTION			BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
-----	-----			-----	-----	----	-----
	MONTH END PRICE		101.5938				
100,000.000	US TREASU NT	4.625%	2/28/25	99,078.12	100,062.50	99,316.24	746.26
	TICKER: 8784970						
	MONTH END PRICE		100.0625				
50,000.000	US TREASU NT 0.625%1			42,281.25	45,515.63	43,904.72	1,610.91
	TICKER: 8784773						
	MONTH END PRICE		91.0313				
25,000.000	US TREASU NT 0.875%11/30			19,445.31	21,277.34	21,047.60	229.74
	TICKER: 8784749						
	MONTH END PRICE		85.1094				
0.000	US TREASU NT 1.375%0			100,000.00	0.00	0.00	0.00
	TICKER: 8784077						
	MONTH END PRICE		0.0000				
25,000.000	US TREASU NT 1.625%0			20,292.97	22,039.06	22,385.01	345.95-
	TICKER: 8784813						
	MONTH END PRICE		88.1563				
100,000.000	US TREASU NT 3.125%0			96,468.75	99,187.50	96,904.89	2,282.61
	TICKER: 8784928						
	MONTH END PRICE		99.1875				
0.000	US TREASUR NT	2%	2/15/25	47,804.69	0.00	0.00	0.00
	TICKER: 8781954						
	MONTH END PRICE		0.0000				
100,000.000	US TREASUR NT	2%	11/15/26	91,968.75	96,656.25	96,164.58	491.67
	TICKER: 8772810						
	MONTH END PRICE		96.6563				
100,000.000	US TREASUR NT	3%	7/15/25	96,343.75	99,171.87	98,038.39	1,133.48
	TICKER: 8784920						
	MONTH END PRICE		99.1719				
0.000	US TREASUR NT	3%	7/31/24	97,953.12	0.00	0.00	0.00
	TICKER: 8784923						
	MONTH END PRICE		0.0000				
50,000.000	US TREASUR NT	4%	2/15/26	48,937.50	50,132.81	49,103.97	1,028.84
	TICKER: 8784964						
	MONTH END PRICE		100.2656				
0.000	US TREASUR NT	2.5%	1/31/24	99,031.25	0.00	0.00	0.00
	TICKER: 8784564						
	MONTH END PRICE		0.0000				
100,000.000	US TREASUR NT	2.5%	2/28/26	94,531.25	98,218.75	94,287.12	3,931.63
	TICKER: 8784575						
	MONTH END PRICE		98.2188				
100,000.000	US TREASUR NT	4.5%	11/30/24	98,968.75	99,953.12	100,075.46	122.34-
	TICKER: 8784948						
	MONTH END PRICE		99.9531				
50,000.000	US TREASUR NT 0.5%0			42,953.13	46,109.38	44,245.35	1,864.03
	TICKER: 8787798						
	MONTH END PRICE		92.2188				
25,000.000	US TREASUR NT	1.75%	1/31/29	21,605.47	23,179.69	23,135.15	44.54
	TICKER: 8784883						
	MONTH END PRICE		92.7188				
50,000.000	US TREASUR NT	2.25%	2/15/27	46,140.63	48,460.94	46,287.45	2,173.49
	TICKER: 8784126						
	MONTH END PRICE		96.9219				
25,000.000	US TREASUR NT	2.25%	11/15/27	22,734.38	24,023.44	24,451.59	428.15-
	TICKER: 8788192						
	MONTH END PRICE		96.0938				
0.000	US TREASUR NT	2.25%	12/31/23	198,437.50	0.00	0.00	0.00
	TICKER: 8784106						

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2024

			ASSET DETAIL			
SHARES/ UNITS	DESCRIPTION		BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
-----	-----		-----	-----	----	-----
	MONTH END PRICE	0.0000				
30,000.000	US TREASUR NT	2.25% 12/31/24	28,879.69	29,817.19	29,869.48	52.29-
	TICKER: 8784302					
	MONTH END PRICE	99.3906				
0.000	US TREASUR NT	2.75% 2/15/24	49,492.19	0.00	0.00	0.00
	TICKER: 8787470					
	MONTH END PRICE	0.0000				
75,000.000	US TREASUR NT	2.75% 2/15/28	69,351.56	73,019.53	71,568.26	1,451.27
	TICKER: 8787750					
	MONTH END PRICE	97.3594				
50,000.000	US TREASUR NT	3.25% 6/30/29	0.00	49,273.44	49,923.07	649.63-
	TICKER: 8784919					
	MONTH END PRICE	98.5469				
50,000.000	US TREASUR NT	4.25% 3/15/27	0.00	50,773.44	49,402.00	1,371.44
	TICKER: 8773146					
	MONTH END PRICE	101.5469				
25,000.000	US TREASUR NT 1.25%		21,242.19	22,843.75	22,397.40	446.35
	TICKER: 8784852					
	MONTH END PRICE	91.3750				
0.000	US TREASURY	2.5% 5/15/24	49,085.94	0.00	0.00	0.00
	TICKER: 8804095					
	MONTH END PRICE	0.0000				
50,000.000	US TREASURY	2.25% 8/15/27	45,695.31	48,187.50	49,778.10	1,590.60-
	TICKER: 8784199					
	MONTH END PRICE	96.3750				
100,000.000	US TREASURY	2.875% 5/15/28	92,656.25	97,593.75	94,492.19	3,101.56
	TICKER: 8784418					
	MONTH END PRICE	97.5938				
50,000.000	US TREASURY STRIP		41,242.19	44,652.34	30,211.00	14,441.34
	TICKER: 8833288					
	MONTH END PRICE	89.3047				
50,000.000	UST INFL IDX	1.25% 1/15/30	51,789.38	57,036.80	55,475.87	1,560.93
	TICKER: 8788199					
	MONTH END PRICE	114.0736				
50,000.000	UST INFL IDX 0.25%	7/15/29	53,229.95	58,339.70	56,720.94	1,618.76
	TICKER: 8832727					
	MONTH END PRICE	116.6794				
50,000.000	UST INFL IDX 0.125%	1/15/32	46,189.86	51,280.86	54,352.56	3,071.70-
	TICKER: 8803620					
	MONTH END PRICE	102.5617				
			2,585,023.02	2,114,565.45	2,080,778.40	33,787.05
	CORPORATE OBLIGATIONS					

