

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
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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.) ☒ 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 PENSION PLAN FOR EMPLOYEES OF CENTREVILLE SAVINGS BANK
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 04/30/1960
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) CENTREVILLE SAVINGS BANK 1218 MAIN STREET WEST WARWICK, RI 02893
2b	Employer Identification Number (EIN) 05-0118560
2c	Plan Sponsor's telephone number 401-821-9100
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.	10/09/2025	JEFF KENNEDY
	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	5 158
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) 25 6a(2) 24 6b 74 6c 49 6d 147 6e 9 6f 156 6g(1) 6g(2) 6h 0
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 1I 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 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 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 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	
▶ 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 PENSION PLAN FOR EMPLOYEES OF CENTREVILLE SAVINGS BANK	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF CENTREVILLE SAVINGS BANK	D Employer Identification Number (EIN) 05-0118560
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 01 Day 01 Year 2024			
2	Assets:			
a	Market value	2a	19869061	
b	Actuarial value	2b	19869061	
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	82	20186447	20186447
b	For terminated vested participants	51	2951589	2951589
c	For active participants	25	2277249	2277249
d	Total	158	25415285	25415285
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	5.12 %	
6	Target normal cost			
a	Present value of current plan year accruals	6a	0	
b	Expected plan-related expenses	6b	240152	
c	Target normal cost	6c	240152	

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 JEFFREY C. LITER, PHD, EA, MAAA Type or print name of actuary THE ANGELL PENSION GROUP, INC. Firm name 88 BOYD AVENUE EAST PROVIDENCE, RI 02914 Address of the firm	10/01/2025 Date 23-06544 Most recent enrollment number 401-438-9250 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	598070
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	0	598070
10 Interest on line 9 using prior year's actual return of <u>11.04</u> %	0	66026
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		3352
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>5.20</u> %		174
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		3526
d Portion of (c) to be added to prefunding balance		3526
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	667622

Part III Funding Percentages

14 Funding target attainment percentage	14	75.55 %
15 Adjusted funding target attainment percentage	15	75.64 %
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	71.19 %
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	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
04/08/2024	218646	0			
07/02/2024	218646	0			
10/08/2024	189699	0			
01/03/2025	189699	0			
07/11/2025	55673	0			
Totals ►			18(b)	872363	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	843571

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
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost**21** Discount rate:**a** Segment rates:1st segment:
4.75 %2nd segment:
4.96 %3rd segment:
5.59 %☐ 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**

240152

b Excess assets, if applicable, but not greater than line 31a**31b**

0

32 Amortization installments:**a** Net shortfall amortization installment

6213846

Outstanding Balance

Installment

0

602956

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**

843108

Carryover balance

Prefunding balance

Total balance

35 Balances elected for use to offset funding requirement

0

36 Additional cash requirement (line 34 minus line 35)**36**

843108

37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)**37**

843571

38 Present value of excess contributions for current year (see instructions)**a** Total (excess, if any, of line 37 over line 36)**38a**

463

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
		2024
		This Form is Open to Public Inspection.

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

A Name of plan PENSION PLAN FOR EMPLOYEES OF CENTREVILLE SAVINGS BANK	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 CENTREVILLE SAVINGS BANK	D Employer Identification Number (EIN) 05-0118560

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

(b)

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

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

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)

MORGAN STANLEY

600 LONGWATER DR
SUITE 202
NORWELL, MA 02061

(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?
51	INVESTMENT ADVISOR	71747	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

GRAY, GRAY & GRAY, LLP

04-2088368

(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?
10	AUDITOR	16500	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

THE ANGELL PENSION GROUP, INC.

04-2530412

(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?
11	ACTUARY	14465	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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)

BROADRIDGE MATRIX TRUST

75-3182674

(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?
21	TRUSTEE	6063	Yes ☒ No ☐	Yes ☒ No ☐	0	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
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(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)

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:

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
		2024
		This Form is Open to Public Inspection

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

A Name of plan PENSION PLAN FOR EMPLOYEES OF CENTREVILLE SAVINGS BANK	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 CENTREVILLE SAVINGS BANK	D Employer Identification Number (EIN) 05-0118560

Part I	Asset and Liability Statement		
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		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	817138	245372
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)	7197	12815
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	713931	787144
(2) U.S. Government securities	1c(2)	603450	645790
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	450201	511185
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	12912844	13834427
(5) Partnership/joint venture interests	1c(5)	2018634	2210247
(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)	2369547	1175157
(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	19892942	19422137
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	19892942	19422137

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)	872363	
(B) Participants	2a(1)(B)		
(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)		872363
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	29204	
(B) U.S. Government securities	2b(1)(B)	22467	
(C) Corporate debt instruments	2b(1)(C)	16640	
(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)		68311
(2) Dividends: (A) Preferred stock.....	2b(2)(A)		
(B) Common stock	2b(2)(B)	64364	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	413000	
(D) Total dividends. Add lines 2b(2)(A) , (B), and (C)	2b(2)(D)		477364
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	102062	
(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)		102062
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	332834	
(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)		-18201
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		1834733

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2072363	
(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)		2072363
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)	16500	
(5) Investment advisory and investment management fees	2i(5)	71747	
(6) Bank or trust company trustee/custodial fees	2i(6)	6063	
(7) Actuarial fees	2i(7)	14465	
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	124400	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		233175
j Total expenses. Add all expense amounts in column (b) and enter total	2j		2305538

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-470805
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: GRAY, GRAY & GRAY, LLP

(2) EIN: 04-2088368

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		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?		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.)			
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 546499.

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 2024 This Form is Open to Public Inspection.	
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024					
A Name of plan PENSION PLAN FOR EMPLOYEES OF CENTREVILLE SAVINGS BANK				B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 CENTREVILLE SAVINGS BANK				D Employer Identification Number (EIN) 05-0118560	
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): 75-3182674					
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	0
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) 2024 v. 240311	

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 / 31 / 2010</u> (MM/DD/YYYY) and the Opinion Letter serial number <u>M592152A</u> .	

PENSION PLAN FOR EMPLOYEES OF CENTREVILLE SAVINGS BANK

Financial Statements and Supplemental Schedule
With Independent Auditor's Report

December 31, 2024

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PENSION PLAN FOR EMPLOYEES OF CENTREVILLE SAVINGS BANK

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Note: Other schedules required by Section 2520.103-10 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA) have been omitted because they are not applicable.

INDEPENDENT AUDITOR'S REPORT

To the Trustees
Pension Plan for Employees of Centreville Savings Bank

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed audits of the accompanying financial statements of **Pension Plan for Employees of Centreville Savings Bank**, 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 statements of net assets available for benefits and of accumulated plan benefits as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits and of changes in accumulated plan benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of **Pension Plan for Employees of Centreville Savings Bank's** 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 Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits 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 Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2024 and 2023, and for the year ended December 31, 2024, stating that the certified investment information, as described in Note 9 to the financial statements, is complete and accurate.

Opinion

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

- The amounts and disclosures in the 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 accounting principles generally accepted in the United States of America.
- The information in the financial statements referred to above 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

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. 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 **Pension Plan for Employees of Centreville Savings Bank** 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 ERISA Section 103(a)(3)(C) 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. 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 **Pension Plan for Employees of Centreville Savings Bank'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 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit 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 generally accepted auditing standards 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 generally accepted auditing standards, 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 **Pension Plan for Employees of Centreville Savings Bank'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 **Pension Plan for Employees of Centreville Savings Bank's** ability to continue as a going concern for a reasonable period of time.

Our audits 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 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 accounting principles generally accepted in the United States of America.

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 accounting principles generally accepted in the United States of America.

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 Matter – Supplemental Schedule Required by ERISA

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 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 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 generally accepted auditing standards. 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, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

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 Department of Labor'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).

GRAY, GRAY & GRAY, LLP

Gray, Gray & Gray, LLP

Canton, MA
September 24, 2025

PENSION PLAN FOR EMPLOYEES OF CENTREVILLE SAVINGS BANK
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
Years Ended December 31, 2024 and 2023

	2024	2023
ASSETS		
Investments, at fair value	<u>\$ 19,163,950</u>	<u>\$ 19,068,607</u>
RECEIVABLES		
Employer contributions receivable	245,372	817,138
Accrued interest receivable	<u>12,815</u>	<u>7,197</u>
TOTAL RECEIVABLES	<u>258,187</u>	<u>824,335</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ 19,422,137</u></u>	<u><u>\$ 19,892,942</u></u>

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

PENSION PLAN FOR EMPLOYEES OF CENTREVILLE SAVINGS BANK
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
Years Ended December 31, 2024 and 2023

	2024	2023
ADDITIONS TO NET ASSETS ATTRIBUTED TO		
Investment income		
Net appreciation in fair value of investments	\$ 416,695	\$ 1,455,492
Interest and dividend income	545,675	540,061
	<u>962,370</u>	<u>1,995,553</u>
TOTAL INVESTMENT INCOME	962,370	1,995,553
Employer contributions	872,363	944,371
	<u>872,363</u>	<u>944,371</u>
TOTAL ADDITIONS	1,834,733	2,939,924
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO		
Benefit payments to participants, net of related fees	2,072,363	2,002,768
Administrative fees	233,175	240,152
	<u>2,305,538</u>	<u>2,242,920</u>
TOTAL DEDUCTIONS	2,305,538	2,242,920
NET (DECREASE) INCREASE	(470,805)	697,004
NET ASSETS AVAILABLE FOR BENEFITS:		
Beginning of Year	19,892,942	19,195,938
	<u>19,892,942</u>	<u>19,195,938</u>
End of Year	\$ 19,422,137	\$ 19,892,942
	<u>\$ 19,422,137</u>	<u>\$ 19,892,942</u>

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

PENSION PLAN FOR EMPLOYEES OF CENTREVILLE SAVINGS BANK
STATEMENTS OF ACCUMULATED PLAN BENEFITS
Years Ended December 31, 2024 and 2023

	2024	2023
ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS		
Vested benefits		
Participants currently receiving payments	\$ 18,697,802	\$ 18,941,761
Active participants	2,670,408	2,708,658
Terminated vested participants	<u>2,053,370</u>	<u>2,088,035</u>
TOTAL VESTED BENEFITS	<u>23,421,580</u>	<u>23,738,454</u>
TOTAL ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS	<u>\$ 23,421,580</u>	<u>\$ 23,738,454</u>

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

PENSION PLAN FOR EMPLOYEES OF CENTREVILLE SAVINGS BANK
STATEMENTS OF CHANGES IN ACCUMULATED PLAN BENEFITS
Years Ended December 31, 2024 and 2023

	2024	2023
ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS AT BEGINNING OF YEAR	<u>\$ 23,738,454</u>	<u>\$ 24,071,379</u>
Increase (decrease) during the year attributable to:		
Benefits paid	(2,072,363)	(2,002,768)
Changes in actuarial assumption	398,534	290,650
Changes due to decrease in discount period	<u>1,356,955</u>	<u>1,379,193</u>
NET DECREASE	<u>(316,874)</u>	<u>(332,925)</u>
ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS AT END OF YEAR	<u><u>\$ 23,421,580</u></u>	<u><u>\$ 23,738,454</u></u>

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

PENSION PLAN FOR EMPLOYEES OF CENTREVILLE SAVINGS BANK

NOTES TO FINANCIAL STATEMENTS

NOTE 1: DESCRIPTION OF THE PLAN

The following brief description of the Pension Plan for Employees of Centreville Savings Bank (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 Plan is a defined benefit pension plan established April 30, 1960 covering substantially all employees of Centreville Bank (the "Bank"). On December 31, 2013, the Plan was frozen and suspended for the purposes of accruing new or additional benefits or participants. Plan assets acquired under this Plan as a result of employer contributions, investment income, and other additions to the Plan will be administered for the exclusive benefit of the participants and their beneficiaries. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Participants' Accounts: Under the Plan's provisions, amounts are credited by the Bank to the participants' hypothetical accounts. Participants' accumulated Plan benefits are reevaluated on an annual basis according to years of service and average earnings, as defined by the Plan document. See Note 4 for significant assumptions used in the valuation of accumulated benefit, which are applied to each participant.

Pension Benefits: Employees with five or more years of service are entitled to monthly pension benefits beginning at normal retirement age (65) equal to (a) 3% (1.25% for new hires after April 30, 2000) of average monthly earnings for each year of service up to 20 years plus (b) 1% of average monthly earnings for each year of service thereafter, but limited to 15 additional years, plus (c) .364% of average compensation in excess of the taxable wage base multiplied by years of benefit service but not in excess of 35. The Plan permits early retirement at ages 55-64 with a reduced benefit if the participant has completed at least 20 years of benefit service. Pension benefits are paid monthly, usually as a normal or a qualified joint or survivor annuity.

Death Benefits: If a participant with an eligible spouse should die prior to commencement of benefits and was not eligible for Early or Normal Retirement, the spouse shall be eligible to receive a qualified pre-retirement survivor annuity. If the participant was eligible for Early or Normal Retirement, the spouse shall be eligible to receive a Life Annuity with 120 monthly payments guaranteed based upon the participant's age at benefit commencement.

PENSION PLAN FOR EMPLOYEES OF CENTREVILLE SAVINGS BANK

NOTES TO FINANCIAL STATEMENTS

NOTE 1: DESCRIPTION OF THE PLAN (CONTINUED)

For employees hired prior to April 1, 2001: If a participant who was hired prior to April 1, 2001 should die while in the employ of the Employer after satisfying the requirements for Early or Normal Retirement, but was not survived by an Eligible Spouse, such Participant's Beneficiary shall be entitled to a death benefit in the form of monthly payments for a period of 120 months equal to the monthly amount that would have been payable to the Participant if the Participant's benefit commencement date had occurred on the day before their death and a monthly benefit had been payable in the normal form based upon years of services according to the following schedule:

<u>Years of Vesting Service</u>	<u>Vesting Percentage</u>
Less than 5 years	0%
5 years of more	100%

NOTE 2: SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting: The accompanying financial statements are prepared on the accrual basis of accounting. The financial statements have been prepared to satisfy the reporting and disclosure requirements of ERISA.

Use of Estimates: The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America ("GAAP") requires Plan 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.

Payment of Benefits: Benefit payments to participants are recorded upon distribution.

Expenses of the Plan: The Plan's expenses are paid either by the Plan or the Bank, as provided by the Plan document. Expenses that are paid directly by the Bank are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying statements of changes in net assets available for benefits. In addition, certain investment related expenses are included in net appreciation/depreciation of fair value of investments presented in the accompanying statements of changes in net assets available for benefits.

