

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 10/01/2024 and ending 09/30/2025	
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 FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN
1b	Three-digit plan number (PN) ▶ 003
1c	Effective date of plan 10/01/2007
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) FRANKLIN SAVINGS BANK PO BOX 339 387 CENTRAL STREET FRANKLIN, NH 03235-0339
2b	Employer Identification Number (EIN) 02-0136360
2c	Plan Sponsor's telephone number 603-934-4445
2d	Business code (see instructions) 522120

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	07/08/2026	AMY RANKINS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 136
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1) 90 6a(2) 95 6b 21 6c 24 6d 140 6e 6 6f 146 6g(1) 6g(2) 6h 4
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

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

1A 1C 3D

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

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

a Pension Schedules

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

b General Schedules

- (1) ☒ **H** (Financial Information)
- (2) ☐ **I** (Financial Information – Small Plan)
- (3) ☐ **A** (Insurance Information) – Number Attached _____
- (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 10/01/2024 and ending 09/30/2025	
▶ Round off amounts to nearest dollar.	
▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.	
A Name of plan FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN	B Three-digit plan number (PN) ▶ 003
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF FRANKLIN SAVINGS BANK	D Employer Identification Number (EIN) 02-0136360
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☒ 101-500 ☐ More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 10 Day 01 Year 2024			
2	Assets:			
a	Market value	2a	13009644	
b	Actuarial value	2b	13009644	
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	28	2711866	2711866
b	For terminated vested participants	19	1692380	1699081
c	For active participants	130	5360154	5385086
d	Total	177	9764400	9796033
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	5.39 %	
6	Target normal cost			
a	Present value of current plan year accruals	6a	405568	
b	Expected plan-related expenses	6b	0	
c	Target normal cost	6c	405568	

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

SIGN HERE	Signature of actuary JONATHAN WITTEN, FSA, EA Type or print name of actuary EPIC RETIREMENT PLAN SERVICES Firm name 5 WIDGERY WHARF 2ND FLOOR PORTLAND, ME 04101 Address of the firm	12/22/2025 Date 23-08824 Most recent enrollment number 207-879-9200 Telephone number (including area code)
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Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	1789921
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	1789921
10 Interest on line 9 using prior year's actual return of <u>16.57</u> %	0	296590
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		0
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.25</u> %		0
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		
c Total available at beginning of current plan year to add to prefunding balance		0
d Portion of (c) to be added to prefunding balance		0
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	2086511

Part III Funding Percentages

14 Funding target attainment percentage	14	111.50 %
15 Adjusted funding target attainment percentage	15	132.80 %
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	103.93 %
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
Totals ►			18(b)	0	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	0

20 Quarterly contributions and liquidity shortfalls:

- a** Did the plan have a "funding shortfall" for the prior year? ☐ Yes ☒ No
- b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☐ No
- c** If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

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

21 Discount rate:				
a Segment rates:	1st segment: 5.05 %	2nd segment: 5.31 %	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	405568	
b Excess assets, if applicable, but not greater than line 31a	31b	405568	
32 Amortization installments:	Outstanding Balance		Installment
a Net shortfall amortization installment	0		0
b Waiver amortization installment			
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....	34	0	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0
36 Additional cash requirement (line 34 minus line 35)	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	0	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	0	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b		
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 10/01/2024 and ending 09/30/2025		
A Name of plan FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN		B Three-digit plan number (PN) ▶ 003
C Plan sponsor's name as shown on line 2a of Form 5500 FRANKLIN SAVINGS BANK		D Employer Identification Number (EIN) 02-0136360

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

BIGELOW INVESTMENT ADVISORS

20-8676315

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	56736	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

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 10/01/2024 and ending 09/30/2025		
A Name of plan FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN		B Three-digit plan number (PN) ▶ 003
C Plan sponsor's name as shown on line 2a of Form 5500 FRANKLIN SAVINGS BANK		D Employer Identification Number (EIN) 02-0136360

Part I	Asset and Liability Statement		
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	375139	403047
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	0
(2) U.S. Government securities	1c(2)	2114565	1816221
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	5077472	3899948
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	2928195	2642157
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	2514273	2366023
(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	13009644	11127396
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k		
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	13009644	11127396

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)		
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B), (C), and line 2a(2)	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)	60406	
(C) Corporate debt instruments	2b(1)(C)	182325	
(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)		242731
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	82437	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B), and (C)	2b(2)(D)		82437
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	3952345	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	3589422	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	198308	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		886399

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2711911	
(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)		2711911
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)	56736	
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		56736
j Total expenses. Add all expense amounts in column (b) and enter total	2j		2768647

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-1882248
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

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

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

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 574015.