0.000	ABBOTT LABORATORI	3.4% 11/30/23	19,922.38	0.00	0.00	0.00
	TICKER: 5012327					
	MONTH END PRICE	0.0000				
50,000.000	ABBVIE IN	4.25% 11/14/28	47,521.20	50,486.35	50,482.00	4.35
	TICKER: 5014581					
	MONTH END PRICE	100.9727				
50,000.000	AETNA INC	3.5% 11/15/24	48,696.10	49,882.05	49,636.50	245.55
	TICKER: 5023758					
	MONTH END PRICE	99.7641				
50,000.000	AGILENT TECHNOLO	2.75% 9/15/29	42,914.10	46,583.70	44,560.00	2,023.70
	TICKER: 5081731					
	MONTH END PRICE	93.1674				

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2024

				ASSET DETAIL			

SHARES/ UNITS	DESCRIPTION			BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
-----	-----			-----	-----	----	-----
0.000	ALPHABET IN	3.375%	2/25/24	49,555.95	0.00	0.00	0.00
	TICKER: 5098787						
	MONTH END PRICE		0.0000				
50,000.000	AMERICAN EXPRESS	4.05%	5/03/29	46,423.00	49,971.25	49,421.50	549.75
	TICKER: 8744781						
	MONTH END PRICE		99.9425				
50,000.000	AMERICAN WATER C	4.4500%	06/01/32	46,246.40	50,032.85	50,859.50	826.65-
	TICKER: 5170825						
	MONTH END PRICE		100.0657				
50,000.000	AMERIPRISE FINL,	4.5%	5/13/32	45,664.15	50,136.45	50,393.50	257.05-
	TICKER: 5179002						
	MONTH END PRICE		100.2729				
50,000.000	ANALOG DEVICES, I	1.7%	10/01/28	42,158.75	45,909.95	43,975.00	1,934.95
	TICKER: 5200004						
	MONTH END PRICE		91.8199				
50,000.000	ANHEUSER-BUSCH IN	4.9000%	01/23/31	48,408.70	51,930.30	52,484.00	553.70-
	TICKER: 5199341						
	MONTH END PRICE		103.8606				
50,000.000	ANTHEM INC	4.101%	3/01/28	47,154.30	49,753.25	47,345.15	2,408.10
	TICKER: 5206332						
	MONTH END PRICE		99.5065				
50,000.000	ANTHEM, IN	4.1%	5/15/32	44,618.70	48,445.85	49,734.00	1,288.15-
	TICKER: 8972561						
	MONTH END PRICE		96.8917				
50,000.000	AON CORP / AON GL	4.5%	12/15/28	0.00	50,204.15	48,860.00	1,344.15
	TICKER: 5206936						
	MONTH END PRICE		100.4083				
0.000	AON PLC	4%	11/27/23	49,886.15	0.00	0.00	0.00
	TICKER: 5206937						
	MONTH END PRICE		0.0000				
50,000.000	ASTRAZENECA FIN	4.875%	3/03/28	0.00	51,245.20	48,811.00	2,434.20
	TICKER: 5267002						
	MONTH END PRICE		102.4904				
50,000.000	AUTODESK INC	3.5%	6/15/27	46,646.95	49,050.65	48,087.50	963.15
	TICKER: 5286887						
	MONTH END PRICE		98.1013				
50,000.000	BAKER HUGHES, A	3.337%	12/15/27	45,654.75	48,825.25	48,145.00	680.25
	TICKER: 5323638						
	MONTH END PRICE		97.6505				
50,000.000	BANK NEW YORK MELLON COR	3%	10/30/28	44,063.70	47,553.15	46,945.00	608.15
	TICKER: BK28						
	MONTH END PRICE		95.1063				
50,000.000	BANK OF AMERICA	3.95%	4/21/25	48,250.55	49,748.95	50,004.50	255.55-
	TICKER: 5336255						
	MONTH END PRICE		99.4979				
50,000.000	BECTON DICKINSO	3.7340%	12/15/24	48,751.55	49,812.70	49,115.50	697.20
	TICKER: 5362057						
	MONTH END PRICE		99.6254				
50,000.000	BECTON, DICKINS	4.874%	2/08/29	0.00	51,022.45	49,625.00	1,397.45
	TICKER: 5379980						
	MONTH END PRICE		102.0449				
50,000.000	BERKSHIRE HATHAWA	3.7000%	07/15/30	44,143.00	48,794.95	48,765.00	29.95
	TICKER: 7311106						
	MONTH END PRICE		97.5899				
50,000.000	BOSTON PROPERTIE	2.75%	10/01/26	44,853.60	48,189.85	47,287.50	902.35
	TICKER: 5447295						
	MONTH END PRICE		96.3797				

