

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

2024

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

- 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.) [x] a single-employer plan [] a DFE (specify) ____
B This return/report is: [] 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: PIONEER TRUST BANK, N.A. PROFIT SHARING PLAN
1b Three-digit plan number (PN): 001
1c Effective date of plan: 01/01/1969
2a Plan sponsor's name (employer, if for a single-employer plan): PIONEER TRUST BANK, N.A.
Mailing address (include room, apt., suite no. and street, or P.O. Box): PO BOX 2305 SALEM, OR 97308-2305
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions): 109 COMMERCIAL ST NE SALEM, OR 97301
2b Employer Identification Number (EIN): 93-0208010
2c Plan Sponsor's telephone number: 503-363-3136
2d Business code (see instructions): 522110

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.

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Includes rows for employer/plan sponsor and DFE.

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2024) v. 240311

3a Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor PIONEER TRUST BANK, N.A., ADMINISTRATIVE COMMITTEE PO BOX 2305 SALEM, OR 97308-2305		3b Administrator's EIN 93-6106976
		3c Administrator's telephone number 503-363-3136
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	128
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).		
6a(1) Total number of active participants at the beginning of the plan year	6a(1)	63
6a(2) Total number of active participants at the end of the plan year	6a(2)	70
b Retired or separated participants receiving benefits.....	6b	58
c Other retired or separated participants entitled to future benefits	6c	
d Subtotal. Add lines 6a(2), 6b, and 6c.....	6d	128
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	6e	
f Total. Add lines 6d and 6e	6f	128
g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	6g(1)	
g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g(2)	128
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h	5
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:
2E 2J

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)	9b Plan benefit arrangement (check all that apply)
(1) <input type="checkbox"/> Insurance	(1) <input type="checkbox"/> Insurance
(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts
(3) <input checked="" type="checkbox"/> Trust	(3) <input checked="" type="checkbox"/> Trust
(4) <input type="checkbox"/> General assets of the sponsor	(4) <input type="checkbox"/> General assets of the sponsor

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	b General Schedules
(1) <input type="checkbox"/> R (Retirement Plan Information)	(1) <input checked="" type="checkbox"/> H (Financial Information)
(2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) <input type="checkbox"/> I (Financial Information – Small Plan)
(3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) <input type="checkbox"/> A (Insurance Information) – Number Attached _____
(4) <input type="checkbox"/> DCG (Individual Plan Information) – Number Attached _____	(4) <input type="checkbox"/> C (Service Provider Information)
(5) <input type="checkbox"/> MEP (Multiple-Employer Retirement Plan Information)	(5) <input type="checkbox"/> D (DFE/Participating Plan Information)
	(6) <input type="checkbox"/> 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 2024 Form M-1 annual report. If the plan was not required to file the 2024 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 H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan PIONEER TRUST BANK, N.A. PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 PIONEER TRUST BANK, N.A.	D Employer Identification Number (EIN) 93-0208010

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.

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a	131652	137758
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	11996873	782320
(2) U.S. Government securities	1c(2)	7177639	7988930
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		4479510
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	15498570	25090307
(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)		
(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)	444789	468705
(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	35249523	38947530
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		
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	35249523	38947530

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)	746460	
(B) Participants.....	2a(1)(B)	417028	
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1163488
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	647009	
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(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)		647009
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)	366993	
(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)		366993
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	3039477	
(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)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		5216967

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	1518960	
(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)		1518960
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)		
(11) Other expenses.....	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		1518960

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		3698007
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:

(2) EIN:

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.)		X	
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.)		X	
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.)		X	
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.)		X	
e Was this plan covered by a fidelity bond?		X	
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
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?		X	
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?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)		X	
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.)		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
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.		X	

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 _____.