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 10/01/2024 and ending 09/30/2025		
A Name of plan FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN		B Three-digit plan number (PN) ▶ 003
C Plan sponsor's name as shown on line 2a of Form 5500 FRANKLIN SAVINGS BANK		D Employer Identification Number (EIN) 02-0136360
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1 0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 42-1558009		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year		3 8
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)..... 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)..... 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).....	14a 14b 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 b The corresponding number for the second preceding plan year	15a 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 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	16a 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>02 / 28 / 2023</u> (MM/DD/YYYY) and the Opinion Letter serial number <u>Q704962A</u> .	



Franklin Savings Bank Cash Balance Pension Plan

FINANCIAL STATEMENTS
and
SUPPLEMENTAL SCHEDULE

September 30, 2025 and 2024
With Independent Auditor's Report



INDEPENDENT AUDITOR'S REPORT

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

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

We have performed audits of the financial statements of Franklin Savings Bank Cash Balance Pension Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of September 30, 2025 and 2024, and the related statements of changes in net assets available for benefits for the years then ended, the statement of accumulated plan benefits as of September 30, 2024, the related statement of changes in accumulated plan benefits for the year then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan'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 (DOL) 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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of September 30, 2025 and 2024, and for the year ended September 30, 2025, stating that the certified investment information, as described in Note 6 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 accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with U.S. generally accepted accounting principles (U.S. GAAP).
- The information in the accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with U.S. generally accepted auditing standards (U.S. GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our 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 these financial statements in accordance with U.S. GAAP, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

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

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

Auditor's Responsibilities for the Audit of the 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 U.S. GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

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

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

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

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

Our audits did not extend to the certified investment information, except for obtaining and reading the certifications, 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 U.S. GAAP.

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

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

Other Matter – Supplemental Schedule Required by ERISA

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

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

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

In our opinion:

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

BMP Assurance, LP

Manchester, New Hampshire
May 27, 2026

FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN

Statements of Net Assets Available for Benefits

September 30, 2025 and 2024

	<u>2025</u>	<u>2024</u>
Assets		
Investments, at fair value		
Common stock	\$ 2,642,157	\$2,928,195
Corporate bonds and debentures	3,899,948	5,077,472
U.S. Government securities	1,816,221	2,114,565
Mutual funds	<u>2,366,023</u>	<u>2,514,273</u>
Total investments	10,724,349	12,634,505
Cash and cash equivalents	<u>403,047</u>	<u>375,139</u>
Net assets available for benefits	<u>\$ 11,127,396</u>	<u>\$13,009,644</u>

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

FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN

Statements of Changes in Net Assets Available for Benefits

Years Ended September 30, 2025 and 2024

	<u>2025</u>	<u>2024</u>
Additions to net assets attributed to		
Investment income		
Net appreciation in fair value of investments	\$ 561,231	\$ 1,610,566
Interest and dividends	<u>325,168</u>	<u>381,088</u>
Total investment income	886,399	1,991,654
Contributions		
Non-cash contribution	<u>-</u>	<u>6,175</u>
Total additions	<u>886,399</u>	<u>1,997,829</u>
Deductions from net assets attributed to		
Benefits paid directly to participants	2,711,911	1,050,372
Administrative expenses	56,736	58,982
Other benefits paid	<u>-</u>	<u>987</u>
Total deductions	<u>2,768,647</u>	<u>1,110,341</u>
Net (decrease) increase	(1,882,248)	887,488
Net assets available for benefits		
Beginning of year	<u>13,009,644</u>	<u>12,122,156</u>
End of year	<u>\$ 11,127,396</u>	<u>\$ 13,009,644</u>

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

FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN

Statement of Accumulated Plan Benefits

September 30, 2024

Actuarial present value of accumulated plan benefits	
Vested benefits	
Participants currently receiving payments	\$ 2,519,342
Other participants	<u>6,528,286</u>
Total vested benefits	9,047,628
Non-vested benefits	<u>37,109</u>
Total actuarial present value of accumulated plan benefits	<u>\$ 9,084,737</u>

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

FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN

Statement of Changes in Accumulated Plan Benefits

Year Ended September 30, 2024

Actuarial present value of accumulated plan benefits at beginning of year	<u>\$ 8,963,953</u>
Increase (decrease) during the year attributable to:	
Benefits accumulated	622,099
Increase for interest due to the decrease in the discount period	549,057
Benefits paid	<u>(1,050,372)</u>
Net increase	<u>120,784</u>
Actuarial present value of accumulated plan benefits at end of year	<u>\$ 9,084,737</u>