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2024

				ASSET DETAIL			

SHARES/ UNITS	DESCRIPTION			BEGINNING MARKET -----	ENDING MARKET -----	ADJUSTED COST ----	UNREALIZED GAIN / LOSS -----
0.000	BRISTOL MYERS SQUIBB	3.25%	11/01/23	49,915.00	0.00	0.00	0.00
	TICKER: 377313X						
	MONTH END PRICE		0.0000				
50,000.000	BRISTOL-MYERS SQU	4.9000%	02/22/29	0.00	51,688.00	49,563.50	2,124.50
	TICKER: 5380179						
	MONTH END PRICE		103.3760				
50,000.000	BROADCOM CORP	3.5%	1/15/28	0.00	48,848.80	47,382.00	1,466.80
	TICKER: 5472897						
	MONTH END PRICE		97.6976				
50,000.000	BROOKFIELD ASSET M 4	4%	1/15/25	48,546.00	49,820.00	49,321.00	499.00
	TICKER: 5463204						
	MONTH END PRICE		99.6400				
50,000.000	CAPITAL ONE FINL	3.3%	10/30/24	48,377.40	49,999.80	49,176.50	823.30
	TICKER: 5599687						
	MONTH END PRICE		99.9996				
50,000.000	CIGNA CORP	3.4%	3/01/27	46,540.20	49,069.95	48,643.00	426.95
	TICKER: 5704417						
	MONTH END PRICE		98.1399				
50,000.000	CITIGROUP INC MED	4.3%	5/13/27	46,688.15	49,048.05	50,000.00	951.95-
	TICKER: 5717835						
	MONTH END PRICE		98.0961				
50,000.000	COMCAST CORP	4.1500%	10/15/28	47,372.75	50,035.80	50,325.00	289.20-
	TICKER: 5769123						
	MONTH END PRICE		100.0716				
50,000.000	CSX CORP	3.3500%	11/01/25	47,886.05	49,523.90	48,345.50	1,178.40
	TICKER: 5524032						
	MONTH END PRICE		99.0478				
50,000.000	CUMMINS INC.	1.5%30		39,006.55	43,211.10	40,585.00	2,626.10
	TICKER: 5873614						
	MONTH END PRICE		86.4222				
0.000	CVS HEALTH CORP	2.625%	8/15/24	48,616.15	0.00	0.00	0.00
	TICKER: 5855191						
	MONTH END PRICE		0.0000				
50,000.000	DOLLAR GENERAL C	4.1500%	11/01/25	48,152.55	49,676.65	49,421.00	255.65
	TICKER: 5976859						
	MONTH END PRICE		99.3533				
50,000.000	DOMINION RES INC	3.9%	10/01/25	48,216.60	49,711.00	48,881.50	829.50
	TICKER: 5997514						
	MONTH END PRICE		99.4220				
0.000	DR PEPPER SNAPPL	3.1300%	12/15/23	49,720.45	0.00	0.00	0.00
	TICKER: 6012685						
	MONTH END PRICE		0.0000				
50,000.000	DR PEPPER SNAPPLE	3.2%30		42,944.40	47,098.55	45,550.00	1,548.55
	TICKER: 6013242						
	MONTH END PRICE		94.1971				
0.000	DUKE ENERGY CORP	3.95%	10/15/23	49,951.00	0.00	0.00	0.00
	TICKER: 6015685						
	MONTH END PRICE		0.0000				
50,000.000	DUKE ENERGY FLORI	3.8%	7/15/28	46,835.70	49,426.40	49,420.00	6.40
	TICKER: 7876514						
	MONTH END PRICE		98.8528				
100,000.000	ECOLAB IN	4.8%	3/24/30	48,624.50	103,117.60	101,651.50	1,466.10
	TICKER: 6054743						
	MONTH END PRICE		103.1176				
50,000.000	ECOLAB IN	5.25%	1/15/28	0.00	51,942.45	49,601.00	2,341.45
	TICKER: 6054821						
	MONTH END PRICE		103.8849				