Investment Valuation and Income Recognition: Investments are reported 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. Plan management determines the Plan's valuation policies utilizing information provided by its advisors, trustee, and other parties involved in the Plan. See Note 6 for a 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. Dividends 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.

PENSION PLAN FOR EMPLOYEES OF CENTREVILLE SAVINGS BANK
NOTES TO FINANCIAL STATEMENTS

NOTE 2: SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Net Appreciation: The Plan presents in the accompanying statements of changes in net assets available for benefits the net appreciation in the fair value of its investments which consists of the net realized gains or losses and the net unrealized appreciation on those investments.

NOTE 3: FUNDING POLICY

It is the Bank's policy to make annual contributions to the Plan in amounts necessary to meet the minimum funding requirements of ERISA. The Bank contributed and \$872, 363 and \$944,371 to the Plan for the years ended December 31, 2024 and 2023, respectively.

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.

Accumulated Plan benefits are those future periodic payments that are attributable under the Plan's provisions to the service 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) present employees or their beneficiaries.

NOTE 4: ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS

The actuarial present value of accumulated Plan benefits is determined by a qualified actuary and the amount 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 for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment.

The significant actuarial assumptions used in the valuations were as follows as of December 31:

	2024	2023
Effective interest rate	5.31%	5.12%
Mortality basis	IRS 2025 Static Male Combined Table and IRS 2025 Static Female Combined Table	IRS 2024 Static Male Combined Table and IRS 2024 Static Female Combined Table
Disability rate	None	None
Salary scale	No increases assumed	No increases assumed
Retirement age	Normal retirement age under the Plan, or attained age if greater	Normal retirement age under the Plan, or attained age if greater
Taxable wage base	No increases assumed	No increases assumed

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

PENSION PLAN FOR EMPLOYEES OF CENTREVILLE SAVINGS BANK

NOTES TO FINANCIAL STATEMENTS

NOTE 5: PLAN TERMINATION

In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated:

- a. Benefits attributable to those who retired at least three years before the Plan terminated. Also, for those who would have been eligible, benefits which would have been payable if retirement had occurred three years before the Plan terminated. The benefits in this category are limited to the smallest benefit that could have been provided under the Plan provisions in effect during the five-year period before the Plan termination.
- b. Benefits that are guaranteed by the Pension Benefit Guaranty Corporation ("PBGC") (a U.S. government agency) up to applicable limitations.
- c. All other uninsured, vested benefits.
- d. All other benefits under the Plan.

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits, and certain disability and survivor's pensions. However, PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination. However, there is a statutory ceiling, which is adjusted periodically, on the amount of an individual's monthly benefit that the PBGC guarantees.

Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide for accumulated benefit obligations and may also depend on the financial condition of the Plan Sponsor and the level of benefits guaranteed by the PBGC.

PENSION PLAN FOR EMPLOYEES OF CENTREVILLE SAVINGS BANK

NOTES TO FINANCIAL STATEMENTS

NOTE 6: FAIR VALUE MEASUREMENTS

The Financial Accounting Standards Board ("FASB"), Accounting Standards Codification ("ASC") 820, "*Fair Value Measurements and Disclosures*", provides the 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 under FASB ASC 820 are described as follows:

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;
- 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'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.

The 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.

Cash and cash equivalents: Generally held in money market value funds valued using published quotes.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value ("NAV") and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Common stocks: U.S. and International equity securities are valued at the closing price reported on the major market on which the individual securities are traded. Substantially all equity securities are classified within Level 1 of the valuation hierarchy.

PENSION PLAN FOR EMPLOYEES OF CENTREVILLE SAVINGS BANK

NOTES TO FINANCIAL STATEMENTS

NOTE 6: FAIR VALUE MEASUREMENTS (CONTINUED)

Exchange traded funds (ETFs): ETFs are valued at the closing price reported on the major market on which the ETF is traded. ETFs are classified as Level 1 of the valuation hierarchy.

Limited partnership/hedge funds: The assets are comprised of investment funds with limited partnership and hedge funds and valued using quoted price for similar assets, Limited partnership/hedge funds are classified as Level 2 of the valuation hierarchy.

Corporate bonds: The assets are comprised of corporate debt and valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings. When quoted prices are not available for identical or similar bonds, the bond is valued under a discounted cash flows approach that maximizes observable inputs, such as current yields of similar instruments, but includes adjustments for certain risks that may not be observable, such as credit and liquidity risks or a broker quote if available. Corporate bonds are classified as Level 2 of the valuation hierarchy.

Government and agency securities: The assets are comprised of government and agency securities and U.S. Treasury bills and notes of varying maturities. These are all considered Level 2 fair values which are estimated by using pricing models, quoted prices of securities with similar characteristics or discounted cash flows.

The preceding methods described may produce a fair value calculation that may not be indicative of 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 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.

PENSION PLAN FOR EMPLOYEES OF CENTREVILLE SAVINGS BANK

NOTES TO FINANCIAL STATEMENTS

NOTE 6: FAIR VALUE MEASUREMENTS (CONTINUED)

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

2024				
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Investments measured at fair market value:				
Cash and cash equivalents	\$ 787,144	\$ -	\$ -	\$ 787,144
Mutual funds	1,175,157	-	-	1,175,157
Common stocks	4,388,432	-	-	4,388,432
Exchange traded funds	9,445,996	-	-	9,445,996
Limited partnerships/hedge funds	-	2,210,247	-	2,210,247
Corporate bonds	-	496,872	-	496,872
Government debt securities	-	660,102	-	660,102
Total investments in fair value hierarchy	<u>\$ 15,796,729</u>	<u>\$ 3,367,221</u>	<u>\$ -</u>	<u>19,163,950</u>
Total investments, at fair value				<u>\$ 19,163,950</u>
2023				
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Investments measured at fair market value:				
Cash and cash equivalents	\$ 713,932	\$ -	\$ -	\$ 713,932
Mutual funds	2,369,547	-	-	2,369,547
Common stocks	3,419,889	-	-	3,419,889
Exchange traded funds	9,492,955	-	-	9,492,955
Limited partnerships/hedge funds	-	2,018,634	-	2,018,634
Corporate bonds	-	450,200	-	450,200
Government debt securities	-	603,450	-	603,450
Total investments in fair value hierarchy	<u>\$ 15,996,323</u>	<u>\$ 3,072,284</u>	<u>\$ -</u>	<u>19,068,607</u>
Total investments, at fair value				<u>\$ 19,068,607</u>

(a) In accordance with Subtopic 820-10, the pooled separate account investments that were measured at NAV per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in these tables are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

PENSION PLAN FOR EMPLOYEES OF CENTREVILLE SAVINGS BANK

NOTES TO FINANCIAL STATEMENTS

NOTE 7: TAX STATUS

On March 30, 2018, the Plan obtained its latest determination letter in which the Internal Revenue Service stated that the Plan, as restated, was in compliance with the applicable requirements of the Internal Revenue Code ("IRC"). The Plan has been amended since receiving the determination letter; however, in the opinion of the Plan Administrator, the Plan has operated within the terms of the Plan document and applicable regulations and is qualified under the IRC.

Uncertain Tax Positions: GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more-likely-than-not would not be sustained upon examination. The Plan Administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2024, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan Administrator believes it is no longer subject to income tax examinations for years prior to 2021.

NOTE 8: RELATED-PARTY TRANSACTIONS AND PARTY-IN-INTEREST TRANSACTIONS

The Plan paid fees to the trustee, third-party administrator, actuary, and auditor. These transactions qualify as parties-in-interest transactions with respect to the Plan. There were \$17,492 and \$31,248 of fees paid by the Plan to the parties-in-interest in 2024 and 2023, respectively. These transactions are covered by an exemption from the "prohibited transaction" provisions of ERISA and the IRC, as amended.

PENSION PLAN FOR EMPLOYEES OF CENTREVILLE SAVINGS BANK
NOTES TO FINANCIAL STATEMENTS

NOTE 9: CERTIFICATION OF TRUSTEE

The Plan Administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor’s Rules and Regulation for Reporting and Disclosure under ERISA. Accordingly, Matrix Trust Company, the trustee, certified that the following data included in the accompanying financial statements and supplemental schedule of assets (held at end of year) are complete and accurate.

	2024	2023
Investments, at fair value	\$ 19,163,950	\$ 19,068,607
	<u>Year Ended</u> <u>December 31,</u> 2024	<u>Year Ended</u> <u>December 31,</u> 2023
Net appreciation in fair value of investments	\$ 416,695	\$ 1,455,492
Interest and dividends	\$ 545,675	\$ 540,061

The Plan’s independent auditors did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedule of assets (held at end of year).

NOTE 10: 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 change 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.

NOTE 11: SUBSEQUENT EVENTS

The date to which events occurring after December 31, 2024, the date of the most recent statement of financial position, have been evaluated for possible adjustment to the financial statements or disclosure is September 24, 2025, which is the date the financial statements were available to be issued.

SUPPLEMENTAL SCHEDULE

PENSION PLAN FOR EMPLOYEES OF CENTREVILLE SAVINGS BANK
SUPPLEMENTAL SCHEDULE REQUIRED BY ERISA AND THE DEPARTMENT OF LABOR
December 31, 2024
PLAN NUMBER: 001 EIN: 05-0118560

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

(a)	(b)	(c)	(d)
		<u>Description of investment, including maturity date, rate of interest, collateral, par or maturity value</u>	<u>Current value</u>
<u>Identity of issue, borrower, lessor or similar party</u>			
Cash and cash equivalents		Cash and cash equivalents	\$ 787,144
3m Co		Common stocks	\$ 5,285
Abb Ltd Spons ADR		Common stocks	\$ 22,129
Abbott Laboratories		Common stocks	\$ 22,848
Abbvie Inc		Common stocks	\$ 32,341
Accenture PLC		Common stocks	\$ 12,844
Adidas Ag-Spon ADR		Common stocks	\$ 7,416
Agilent Technologies		Common stocks	\$ 16,255
Aia Group Ltd Spon ADR		Common stocks	\$ 12,220
Air Liquide Adr France ADR		Common stocks	\$ 8,901
Airbnb Inc Class A		Common stocks	\$ 28,910
Airbus Group NV		Common stocks	\$ 13,863
Akamai Technologies		Common stocks	\$ 5,548
Albany Intl Corp Cl A		Common stocks	\$ 3,675
Albemarle Corp		Common stocks	\$ 3,866
Alibaba Group Holding-Sp ADR		Common stocks	\$ 1,531
Allegion PLC		Common stocks	\$ 3,705
Alphabet Inc CL A		Common stocks	\$ 68,716
Alphabet Inc CL C		Common stocks	\$ 30,851
Amadeus IT Holding-Unsp Adr		Common stocks	\$ 20,386
Amazon Com Inc		Common stocks	\$ 136,016
Ameren Corp		Common stocks	\$ 4,158
American Electric Power Co		Common stocks	\$ 4,472
American Express Co.		Common stocks	\$ 12,549
Amgen Inc		Common stocks	\$ 8,603
Amphenol Cl A		Common stocks	\$ 3,547
Analog Devices Inc		Common stocks	\$ 12,047
Anheuser Busch Inbev		Common stocks	\$ 10,415
Ansys Inc.		Common stocks	\$ 6,725
Aon PLC		Common stocks	\$ 9,820
Apple Inc		Common stocks	\$ 52,087
Applied Material		Common stocks	\$ 5,392
Applovin Corp Class A		Common stocks	\$ 2,703
Archrock Inc		Common stocks	\$ 10,578
Ares Management Corp		Common stocks	\$ 29,741
Arista Networks Inc		Common stocks	\$ 6,190
Arrow Electronics Inc		Common stocks	\$ 5,357
Arthur J Gallagher		Common stocks	\$ 40,023
Ashtead Group PLC-Unspon ADR		Common stocks	\$ 7,860
Asml Holding Nv		Common stocks	\$ 20,848
Astrazeneca Plc Sponsored Adr		Common stocks	\$ 25,815
AT&T Inc		Common stocks	\$ 12,341
Automatic Data Processing		Common stocks	\$ 11,039

PENSION PLAN FOR EMPLOYEES OF CENTREVILLE SAVINGS BANK
SUPPLEMENTAL SCHEDULE REQUIRED BY ERISA AND THE DEPARTMENT OF LABOR
December 31, 2024
PLAN NUMBER: 001 EIN: 05-0118560

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

(a)	(b)	(c)	(d)
<u>Identity of issue, borrower, lessor or similar party</u>		<u>Description of investment, including maturity date, rate of interest, collateral, par or maturity value</u>	<u>Current value</u>
Autonation		Common stocks	\$ 6,965
Autozone Inc.		Common stocks	\$ 14,134
Avalonbay Communities Inc		Common stocks	\$ 3,793
Avery Dennison Corp		Common stocks	\$ 3,392
B&M European Value-Unsp ADR		Common stocks	\$ 2,214
Bae Systems Plc Spon ADR (bacs. Y)		Common stocks	\$ 10,232
Bank Of America Corp		Common stocks	\$ 16,086
Becton Dickinson & Co		Common stocks	\$ 3,835
Beigene Ltd ADR (one 01/02/25)		Common stocks	\$ 4,396
Berkshire Hathaway Inc CIB		Common stocks	\$ 5,609
BHP Limited		Common stocks	\$ 3,595
Bio Rad Labs Inc Cl A		Common stocks	\$ 6,676
BlackRock Inc		Common stocks	\$ 10,251
Blackstone Inc		Common stocks	\$ 10,312
Block Inc A		Common stocks	\$ 1,510
Blue Owl Capital Inc		Common stocks	\$ 9,560
Booking Holdings Inc		Common stocks	\$ 8,804
Booz Allen Hamilton Holding		Common stocks	\$ 3,240
Borg Warner Automotive Inc		Common stocks	\$ 4,737
Boston Properties Inc.		Common stocks	\$ 6,794
Box Inc - Class A		Common stocks	\$ 7,124
Bridgestone Corp Ltd ADR Japan (brdcy)		Common stocks	\$ 9,446
Bristol-Myers Squibb Co		Common stocks	\$ 6,102
British American Tobacco		Common stocks	\$ 34,776
Brookfield Asset Management Inc CL A		Common stocks	\$ 3,757
Bunzl PLC - Spons ADR		Common stocks	\$ 6,416
Cabot Corp		Common stocks	\$ 5,929
Cadence Design Systems Inc		Common stocks	\$ 32,149
Canadian Natl Ry Co		Common stocks	\$ 11,065
Canadian Natural Resources		Common stocks	\$ 6,544
Capgemini Se - Unsponsor ADR		Common stocks	\$ 14,217
Carlsberg As-B-Spon AD		Common stocks	\$ 6,017
Carrier Global Corp		Common stocks	\$ 10,853
CBRE Group Inc		Common stocks	\$ 11,505
Cencora Inc		Common stocks	\$ 12,838
Cenovus Energy Inc		Common stocks	\$ 7,257
Centene Corp		Common stocks	\$ 5,259
Centerpoint Energy Inc		Common stocks	\$ 7,361
CF Industries Holdings Inc		Common stocks	\$ 9,385
Charles Riv Labs Intl		Common stocks	\$ 6,363
Chevron Corp		Common stocks	\$ 15,498
Chipotle Mexican Grill - Cl A		Common stocks	\$ 26,653
Chubb Ltd		Common stocks	\$ 17,633
Chugai Pharmaceutic-Unsp		Common stocks	\$ 6,130
Cigna Group		Common stocks	\$ 1,560
Cirrus Logic Inc		Common stocks	\$ 5,975
Cisco Systems Inc		Common stocks	\$ 15,866
CME Group Inc		Common stocks	\$ 9,423