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

FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN

Notes to Financial Statements

September 30, 2025 and 2024

1. Description of Plan

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

General

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

Eligibility

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

Vesting

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

Employer Credit to Cash Balance Accumulation Account

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

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

Retirement Benefits

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

FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN

Notes to Financial Statements

September 30, 2025 and 2024

A participant's cash balance account shall be equal to the aggregate amount of his or her cash balance credits provided during each plan year, adjusted for interest. Interest is computed as the greater of the four-month average of the second segment rate described in Internal Revenue Service (IRS) Code section 430(h)(2)(C), without regard to the interest rates stabilization provisions of section 430(h)(2)(C)(iv), for the four-month period ending with the last day of the second month preceding the first day of the Plan Year; or 4.00%. The interest rate may not exceed a market rate of return. Interest is credited once a year as of the last day of the plan year. The applicable annual interest rate for 2025 and 2024 was 4.17%, and 4.00%.

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

2. Summary of Significant Accounting Policies

Basis of Accounting

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

Use of Estimates

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

Investments Valuation and Income Recognition

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

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

Actuarial Present Value of Accumulated Plan Benefits

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

FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN

Notes to Financial Statements

September 30, 2025 and 2024

The actuarial present value of accumulated plan benefits is determined by an independent actuary and is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment. The significant assumptions which were used in the September 30, 2024 valuation were:

Mortality basis:	Pri-2012 Total Dataset Employee Mortality with Scale MP-2021
Retirement age:	Assumed average retirement age is 65
Interest crediting rate:	5.28%
Discount rate:	6.50%
Actuarial asset valuation method:	Market Value

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

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Administrative Expenses

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

Subsequent Events

The Plan has considered transactions or events occurring through May 27, 2026, which is the date that the financial statements were available to be issued. The Plan has not evaluated subsequent events after that date for inclusion in the financial statements.

3. Funding Policy

The Bank's funding policy is to contribute the actuarially-determined amounts necessary to maintain the Plan in a sound condition and to meet the funding requirements of ERISA. There were no contributions made by the Bank for 2025 and 2024 due to meeting the minimum funding requirements of ERISA. Although it has not expressed any intention to do so, the Bank has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in ERISA.

FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN

Notes to Financial Statements

September 30, 2025 and 2024

4. Plan Termination

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

5. Related-Party Transactions

The Plan carries investments in an account managed by Charles Schwab Trust Bank. Charles Schwab Trust Bank is the trustee as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions. Fees paid to Bigelow Investment Advisors by the Plan for investment management services amounted to \$56,736 and \$58,982 for the years ended September 30, 2025 and 2024, respectively.

6. Information Prepared and Certified by the Trustee

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

7. Tax Status

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

8. Risks and Uncertainties

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

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

FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN

Notes to Financial Statements

September 30, 2025 and 2024

9. Fair Value Measurement

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

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

Level 2: Inputs to the valuation methodology include:

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

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

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

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

Following is a description of the valuation methodologies used for assets measured at fair value at September 30, 2025 and 2024:

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

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

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

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

FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN

Notes to Financial Statements

September 30, 2025 and 2024

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of September 30, 2025 and 2024:

Assets at Fair Value as of September 30, 2025			
	<u>Level 1</u>	<u>Level 2</u>	<u>Total</u>
U.S. Government securities	\$ 1,816,221	\$ -	\$ 1,816,221
Common stock	2,642,157	-	2,642,157
Corporate bonds and debentures	-	3,899,948	3,899,948
Mutual funds	<u>2,366,023</u>	<u>-</u>	<u>2,366,023</u>
Total assets at fair value	<u>\$ 6,824,401</u>	<u>\$ 3,899,948</u>	<u>\$ 10,724,349</u>

Assets at Fair Value as of September 30, 2024			
	<u>Level 1</u>	<u>Level 2</u>	<u>Total</u>
U.S. Government securities	\$ 2,114,565	\$ -	\$ 2,114,565
Common stock	2,928,195	-	2,928,195
Corporate bonds and debentures	-	5,077,472	5,077,472
Mutual funds	<u>2,514,273</u>	<u>-</u>	<u>2,514,273</u>
Total assets at fair value	<u>\$ 7,557,033</u>	<u>\$ 5,077,472</u>	<u>\$ 12,634,505</u>

FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN

Employer Identification Number: 02-0136360

Plan Number: 003

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

September 30, 2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
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(SEE ATTACHED SCHEDULE - 12 PAGES)