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2024

				ASSET DETAIL			

SHARES/ UNITS	DESCRIPTION			BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
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50,000.000	ELEVANCE HEALTH I TICKER: 8973594	4.9000%	02/08/26	0.00	49,914.65	49,876.00	38.65
	MONTH END PRICE		99.8293				
50,000.000	EMERSON ELECTRIC TICKER: 6989573	2.2%	12/21/31	39,811.65	43,828.10	42,755.50	1,072.60
	MONTH END PRICE		87.6562				
0.000	ENBRIDGE IN TICKER: 6093252	4%	10/01/23	49,997.55	0.00	0.00	0.00
	MONTH END PRICE		0.0000				
50,000.000	FIDELITY NTNL FIN TICKER: 6433070	4.5%	8/15/28	0.00	50,069.40	48,459.50	1,609.90
	MONTH END PRICE		100.1388				
50,000.000	FIDELITY NTNL INF TICKER: 6528006	4.7%	7/15/27	48,529.85	50,412.10	48,432.50	1,979.60
	MONTH END PRICE		100.8242				
50,000.000	FISERV, IN TICKER: 6422461	4.2%	10/01/28	0.00	49,781.85	48,200.00	1,581.85
	MONTH END PRICE		99.5637				
0.000	FISERV, IN TICKER: 6429900	2.75%	7/01/24	48,803.65	0.00	0.00	0.00
	MONTH END PRICE		0.0000				
0.000	GENERAL ELECTRI TICKER: 6309862	3.375%	3/11/24	24,692.38	0.00	0.00	0.00
	MONTH END PRICE		0.0000				
50,000.000	GENERAL MILLS INC TICKER: 6356115	4%	4/17/25	48,636.80	49,820.25	48,930.50	889.75
	MONTH END PRICE		99.6405				
50,000.000	GILEAD SCIENCES, TICKER: 6344227	3.6500%	03/01/26	47,825.25	49,597.05	49,855.00	257.95-
	MONTH END PRICE		99.1941				
50,000.000	GOLDMAN SACHS GRO TICKER: 6334848	3.5%	11/16/26	46,499.80	49,249.10	46,661.50	2,587.60
	MONTH END PRICE		98.4982				
0.000	HEWLETT PACKARD TICKER: 6528722	4.4500%	10/02/23	49,997.35	0.00	0.00	0.00
	MONTH END PRICE		0.0000				
50,000.000	HUMANA IN TICKER: 6629633	5.7%	3/13/26	0.00	49,952.05	49,791.50	160.55
	MONTH END PRICE		99.9041				
50,000.000	INGERSOLL-RAND TICKER: 6724656	3.55%	11/01/24	48,682.55	49,937.50	48,550.50	1,387.00
	MONTH END PRICE		99.8750				
50,000.000	INTEL CORP TICKER: 6733725	3.75%	8/05/27	47,180.90	48,935.10	47,304.50	1,630.60
	MONTH END PRICE		97.8702				
50,000.000	INTERCONTINENTAL TICKER: 6484478	3.75%	12/01/25	48,062.50	49,660.60	50,195.00	534.40-
	MONTH END PRICE		99.3212				
50,000.000	INTERNTNL BUSIN TICKER: 6738132	5.875%	11/29/32	51,424.30	54,750.25	55,889.50	1,139.25-
	MONTH END PRICE		109.5005				
50,000.000	INTUIT IN TICKER: 6730943	5.25%	9/15/26	0.00	51,190.05	49,779.00	1,411.05
	MONTH END PRICE		102.3801				
50,000.000	JOHN DEERE CAPITA TICKER: 5918459	4.7%	6/10/30	0.00	51,384.95	49,010.50	2,374.45
	MONTH END PRICE		102.7699				

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2024

				ASSET DETAIL			

SHARES/ UNITS	DESCRIPTION			BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
-----	-----			-----	-----	----	-----
50,000.000	JOHN DEERE CAPITA TICKER: 5918430	4.8%	1/09/26	49,394.20	50,425.40	49,737.50	687.90
	MONTH END PRICE		100.8508				
50,000.000	JOHNSON CONTROLS TICKER: 6805482	3.9%	2/14/26	0.00	49,587.50	48,900.00	687.50
	MONTH END PRICE		99.1750				
25,000.000	JPMORGAN CHASE & TICKER: 5349614	3.9%	7/15/25	24,220.55	24,885.78	25,687.50	801.72-
	MONTH END PRICE		99.5431				
50,000.000	KELLOGG CO TICKER: 6843838	3.4%	11/15/27	45,942.95	48,960.65	48,515.00	445.65
	MONTH END PRICE		97.9213				
25,000.000	KIMBERLY-CLARK C TICKER: 6872227	3.0500%	08/15/25	23,966.85	24,712.90	23,941.75	771.15
	MONTH END PRICE		98.8516				
50,000.000	KINDER MORGAN INC TICKER: 6881314	4.3%	6/01/25	48,756.30	49,774.05	50,676.50	902.45-
	MONTH END PRICE		99.5481				
20,000.000	LAM RESEARCH CORP TICKER: 6949992	3.8%	3/15/25	19,469.38	19,901.14	19,926.40	25.26-
	MONTH END PRICE		99.5057				
50,000.000	LINCOLN NTNL CORP TICKER: 7006894	3.4%	1/15/31	40,551.65	46,017.85	46,490.00	472.15-
	MONTH END PRICE		92.0357				
50,000.000	LOWE'S COMPANIE TICKER: 7057287	2.625%	4/01/31	40,430.60	44,832.50	43,145.00	1,687.50
	MONTH END PRICE		89.6650				
50,000.000	L3HARRIS TECHNOL TICKER: 6916295	3.85%	12/15/26	47,337.50	49,604.50	49,740.50	136.00-
	MONTH END PRICE		99.2090				
0.000	MAGELLAN MIDSTREA TICKER: 7076198	3.2000%	03/15/25	47,868.65	0.00	0.00	0.00
	MONTH END PRICE		0.0000				
50,000.000	MARRIOTT INTERN TICKER: 7154323	4.875%	5/15/29	0.00	50,911.40	49,570.00	1,341.40
	MONTH END PRICE		101.8228				
50,000.000	MARSH & MCLENNA TICKER: 7161057	4.375%	3/15/29	47,383.00	50,346.40	50,498.00	151.60-
	MONTH END PRICE		100.6928				
50,000.000	MASTERCARD INC TICKER: 7152888	3.35%30		44,740.05	48,202.80	47,678.00	524.80
	MONTH END PRICE		96.4056				
50,000.000	MCCORMICK & CO, I TICKER: 5009994	3.4%	8/15/27	46,169.40	48,963.50	46,393.00	2,570.50
	MONTH END PRICE		97.9270				
50,000.000	MCDONALD'S CORP TICKER: 7216876	3.6%	7/01/30	44,660.15	48,553.35	48,307.00	246.35
	MONTH END PRICE		97.1067				
25,000.000	MICROSOFT CORP TICKER: 7164156	3.1250%	11/03/25	23,949.28	24,732.90	24,419.00	313.90
	MONTH END PRICE		98.9316				
50,000.000	MORGAN STANLEY TICKER: 7164234	3.1250%	07/27/26	46,368.45	49,186.10	48,017.00	1,169.10
	MONTH END PRICE		98.3722				
50,000.000	NEXTERA ENERGY C TICKER: 6348456	3.55%	5/01/27	46,581.05	49,283.15	48,993.00	290.15
	MONTH END PRICE		98.5663				