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

(a)	(b)	(c)	(d)
		<u>Description of investment, including</u>	
<u>Identity of issue, borrower, lessor or similar party</u>		<u>maturity date, rate of interest, collateral,</u>	
		<u>par or maturity value</u>	<u>Current value</u>
Cms Energy Corp		Common stocks	\$ 3,047
Coca-Cola Company		Common stocks	\$ 16,623
Coca Cola Europacific Partners PLC		Common stocks	\$ 4,892
Comcast Corp Cl A		Common stocks	\$ 13,173
Conmed Corp		Common stocks	\$ 4,831
Conocophillips		Common stocks	\$ 15,570
COPT Defense Properties		Common stocks	\$ 4,704
Corpay Inc		Common stocks	\$ 10,439
Crh PLC		Common stocks	\$ 13,600
CSX Corp		Common stocks	\$ 3,905
Cummins Inc		Common stocks	\$ 4,635
D R Horton Inc.		Common stocks	\$ 13,638
Daiichi Sankyo Co - Spon ADR		Common stocks	\$ 13,563
Daikin Industries-Unspon ADR		Common stocks	\$ 6,681
Danaher Corp Del		Common stocks	\$ 33,285
Danone Spons ADR		Common stocks	\$ 6,775
Darden Restaurants Inc		Common stocks	\$ 6,697
Datadog Inc Class A		Common stocks	\$ 17,147
DBS Group Hldgs Ltd Spon ADR		Common stocks	\$ 15,877
Deere & Co.		Common stocks	\$ 5,954
Dell Technologies CLC		Common stocks	\$ 7,049
Delta Air Lines Inc		Common stocks	\$ 7,442
Deutsche Bank Ag Ord		Common stocks	\$ 8,269
Diamondback Energy Inc		Common stocks	\$ 11,950
Diodes Inc		Common stocks	\$ 2,933
Discover Financial		Common stocks	\$ 12,490
Disney Walt Co		Common stocks	\$ 16,480
DNB Bank Asa ADR		Common stocks	\$ 7,721
Doordash Inc A		Common stocks	\$ 6,297
DSV A/S-Unsponsored ADR		Common stocks	\$ 11,257
DTE Energy Co		Common stocks	\$ 2,306
Dynatrace Inc		Common stocks	\$ 27,229
Eastman Chemical Co.		Common stocks	\$ 5,477
Eaton Corp PLC		Common stocks	\$ 3,093
Ebay Inc		Common stocks	\$ 3,882
Ecolab Inc		Common stocks	\$ 18,412
Edwards Lifesciences		Common stocks	\$ 893
Eli Lilly & Company		Common stocks	\$ 13,491
Engie ADR		Common stocks	\$ 8,806
Emerson Electric Co		Common stocks	\$ 10,115
Entergy Corp		Common stocks	\$ 7,618
Eog Resources Inc		Common stocks	\$ 7,285
Epiroc Ab-Unsp ADR		Common stocks	\$ 14,895
Essilor Intl - ADR		Common stocks	\$ 19,639
Evolution Gaming Group-ADR		Common stocks	\$ 4,148
Exxon-Mobil Corporation		Common stocks	\$ 16,673
Fair Isaac Inc		Common stocks	\$ 3,118
Ferrari NV		Common stocks	\$ 6,385
Fidelity National Information		Common stocks	\$ 12,842
FirstCash Inc		Common stocks	\$ 4,662
Firstenergy Corp		Common stocks	\$ 8,314

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

(a)	(b)	(c)	(d)
		<u>Description of investment, including maturity date, rate of interest, collateral,</u>	
<u>Identity of issue, borrower, lessor or similar party</u>	<u>par or maturity value</u>		<u>Current value</u>
Flextronics Ltd	Common stocks		\$ 10,404
Formfactor Inc	Common stocks		\$ 4,090
Fortive Corp	Common stocks		\$ 21,600
Fujitsu Ltd Adr 5 Com New	Common stocks		\$ 6,725
Gatx Corp	Common stocks		\$ 10,084
General Dynamics Corp	Common stocks		\$ 7,595
General Electric Co	Common stocks		\$ 17,346
General Mills	Common stocks		\$ 6,181
Genmab A/S -Sp ADR	Common stocks		\$ 5,718
Genuine Parts Co.	Common stocks		\$ 3,026
Givaudan Unspoon ADR	Common stocks		\$ 12,365
Goldman Sachs Group Inc	Common stocks		\$ 13,354
Grainger WW	Common stocks		\$ 2,219
Hermes Intl-Unsponsored ADR	Common stocks		\$ 10,704
Hewlette Packard Enterprise	Common stocks		\$ 5,188
Hexcel Corp New	Common stocks		\$ 6,083
Hitachi Ltd ADR	Common stocks		\$ 14,838
Hologic Inc	Common stocks		\$ 12,616
Home Depot Incorporated	Common stocks		\$ 27,108
Honeywell International	Common stocks		\$ 28,914
Hong Kon Exchanges & Clearing ADR	Common stocks		\$ 7,780
Houlihan Lokey Inc	Common stocks		\$ 10,252
Hoya Corp-Sponsored ADR	Common stocks		\$ 4,978
Hubspot Inc	Common stocks		\$ 3,166
Humana Inc.	Common stocks		\$ 1,577
Huntington Bancshares	Common stocks		\$ 10,380
Huntington Ingalls Industries	Common stocks		\$ 4,029
Iberdrola S.A Sponsored ADR	Common stocks		\$ 6,782
Illinois Tool Works Inc.	Common stocks		\$ 7,238
Imperial Brands Plc-Spon ADR	Common stocks		\$ 8,750
Inditex-Unspon ADR	Common stocks		\$ 15,306
Insperty Inc	Common stocks		\$ 4,758
Intercontinental Exchange Inc	Common stocks		\$ 5,217
Intl Business Machines Inc	Common stocks		\$ 18,026
Intuit	Common stocks		\$ 58,273
Intuitive Surgical	Common stocks		\$ 29,016
Itochu Corp Adr	Common stocks		\$ 16,657
Jacobs Solutions Inc	Common stocks		\$ 8,032
Johnson & Johnson	Common stocks		\$ 22,850
JPMorgan Chase & Co	Common stocks		\$ 66,400
KBR Inc	Common stocks		\$ 4,730
Kenvue Inc	Common stocks		\$ 9,586
Keyence Corp	Common stocks		\$ 11,729
Keysight Technologies Inc	Common stocks		\$ 7,041
Kinross Gold Corp	Common stocks		\$ 5,562

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

(a)	(b)	(c)	(d)
<u>Identity of issue, borrower, lessor or similar party</u>		<u>Description of investment, including maturity date, rate of interest, collateral, par or maturity value</u>	<u>Current value</u>
KLA Corp		Common stocks	\$ 29,156
L Oreal Co Adr		Common stocks	\$ 12,955
Lam Research Corp		Common stocks	\$ 7,945
Leidos Holdings Inc		Common stocks	\$ 8,375
Lennar Corp		Common stocks	\$ 6,243
Linde PLC		Common stocks	\$ 8,462
Lockheed Martin Corp		Common stocks	\$ 7,378
London Stock Exchg-Unsp ADR		Common stocks	\$ 24,483
LPL Financial Holdings Inc		Common stocks	\$ 13,973
Lvmh Moet Hennessy Adr		Common stocks	\$ 15,160
Marathon Petroleum Corp		Common stocks	\$ 7,842
Marsh & McLennan Inc.		Common stocks	\$ 13,513
Marubeni Corp ADR		Common stocks	\$ 6,459
Marvell Technology Group Ltd		Common stocks	\$ 52,022
Masco Corp		Common stocks	\$ 4,388
Mastercard Inc A		Common stocks	\$ 17,514
Mcdonalds Corp		Common stocks	\$ 18,327
Mckesson Corp		Common stocks	\$ 16,279
Medtronic PLC		Common stocks	\$ 7,793
Mercadolibre Inc		Common stocks	\$ 4,658
Merck & Company Inc		Common stocks	\$ 7,947
Meta Platforms Inc		Common stocks	\$ 33,430
MGM Resorts International		Common stocks	\$ 3,045
Microchip Technology		Common stocks	\$ 6,309
Micron Tech. Inc.		Common stocks	\$ 9,594
Microsoft Corporation		Common stocks	\$ 143,732
Middleby Corp		Common stocks	\$ 6,130
Mondelez International Inc		Common stocks	\$ 8,243
Monolithic Power Sys Inc		Common stocks	\$ 31,126
Moog Inc Class A		Common stocks	\$ 10,629
Morgan Stanley		Common stocks	\$ 22,378
MSCI Inc		Common stocks	\$ 23,198
MTU Acro Engin Unsp ADR		Common stocks	\$ 8,902
Muenchener Rueck ADR		Common stocks	\$ 9,890
Myriad Genetics Inc		Common stocks	\$ 2,811
Natera Inc		Common stocks	\$ 1,505
National Grid Transco Plc		Common stocks	\$ 6,774
Natwest Group PLC		Common stocks	\$ 12,519
Nestle SA Sponsored ADR		Common stocks	\$ 13,971
NetEase Inc		Common stocks	\$ 3,533
Netflix Inc		Common stocks	\$ 18,054
Nextera Energy Inc		Common stocks	\$ 8,603
NICE Systems Ltd-Spons ADR		Common stocks	\$ 5,039
Nitori Hldgs Co Ltd-Unsp ADR		Common stocks	\$ 3,718
Nomura Research Ins-Unsp ADR		Common stocks	\$ 10,165

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

(a)	(b)	(c)	(d)
		<u>Description of investment, including</u>	
		<u>maturity date, rate of interest, collateral,</u>	
<u>Identity of issue, borrower, lessor or similar party</u>		<u>par or maturity value</u>	<u>Current value</u>
Norfolk Southern Co.		Common stocks	\$ 10,927
Northrop Grumman Corp		Common stocks	\$ 8,747
Novo-Nordisk As		Common stocks	\$ 31,741
Nvidia Corp		Common stocks	\$ 150,136
NXP Semiconductors Nv		Common stocks	\$ 4,298
Omnicom Group		Common stocks	\$ 7,122
Oracle Corp		Common stocks	\$ 27,662
Packaging Corp Amer		Common stocks	\$ 4,879
Palo Alto Networks Inc		Common stocks	\$ 3,397
Papa Johns International Inc		Common stocks	\$ 4,641
Parker Hannifin Corp		Common stocks	\$ 13,596
Paypal Holdings Inc		Common stocks	\$ 3,958
Penn Entertainment Inc		Common stocks	\$ 2,458
Pepsico Inc		Common stocks	\$ 5,087
Philip Morris International		Common stocks	\$ 16,247
Phillips 66		Common stocks	\$ 3,267
Pnc Financial Svc Group		Common stocks	\$ 10,146
PPG Industries Inc		Common stocks	\$ 5,115
Ppl Corp		Common stocks	\$ 6,979
Procter & Gamble Co		Common stocks	\$ 16,588
Progressive Corp		Common stocks	\$ 43,369
Prologis Inc		Common stocks	\$ 3,335
Public Service Enterprise Group Inc.		Common stocks	\$ 3,855
Public Storage		Common stocks	\$ 3,401
Qiagen NV		Common stocks	\$ 5,922
Qualcomm		Common stocks	\$ 3,620
Quanta Svcs Inc		Common stocks	\$ 3,981
Raymond James Finl Inc		Common stocks	\$ 9,682
Recruit Holdings Co Ltd-ADR		Common stocks	\$ 13,411
Regeneron Pharma Inc		Common stocks	\$ 1,562
Reinsurance Group of America A		Common stocks	\$ 10,036
Relx PLC - Spon ADR		Common stocks	\$ 16,397
Republic Svcs Inc		Common stocks	\$ 7,092
Robert Half Intl Inc		Common stocks	\$ 5,897
Rolls Royce Group Plc Sponsored ADR		Common stocks	\$ 16,142
Royal Ptt Nederland ADR		Common stocks	\$ 7,423
Ryder System Inc		Common stocks	\$ 9,201
Safran Sa-Unspon ADR		Common stocks	\$ 28,068
Salesforce Inc		Common stocks	\$ 5,224
Sanofi - Aventis Sa ADR		Common stocks	\$ 1,570
Sap Aktiengesellschaft ADR		Common stocks	\$ 41,609
SBA Communications Corp		Common stocks	\$ 6,324
Schlumberger Ltd		Common stocks	\$ 10,007
Semiconductor Corporation		Common stocks	\$ 5,271