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2025

ASSET DETAIL						
SHARES/ UNITS	DESCRIPTION	BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS	
CASH EQUIVALENTS						
150,000.000	SCHWAB GOVERNMENT MONEY FD INV SHS TICKER: SNVXX MONTH END PRICE 1.0000	150,000.00	150,000.00	150,000.00	0.00	
		150,000.00	150,000.00	150,000.00	0.00	
CASH EQUIVALENTS - DISCOUNTED						
50,000.000	UST INFL IDX 0.5% 1/15/28 TICKER: 8833226 MONTH END PRICE 129.3936	61,743.70	64,696.81	59,766.40	4,930.41	
		61,743.70	64,696.81	59,766.40	4,930.41	
GOV'T AND AGENCY OBLIGATIONS						
6.840	FNMA 256125 5% 1/01/26 TICKER: 256125A MONTH END PRICE 99.8087	192.47	6.83	7.17	0.34-	
0.000	UNITED STATES TREAS N 2.25% 11/15/25 TICKER: 8783960 MONTH END PRICE 0.0000	49,085.94	0.00	0.00	0.00	
25,000.000	UNITED STATES TREAS NTS TICKER: 537910X MONTH END PRICE 86.9141	21,226.56	21,728.52	20,782.97	945.55	
50,000.000	US TREAS N NT 4.25% 2/28/31 TICKER: 8787818 MONTH END PRICE 102.2500	0.00	51,125.00	50,104.25	1,020.75	
0.000	US TREASU NT 1.375% 11/15/31 TICKER: 8784862 MONTH END PRICE 0.0000	21,406.25	0.00	0.00	0.00	
25,000.000	US TREASU NT 2.375% 3/31/29 TICKER: 8784893 MONTH END PRICE 95.8047	23,746.09	23,951.17	23,998.39	47.22-	
0.000	US TREASU NT 2.875% 4/30/29 TICKER: 8784905 MONTH END PRICE 0.0000	48,507.81	0.00	0.00	0.00	
100,000.000	US TREASU NT 2.875% 5/15/32 TICKER: 8784907 MONTH END PRICE 94.0117	94,562.50	94,011.71	92,499.50	1,512.21	
0.000	US TREASU NT 2.875% 6/15/25 TICKER: 8784913 MONTH END PRICE 0.0000	49,546.88	0.00	0.00	0.00	
0.000	US TREASU NT 2.875% 11/30/25 TICKER: 8784553 MONTH END PRICE 0.0000	98,828.12	0.00	0.00	0.00	
100,000.000	US TREASU NT 3.875% 1/15/26 TICKER: 8784955 MONTH END PRICE 99.9648	100,046.87	99,964.84	100,377.74	412.90-	
0.000	US TREASU NT 4.125% 1/31/25 TICKER: 8784962 MONTH END PRICE 0.0000	99,812.50	0.00	0.00	0.00	
50,000.000	US TREASU NT 4.125% 2/29/32 TICKER: 8785096 MONTH END PRICE 101.3555	0.00	50,677.73	50,215.52	462.21	
50,000.000	US TREASU NT 4.125% 3/31/31 TICKER: 8785035	0.00	50,808.59	50,257.63	550.96	