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2024

				ASSET DETAIL			

SHARES/ UNITS	DESCRIPTION			BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
-----	-----			-----	-----	----	-----
50,000.000	NORFOLK SOUTHERN CO TICKER: 7648560	3%	3/15/32	41,327.40	45,473.90	45,388.00	85.90
	MONTH END PRICE		90.9478				
50,000.000	NORTHROP GRUMMAN TICKER: 7642952	4.4%	5/01/30	46,785.35	50,262.80	50,591.00	328.20-
	MONTH END PRICE		100.5256				
50,000.000	ONEOK, IN TICKER: 7770615	3.2%	3/15/25	0.00	49,527.45	48,799.95	727.50
	MONTH END PRICE		99.0549				
50,000.000	ORACLE CORPORATI TICKER: 7739593	2.95%	11/15/24	48,460.30	49,824.85	50,049.50	224.65-
	MONTH END PRICE		99.6497				
50,000.000	OWENS CORNING TICKER: 7698370	4.2%	12/01/24	49,051.50	49,926.45	49,501.00	425.45
	MONTH END PRICE		99.8529				
0.000	PARKER-HANNIFIN TICKER: 7822884	3.6500%	06/15/24	49,202.90	0.00	0.00	0.00
	MONTH END PRICE		0.0000				
25,000.000	PFIZER INCORPORATED TICKER: 7897958	3%	12/15/26	23,396.00	24,508.85	24,283.75	225.10
	MONTH END PRICE		98.0354				
50,000.000	PHILLIPS 66 TICKER: 7918961	3.9%	3/15/28	46,735.65	49,494.45	49,513.00	18.55-
	MONTH END PRICE		98.9889				
100,000.000	PRICELINE GROUP TICKER: 7832837	3.6%	6/01/26	95,332.30	99,320.10	97,579.00	1,741.10
	MONTH END PRICE		99.3201				
50,000.000	PUBLIC STORAGE TICKER: 8006065	3.385%	5/01/29	45,122.80	48,655.05	47,650.00	1,005.05
	MONTH END PRICE		97.3101				
50,000.000	QUALCOMM INC TICKER: 8043897	4.25%	5/20/32	46,372.10	50,070.40	50,147.00	76.60-
	MONTH END PRICE		100.1408				
50,000.000	RAYTHEON TECHNO TICKER: 8833377	4.125%	11/16/28	46,649.35	49,800.00	50,320.00	520.00-
	MONTH END PRICE		99.6000				
50,000.000	RAYTHEON TECHNOLO TICKER: 8833832	3.5%	3/15/27	46,559.10	49,221.80	46,906.50	2,315.30
	MONTH END PRICE		98.4436				
50,000.000	REALTY INCOME CO TICKER: 8080821	3.25%	1/15/31	42,074.00	46,687.50	45,856.00	831.50
	MONTH END PRICE		93.3750				
50,000.000	ROPER TECHNOLOGIE TICKER: 8149798	3.8%	12/15/26	47,308.65	49,573.15	50,005.00	431.85-
	MONTH END PRICE		99.1463				
50,000.000	ROSS STORES, IN TICKER: 8150881	4.7%	4/15/27	48,044.25	50,314.30	48,994.00	1,320.30
	MONTH END PRICE		100.6286				
50,000.000	STARBUCKS CORP TICKER: 8483986	3%	2/14/32	41,333.15	45,439.35	44,728.50	710.85
	MONTH END PRICE		90.8787				
50,000.000	STRYKER CORP TICKER: 8569253	3.375%	11/01/25	47,864.05	49,417.45	49,581.00	163.55-
	MONTH END PRICE		98.8349				
50,000.000	SYSCO CORPORATION TICKER: 8616225	3.3%	7/15/26	46,947.70	49,187.55	49,150.50	37.05
	MONTH END PRICE		98.3751				