PIONEER TRUST BANK, N.A. PROFIT SHARING PLAN
FINANCIAL REPORT
DECEMBER 31, 2024

PIONEER TRUST BANK, N.A. PROFIT SHARING PLAN
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INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator
Pioneer Trust Bank, N.A. Profit Sharing Plan

Opinion

We have audited the financial statements of Pioneer Trust Bank, N.A. Profit Sharing Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for plan benefits as of December 31, 2024 and 2023, the related statement of changes in net assets available for plan benefits for the year ended December 31, 2024, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for plan benefits of the Plan as of December 31, 2024 and 2023, and the changes in its net assets available for plan benefits for the year ended December 31, 2024, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (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 audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, 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.

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 Pioneer Trust Bank, N.A. Profit Sharing Plan's ability to continue as a going concern within one year after the date that the financial statements are issued or 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 Financial Statements

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 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 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.
- 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.

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.

Plan Administrator
Pioneer Trust Bank, N.A. Profit Sharing Plan
July 30, 2025

Supplemental Schedule Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of assets held at end of year as of December 31, 2024, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor'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 has been subjected to the auditing procedures applied in the audits 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 GAAS.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion, the information in the accompanying schedule is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Singer Lewak LLP

July 30, 2025

PIONEER TRUST BANK, N.A. PROFIT SHARING PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR PLAN BENEFITS
December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Assets		
Investments at fair value	\$ 38,947,530	\$ 35,249,523
Net assets available for plan benefits	<u>\$ 38,947,530</u>	<u>\$ 35,249,523</u>

See notes to financial statements.

PIONEER TRUST BANK, N.A. PROFIT SHARING PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR PLAN BENEFITS
Year Ended December 31, 2024

Additions to net assets attributed to:

Investment income:

Net appreciation in fair value of investments	\$ 3,039,477
Dividends and interest	<u>1,014,002</u>

Total investment income 4,053,479

Contributions:

Participants'	417,028
Employer	<u>746,460</u>

Total contributions 1,163,488

Total additions 5,216,967

Deductions from net assets attributed to:

Benefits paid to participants 1,518,960

Total deductions 1,518,960

Net increase in net assets 3,698,007

Net assets available for plan benefits

Beginning of year 35,249,523

End of year \$ 38,947,530

See notes to financial statements.

PIONEER TRUST BANK, N.A. PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE 1 – DESCRIPTION OF THE PLAN

Pioneer Trust Bank, N.A. (the “Sponsor” or “Company”), a wholly-owned subsidiary of PTB Corporation, sponsors the Plan to provide retirement benefits to its employees.

The following description of the Pioneer Trust Bank, N.A. Profit Sharing Plan (the “Plan”) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan’s provisions.

General

The Sponsor established the Plan in 1969, which was amended and restated effective January 1, 2022. The Plan is a defined-contribution plan with provisions for employer discretionary profit sharing contributions. The Plan year is the calendar year. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Administration

The Sponsor has appointed an employee of Pioneer Trust Bank, N.A. as Plan Administrator to manage the operation and administration of the Plan. The Sponsor acts as the custodian of the Plan’s investments and maintains the recordkeeping of participant data and investments of the Plan.

Eligibility

Employees become eligible to participate in the Plan upon reaching 18 years of age and completing 900 hours of service in a 12-month consecutive period. New entrants enter the Plan on the first day of the calendar month following the day that the employee first satisfies the requirements for entry into the Plan.

Contributions

Each year, eligible participants may contribute up to 100 percent of pre-tax eligible compensation, as defined in the Plan, but not to exceed the dollar amount limitation as determined by the Internal Revenue Code (IRC). Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions subject to annual limitations of the IRC.

Each year, the Company makes discretionary profit-sharing contributions, not to exceed amounts allowable as a tax deduction under the Internal Revenue Code (the IRC).