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

(a)	(b)	(c)	(d)
		<u>Description of investment, including maturity date, rate of interest, collateral, par or maturity value</u>	<u>Current value</u>
<u>Identity of issue, borrower, lessor or similar party</u>			
Servicenow Inc		Common stocks	\$ 63,309
Shin Etsu Chemical Un-sponsored ADR		Common stocks	\$ 9,086
Shopify Inc A		Common stocks	\$ 9,615
Sika Ag-Br-ADR		Common stocks	\$ 10,382
SMC Corp		Common stocks	\$ 9,378
Smith A O		Common stocks	\$ 7,162
Smurfit WestRock PLC		Common stocks	\$ 6,625
Snap On Inc		Common stocks	\$ 8,824
Sonoco Products Co		Common stocks	\$ 5,032
Southern Company		Common stocks	\$ 8,199
Spotify Technology Sa		Common stocks	\$ 9,516
Starbucks Corp.		Common stocks	\$ 3,283
Straumann Holding Ag-Uns ADR		Common stocks	\$ 5,129
Suzuki Motor Corp-Uns ADR		Common stocks	\$ 7,475
Synopsys Inc		Common stocks	\$ 1,528
Sysco Corp		Common stocks	\$ 13,686
T-Mobile US Inc		Common stocks	\$ 7,756
Taiwan Semiconductor-Sp ADR		Common stocks	\$ 31,006
TDK Corp		Common stocks	\$ 11,367
Teck Cominco Ltd Cl B		Common stocks	\$ 6,850
Teledyne Inc		Common stocks	\$ 9,019
Tencent Holdings Ltd ADR		Common stocks	\$ 9,413
Terumo Corp ADR		Common stocks	\$ 4,505
Tesla Inc		Common stocks	\$ 20,439
Texas Instruments Inc		Common stocks	\$ 5,791
TFI International Inc		Common stocks	\$ 8,941
The Bank of New York Mellon Corp		Common stocks	\$ 10,142
Thermo Fisher Scientific Inc		Common stocks	\$ 22,276
Tjx Companies		Common stocks	\$ 8,271
Tokyo Electron LTD Unsp ADR		Common stocks	\$ 8,379
TotalEnergies SE		Common stocks	\$ 21,201
Trade Desk Inc/The Class A		Common stocks	\$ 9,833
Trane Technologies PLC		Common stocks	\$ 12,348
Transdigm Group Inc		Common stocks	\$ 6,620
Trimble Inc		Common stocks	\$ 5,564
Uber Technologies Inc		Common stocks	\$ 38,243
Unicharm Corp-Spn ADR		Common stocks	\$ 2,873
Unicredit Spa-ADR		Common stocks	\$ 13,407
Union Pacific Corp.		Common stocks	\$ 11,065
United Airlines Holdings Inc		Common stocks	\$ 7,494
United Rentals Inc		Common stocks	\$ 5,420
Unitedhealth Group Inc		Common stocks	\$ 35,378

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

(a)	(b)	(c)	(d)
		<u>Description of investment, including maturity date, rate of interest, collateral, par or maturity value</u>	<u>Current value</u>
<u>Identity of issue, borrower, lessor or similar party</u>			
US Foods Holding Corp		Common stocks	\$ 11,806
Valero Energy Corp New		Common stocks	\$ 7,199
Valmont Industries		Common stocks	\$ 6,036
Veralto Corp		Common stocks	\$ 23,120
Verisk Analytics Inc CL A		Common stocks	\$ 24,840
Vertiv Holdings Lle		Common stocks	\$ 2,771
Visa Inc Class A Shares		Common stocks	\$ 60,364
Wabtec		Common stocks	\$ 9,564
Walmart Inc		Common stocks	\$ 24,937
Waste Management Inc		Common stocks	\$ 7,054
Webster Financial Corp		Common stocks	\$ 6,461
WEC Energy Group Inc		Common stocks	\$ 9,237
Wells Fargo & Co New		Common stocks	\$ 23,530
West Pharmaceutical Services		Common stocks	\$ 30,899
WEX Inc		Common stocks	\$ 5,481
Wintrust Finl Corp		Common stocks	\$ 6,117
Woodward Inc		Common stocks	\$ 8,491
Workday Inc-Class A		Common stocks	\$ 25,803
Federated Hermes High Yield Strategy		Mutual funds	\$ 13,293
Federated Hermes Mrgtg Str		Mutual funds	\$ 454,663
Federated Hrms Corp Bnd Str		Mutual funds	\$ 67,587
Federated Hrms Intl Bnd St P		Mutual funds	\$ 25,344
GQG Part Emerg Mkts Eq-Inst		Mutual funds	\$ 435,070
Loomis Sayles High Income Opp		Mutual funds	\$ 69,667
Loomis Sayles Securitized Asset		Mutual funds	\$ 109,533
iShares 7-10 Year Treasury Bon		Exchange traded funds	\$ 986,072
iShares Core MSCI Dev Mkts		Exchange traded funds	\$ 881,627
iShares Core Msci Emerging		Exchange traded funds	\$ 329,717
Spdr Bloomberg 1-3 Month T-B		Exchange traded funds	\$ 26,149
Vanguard Growth ETF		Exchange traded funds	\$ 616,070
Vanguard Long Term Bond		Exchange traded funds	\$ 5,651,019
Vanguard Total Bond Market		Exchange traded funds	\$ 273,402
Vanguard Value ETF		Exchange traded funds	\$ 681,940
ACL Alternative Fund Ltd CL A		Limited partnerships/hedge Funds	\$ 535,860
Brevan Howard PT Ltd-J3		Limited partnerships/hedge Funds	\$ 500,585
Hudson Bay Ltd Trnche II MS		Limited partnerships/hedge Funds	\$ 1,111,680
KKR & Co Inc CI A		Limited partnerships/hedge Funds	\$ 62,122

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

(a)	(b)	(c)	(d)
<u>Identity of issue, borrower, lessor or similar party</u>		<u>Description of investment, including maturity date, rate of interest, collateral, par or maturity value</u>	<u>Current value</u>
Microchip Technology Inc 4.250% Due 09-01-25		Corporate bonds	\$ 2,988
Broadcom Inc 3.150% Due 11-15-25		Corporate bonds	\$ 2,958
FS KKR Capital Corp 3.400% Due 01-15-26		Corporate bonds	\$ 3,924
AT&T Inc 1.700% Due 03-25-26		Corporate bonds	\$ 20,256
Oracle Corp 1.650% Due 03-25-26		Corporate bonds	\$ 14,458
Ares Capital Corp 2.150% Due 07-15-26		Corporate bonds	\$ 7,649
Owl Rock Capital Corp 3.400% Due 07-15-26		Corporate bonds	\$ 6,786
Capital One Financial Co 4.985% Due 07-24-26		Corporate bonds	\$ 5,997
Bank Of America Corp 1.197% Due 10-24-26		Corporate bonds	\$ 20,402
Blackstone Private Cre 2.625% Due 12-15-26		Corporate bonds	\$ 6,670
JPMorgan Chase & Co 1.040% Due 02-04-27		Corporate bonds	\$ 6,725
Goldman Sachs Group Inc 1.431% Due 03-09-27		Corporate bonds	\$ 20,162
Bank Of America Corp 1.658% Due 03-11-27		Corporate bonds	\$ 20,236
JPMorgan Chase & Co 1.578% Due 04-22-27		Corporate bonds	\$ 13,442
Citigroup Inc 1.462% Due 06-09-27		Corporate bonds	\$ 27,619
Jpmorgan Chase & Co 1.470% Due 09-22-27		Corporate bonds	\$ 13,245
Goldman Sachs Group Inc 1.948% Due 10-21-27		Corporate bonds	\$ 19,928
Kinder Morgan Inc 4.300% Due 03-01-28		Corporate bonds	\$ 4,911
Philip Morris Intl Inc 4.875% Due 02-13-29		Corporate bonds	\$ 14,988
Astrazeneca Finance LLC 4.850% Due 02-26-29		Corporate bonds	\$ 10,021
Charter Comm Opt LLC/Cap 5.050% Due 03-30-29		Corporate bonds	\$ 4,896
General Motors Finl Co 4.300% Due 04-06-29		Corporate bonds	\$ 4,824
CVS Health Corp 5.400% Due 06-01-29		Corporate bonds	\$ 9,004
Accenture Capital Inc 4.050% Due 10-04-29		Corporate bonds	\$ 18,448
Amgen Inc 2.450% Due 02-21-30		Corporate bonds	\$ 9,724
Oracle Corp 2.950% Due 04-01-30		Corporate bonds	\$ 7,223
Equinor Asa 3.125% Due 04-06-30		Corporate bonds	\$ 3,686
Shell Finance US Inc 2.750% Due 04-06-30		Corporate bonds	\$ 18,947
Biogen Inc 2.250% Due 05-01-30		Corporate bonds	\$ 6,920
Equinor Asa 2.375% Due 05-22-30		Corporate bonds	\$ 15,094
Astrazeneca PLC 1.375% Due 08-06-30		Corporate bonds	\$ 13,324
Blackrock Inc 1.900% Due 01-28-31		Corporate bonds	\$ 12,674
Air Lease Corp 2.875% Due 01-15-32		Corporate bonds	\$ 5,117
AT&T Inc 2.250% Due 02-01-32		Corporate bonds	\$ 5,791
Celanese US Holdings LLC 6.379% Due 07-15-32		Corporate bonds	\$ 3,047
Goldman Sachs Group Inc 2.383% Due 07-21-32		Corporate bonds	\$ 5,006
Citigroup Inc 2.520% Due 11-03-32		Corporate bonds	\$ 9,176
US Bancorp 2.677% Due 01-27-33		Corporate bonds	\$ 21,103
CVS Health Corp 5.250% Due 02-21-33		Corporate bonds	\$ 4,753
Philip Morris Intl Inc 5.250% Due 02-13-34		Corporate bonds	\$ 14,818
Comcast Corp 5.300% Due 06-01-34		Corporate bonds	\$ 5,996
BP Cap Markets America 5.227% Due 11-17-34		Corporate bonds	\$ 15,767
Telefonica Emisiones Sau 7.045% Due 06-20-36		Corporate bonds	\$ 2,195
Southern Copper Corp 6.750% Due 04-16-40		Corporate bonds	\$ 5,370
Exelon Corp 4.700% Due 04-15-50		Corporate bonds	\$ 3,378
Biogen Inc 3.150% Due 05-01-50		Corporate bonds	\$ 4,417
Boeing Co 5.805% Due 05-01-50		Corporate bonds	\$ 6,511
Whirlpool Corp 4.600% Due 05-15-50		Corporate bonds	\$ 4,552
Starbucks Corp 3.500% Due 11-15-50		Corporate bonds	\$ 2,770
Dick's Sporting Goods 4.100% Due 01-15-52		Corporate bonds	\$ 6,585
Charter Comm Opt LLC/Cap 5.500% Due 04-01-63		Corporate bonds	\$ 2,391

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(a)	(b)	(c)	(d)
		<u>Description of investment, including</u>	
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		<u>collateral, par or maturity value</u>	<u>Current value</u>
US Treasury Note/Bond 4.125% Due 11-15-27		Government debt securities	\$ 5,975
US Treasury Note/Bond 4.250% Due 02-28-29		Government debt securities	\$ 12,943
US Treasury Note/Bond 3.875% Due 09-30-29		Government debt securities	\$ 14,677
US Treasury Note 4.000% Due 10-31-29		Government debt securities	\$ 3,955
US Treasury Note/Bond 3.500% Due 01-31-30		Government debt securities	\$ 30,711
US Treasury Note/Bond 1.625% Due 05-15-31		Government debt securities	\$ 5,064
US Treasury Note/Bond 2.875% Due 05-15-32		Government debt securities	\$ 12,583
US Treasury Note/Bond 4.125% Due 11-15-32		Government debt securities	\$ 12,687
US Treasury Note/Bond 3.500% Due 02-15-33		Government debt securities	\$ 31,649
US Treasury Note/Bond 3.375% Due 05-15-33		Government debt securities	\$ 4,598
US Treasury Note/Bond 3.875% Due 08-15-33		Government debt securities	\$ 8,571
US Treasury Note/Bond 4.000% Due 02-15-34		Government debt securities	\$ 16,288
US Treasury When Issued Note/Bond 4.625% Due 05-15-34		Government debt securities	\$ 30,550
US Treasury When Issued Note/Bond 4.125% Due 08-15-34		Government debt securities	\$ 119,238
US Treasury When Issued Note/Bond 4.250% Due 11-15-34		Government debt securities	\$ 19,492
TVA Note 5.880% Due 04-01-36		Government debt securities	\$ 4,340
US Treasury Note/Bond 1.750% Due 08-15-41		Government debt securities	\$ 22,004
US Treasury Note/Bond 2.000% Due 11-15-41		Government debt securities	\$ 1,345
US Treasury Note/Bond 2.375% Due 02-15-42		Government debt securities	\$ 5,702
US Treasury Note/Bond 3.250% Due 05-15-42		Government debt securities	\$ 3,257
US Treasury Note/Bond 3.375% Due 08-15-42		Government debt securities	\$ 17,351
US Treasury Note/Bond 3.875% Due 02-15-43		Government debt securities	\$ 2,650
US Treasury Notes 3.875% Due 05-15-43		Government debt securities	\$ 12,329
US Treasury Note/Bond 2.375% Due 05-15-51		Government debt securities	\$ 6,299
US Treasury Note/Bond 1.875% Due 11-15-51		Government debt securities	\$ 10,498
US Treasury Note/Bond 4.000% Due 11-15-52		Government debt securities	\$ 8,723
US Treasury Note/Bond 3.625% Due 05-15-53		Government debt securities	\$ 30,135
US Treasury When Issued Note/Bond 4.375% Due 08-15-54		Government debt securities	\$ 31,115
Jpmorgan Chase & Co 2.545% Due 11-08-32		Government debt securities	\$ 11,756
Fannie Mae Ma4438 2.500% Due 10-01-51		Government debt securities	\$ 25,303
Fannie Mae Fs4377 3.000% Due 04-01-52		Government debt securities	\$ 24,749
Fannie Mae Ma4600 3.500% Due 05-01-52		Government debt securities	\$ 15,612
Fannie Mae Ma4656 4.500% Due 07-01-52		Government debt securities	\$ 15,077
Fannie Mae Ma4732 4.000% Due 09-01-52		Government debt securities	\$ 11,921
Freddie Mac Sd8432 6.000% Due 05-01-54		Government debt securities	\$ 3,549
US Treasury Note/Bond 0.250% Due 07-31-25		Government debt securities	\$ 13,681
US Treasury When Issued Note/Bond 3.625% Due 08-31-29		Government debt securities	\$ 19,373
US Treasury When Issued Note/Bond 4.250% Due 11-30-29		Government debt securities	\$ 4,945
US Treasury Note/Bond 3.125% Due 05-15-48		Government debt securities	\$ 1,500
US Treasury Note/Bond 3.000% Due 02-15-49		Government debt securities	\$ 1,455
US Treasury Note/Bond 2.250% Due 08-15-49		Government debt securities	\$ 1,240
US Treasury Note/Bond 4.750% Due 11-15-53		Government debt securities	\$ 10,899
Uruguay Rep Global ink Bd 4.375% Due 01-23-31		Government debt securities	\$ 8,738
United Mexican STS Mtn BE Global NT 6.050% Due 01-11-40		Government debt securities	\$ 5,575

Plan Name: Pension Plan for Employees of
Centreville Savings Bank
EIN: 05-0118560
Plan Number: 001

Schedule SB, Line 26a -- Schedule of Active Participant Data																				
YEARS OF CREDITED SERVICE																				
Attained Age	Under 1		1 to 4		5 to 9		10 to 14		15 to 19		20 to 24		25 to 29		30 to 34		35 to 39		40 & up	
	No.	Avg. Comp*	No.	Avg. Comp*	No.	Avg. Comp*	No.	Avg. Comp*	No.	Avg. Comp*	No.	Avg. Comp*	No.	Avg. Comp*	No.	Avg. Comp*	No.	Avg. Comp*	No.	Avg. Comp*
Under 25	0		0		0		0		0		0		0		0		0		0	
25 to 29	0		0		0		0		0		0		0		0		0		0	
30 to 34	0		0		0		0		0		0		0		0		0		0	
35 to 39	0		0		0		0		0		0		0		0		0		0	
40 to 44	0		0		0		3		1		2		0		0		0		0	
45 to 49	0		0		0		3		1		0		3		0		0		0	
50 to 54	0		0		0		0		0		1		1		1		1		0	
55 to 59	0		0		0		1		0		1		0		1		1		2	
60 to 64	0		0		0		0		1		0		0		0		0		0	
65 to 69	0		0		0		0		0		0		0		0		0		1	
70 & up	0		0		0		0		0		0		0		0		0		0	
Total	0		0		0		7		3		4		4		2		2		3	

*The plan is "hard frozen", and average annual accrued benefits are reported in lieu of average annual compensation.