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2024

				ASSET DETAIL			

SHARES/ UNITS	DESCRIPTION			BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
-----	-----			-----	-----	----	-----
50,000.000	TAKE-TWO INTERAC	3.55%	4/14/25	48,244.45	49,792.10	48,671.50	1,120.60
	TICKER: 8727376						
	MONTH END PRICE		99.5842				
50,000.000	THE	3.5%	3/15/25	48,436.10	49,677.30	48,096.00	1,581.30
	TICKER: 8569257						
	MONTH END PRICE		99.3546				
50,000.000	THE CLOROX CO	4.6%	5/01/32	46,597.20	50,652.05	49,906.50	745.55
	TICKER: 5744988						
	MONTH END PRICE		101.3041				
50,000.000	THE KROGER C	3.5%	2/01/26	47,677.70	49,377.10	48,545.00	832.10
	TICKER: 6326263						
	MONTH END PRICE		98.7542				
50,000.000	THE PROGRESSIVE COR	4%	3/01/29	47,278.90	49,714.30	49,750.00	35.70-
	TICKER: 7876515						
	MONTH END PRICE		99.4286				
0.000	THE SHERWIN-WILL	4.05%	8/08/24	49,215.15	0.00	0.00	0.00
	TICKER: 8391036						
	MONTH END PRICE		0.0000				
50,000.000	THE TJX COMPANI	3.875%	4/15/30	45,883.20	49,324.10	49,146.00	178.10
	TICKER: 8682219						
	MONTH END PRICE		98.6482				
0.000	THE TORONTO-DO	4.285%	9/13/24	49,185.95	0.00	0.00	0.00
	TICKER: 8641827						
	MONTH END PRICE		0.0000				
50,000.000	THE WALT DISNEY	2.65%31		41,352.05	45,562.45	44,720.50	841.95
	TICKER: 5986061						
	MONTH END PRICE		91.1249				
50,000.000	THERMO FISHER SCIEN	5%	1/31/29	0.00	51,728.70	49,815.50	1,913.20
	TICKER: 8676530						
	MONTH END PRICE		103.4574				
0.000	THOMSON CORP	3.85%	9/29/24	48,675.45	0.00	0.00	0.00
	TICKER: 8681413						
	MONTH END PRICE		0.0000				
50,000.000	TOYOTA MOTOR CRE	4.55%	9/20/27	0.00	50,742.10	48,288.00	2,454.10
	TICKER: 8699760						
	MONTH END PRICE		101.4842				
50,000.000	TRANE TECHNOLOGI	3.8%	3/21/29	45,910.60	49,166.70	48,272.50	894.20
	TICKER: 6724974						
	MONTH END PRICE		98.3334				
50,000.000	UNITED PARCEL SER	3.9%	4/01/25	48,800.20	49,789.10	48,700.00	1,089.10
	TICKER: 8771453						
	MONTH END PRICE		99.5782				
50,000.000	UNITEDHEALTH GRP	3.1000%	03/15/26	47,427.55	49,343.80	47,700.00	1,643.80
	TICKER: 8833797						
	MONTH END PRICE		98.6876				
50,000.000	VERIZON COMMUNI	4.329%	9/21/28	46,972.10	50,324.50	50,312.50	12.00
	TICKER: 9092349						
	MONTH END PRICE		100.6490				
50,000.000	WASTE MANAGEMENT	4.1500%	04/15/32	45,385.40	49,510.85	50,046.00	535.15-
	TICKER: 8915049						
	MONTH END PRICE		99.0217				
25,000.000	WELLS FARGO & CO	4.1%	6/03/26	23,766.98	24,890.48	24,580.75	309.73
	TICKER: 8963106						
	MONTH END PRICE		99.5619				
50,000.000	WORKDAY, IN	3.7000%	04/01/29	45,191.70	48,759.10	48,156.50	602.60
	TICKER: 9090075						
	MONTH END PRICE		97.5182				

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2024

ASSET DETAIL					
SHARES/ UNITS	DESCRIPTION	BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
0.000	XCEL ENERGY IN 3.3500% 12/01/26 TICKER: 9094447	46,671.95	0.00	0.00	0.00
	MONTH END PRICE 0.0000				
50,000.000	ZOETIS IN 3% 9/12/27 TICKER: 8454324	45,847.35	48,318.80	47,414.00	904.80
	MONTH END PRICE 96.6376				
50,000.000	3.0000 3% 7/30/29 TICKER: 8772180	41,869.85	46,930.85	46,125.00	805.85
	MONTH END PRICE 93.8617				
		4,715,818.35	5,077,472.00	5,004,019.75	73,452.25
	COMMON STOCK				
200.000	ADVANCED MICRO DEVICES TICKER: AMD	0.00	32,816.00	33,073.98	257.98-
	MONTH END PRICE 164.0800				
600.000	ALPHABET INC. TICKER: GOOGL	104,688.00	99,510.00	16,082.51	83,427.49
	MONTH END PRICE 165.8500				
600.000	AMAZON COM INC TICKER: AMZN	76,272.00	111,798.00	54,747.92	57,050.08
	MONTH END PRICE 186.3300				
400.000	AMERICAN EXPRESS CO TICKER: AXP	59,676.00	108,480.00	59,404.00	49,076.00
	MONTH END PRICE 271.2000				
500.000	APPLE INC TICKER: AAPL	85,605.00	116,500.00	75,580.00	40,920.00
	MONTH END PRICE 233.0000				
500.000	APPLIED MATERIALS TICKER: AMAT	34,612.50	101,025.00	72,748.88	28,276.12
	MONTH END PRICE 202.0500				
200.000	AUTODESK TICKER: ADSK	41,382.00	55,096.00	45,135.50	9,960.50
	MONTH END PRICE 275.4800				
1,000.000	BANK OF AMERICA CORP TICKER: BAC	27,380.00	39,680.00	37,925.00	1,755.00
	MONTH END PRICE 39.6800				
180.000	BECTON DICKINSON & CO TICKER: BDX	46,535.40	43,398.00	25,997.26	17,400.74
	MONTH END PRICE 241.1000				
400.000	BLACKSTONE GROUP INC TICKER: BX	42,856.00	61,252.00	37,512.00	23,740.00
	MONTH END PRICE 153.1300				
10.000	BOOKING HOLDINGS INC TICKER: BKNG	0.00	42,121.20	35,132.60	6,988.60
	MONTH END PRICE 4,212.1200				
0.000	BRISTOL-MYERS SQUIBB TICKER: BMY	31,922.00	0.00	0.00	0.00
	MONTH END PRICE 0.0000				
1,300.000	CISCO SYSTEMS INC TICKER: CSCO	69,888.00	69,186.00	56,876.29	12,309.71
	MONTH END PRICE 53.2200				
225.000	CME GROUP INC CL A TICKER: CME	45,049.50	49,646.25	11,632.90	38,013.35
	MONTH END PRICE 220.6500				
500.000	COLGATE-PALMOLIVE CO TICKER: CL	35,555.00	51,905.00	34,425.60	17,479.40