PIONEER TRUST BANK, N.A. PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS

NOTE 1 – DESCRIPTION OF THE PLAN (Continued)

Participant Accounts

Each participant's account is credited with the participant's contribution and the Employer profit sharing contribution, as well as allocations of discretionary non-elective contributions. Earnings are credited to participant's account on the last day of the Plan year. Starting balances in the Plan are adjusted for distributions and this adjusted figure is subjected to the allocation of the full year worth of earnings. A combined weight is calculated for each participant, which defines the percentage of the total earnings for the year they are allocated. Earnings related to PTB Corporation common stock are not included in this allocation process and are directly applied to the applicable participant balances. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are immediately vested in their salary deferral contributions plus actual earnings thereon. Participants earn one year of credited service upon working 900 hours in the calendar year. Vesting in the Employer profit sharing contributions and earnings allocated thereon are based upon years of service as follows:

<u>Years of Service</u>	<u>Percentage Vested</u>
1	0%
2	20%
3	40%
4	60%
5	80%
6+	100%

Payment of Benefits

On termination of service, a participant may elect to receive a lump-sum amount equal to the value of the participant's vested interest in his or her account. If the participant's vested interest is less than \$1,000, their account balance will automatically be distributed to them.

If any portion of a participant's account is vested in PTB Corporation common stock, the participant has the right to make a one-time election to receive direct distribution of the vested portion of his or her PTB Corporation common stock account, up to \$10,000 in value. Such election must be made in writing and delivered to the Administrator at any time before the participant attains the age of 59½.

Participants who are fully vested and have attained normal retirement age may receive the balance of their account prior to terminating their employment. Distributions are based on the participant's account balance as of the beginning of the year, regardless of changes in market values and earnings on investments, plus any deferrals during the year.

PIONEER TRUST BANK, N.A. PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE 1 – DESCRIPTION OF THE PLAN (Continued)

Investment Options

Employee salary deferral contributions and Employer profit-sharing contributions are directed into a money market fund, common stock, corporate bonds, and U.S. Treasury notes maintained and managed by the Sponsor. The allocation of contributions into the investments are determined by the Plan Administrator and management of the Sponsor.

PTB Corporation Common Stock

Historically, the Plan gave participants the right to invest up to 50% of their account balances in the common stock of PTB Corporation. However, by plan amendment effective January 1, 1989, participants are no longer entitled to direct the Plan administrator to purchase PTB Corporation common stock for their accounts and the trustee may not acquire any PTB Corporation common stock on behalf of any participant. Investments in PTB Corporation common stock are included in the Plan and are segregated from the other assets of the Plan and from other accounts of participants and any income, gains, or losses attributable to such stock shall be separately credited or charged to such participant's segregated PTB Corporation common stock account. During the year ended December 31, 2024, there were no shares of PTB Corporation stock taken as a distribution.

Forfeitures

Forfeitures of non-vested contributions are used to reduce amounts otherwise required to be contributed to the Plan (employer profit sharing contribution). In 2024, there were no forfeitures used to reduce profit sharing contributions. There were no forfeitures held by the Plan as of December 31, 2024 and 2023.

Termination of the Plan

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate or modify the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100 percent vested in their Employer contributions.

NOTE 2 – SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan are prepared in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP).

Estimates

The preparation of financial statements in accordance with U.S. GAAP requires the Plan Administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

PIONEER TRUST BANK, N.A. PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE 2 – SIGNIFICANT ACCOUNTING POLICIES (Continued)

Investment 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. The Plan is valued only once a year on the last day of the Plan year. See Note 4 for discussion of fair value measurements.

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

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Sponsor. The Sponsor pays certain administrative costs including investment management expenses, some third-party administration fees, legal counsel fees and auditing services expenses. Expenses paid by the Sponsor are excluded from these financial statements.

Risks and Uncertainties

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

PIONEER TRUST BANK, N.A. PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS

NOTE 3 – NONPARTICIPANT-DIRECTED INVESTMENTS

Information about the net assets and the significant components of the changes in net assets relating to the nonparticipant-directed investments is as follows:

	2024	2023
Net assets:		
U.S. Treasury notes	\$ 7,988,930	\$ 7,177,639
Corporate bonds	4,479,510	-
Common stock	25,090,307	15,498,570
Money market fund	782,320	11,996,873
Cash	137,758	131,652
	\$ 38,478,825	\$ 34,804,734
Changes in net assets:		
Net appreciation in fair value of investments		\$ 3,053,078
Dividend and interest income		976,485
Contributions		1,163,488
Benefits paid to participants		(1,518,960)
		\$ 3,674,091

During the year ended December 31, 2024, participants that completed one year of service (900 hours) and were employed on the last day of the Plan year were awarded a discretionary 15% profit-sharing contribution. Participants that completed less than 900 hours of work were awarded a discretionary 3% profit-sharing contribution.