SECTION XII **ACTUARIAL COST METHODS**

Traditional Unit Credit (TUC)

The actuarial cost method used in the development of the minimum contribution was the unit credit cost method.

The normal cost is the sum of all the individual normal costs for each participant. For active participants, the individual normal cost is the present value of the benefit earned during the year being valued. For active participants whose credited service equals or exceeds the plan maximum, if any, and for non-active participants, the normal cost is zero.

The actuarial accrued liability is the sum of the individual accrued liabilities for all participants. The individual accrued liability for an active participant is the present value of the accrued benefit as of the valuation date. The unfunded liability is the actuarial accrued liability less the valuation assets.

The total annual cost of the plan is the normal cost plus an amount to amortize the shortfall amount.

Projected Unit Credit (PUC)

The actuarial cost method used in the development of the maximum contribution was the projected unit credit cost method.

Under this method, the normal cost is the sum of the individual normal costs for all participants. For an active participant, the individual normal cost is the present value at the current age of the projected benefit at the assumed retirement age, based on the actuarial assumptions, divided by the participant's expected years of credited service at that age. For a non-active participant, the normal cost is zero.

The actuarial accrued liability is the sum of the individual accrued liabilities for all plan participants. For an active participant, the individual accrued liability is the product of the normal cost and the total years of credited service at the current age. For non-active participants, the individual accrued liability is the present value at the current age of future benefits. The unfunded actuarial accrued liability equals the actuarial accrued liability less the valuation assets.

SECTION XIII

ACTUARIAL METHODS AND ASSUMPTIONS

A summary of the actuarial assumptions used in the valuation is presented below:

Valuation Assets - The Actuarial Value of Assets equals the Market Value of Assets

IRS Required Discount Rates

Minimum Required Contribution (as adjusted for MAP-21/HATFA/ARPA)

1. Segment Rate 1 for Years 1 Through 5	4.75%
2. Segment Rate 2 for Years 6 Through 20	4.96%
3. Segment Rate 3 for Years After 20	5.59%

Maximum Deductible Contribution

1. Segment Rate 1 for Years 1 Through 5	4.37%
2. Segment Rate 2 for Years 6 Through 20	4.96%
3. Segment Rate 3 for Years After 20	4.95%

Plan Effective Interest Rate

5.12%

Financial Accounting Standards Board ASC 960 Discount Rates and Mortality

Discount Rates

1. Pre-Retirement Discount Rate:	6.00%
2. Post-Retirement Discount Rate:	6.00%

Mortality Tables

1. Employee Mortality - Male	Pri-2012(TDS) Male Employee Projected Generationally in 2D with Scale MP-2021 Male
Employee Mortality - Female	Pri-2012(TDS) Female Employee Projected Generationally in 2D with Scale MP-2021 Female
2. Healthy Annuitant Mortality - Male	Pri-2012(TDS) Male Retiree Projected Generationally in 2D with Scale MP-2021 Male
Healthy Annuitant Mortality - Female	Pri-2012(TDS) Female Retiree Projected Generationally in 2D with Scale MP-2021 Female
3. Beneficiary Mortality - Male	Pri-2012(TDS) Male Contingent Survivor Projected Generationally in 2D with Scale MP-2021 Male
Beneficiary Mortality - Female	Pri-2012(TDS) Female Contingent Survivor Projected Generationally in 2D with Scale MP-2021 Female

SECTION XIII
ACTUARIAL METHODS AND ASSUMPTIONS (cont'd)

<u>Salary Scale</u>	Salary increases were not assumed in the valuation
<u>Taxable Wage Base Increase Assumption</u>	No TWB increase was assumed in the valuation.
<u>Social Security CPI Assumption</u>	No CPI increase was assumed in the valuation.
<u>Plan Benefit COLA Assumption</u>	No COLA increase was assumed in the valuation.
<u>Retirement Rates</u>	Retirement Rates were assumed in the valuation. All participants were assumed to retire at age 65.

Termination Rates Termination Rates were assumed in the valuation.

The following are sample termination rates for various ages that apply to new hires:

	Male	Female
20	0.065775	0.065775
25	0.052704	0.052704
30	0.048312	0.048312
35	0.044736	0.044736
40	0.038412	0.038412
45	0.032149	0.032149
50	0.015245	0.015245
55	0.003344	0.003344
60	0.000000	0.000000

Disability Rates Disability Rates were not assumed in the valuation.

Pre-Retirement Mortality Rates: Pre-Retirement Mortality was assumed in the valuation.

Male: 2024 IRS Combined Male

Female: 2024 IRS Combined Female

The following are sample pre-retirement mortality rates for various ages:

	Male	Female
20	0.000360	0.000100
25	0.000400	0.000140
30	0.000490	0.000180
35	0.000620	0.000260
40	0.000740	0.000370
45	0.000840	0.000480
50	0.001130	0.000700
55	0.002060	0.001380
60	0.004580	0.002990
65	0.008610	0.006190
70	0.014190	0.010820
75	0.024330	0.019750

SECTION XIII
ACTUARIAL METHODS AND ASSUMPTIONS (cont'd)

Post-Retirement Mortality Rates: Post-Retirement Mortality was assumed in the valuation.

Male: 2024 IRS Combined Male

Female: 2024 IRS Combined Female

The following are sample post-retirement mortality rates for various ages:

	Male	Female
55	0.002060	0.001380
60	0.004580	0.002990
65	0.008610	0.006190
70	0.014190	0.010820
75	0.024330	0.019750
80	0.044420	0.037150
85	0.081260	0.065270
90	0.147330	0.117900
95	0.233190	0.190200
100	0.327880	0.278620
105	0.421910	0.375760
110	0.494480	0.462820

Administrative Expenses: The administrative expense is assumed to be the same amount as was paid from the plan in the prior year, which is \$240,152.

Percent Married: 100% of males and 100% of females are assumed to be married.

Age of Spouse: Spouses of Males are assumed to be 3 years younger than the participant.
Spouses of Females are assumed to be 3 years older than the participant.

SECTION XIII (Cont.)

SELECTION OF ACTUARIAL ASSUMPTIONS

Assumption		Entity Who Selects Assumption	Basis for Assumption Selection	Change in Assumption
Segment Interest Rates for Minimum Contribution	Segment 1: 4.75% Segment 2: 4.96% Segment 3: 5.59%	Prescribed by Internal Revenue Service (IRC Sec. 430(h)(2)(C))	The Funding Target Liability for Minimum Contribution is determined using three 24-month average interest rates ("segment rates"), each of which applies to cash flows during specified periods. The Plan Sponsor has elected a 0 month look back for determining these rates each Plan Year. These segment rates are subject to a 5% floor and adjusted by the applicable percentage of the 25-year average segment rates.	The segment 1, segment 2 and segment 3 interest rates changed from 4.75%, 5.00%, and 5.74%, respectively as of the prior measurement date, January 1, 2023, to reflect the current prescribed rates. This change increased the Funding Target Liability for Minimum Contribution as of the current measurement date, January 1, 2024, by 0.59%.
Segment Interest Rates for Maximum Contribution	Segment 1: 4.37% Segment 2: 4.96% Segment 3: 4.95%	Prescribed by Internal Revenue Service (IRC Sec. 404(o)(6))	The Funding Target Liability for Maximum Contribution is determined using three 24-month average interest rates ("segment rates"), each of which applies to cash flows during specified periods. The Plan Sponsor has elected a 0 month look back for determining these rates each Plan Year.	The segment 1, segment 2 and segment 3 interest rates changed from 2.13%, 3.62%, and 3.93%, respectively as of the prior measurement date, January 1, 2023, to reflect the current prescribed rates. This change decreased the Funding Target Liability for Maximum Contribution as of the current measurement date, January 1, 2024, by 11.78%.
ASC 960 Interest Rate	6.00%	Centreville Savings Bank	The ASC 960 interest rate is developed based on the allocation of the Plan's assets by investment class and the capital market outlook for each investment class. This information is provided by the Plan's investment advisor.	None
Pre-Retirement Mortality	2024 IRS Optional Combined (M/F)	Prescribed by Internal Revenue Service (IRC Sec. 430(h)(3) for Minimum and IRC Sec. 404(o)(6) for Maximum)	The IRS prescribes by regulation mortality tables to be used in determining minimum and maximum contributions. Those tables are based on the actual experience of pension plans and projected trends in that experience. Current prescribed tables are based on the Pri-2012 Mortality Tables Report, adjusted for mortality improvement using Projection Scale MP-2021. Sponsors of small plans are permitted to use a combined table that applies the same mortality rates to both annuitants and nonannuitants.	The mortality tables changed from the 2023 IRS Optional Combined (M/F) tables as of the prior measurement date, January 1, 2023, to reflect the current prescribed tables. This change, together with the change in post-retirement mortality, decreased the Funding Target Liability for Minimum Contribution and Maximum Contribution as of the current measurement date, January 1, 2024, by 1.65% and 1.69%, respectively.

SECTION XIII (Cont.)

SELECTION OF ACTUARIAL ASSUMPTIONS

Assumption		Entity Who Selects Assumption	Basis for Assumption Selection	Change in Assumption
Post-Retirement Mortality	2024 IRS Optional Combined (M/F)	Prescribed by Internal Revenue Service (IRC Sec. 430(h)(3) for Minimum and IRC Sec. 404(o)(6) for Maximum)	The IRS prescribes by regulation mortality tables to be used in determining minimum and maximum contributions. Those tables are based on the actual experience of pension plans and projected trends in that experience. Current prescribed tables are based on the Pri-2012 Mortality Tables Report, adjusted for mortality improvement using Projection Scale MP-2021. Sponsors of small plans are permitted to use a combined table that applies the same mortality rates to both annuitants and nonannuitants.	The mortality tables changed from the 2023 IRS Optional Combined (M/F) tables as of the prior measurement date, January 1, 2023, to reflect the current prescribed tables. This change, together with the change in pre-retirement mortality, decreased the Funding Target Liability for Minimum Contribution and Maximum Contribution as of the current measurement date, January 1, 2024, by 1.65% and 1.69%, respectively.
Pre-Retirement Mortality for ASC 960	Pri-2012 Total Employee with Scale MP-2021 generational improvements (M/F)	Centreville Savings Bank	The Society of Actuaries published a study of retirement experience in October, 2019. The Pri-2012 tables presented in the study represent the most current and complete benchmarks of U.S. private pension plan mortality experience. These tables include projections of mortality improvement via Scale MP-2021.	None
Post-Retirement Mortality for ASC 960	Pri-2012 Healthy Annuitant with Scale MP-2021 generational improvements (M/F)	Centreville Savings Bank	The Society of Actuaries published a study of retirement experience in October, 2019. The Pri-2012 tables presented in the study represent the most current and complete benchmarks of U.S. private pension plan mortality experience. These tables include projections of mortality improvement via Scale MP-2021.	None
Withdrawal Rates	Crocker-Sarason-Straight T-3 less 1951 GAM Male Mortality	The Angell Pension Group, Inc.	Because of the relatively small number of Plan participants, the withdrawal experience under the Plan is not credible for establishing Plan-specific withdrawal rates. The Crocker-Sarason-Straight table was developed for such plans, and a review of experience under the Plan indicated that this table is a good estimate of future experience under the Plan.	None
Retirement Rates	Active and inactive participants are assumed to retire at age 65.	The Angell Pension Group, Inc.	This assumption was set based on a review of experience under the Plan and general experience from similarly situated plans.	None

SECTION XIII (Cont.)