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2024

			ASSET DETAIL			

SHARES/ UNITS	DESCRIPTION		BEGINNING MARKET -----	ENDING MARKET -----	ADJUSTED COST ----	UNREALIZED GAIN / LOSS -----
	MONTH END PRICE	103.8100				
0.000	COMCAST CORP NEW CL A		33,255.00	0.00	0.00	0.00
	TICKER: CMCSA					
	MONTH END PRICE	0.0000				
200.000	DANAHER CORPORATION DELAWARE		49,620.00	55,604.00	55,484.00	120.00
	TICKER: DHR					
	MONTH END PRICE	278.0200				
120.000	DEERE & CO		45,285.60	50,079.60	15,805.54	34,274.06
	TICKER: DE					
	MONTH END PRICE	417.3300				
350.000	DUKE ENERGY CORP		30,891.00	40,355.00	32,116.79	8,238.21
	TICKER: DUK					
	MONTH END PRICE	115.3000				
250.000	EATON CORP PLC F		53,320.00	82,860.00	34,511.50	48,348.50
	TICKER: ETN					
	MONTH END PRICE	331.4400				
450.000	ELECTRONIC ARTS		60,200.00	64,548.00	60,935.80	3,612.20
	TICKER: EA					
	MONTH END PRICE	143.4400				
0.000	FEDEX CORPORATION		52,984.00	0.00	0.00	0.00
	TICKER: FDX					
	MONTH END PRICE	0.0000				
300.000	FISERV INC		33,888.00	53,895.00	30,210.00	23,685.00
	TICKER: FI					
	MONTH END PRICE	179.6500				
70.000	INTUIT		35,765.80	43,470.00	29,366.75	14,103.25
	TICKER: INTU					
	MONTH END PRICE	621.0000				
270.000	JOHNSON & JOHNSON		42,052.50	43,756.20	32,444.20	11,312.00
	TICKER: JNJ					
	MONTH END PRICE	162.0600				
250.000	LOWES COMPANIES		51,960.00	67,712.50	25,125.38	42,587.12
	TICKER: LOW					
	MONTH END PRICE	270.8500				
1,300.000	MEDTRONIC PLC		54,852.00	117,039.00	121,909.67	4,870.67-
	TICKER: MDT					
	MONTH END PRICE	90.0300				
540.000	MERCK & CO INC		55,593.00	61,322.40	40,863.96	20,458.44
	TICKER: MRK					
	MONTH END PRICE	113.5600				
200.000	META PLATFORMS INC		75,052.50	114,488.00	51,341.04	63,146.96
	TICKER: META					
	MONTH END PRICE	572.4400				
300.000	MICROSOFT CORP		94,725.00	129,090.00	72,973.59	56,116.41
	TICKER: MSFT					
	MONTH END PRICE	430.3000				
800.000	NEXTERA ENERGY INC		45,832.00	67,624.00	13,633.37	53,990.63
	TICKER: NEE					
	MONTH END PRICE	84.5300				
250.000	NIKE INC		23,905.00	22,100.00	36,128.75	14,028.75-
	TICKER: NKE					
	MONTH END PRICE	88.4000				
800.000	NVIDIA CORP		0.00	97,152.00	45,821.44	51,330.56
	TICKER: NVDA					
	MONTH END PRICE	121.4400				
125.000	PALO ALTO NETWORKS		0.00	42,725.00	42,065.00	660.00
	TICKER: PANW					