NOTE 4 – FAIR VALUE MEASUREMENTS

The fair value measurement standard 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).

PIONEER TRUST BANK, N.A. PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE 4 – FAIR VALUE MEASUREMENTS (Continued)

The three levels of the fair value hierarchy under the standard 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 market 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 observable for substantially 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 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. There have been no changes in the methodologies used at December 31, 2024 and 2023.

Money market fund – Valued at cost, which approximates fair value.

U.S. Treasury notes – Valued based on quoted prices in active markets for identical assets.

Corporate bonds – Valued based on market values of similar observable or underlying assets.

Common stock – Valued based on market values of identical observable or underlying assets.

PTB Corporation common stock – Valued at book value, which is the value in which the shares can be redeemed.

At December 31, 2024 and 2023, the common stock, U.S. Treasury notes, corporate bonds and money market fund held by the Plan had a monthly redemption frequency on the last day of each month and had no unfunded commitments and no redemption restrictions.

PIONEER TRUST BANK, N.A. PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS

NOTE 4 – FAIR VALUE MEASUREMENTS (Continued)

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

The following tables set forth by level within the fair value hierarchy the Plan's investments at fair value as of December 31, 2024 and 2023:

	Investments at Fair Value as of December 31, 2024			
	Level 1	Level 2	Level 3	Total
Cash	\$ 137,758	\$ -	\$ -	\$ 137,758
Money market fund	782,320	-	-	782,320
U.S. Treasury notes	7,988,930	-	-	7,988,930
Corporate bonds	-	4,479,510	-	4,479,510
Common stock	25,090,307	-	-	25,090,307
PTB Corporation common stock	-	-	468,705	468,705
	<u>\$26,010,385</u>	<u>\$12,468,440</u>	<u>\$ 468,705</u>	<u>\$38,947,530</u>

	Investments at Fair Value as of December 31, 2023			
	Level 1	Level 2	Level 3	Total
Cash	\$ 131,652	\$ -	\$ -	\$ 131,652
Money market fund	11,996,873	-	-	11,996,873
U.S. Treasury notes	7,177,639	-	-	7,177,639
Common stock	15,498,570	-	-	15,498,570
PTB Corporation common stock	-	-	444,789	444,789
	<u>\$27,627,095</u>	<u>\$ 7,177,639</u>	<u>\$ 444,789</u>	<u>\$35,249,523</u>

Changes in the PTB Corporation common stock measured at Level 3 were as follows for the year ended December 31, 2024:

Beginning value	\$ 444,789
Unrealized gain	23,916
Ending value	<u>\$ 468,705</u>

PIONEER TRUST BANK, N.A. PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE 5 – INCOME TAX STATUS

The Internal Revenue Service (IRS) has determined and informed the Company by a letter dated September 7, 2022, that the Plan and related trust are designed in accordance with applicable sections of the IRC. The Plan Administrator believes that the Plan is currently designed and is being operated in compliance with the IRC.

U.S. GAAP requires plan management to evaluate tax positions taken by the Plan and recognize a tax liability for any uncertain position that more likely than not would not be sustained upon examination by the IRS. Plan management has determined that there are no uncertain tax positions as of December 31, 2024 and 2023. The Plan is subject to routine audits by tax authorities; however, there are currently no audits for any tax periods in progress.

NOTE 6 – RELATED PARTIES / PARTIES IN INTEREST

The common stock, U.S. Treasury notes, corporate bonds and money market fund in which Plan assets are invested, are managed by the Plan Sponsor and represent diversified portfolios of investments as determined by the management of the Sponsor.