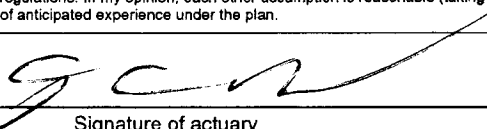
SELECTION OF ACTUARIAL ASSUMPTIONS

Assumption		Entity Who Selects Assumption	Basis for Assumption Selection	Change in Assumption
Administrative Expenses	Equals the amount of Plan-related expenses paid from Plan assets in the prior Plan year.	The Angell Pension Group, Inc.	Internal Revenue Service regulations require the Target Normal Cost to be increased by the amount of Plan-related expenses expected to be paid from Plan assets during the Plan year. Our best estimate of these expenses is the actual amount of Plan-related expenses paid from Plan assets in the prior Plan year.	None
Percent Married	100% of males and 100% of females are assumed to be married.	The Angell Pension Group, Inc.	This assumption was set based on a review of experience under the Plan and general experience from similarly situated plans.	None
Age of Spouse	The female spouse is assumed to be 3 years younger than the male spouse.	The Angell Pension Group, Inc.	This assumption was set based on a review of experience under the Plan and general experience from similarly situated plans.	None
Form of Payment	All participants not in pay status are assumed to elect an Annuity Form of Payment upon their termination or retirement.	The Angell Pension Group, Inc.	This assumption was set based on a review of experience under the Plan and general experience from similarly situated plans.	None

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 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	
▶ 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 PENSION PLAN FOR EMPLOYEES OF CENTREVILLE SAVINGS BANK	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF CENTREVILLE SAVINGS BANK	D Employer Identification Number (EIN) 05-0118560
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 01 Day 01 Year 2024			
2 Assets:			
a Market value		2a	19,869,061
b Actuarial value		2b	19,869,061
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	82	20,186,447	20,186,447
b For terminated vested participants	51	2,951,589	2,951,589
c For active participants	25	2,277,249	2,277,249
d Total	158	25,415,285	25,415,285
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	5.12%
6 Target normal cost			
a Present value of current plan year accruals		6a	0
b Expected plan-related expenses		6b	240,152
c Target normal cost		6c	240,152

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	
Jeffrey C. Liter, PhD, EA, MAAA	
Type or print name of actuary	
THE ANGELL PENSION GROUP, INC.	
Firm name	
88 BOYD AVENUE	
EAST PROVIDENCE RI 02914	
Address of the firm	
Date October 1, 2025	
2306544	
Most recent enrollment number	
401-438-9250	
Telephone number (including area code)	

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	598,070
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	0	598,070
10 Interest on line 9 using prior year's actual return of <u>11.04%</u>	0	66,026
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		3,352
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>5.20%</u>		174
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		3,526
d Portion of (c) to be added to prefunding balance		3,526
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	667,622

Part III	Funding Percentages
-----------------	----------------------------

14	Funding target attainment percentage.....	14	75.55 %
15	Adjusted funding target attainment percentage.....	15	75.64 %
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	71.19 %
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	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
04/08/2024	218,646	0			
07/02/2024	218,646	0			
10/08/2024	189,699	0			
01/03/2025	189,699	0			
07/11/2025	55,673	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	843,571

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
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost**21** Discount rate:**a** Segment rates:1st segment:
4.75 %2nd segment:
4.96 %3rd segment:
5.59 %☐ 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**

240,152

b Excess assets, if applicable, but not greater than line 31a**31b**

0

32 Amortization installments:

Outstanding Balance

Installment

a Net shortfall amortization installment

6,213,846

602,956

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** 843,108

Carryover balance

Prefunding balance

Total balance

35 Balances elected for use to offset funding requirement

0

36 Additional cash requirement (line 34 minus line 35)..... **36** 843,108**37** Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)..... **37** 843,571**38** Present value of excess contributions for current year (see instructions)**a** Total (excess, if any, of line 37 over line 36)**38a**

463

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

As indicated on line 22 of the 2024 Schedule SB, the Weighted Average Retirement Age is 65. For the 2024 Plan Year, the Weighted Average Retirement Age is the same as the Normal Retirement Age.

Appendix A

Summary of Plan Provisions

<i>Plan Effective Date:</i>	April 30, 1960
<i>Eligibility Requirements:</i>	None
<i>Year of Service:</i>	12-consecutive-month computation period in which an employee is credited with 1,000 or more hours of service. Benefit Accrual: Computation period coincides with the plan year. For the short plan year from April 30, 2000 to December 31, 2000 an employee will be credited with a year of Benefit Accrual if the employee is credited with 666 or more hours of service during the short plan year. Vesting: Computation period coincides with the plan year. An employee will be credited with a year of vesting for the short plan year if the employee is credited with 1,000 or more hours of service from January 1, 2000 to December 31, 2000.
<i>Plan Entry Date:</i>	An eligible employee will enter the plan on the first day of the month coincident with or next following date of hire. Plan participation was frozen, effective December 31, 2013.
<i>Normal Retirement Date:</i>	First day of the month coincident with or next following a participant's 65th Birthday.
<i>Compensation:</i>	The total compensation paid for the calendar year in which plan year begins. Compensation includes 401(k) and Section 125 contributions. Effective January 1, 2002, no more than \$200,000 of compensation will be considered for plan purposes. This limit of \$200,000 is subject to cost-of-living indexing and had increased to \$255,000 in 2013 when benefit accruals under the Plan were frozen. Prior to January 1, 2002, the limit was \$150,000, subject to cost-of-living indexing.
<i>Average Compensation:</i>	Compensation averaged over the 5 consecutive years out of the last 10 years producing the highest average prior to termination of employment or termination of the plan.
<i>Normal Retirement Benefit:</i>	For employees hired before April 30, 2000: (a) 3.00% of Average Compensation multiplied by Years of Benefit Service not to exceed 20, plus (b) 1.00% of Average Compensation multiplied by Years of Benefit Service in excess of 20 but not to exceed 15, plus (c) .364% of Average Compensation in excess of the taxable wage base multiplied by Years of Benefit Service but not to exceed 35. The (c) portion is effective April 30, 2000.

For employees hired on or after April 30, 2000:

(a) 1.25% of Average Compensation multiplied by Years of Benefit Service not to exceed 20, plus (b) 1.00% of Average Compensation multiplied by Years of Benefit Service in excess of 20 but not to exceed 15, plus (c) .364% of Average Compensation in excess of the taxable wage base multiplied by Years of Benefit Service but not to exceed 35. The provision for employees hired on or after April 30, 2000 is effective April 30, 2000.

Benefit accruals ceased effective December 31, 2013.

Normal Form of Benefit: Life Annuity with a 120 Monthly Payment Guaranty

Accrued Benefit: The Normal Retirement Benefit based on Average Compensation to date, multiplied by the ratio of (a) Years of Benefit Service to date to (b) Years of Benefit Service projected to Normal Retirement Date.

*Top-Heavy Minimum
Accrued Benefit:* A participant who is a non-key employee will receive a minimum benefit equal to 2% of a 5-year average compensation for each Year of Service in which the Plan is top-heavy.

This minimum may be satisfied by other employer-sponsored plans in which the participant is a member.

Early Retirement: A participant who has attained age 55 with 20 Years of Benefit Service may retire and receive an Early Retirement benefit. The amount of the Early Retirement Benefit equals the Accrued Benefit, reduced by 6.66% for each of the first five years by which the benefit commencement date precedes the Normal Retirement Date and 3.33% for each of the next five years by which the benefit commencement date precedes the Normal Retirement Date.

Late Retirement: Participants who continue employment after their Normal Retirement Date are eligible for a Late Retirement Benefit equal to the greater of the Accrued Benefit determined at actual retirement, or the Actuarial Equivalent of the prior year's accrued benefit.

In-Service Distributions: Effective October 1, 2018, participants who have reached Normal Retirement Age but have not terminated employment may request and receive a distribution of their benefits prior to termination.

Death Benefit: If a participant with an eligible spouse shall die prior to commencement of benefits and was not eligible for Early or Normal Retirement, the spouse shall be eligible to receive a qualified pre-retirement survivor annuity. If the participant was eligible for Early or Normal Retirement, the spouse shall be eligible to receive a Life Annuity with 120 monthly payments guaranteed based upon the participant's age at benefit commencement.

For employees hired prior to April 1, 2001:

If a participant who was hired prior to April 1, 2001 should die while in the employ of the Employer after satisfying the requirements for Early or Normal Retirement, but was not survived by an Eligible Spouse, such Participant's Beneficiary shall be entitled to a death benefit in the form of monthly payments for a period of 120 months equal to the monthly amount that would have been payable to the Participant if the Participant's benefit commencement date had occurred on the day before his death and a monthly benefit had been payable in the normal form.

Vesting: Based on Years of Service, subject to the following schedule:

<u>Years of Service</u>	<u>Vested Percentage</u>
Less than 5 years	0%
5 years or more	100%

Notwithstanding the above vesting schedule, a participant will become 100% vested upon reaching the Normal Retirement Date.

Lump Sum Window:

A lump sum window was offered during the period from June 1, 2016 to July 31, 2016 for vested terminated participants who terminated employment on or prior to March 31, 2016 and had not commenced distribution of their accrued benefit prior to August 1, 2016, provided their lump sum as of August 1, 2016 did not exceed \$85,000.

A lump sum window was offered during the period from October 6, 2017 to November 17, 2017 for vested terminated participants who terminated employment on or prior to September 15, 2017 and had not commenced distribution of their accrued benefit prior to December 1, 2017, provided their lump sum as of December 1, 2017 did not exceed \$162,000.

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December 31, 2024
PLAN NUMBER: 001 EIN: 05-0118560

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

(a)	(b)	(c)	(d)
		<u>Description of investment, including maturity date, rate of interest, collateral, par or maturity value</u>	<u>Current value</u>
<u>Identity of issue, borrower, lessor or similar party</u>			
Cash and cash equivalents		Cash and cash equivalents	\$ 787,144
3m Co		Common stocks	\$ 5,285
Abb Ltd Spons ADR		Common stocks	\$ 22,129
Abbott Laboratories		Common stocks	\$ 22,848
Abbvie Inc		Common stocks	\$ 32,341
Accenture PLC		Common stocks	\$ 12,844
Adidas Ag-Spon ADR		Common stocks	\$ 7,416
Agilent Technologies		Common stocks	\$ 16,255
Aia Group Ltd Spon ADR		Common stocks	\$ 12,220
Air Liquide Adr France ADR		Common stocks	\$ 8,901
Airbnb Inc Class A		Common stocks	\$ 28,910
Airbus Group NV		Common stocks	\$ 13,863
Akamai Technologies		Common stocks	\$ 5,548
Albany Intl Corp Cl A		Common stocks	\$ 3,675
Albemarle Corp		Common stocks	\$ 3,866
Alibaba Group Holding-Sp ADR		Common stocks	\$ 1,531
Allegion PLC		Common stocks	\$ 3,705
Alphabet Inc CL A		Common stocks	\$ 68,716
Alphabet Inc CL C		Common stocks	\$ 30,851
Amadeus IT Holding-Unsp Adr		Common stocks	\$ 20,386
Amazon Com Inc		Common stocks	\$ 136,016
Ameren Corp		Common stocks	\$ 4,158
American Electric Power Co		Common stocks	\$ 4,472
American Express Co.		Common stocks	\$ 12,549
Amgen Inc		Common stocks	\$ 8,603
Amphenol Cl A		Common stocks	\$ 3,547
Analog Devices Inc		Common stocks	\$ 12,047
Anheuser Busch Inbev		Common stocks	\$ 10,415
Ansys Inc.		Common stocks	\$ 6,725
Aon PLC		Common stocks	\$ 9,820
Apple Inc		Common stocks	\$ 52,087
Applied Material		Common stocks	\$ 5,392
Applovin Corp Class A		Common stocks	\$ 2,703
Archrock Inc		Common stocks	\$ 10,578
Ares Management Corp		Common stocks	\$ 29,741
Arista Networks Inc		Common stocks	\$ 6,190
Arrow Electronics Inc		Common stocks	\$ 5,357
Arthur J Gallagher		Common stocks	\$ 40,023
Ashtead Group PLC-Unspon ADR		Common stocks	\$ 7,860
Asml Holding Nv		Common stocks	\$ 20,848
Astrazeneca Plc Sponsored Adr		Common stocks	\$ 25,815
AT&T Inc		Common stocks	\$ 12,341
Automatic Data Processing		Common stocks	\$ 11,039

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

(a)	(b)	(c)	(d)
<u>Identity of issue, borrower, lessor or similar party</u>		<u>Description of investment, including maturity date, rate of interest, collateral, par or maturity value</u>	<u>Current value</u>
Autonation		Common stocks	\$ 6,965
Autozone Inc.		Common stocks	\$ 14,134
Avalonbay Communities Inc		Common stocks	\$ 3,793
Avery Dennison Corp		Common stocks	\$ 3,392
B&M European Value-Unsp ADR		Common stocks	\$ 2,214
Bae Systems Plc Spon ADR (bacs. Y)		Common stocks	\$ 10,232
Bank Of America Corp		Common stocks	\$ 16,086
Becton Dickinson & Co		Common stocks	\$ 3,835
Beigene Ltd ADR (one 01/02/25)		Common stocks	\$ 4,396
Berkshire Hathaway Inc CIB		Common stocks	\$ 5,609
BHP Limited		Common stocks	\$ 3,595
Bio Rad Labs Inc Cl A		Common stocks	\$ 6,676
BlackRock Inc		Common stocks	\$ 10,251
Blackstone Inc		Common stocks	\$ 10,312
Block Inc A		Common stocks	\$ 1,510
Blue Owl Capital Inc		Common stocks	\$ 9,560
Booking Holdings Inc		Common stocks	\$ 8,804
Booz Allen Hamilton Holding		Common stocks	\$ 3,240
Borg Warner Automotive Inc		Common stocks	\$ 4,737
Boston Properties Inc.		Common stocks	\$ 6,794
Box Inc - Class A		Common stocks	\$ 7,124
Bridgestone Corp Ltd ADR Japan (brdcy)		Common stocks	\$ 9,446
Bristol-Myers Squibb Co		Common stocks	\$ 6,102
British American Tobacco		Common stocks	\$ 34,776
Brookfield Asset Management Inc CL A		Common stocks	\$ 3,757
Bunzl PLC - Spons ADR		Common stocks	\$ 6,416
Cabot Corp		Common stocks	\$ 5,929
Cadence Design Systems Inc		Common stocks	\$ 32,149
Canadian Natl Ry Co		Common stocks	\$ 11,065
Canadian Natural Resources		Common stocks	\$ 6,544
Capgemini Se - Unsponsor ADR		Common stocks	\$ 14,217
Carlsberg As-B-Spon AD		Common stocks	\$ 6,017
Carrier Global Corp		Common stocks	\$ 10,853
CBRE Group Inc		Common stocks	\$ 11,505
Cencora Inc		Common stocks	\$ 12,838
Cenovus Energy Inc		Common stocks	\$ 7,257
Centene Corp		Common stocks	\$ 5,259
Centerpoint Energy Inc		Common stocks	\$ 7,361
CF Industries Holdings Inc		Common stocks	\$ 9,385
Charles Riv Labs Intl		Common stocks	\$ 6,363
Chevron Corp		Common stocks	\$ 15,498
Chipotle Mexican Grill - Cl A		Common stocks	\$ 26,653
Chubb Ltd		Common stocks	\$ 17,633
Chugai Pharmaceutic-Unsp		Common stocks	\$ 6,130
Cigna Group		Common stocks	\$ 1,560
Cirrus Logic Inc		Common stocks	\$ 5,975
Cisco Systems Inc		Common stocks	\$ 15,866
CME Group Inc		Common stocks	\$ 9,423

PENSION PLAN FOR EMPLOYEES OF CENTREVILLE SAVINGS BANK
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Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) (Continued)