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2024

			ASSET DETAIL			

SHARES/ UNITS	DESCRIPTION		BEGINNING MARKET -----	ENDING MARKET -----	ADJUSTED COST ----	UNREALIZED GAIN / LOSS -----
	MONTH END PRICE	341.8000				
600.000	PAYPAL HLDGS INC		40,922.00	46,818.00	62,571.00	15,753.00-
	TICKER: PYPL					
	MONTH END PRICE	78.0300				
270.000	PEPSICO INC		45,748.80	45,913.50	30,557.22	15,356.28
	TICKER: PEP					
	MONTH END PRICE	170.0500				
3,200.000	PFIZER INCORPORATED		53,072.00	92,608.00	96,564.21	3,956.21-
	TICKER: PFE					
	MONTH END PRICE	28.9400				
300.000	PROCTER & GAMBLE		43,758.00	51,960.00	30,124.92	21,835.08
	TICKER: PG					
	MONTH END PRICE	173.2000				
1,200.000	RAYTHEON TECHNOLOGIES CO		32,386.50	145,392.00	104,899.93	40,492.07
	TICKER: RTX					
	MONTH END PRICE	121.1600				
200.000	SALESFORCE COM		40,556.00	54,742.00	30,290.00	24,452.00
	TICKER: CRM					
	MONTH END PRICE	273.7100				
300.000	STARBUCKS CORP		27,381.00	29,247.00	32,915.97	3,668.97-
	TICKER: SBUX					
	MONTH END PRICE	97.4900				
400.000	SYSCO CORP		26,420.00	31,224.00	30,046.00	1,178.00
	TICKER: SYY					
	MONTH END PRICE	78.0600				
500.000	T J X COS INC		44,440.00	58,770.00	33,790.00	24,980.00
	TICKER: TJX					
	MONTH END PRICE	117.5400				
250.000	TEXAS INSTRUMENTS INC		39,752.50	51,642.50	7,147.23	44,495.27
	TICKER: TXN					
	MONTH END PRICE	206.5700				
100.000	THERMO FISHER SCIENTIFIC CORP COM		50,617.00	61,857.00	44,585.00	17,272.00
	TICKER: TMO					
	MONTH END PRICE	618.5700				
250.000	UNITED PARCEL SERVICE B		38,967.50	34,085.00	21,126.75	12,958.25
	TICKER: UPS					
	MONTH END PRICE	136.3400				
150.000	UNITEDHEALTH GROUP INC		151,257.00	87,702.00	31,689.32	56,012.68
	TICKER: UNH					
	MONTH END PRICE	584.6800				
0.000	VERIZON COMMUNICATN		48,615.00	0.00	0.00	0.00
	TICKER: VZ					
	MONTH END PRICE	0.0000				
0.000	XCEL ENERGY INC		51,498.00	0.00	0.00	0.00
	TICKER: XEL					
	MONTH END PRICE	0.0000				
			2,275,994.10	2,928,195.15	1,893,318.77	1,034,876.38
	MUTUAL FUNDS					

0.000	AMERICAN FD NEW WORLD FD CL F2		113,740.73	0.00	0.00	0.00
	TICKER: NFFF					
	MONTH END PRICE	0.0000				
0.000	MFS INTL INTRINSIC VALUE I		66,598.13	0.00	0.00	0.00
	TICKER: MINIX					
	MONTH END PRICE	0.0000				
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FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2024

ASSET DETAIL					
SHARES/ UNITS	DESCRIPTION	BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
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	UNIT INVESTMENT TRUSTS	180,338.86	0.00	0.00	0.00

6,000.000	ISHARES CORE S&P MID-CAP ETF TICKER: IJH	299,220.00	373,920.00	75,738.88	298,181.12
	MONTH END PRICE 62.3200				
2,400.000	ISHARES CURRENCY HEDGED MSCI EAFE ET TICKER: HEFA	72,240.00	85,008.00	65,954.06	19,053.94
	MONTH END PRICE 35.4200				
6,000.000	ISHARES GOLD ETF TICKER: IAU	209,940.00	298,200.00	182,336.00	115,864.00
	MONTH END PRICE 49.7000				
950.000	ISHARES RUSSELL 2000 ETF TICKER: IWM	167,903.00	209,845.50	77,898.04	131,947.46
	MONTH END PRICE 220.8900				
1,500.000	SPDR S&P 500 ETF TICKER: SPY	748,090.00	860,640.00	335,371.10	525,268.90
	MONTH END PRICE 573.7600				
700.000	VANGUARD DIVIDEND APPRECIATION ETF TICKER: VIG	108,766.00	138,642.00	101,639.86	37,002.14
	MONTH END PRICE 198.0600				
300.000	VANGUARD ENERGY ETF TICKER: VDE	38,022.00	36,741.00	33,250.60	3,490.40
	MONTH END PRICE 122.4700				
6,400.000	VANGUARD FTSE DEVELOPED MARKETS ETF TICKER: VEA	279,808.00	337,984.00	278,883.21	59,100.79
	MONTH END PRICE 52.8100				
2,400.000	VANGUARD FTSE EMERGING MARKETS ETF TICKER: VWO	188,208.00	114,840.00	121,079.38	6,239.38-
	MONTH END PRICE 47.8500				
600.000	VANGUARD REAL ESTATE ETF TICKER: VNQ	45,396.00	58,452.00	50,853.82	7,598.18
	MONTH END PRICE 97.4200				
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		2,157,593.00	2,514,272.50	1,323,004.95	1,191,267.55
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	TOTAL	11,971,864.58	12,846,248.80	10,510,888.27	2,335,360.53
	CASH	150,290.95	163,394.87		
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	NET ASSETS	12,122,155.53	13,009,643.67		
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