NOTE 7 – SUBSEQUENT EVENTS

Plan management has evaluated events subsequent to year end through July 30, 2025, which is the date that the financial statements were available to be issued, for possible disclosure in the financial statements.

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SUPPLEMENTAL INFORMATION

PIONEER TRUST BANK, N.A. PROFIT SHARING PLAN
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2023

Plan Sponsor EIN 93-0208010
PLAN #001

(a)	(b)	(c)	(d)	(e)
	Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value
	BlackRock Fed Fund Instl CI	Money market fund	\$ 782,320	\$ 782,320
	Cash	Cash	137,758	137,758
	U.S. Treasury Note	\$1,000,000 Par Value, 5.000%, 10/31/2025	1,000,738	1,005,766
	U.S. Treasury Note	\$1,000,000 Par Value, 4.625%, 11/15/2026	1,000,719	1,006,445
	U.S. Treasury Note	\$1,000,000 Par Value, 4.875%, 10/31/2028	1,007,416	1,017,852
	U.S. Treasury Note	\$1,000,000 Par Value, 4.250%, 02/28/2029	997,196	995,195
	U.S. Treasury Note	\$1,000,000 Par Value, 4.875%, 10/31/2030	1,010,009	1,021,953
	U.S. Treasury Note	\$1,000,000 Par Value, 4.250%, 02/28/2031	995,724	988,555
	U.S. Treasury Note	\$1,000,000 Par Value, 4.500%, 11/15/2033	1,007,342	995,625
	U.S. Treasury Note	\$1,000,000 Par Value, 4.000%, 02/15/2034	992,808	957,539
	Alabama Pwr Co.	2.800%, 04/01/2025	496,710	497,401
	American Honda Fin Corp Mtn	4.450%, 10/22/2027	496,190	496,362
	BP Cap Mkts Amer Inc.	4.699%, 04/10/2029	498,955	497,422
	Lauder Estee Cos Inc.	4.375%, 05/15/2028	492,406	493,623
	Merck & Co Inc.	2.750%, 02/10/2025	498,560	499,049
	Nstar Elec Co.	3.200%, 05/15/2027	483,005	483,207
	SunTrust Bank MTN	3.300%, 05/15/2026	489,018	489,569
	Tele Communications Inc. New	7.125%, 02/15/2028	535,279	533,625
	US Bancorp Mtns	3.100%, 04/27/2026	488,750	489,252
	Abbott Labs Com	4,335 Shares	457,320	490,332
	Accenture PLC Com	2,875 Shares	945,306	1,011,396
	Adobe Inc Com	1,715 Shares	977,263	762,626
	Alphabet Inc Cl C	7,480 Shares	1,036,713	1,424,491
	Amazon In Com	5,680 Shares	926,458	1,246,135
	Apple Inc	6,385 Shares	1,139,976	1,598,932
	Berkshire Hathaway Inc Com Cl B	3,130 Shares	1,149,065	1,418,766
	BlackRock Inc Com	820 Shares	586,990	840,590
	Chevron Corp Com	4,975 Shares	758,385	720,579
	Cisco Sys Inc Com	9,705 Shares	479,477	574,536
	Comcast Corp New Cl A	12,395 Shares	530,101	465,184
	Danaher Corp Com	1,830 Shares	390,026	420,076
	Disney Walt Co Hldg Co Com	5,445 Shares	481,875	606,301
	ExxonMobil Corp Com	4,140 Shares	433,916	445,340
	Honeywell Intl Inc Com	2,355 Shares	451,145	531,971
	Illinois Tool Wks Inc Com	1,955 Shares	461,787	495,710
	Johnson & Johnson Com	2,980 Shares	461,629	430,968
	JP Morgan Chase & Co Com	3,300 Shares	505,563	791,043
	Lilly (Eli) & Co Com	1,040 Shares	654,100	802,880
	Lowes Cos Inc Com	1,980 Shares	420,993	488,664
	McDonalds Corp Com	1,275 Shares	355,380	369,610
	Microsoft Corp Com	3,550 Shares	1,300,330	1,496,325
	NextEra Energy Inc Com	7,640 Shares	414,400	547,712
	Nike Inc Cl B Com	4,405 Shares	453,518	333,326
	NVIDIA Corp Com	3,120 Shares	368,820	418,985
	Oracle Corp Com	4,385 Shares	470,002	730,716
	PepsiCo Inc Com	4,260 Shares	701,740	647,775
	Procter & Gamble Co Com	4,315 Shares	654,015	723,410
	RTX Corporation	6,000 Shares	480,565	694,320
	Salesforce Inc Com	3,805 Shares	965,018	1,272,126
	TJX Cos Inc Com New	4,165 Shares	368,421	503,174
	UnitedHealth Group Com	1,860 Shares	934,855	940,900