(a)	(b)	(c)	(d)
		<u>Description of investment, including maturity date, rate of interest, collateral, par or maturity value</u>	<u>Current value</u>
<u>Identity of issue, borrower, lessor or similar party</u>			
Cms Energy Corp		Common stocks	\$ 3,047
Coca-Cola Company		Common stocks	\$ 16,623
Coca Cola Europacific Partners PLC		Common stocks	\$ 4,892
Comcast Corp Cl A		Common stocks	\$ 13,173
Conmed Corp		Common stocks	\$ 4,831
Conocophillips		Common stocks	\$ 15,570
COPT Defense Properties		Common stocks	\$ 4,704
Corpay Inc		Common stocks	\$ 10,439
Crh PLC		Common stocks	\$ 13,600
CSX Corp		Common stocks	\$ 3,905
Cummins Inc		Common stocks	\$ 4,635
D R Horton Inc.		Common stocks	\$ 13,638
Daiichi Sankyo Co - Spon ADR		Common stocks	\$ 13,563
Daikin Industries-Unspon ADR		Common stocks	\$ 6,681
Danaher Corp Del		Common stocks	\$ 33,285
Danone Spons ADR		Common stocks	\$ 6,775
Darden Restaurants Inc		Common stocks	\$ 6,697
Datadog Inc Class A		Common stocks	\$ 17,147
DBS Group Hldgs Ltd Spon ADR		Common stocks	\$ 15,877
Deere & Co.		Common stocks	\$ 5,954
Dell Technologies CLC		Common stocks	\$ 7,049
Delta Air Lines Inc		Common stocks	\$ 7,442
Deutsche Bank Ag Ord		Common stocks	\$ 8,269
Diamondback Energy Inc		Common stocks	\$ 11,950
Diodes Inc		Common stocks	\$ 2,933
Discover Financial		Common stocks	\$ 12,490
Disney Walt Co		Common stocks	\$ 16,480
DNB Bank Asa ADR		Common stocks	\$ 7,721
Doordash Inc A		Common stocks	\$ 6,297
DSV A/S-Unsponsored ADR		Common stocks	\$ 11,257
DTE Energy Co		Common stocks	\$ 2,306
Dynatrace Inc		Common stocks	\$ 27,229
Eastman Chemical Co.		Common stocks	\$ 5,477
Eaton Corp PLC		Common stocks	\$ 3,093
Ebay Inc		Common stocks	\$ 3,882
Ecolab Inc		Common stocks	\$ 18,412
Edwards Lifesciences		Common stocks	\$ 893
Eli Lilly & Company		Common stocks	\$ 13,491
Engie ADR		Common stocks	\$ 8,806
Emerson Electric Co		Common stocks	\$ 10,115
Entergy Corp		Common stocks	\$ 7,618
Eog Resources Inc		Common stocks	\$ 7,285
Epiroc Ab-Unsp ADR		Common stocks	\$ 14,895
Essilor Intl - ADR		Common stocks	\$ 19,639
Evolution Gaming Group-ADR		Common stocks	\$ 4,148
Exxon-Mobil Corporation		Common stocks	\$ 16,673
Fair Isaac Inc		Common stocks	\$ 3,118
Ferrari NV		Common stocks	\$ 6,385
Fidelity National Information		Common stocks	\$ 12,842
FirstCash Inc		Common stocks	\$ 4,662
Firstenergy Corp		Common stocks	\$ 8,314

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

(a)	(b)	(c)	(d)
		<u>Description of investment, including maturity date, rate of interest, collateral,</u>	
<u>Identity of issue, borrower, lessor or similar party</u>		<u>par or maturity value</u>	<u>Current value</u>
Flextronics Ltd		Common stocks	\$ 10,404
Formfactor Inc		Common stocks	\$ 4,090
Fortive Corp		Common stocks	\$ 21,600
Fujitsu Ltd Adr 5 Com New		Common stocks	\$ 6,725
Gatx Corp		Common stocks	\$ 10,084
General Dynamics Corp		Common stocks	\$ 7,595
General Electric Co		Common stocks	\$ 17,346
General Mills		Common stocks	\$ 6,181
Genmab A/S -Sp ADR		Common stocks	\$ 5,718
Genuine Parts Co.		Common stocks	\$ 3,026
Givaudan Unspn ADR		Common stocks	\$ 12,365
Goldman Sachs Group Inc		Common stocks	\$ 13,354
Grainger WW		Common stocks	\$ 2,219
Hermes Intl-Unsponsored ADR		Common stocks	\$ 10,704
Hewlette Packard Enterprise		Common stocks	\$ 5,188
Hexcel Corp New		Common stocks	\$ 6,083
Hitachi Ltd ADR		Common stocks	\$ 14,838
Hologic Inc		Common stocks	\$ 12,616
Home Depot Incorporated		Common stocks	\$ 27,108
Honeywell International		Common stocks	\$ 28,914
Hong Kon Exchanges & Clearing ADR		Common stocks	\$ 7,780
Houlihan Lokey Inc		Common stocks	\$ 10,252
Hoya Corp-Sponsored ADR		Common stocks	\$ 4,978
Hubspot Inc		Common stocks	\$ 3,166
Humana Inc.		Common stocks	\$ 1,577
Huntington Bancshares		Common stocks	\$ 10,380
Huntington Ingalls Industries		Common stocks	\$ 4,029
Iberdrola S.A Sponsored ADR		Common stocks	\$ 6,782
Illinois Tool Works Inc.		Common stocks	\$ 7,238
Imperial Brands Plc-Spon ADR		Common stocks	\$ 8,750
Inditex-Unspn ADR		Common stocks	\$ 15,306
Insperty Inc		Common stocks	\$ 4,758
Intercontinental Exchange Inc		Common stocks	\$ 5,217
Intl Business Machines Inc		Common stocks	\$ 18,026
Intuit		Common stocks	\$ 58,273
Intuitive Surgical		Common stocks	\$ 29,016
Itochu Corp Adr		Common stocks	\$ 16,657
Jacobs Solutions Inc		Common stocks	\$ 8,032
Johnson & Johnson		Common stocks	\$ 22,850
JPMorgan Chase & Co		Common stocks	\$ 66,400
KBR Inc		Common stocks	\$ 4,730
Kenvue Inc		Common stocks	\$ 9,586
Keyence Corp		Common stocks	\$ 11,729
Keysight Technologies Inc		Common stocks	\$ 7,041
Kinross Gold Corp		Common stocks	\$ 5,562

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

(a)	(b)	(c)	(d)
		<u>Description of investment, including maturity date, rate of interest, collateral, par or maturity value</u>	<u>Current value</u>
<u>Identity of issue, borrower, lessor or similar party</u>			
KLA Corp		Common stocks	\$ 29,156
L Oreal Co Adr		Common stocks	\$ 12,955
Lam Research Corp		Common stocks	\$ 7,945
Leidos Holdings Inc		Common stocks	\$ 8,375
Lennar Corp		Common stocks	\$ 6,243
Linde PLC		Common stocks	\$ 8,462
Lockheed Martin Corp		Common stocks	\$ 7,378
London Stock Exchg-Unsp ADR		Common stocks	\$ 24,483
LPL Financial Holdings Inc		Common stocks	\$ 13,973
Lvmh Moet Hennessy Adr		Common stocks	\$ 15,160
Marathon Petroleum Corp		Common stocks	\$ 7,842
Marsh & McLennan Inc.		Common stocks	\$ 13,513
Marubeni Corp ADR		Common stocks	\$ 6,459
Marvell Technology Group Ltd		Common stocks	\$ 52,022
Masco Corp		Common stocks	\$ 4,388
Mastercard Inc A		Common stocks	\$ 17,514
Mcdonalds Corp		Common stocks	\$ 18,327
Mckesson Corp		Common stocks	\$ 16,279
Medtronic PLC		Common stocks	\$ 7,793
Mercadolibre Inc		Common stocks	\$ 4,658
Merck & Company Inc		Common stocks	\$ 7,947
Meta Platforms Inc		Common stocks	\$ 33,430
MGM Resorts International		Common stocks	\$ 3,045
Microchip Technology		Common stocks	\$ 6,309
Micron Tech. Inc.		Common stocks	\$ 9,594
Microsoft Corporation		Common stocks	\$ 143,732
Middleby Corp		Common stocks	\$ 6,130
Mondelez International Inc		Common stocks	\$ 8,243
Monolithic Power Sys Inc		Common stocks	\$ 31,126
Moog Inc Class A		Common stocks	\$ 10,629
Morgan Stanley		Common stocks	\$ 22,378
MSCI Inc		Common stocks	\$ 23,198
MTU Acro Engin Unspn ADR		Common stocks	\$ 8,902
Muenchener Rueck ADR		Common stocks	\$ 9,890
Myriad Genetics Inc		Common stocks	\$ 2,811
Natera Inc		Common stocks	\$ 1,505
National Grid Transco Plc		Common stocks	\$ 6,774
Natwest Group PLC		Common stocks	\$ 12,519
Nestle SA Sponsored ADR		Common stocks	\$ 13,971
NetEase Inc		Common stocks	\$ 3,533
Netflix Inc		Common stocks	\$ 18,054
Nextera Energy Inc		Common stocks	\$ 8,603
NICE Systems Ltd-Spons ADR		Common stocks	\$ 5,039
Nitori Hldgs Co Ltd-Unsp ADR		Common stocks	\$ 3,718
Nomura Research Ins-Unsp ADR		Common stocks	\$ 10,165

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

(a)	(b)	(c)	(d)
		<u>Description of investment, including</u>	
		<u>maturity date, rate of interest, collateral,</u>	
<u>Identity of issue, borrower, lessor or similar party</u>		<u>par or maturity value</u>	<u>Current value</u>
Norfolk Southern Co.		Common stocks	\$ 10,927
Northrop Grumman Corp		Common stocks	\$ 8,747
Novo-Nordisk As		Common stocks	\$ 31,741
Nvidia Corp		Common stocks	\$ 150,136
NXP Semiconductors Nv		Common stocks	\$ 4,298
Omnicom Group		Common stocks	\$ 7,122
Oracle Corp		Common stocks	\$ 27,662
Packaging Corp Amer		Common stocks	\$ 4,879
Palo Alto Networks Inc		Common stocks	\$ 3,397
Papa Johns International Inc		Common stocks	\$ 4,641
Parker Hannifin Corp		Common stocks	\$ 13,596
Paypal Holdings Inc		Common stocks	\$ 3,958
Penn Entertainment Inc		Common stocks	\$ 2,458
Pepsico Inc		Common stocks	\$ 5,087
Philip Morris International		Common stocks	\$ 16,247
Phillips 66		Common stocks	\$ 3,267
Pnc Financial Svc Group		Common stocks	\$ 10,146
PPG Industries Inc		Common stocks	\$ 5,115
Ppl Corp		Common stocks	\$ 6,979
Procter & Gamble Co		Common stocks	\$ 16,588
Progressive Corp		Common stocks	\$ 43,369
Prologis Inc		Common stocks	\$ 3,335
Public Service Enterprise Group Inc.		Common stocks	\$ 3,855
Public Storage		Common stocks	\$ 3,401
Qiagen NV		Common stocks	\$ 5,922
Qualcomm		Common stocks	\$ 3,620
Quanta Svcs Inc		Common stocks	\$ 3,981
Raymond James Finl Inc		Common stocks	\$ 9,682
Recruit Holdings Co Ltd-ADR		Common stocks	\$ 13,411
Regeneron Pharma Inc		Common stocks	\$ 1,562
Reinsurance Group of America A		Common stocks	\$ 10,036
Relx PLC - Spon ADR		Common stocks	\$ 16,397
Republic Svcs Inc		Common stocks	\$ 7,092
Robert Half Intl Inc		Common stocks	\$ 5,897
Rolls Royce Group Plc Sponsored ADR		Common stocks	\$ 16,142
Royal Ptt Nederland ADR		Common stocks	\$ 7,423
Ryder System Inc		Common stocks	\$ 9,201
Safran Sa-Unspon ADR		Common stocks	\$ 28,068
Salesforce Inc		Common stocks	\$ 5,224
Sanofi - Aventis Sa ADR		Common stocks	\$ 1,570
Sap Aktiengesellschaft ADR		Common stocks	\$ 41,609
SBA Communications Corp		Common stocks	\$ 6,324
Schlumberger Ltd		Common stocks	\$ 10,007
Semiconductor Corporation		Common stocks	\$ 5,271

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

(a)	(b)	(c)	(d)
		<u>Description of investment, including maturity date, rate of interest, collateral, par or maturity value</u>	<u>Current value</u>
<u>Identity of issue, borrower, lessor or similar party</u>			
Servicenow Inc		Common stocks	\$ 63,309
Shin Etsu Chemical Un-sponsored ADR		Common stocks	\$ 9,086
Shopify Inc A		Common stocks	\$ 9,615
Sika Ag-Br-ADR		Common stocks	\$ 10,382
SMC Corp		Common stocks	\$ 9,378
Smith A O		Common stocks	\$ 7,162
Smurfit WestRock PLC		Common stocks	\$ 6,625
Snap On Inc		Common stocks	\$ 8,824
Sonoco Products Co		Common stocks	\$ 5,032
Southern Company		Common stocks	\$ 8,199
Spotify Technology Sa		Common stocks	\$ 9,516
Starbucks Corp.		Common stocks	\$ 3,283
Straumann Holding Ag-Uns ADR		Common stocks	\$ 5,129
Suzuki Motor Corp-Uns ADR		Common stocks	\$ 7,475
Synopsys Inc		Common stocks	\$ 1,528
Sysco Corp		Common stocks	\$ 13,686
T-Mobile US Inc		Common stocks	\$ 7,756
Taiwan Semiconductor-Sp ADR		Common stocks	\$ 31,006
TDK Corp		Common stocks	\$ 11,367
Teck Cominco Ltd Cl B		Common stocks	\$ 6,850
Teledyne Inc		Common stocks	\$ 9,019
Tencent Holdings Ltd ADR		Common stocks	\$ 9,413
Terumo Corp ADR		Common stocks	\$ 4,505
Tesla Inc		Common stocks	\$ 20,439
Texas Instruments Inc		Common stocks	\$ 5,791
TFI International Inc		Common stocks	\$ 8,941
The Bank of New York Mellon Corp		Common stocks	\$ 10,142
Thermo Fisher Scientific Inc		Common stocks	\$ 22,276
Tjx Companies		Common stocks	\$ 8,271
Tokyo Electron LTD Unsp ADR		Common stocks	\$ 8,379
TotalEnergies SE		Common stocks	\$ 21,201
Trade Desk Inc/The Class A		Common stocks	\$ 9,833
Trane Technologies PLC		Common stocks	\$ 12,348
Transdigm Group Inc		Common stocks	\$ 6,620
Trimble Inc		Common stocks	\$ 5,564
Uber Technologies Inc		Common stocks	\$ 38,243
Unicharm Corp-Spn ADR		Common stocks	\$ 2,873
Unicredit Spa-ADR		Common stocks	\$ 13,407
Union Pacific Corp.		Common stocks	\$ 11,065
United Airlines Holdings Inc		Common stocks	\$ 7,494
United Rentals Inc		Common stocks	\$ 5,420
Unitedhealth Group Inc		Common stocks	\$ 35,378