See Independent Auditor's Report

PIONEER TRUST BANK, N.A. PROFIT SHARING PLAN
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2023

Plan Sponsor EIN 93-0208010
 PLAN #001

(a)	(b)	(c)	(d)	(e)
	Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value
	Visa Inc Com	2,675 Shares	679,298	845,408
*	PTB CORPORATION	135.93 Shares	**	468,705
			\$ 34,805,353	\$ 38,947,530

* Denotes party-in-interest

PIONEER TRUST BANK, N.A. PROFIT SHARING PLAN
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	RTX Corporation	6,000 Shares	480,565	694,320
	Salesforce Inc Com	3,805 Shares	965,018	1,272,126
	TJX Cos Inc Com New	4,165 Shares	368,421	503,174

PIONEER TRUST BANK, N.A. PROFIT SHARING PLAN
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2023

Plan Sponsor EIN 93-0208010
 PLAN #001

(a)	(b)	(c)	(d)	(e)
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*	PTB CORPORATION	135.93 Shares	**	468,705
			\$ 34,805,353	\$ 38,947,530

* Denotes party-in-interest

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

2024

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

- 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.)
- B** This return/report is: 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 PIONEER TRUST BANK, N.A. PROFIT SHARING PLAN	1b Three-digit plan number (PN) ▶ <u>001</u>
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) PIONEER TRUST BANK, N.A. PO BOX 2305 SALEM OR 97308-2305	1c Effective date of plan <u>01/01/1969</u>
	2b Employer Identification Number (EIN) <u>93-0208010</u>
	2c Plan Sponsor's telephone number <u>503-363-3136</u>
	2d Business code (see instructions) <u>522110</u>

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		<u>07/31/2025</u>	GARY HARDEY
	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

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2024)
v. 240311

3a Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor PIONEER TRUST BANK, N.A. , ADMINISTRATIVE COMMITTEE PO BOX 2305 SALEM OR 97308-2305	3b Administrator's EIN 93-6106976 3c Administrator's telephone number 503-363-3136
---	---

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	128
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	6a(1)	63
a (2) Total number of active participants at the end of the plan year	6a(2)	70
b Retired or separated participants receiving benefits	6b	58
c Other retired or separated participants entitled to future benefits	6c	
d Subtotal. Add lines 6a(2), 6b, and 6c	6d	128
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	6e	
f Total. Add lines 6d and 6e	6f	128
g (1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	6g(1)	
(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g(2)	128
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6h	5
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:
2E 2J

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) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> 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) <input type="checkbox"/> R (Retirement Plan Information) (2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary (4) <input type="checkbox"/> DCG (Individual Plan Information) - Number Attached _____ (5) <input type="checkbox"/> MEP (Multiple-Employer Retirement Plan Information)	b General Schedules (1) <input checked="" type="checkbox"/> H (Financial Information) (2) <input type="checkbox"/> I (Financial Information - Small Plan) (3) <input type="checkbox"/> A (Insurance Information) - Number Attached _____ (4) <input type="checkbox"/> C (Service Provider Information) (5) <input type="checkbox"/> D (DFE/Participating Plan Information) (6) <input type="checkbox"/> G (Financial Transaction Schedules)
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