PENSION PLAN FOR EMPLOYEES OF CENTREVILLE SAVINGS BANK
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Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) (Continued)

(a)	(b)	(c)	(d)
		<u>Description of investment, including maturity date, rate of interest, collateral, par or maturity value</u>	<u>Current value</u>
<u>Identity of issue, borrower, lessor or similar party</u>			
US Foods Holding Corp		Common stocks	\$ 11,806
Valero Energy Corp New		Common stocks	\$ 7,199
Valmont Industries		Common stocks	\$ 6,036
Veralto Corp		Common stocks	\$ 23,120
Verisk Analytics Inc CL A		Common stocks	\$ 24,840
Vertiv Holdings Lle		Common stocks	\$ 2,771
Visa Inc Class A Shares		Common stocks	\$ 60,364
Wabtec		Common stocks	\$ 9,564
Walmart Inc		Common stocks	\$ 24,937
Waste Management Inc		Common stocks	\$ 7,054
Webster Financial Corp		Common stocks	\$ 6,461
WEC Energy Group Inc		Common stocks	\$ 9,237
Wells Fargo & Co New		Common stocks	\$ 23,530
West Pharmaceutical Services		Common stocks	\$ 30,899
WEX Inc		Common stocks	\$ 5,481
Wintrust Finl Corp		Common stocks	\$ 6,117
Woodward Inc		Common stocks	\$ 8,491
Workday Inc-Class A		Common stocks	\$ 25,803
Federated Hermes High Yield Strategy		Mutual funds	\$ 13,293
Federated Hermes Mrgtg Str		Mutual funds	\$ 454,663
Federated Hrms Corp Bnd Str		Mutual funds	\$ 67,587
Federated Hrms Intl Bnd St P		Mutual funds	\$ 25,344
GQG Part Emerg Mkts Eq-Inst		Mutual funds	\$ 435,070
Loomis Sayles High Income Opp		Mutual funds	\$ 69,667
Loomis Sayles Securitized Asset		Mutual funds	\$ 109,533
iShares 7-10 Year Treasury Bon		Exchange traded funds	\$ 986,072
iShares Core MSCI Dev Mkts		Exchange traded funds	\$ 881,627
iShares Core Msci Emerging		Exchange traded funds	\$ 329,717
Spdr Bloomberg 1-3 Month T-B		Exchange traded funds	\$ 26,149
Vanguard Growth ETF		Exchange traded funds	\$ 616,070
Vanguard Long Term Bond		Exchange traded funds	\$ 5,651,019
Vanguard Total Bond Market		Exchange traded funds	\$ 273,402
Vanguard Value ETF		Exchange traded funds	\$ 681,940
ACL Alternative Fund Ltd CL A		Limited partnerships/hedge Funds	\$ 535,860
Brevan Howard PT Ltd-J3		Limited partnerships/hedge Funds	\$ 500,585
Hudson Bay Ltd Trnche II MS		Limited partnerships/hedge Funds	\$ 1,111,680
KKR & Co Inc CI A		Limited partnerships/hedge Funds	\$ 62,122

PENSION PLAN FOR EMPLOYEES OF CENTREVILLE SAVINGS BANK
SUPPLEMENTAL SCHEDULE REQUIRED BY ERISA AND THE DEPARTMENT OF LABOR
December 31, 2024
PLAN NUMBER: 001 EIN: 05-0118560

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

(a)	(b)	(c)	(d)
		<u>Description of investment, including maturity date, rate of interest, collateral,</u>	
<u>Identity of issue, borrower, lessor or similar party</u>	<u>par or maturity value</u>		<u>Current value</u>
Microchip Technology Inc 4.250% Due 09-01-25	Corporate bonds		\$ 2,988
Broadcom Inc 3.150% Due 11-15-25	Corporate bonds		\$ 2,958
FS KKR Capital Corp 3.400% Due 01-15-26	Corporate bonds		\$ 3,924
AT&T Inc 1.700% Due 03-25-26	Corporate bonds		\$ 20,256
Oracle Corp 1.650% Due 03-25-26	Corporate bonds		\$ 14,458
Ares Capital Corp 2.150% Due 07-15-26	Corporate bonds		\$ 7,649
Owl Rock Capital Corp 3.400% Due 07-15-26	Corporate bonds		\$ 6,786
Capital One Financial Co 4.985% Due 07-24-26	Corporate bonds		\$ 5,997
Bank Of America Corp 1.197% Due 10-24-26	Corporate bonds		\$ 20,402
Blackstone Private Cre 2.625% Due 12-15-26	Corporate bonds		\$ 6,670
JPMorgan Chase & Co 1.040% Due 02-04-27	Corporate bonds		\$ 6,725
Goldman Sachs Group Inc 1.431% Due 03-09-27	Corporate bonds		\$ 20,162
Bank Of America Corp 1.658% Due 03-11-27	Corporate bonds		\$ 20,236
JPMorgan Chase & Co 1.578% Due 04-22-27	Corporate bonds		\$ 13,442
Citigroup Inc 1.462% Due 06-09-27	Corporate bonds		\$ 27,619
Jpmorgan Chase & Co 1.470% Due 09-22-27	Corporate bonds		\$ 13,245
Goldman Sachs Group Inc 1.948% Due 10-21-27	Corporate bonds		\$ 19,928
Kinder Morgan Inc 4.300% Due 03-01-28	Corporate bonds		\$ 4,911
Philip Morris Intl Inc 4.875% Due 02-13-29	Corporate bonds		\$ 14,988
Astrazeneca Finance LLC 4.850% Due 02-26-29	Corporate bonds		\$ 10,021
Charter Comm Opt LLC/Cap 5.050% Due 03-30-29	Corporate bonds		\$ 4,896
General Motors Finl Co 4.300% Due 04-06-29	Corporate bonds		\$ 4,824
CVS Health Corp 5.400% Due 06-01-29	Corporate bonds		\$ 9,004
Accenture Capital Inc 4.050% Due 10-04-29	Corporate bonds		\$ 18,448
Amgen Inc 2.450% Due 02-21-30	Corporate bonds		\$ 9,724
Oracle Corp 2.950% Due 04-01-30	Corporate bonds		\$ 7,223
Equinor Asa 3.125% Due 04-06-30	Corporate bonds		\$ 3,686
Shell Finance US Inc 2.750% Due 04-06-30	Corporate bonds		\$ 18,947
Biogen Inc 2.250% Due 05-01-30	Corporate bonds		\$ 6,920
Equinor Asa 2.375% Due 05-22-30	Corporate bonds		\$ 15,094
Astrazeneca PLC 1.375% Due 08-06-30	Corporate bonds		\$ 13,324
Blackrock Inc 1.900% Due 01-28-31	Corporate bonds		\$ 12,674
Air Lease Corp 2.875% Due 01-15-32	Corporate bonds		\$ 5,117
AT&T Inc 2.250% Due 02-01-32	Corporate bonds		\$ 5,791
Celanese US Holdings LLC 6.379% Due 07-15-32	Corporate bonds		\$ 3,047
Goldman Sachs Group Inc 2.383% Due 07-21-32	Corporate bonds		\$ 5,006
Citigroup Inc 2.520% Due 11-03-32	Corporate bonds		\$ 9,176
US Bancorp 2.677% Due 01-27-33	Corporate bonds		\$ 21,103
CVS Health Corp 5.250% Due 02-21-33	Corporate bonds		\$ 4,753
Philip Morris Intl Inc 5.250% Due 02-13-34	Corporate bonds		\$ 14,818
Comcast Corp 5.300% Due 06-01-34	Corporate bonds		\$ 5,996
BP Cap Markets America 5.227% Due 11-17-34	Corporate bonds		\$ 15,767
Telefonica Emisiones Sau 7.045% Due 06-20-36	Corporate bonds		\$ 2,195
Southern Copper Corp 6.750% Due 04-16-40	Corporate bonds		\$ 5,370
Exelon Corp 4.700% Due 04-15-50	Corporate bonds		\$ 3,378
Biogen Inc 3.150% Due 05-01-50	Corporate bonds		\$ 4,417
Boeing Co 5.805% Due 05-01-50	Corporate bonds		\$ 6,511
Whirlpool Corp 4.600% Due 05-15-50	Corporate bonds		\$ 4,552
Starbucks Corp 3.500% Due 11-15-50	Corporate bonds		\$ 2,770
Dick's Sporting Goods 4.100% Due 01-15-52	Corporate bonds		\$ 6,585
Charter Comm Opt LLC/Cap 5.500% Due 04-01-63	Corporate bonds		\$ 2,391

PENSION PLAN FOR EMPLOYEES OF CENTREVILLE SAVINGS BANK
SUPPLEMENTAL SCHEDULE REQUIRED BY ERISA AND THE DEPARTMENT OF LABOR
December 31, 2024
PLAN NUMBER: 001 EIN: 05-0118560

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

(a)	(b)	(c)	(d)
		<u>Description of investment, including</u>	
<u>Identity of issue, borrower, lessor or similar party</u>		<u>maturity date, rate of interest,</u>	
		<u>collateral, par or maturity value</u>	<u>Current value</u>
US Treasury Note/Bond 4.125% Due 11-15-27		Government debt securities	\$ 5,975
US Treasury Note/Bond 4.250% Due 02-28-29		Government debt securities	\$ 12,943
US Treasury Note/Bond 3.875% Due 09-30-29		Government debt securities	\$ 14,677
US Treasury Note 4.000% Due 10-31-29		Government debt securities	\$ 3,955
US Treasury Note/Bond 3.500% Due 01-31-30		Government debt securities	\$ 30,711
US Treasury Note/Bond 1.625% Due 05-15-31		Government debt securities	\$ 5,064
US Treasury Note/Bond 2.875% Due 05-15-32		Government debt securities	\$ 12,583
US Treasury Note/Bond 4.125% Due 11-15-32		Government debt securities	\$ 12,687
US Treasury Note/Bond 3.500% Due 02-15-33		Government debt securities	\$ 31,649
US Treasury Note/Bond 3.375% Due 05-15-33		Government debt securities	\$ 4,598
US Treasury Note/Bond 3.875% Due 08-15-33		Government debt securities	\$ 8,571
US Treasury Note/Bond 4.000% Due 02-15-34		Government debt securities	\$ 16,288
US Treasury When Issued Note/Bond 4.625% Due 05-15-34		Government debt securities	\$ 30,550
US Treasury When Issued Note/Bond 4.125% Due 08-15-34		Government debt securities	\$ 119,238
US Treasury When Issued Note/Bond 4.250% Due 11-15-34		Government debt securities	\$ 19,492
TVA Note 5.880% Due 04-01-36		Government debt securities	\$ 4,340
US Treasury Note/Bond 1.750% Due 08-15-41		Government debt securities	\$ 22,004
US Treasury Note/Bond 2.000% Due 11-15-41		Government debt securities	\$ 1,345
US Treasury Note/Bond 2.375% Due 02-15-42		Government debt securities	\$ 5,702
US Treasury Note/Bond 3.250% Due 05-15-42		Government debt securities	\$ 3,257
US Treasury Note/Bond 3.375% Due 08-15-42		Government debt securities	\$ 17,351
US Treasury Note/Bond 3.875% Due 02-15-43		Government debt securities	\$ 2,650
US Treasury Notes 3.875% Due 05-15-43		Government debt securities	\$ 12,329
US Treasury Note/Bond 2.375% Due 05-15-51		Government debt securities	\$ 6,299
US Treasury Note/Bond 1.875% Due 11-15-51		Government debt securities	\$ 10,498
US Treasury Note/Bond 4.000% Due 11-15-52		Government debt securities	\$ 8,723
US Treasury Note/Bond 3.625% Due 05-15-53		Government debt securities	\$ 30,135
US Treasury When Issued Note/Bond 4.375% Due 08-15-54		Government debt securities	\$ 31,115
Jpmorgan Chase & Co 2.545% Due 11-08-32		Government debt securities	\$ 11,756
Fannie Mae Ma4438 2.500% Due 10-01-51		Government debt securities	\$ 25,303
Fannie Mae Fs4377 3.000% Due 04-01-52		Government debt securities	\$ 24,749
Fannie Mae Ma4600 3.500% Due 05-01-52		Government debt securities	\$ 15,612
Fannie Mae Ma4656 4.500% Due 07-01-52		Government debt securities	\$ 15,077
Fannie Mae Ma4732 4.000% Due 09-01-52		Government debt securities	\$ 11,921
Freddie Mac Sd8432 6.000% Due 05-01-54		Government debt securities	\$ 3,549
US Treasury Note/Bond 0.250% Due 07-31-25		Government debt securities	\$ 13,681
US Treasury When Issued Note/Bond 3.625% Due 08-31-29		Government debt securities	\$ 19,373
US Treasury When Issued Note/Bond 4.250% Due 11-30-29		Government debt securities	\$ 4,945
US Treasury Note/Bond 3.125% Due 05-15-48		Government debt securities	\$ 1,500
US Treasury Note/Bond 3.000% Due 02-15-49		Government debt securities	\$ 1,455
US Treasury Note/Bond 2.250% Due 08-15-49		Government debt securities	\$ 1,240
US Treasury Note/Bond 4.750% Due 11-15-53		Government debt securities	\$ 10,899
Uruguay Rep Global ink Bd 4.375% Due 01-23-31		Government debt securities	\$ 8,738
United Mexican STS Mtn BE Global NT 6.050% Due 01-11-40		Government debt securities	\$ 5,575

SECTION V
AMORTIZATION BASES UNDER SECTION 430 OF THE IRS CODE

Shortfall Amortization Bases

<u>Description</u>	<u>Date Base Established</u>	<u>Initial Base</u>	<u>Initial Years</u>	<u>Remaining Years</u>	<u>Present Value of Remaining Payments</u>	<u>Amortization Amount</u>
2024 Shortfall	01/01/2024	\$ -972,820	15	15	\$ -972,820	\$ -88,912
2023 Shortfall	01/01/2023	6,898,560	15	14	6,591,705	631,775
2022 Shortfall	01/01/2022	650,271	15	13	594,961	60,093
Subtotal - Shortfall Bases					\$ 6,213,846	\$ 602,956

Total Amortization Bases	\$ 6,213,846	\$ 602,956
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