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2025

ASSET DETAIL						
SHARES/ UNITS	DESCRIPTION		BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
	MONTH END PRICE	101.6172				
100,000.000	US TREASU NT	4.125% 7/31/31	0.00	101,523.43	100,486.42	1,037.01
	TICKER: 8785058					
	MONTH END PRICE	101.5234				
50,000.000	US TREASU NT	4.125% 9/30/27	50,796.88	50,478.52	50,273.78	204.74
	TICKER: 8784932					
	MONTH END PRICE	100.9570				
50,000.000	US TREASU NT	4.125% 11/15/32	0.00	50,576.17	49,123.59	1,452.58
	TICKER: 8772098					
	MONTH END PRICE	101.1523				
50,000.000	US TREASU NT	4.375% 5/15/34	0.00	51,160.16	49,758.55	1,401.61
	TICKER: 8773162					
	MONTH END PRICE	102.3203				
0.000	US TREASU NT	4.625% 2/28/25	100,062.50	0.00	0.00	0.00
	TICKER: 8784970					
	MONTH END PRICE	0.0000				
0.000	US TREASU NT 0.625%1		45,515.63	0.00	0.00	0.00
	TICKER: 8784773					
	MONTH END PRICE	0.0000				
25,000.000	US TREASU NT 0.875%11/30		21,277.34	21,673.83	21,047.60	626.23
	TICKER: 8784749					
	MONTH END PRICE	86.6953				
0.000	US TREASU NT 1.625%0		22,039.06	0.00	0.00	0.00
	TICKER: 8784813					
	MONTH END PRICE	0.0000				
0.000	US TREASU NT 3.125%0		99,187.50	0.00	0.00	0.00
	TICKER: 8784928					
	MONTH END PRICE	0.0000				
0.000	US TREASUR NT	2% 11/15/26	96,656.25	0.00	0.00	0.00
	TICKER: 8772810					
	MONTH END PRICE	0.0000				
0.000	US TREASUR NT	3% 7/15/25	99,171.87	0.00	0.00	0.00
	TICKER: 8784920					
	MONTH END PRICE	0.0000				
50,000.000	US TREASUR NT	4% 1/31/31	0.00	50,519.53	50,391.82	127.71
	TICKER: 8785024					
	MONTH END PRICE	101.0391				
50,000.000	US TREASUR NT	4% 2/15/26	50,132.81	50,009.77	49,103.97	905.80
	TICKER: 8784964					
	MONTH END PRICE	100.0195				
50,000.000	US TREASUR NT	4% 2/15/34	0.00	49,875.00	48,853.77	1,021.23
	TICKER: 8785030					
	MONTH END PRICE	99.7500				
50,000.000	US TREASUR NT	4% 7/31/30	0.00	50,562.50	49,698.54	863.96
	TICKER: 8784995					
	MONTH END PRICE	101.1250				
100,000.000	US TREASUR NT	2.5% 2/28/26	98,218.75	99,417.96	94,287.12	5,130.84
	TICKER: 8784575					
	MONTH END PRICE	99.4180				
0.000	US TREASUR NT	4.5% 11/30/24	99,953.12	0.00	0.00	0.00
	TICKER: 8784948					
	MONTH END PRICE	0.0000				
0.000	US TREASUR NT 0.5%0		46,109.38	0.00	0.00	0.00
	TICKER: 8787798					
	MONTH END PRICE	0.0000				
25,000.000	US TREASUR NT	1.75% 1/31/29	23,179.69	23,517.58	23,135.15	382.43
	TICKER: 8784883					

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2025

				ASSET DETAIL			

SHARES/ UNITS	DESCRIPTION			BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
-----	-----			-----	-----	----	-----
	MONTH END PRICE		94.0703				
50,000.000	US TREASUR NT	2.25%	2/15/27	48,460.94	49,044.92	46,287.45	2,757.47
	TICKER: 8784126						
	MONTH END PRICE		98.0898				
0.000	US TREASUR NT	2.25%	11/15/27	24,023.44	0.00	0.00	0.00
	TICKER: 8788192						
	MONTH END PRICE		0.0000				
0.000	US TREASUR NT	2.25%	12/31/24	29,817.19	0.00	0.00	0.00
	TICKER: 8784302						
	MONTH END PRICE		0.0000				
0.000	US TREASUR NT	2.75%	2/15/28	73,019.53	0.00	0.00	0.00
	TICKER: 8787750						
	MONTH END PRICE		0.0000				
50,000.000	US TREASUR NT	3.25%	6/30/29	49,273.44	49,250.00	49,923.07	673.07-
	TICKER: 8784919						
	MONTH END PRICE		98.5000				
100,000.000	US TREASUR NT	4.25%	1/31/30	0.00	102,125.00	99,621.35	2,503.65
	TICKER: 8785093						
	MONTH END PRICE		102.1250				
50,000.000	US TREASUR NT	4.25%	3/15/27	50,773.44	50,404.30	49,402.00	1,002.30
	TICKER: 8773146						
	MONTH END PRICE		100.8086				
50,000.000	US TREASUR NT	4.25%	6/30/31	0.00	51,095.70	50,585.43	510.27
	TICKER: 8785053						
	MONTH END PRICE		102.1914				
100,000.000	US TREASUR NT	4.25%	8/15/35	0.00	100,816.40	99,561.65	1,254.75
	TICKER: 8785130						
	MONTH END PRICE		100.8164				
50,000.000	US TREASUR NT	4.25%	11/15/34	0.00	50,572.27	50,092.08	480.19
	TICKER: 8785078						
	MONTH END PRICE		101.1445				
0.000	US TREASUR NT 1.25%			22,843.75	0.00	0.00	0.00
	TICKER: 8784852						
	MONTH END PRICE		0.0000				
0.000	US TREASURY	2.25%	8/15/27	48,187.50	0.00	0.00	0.00
	TICKER: 8784199						
	MONTH END PRICE		0.0000				
100,000.000	US TREASURY	2.875%	5/15/28	97,593.75	98,121.09	94,492.19	3,628.90
	TICKER: 8784418						
	MONTH END PRICE		98.1211				
50,000.000	US TREASURY STRIP			44,652.34	46,203.13	30,211.00	15,992.13
	TICKER: 8833288						
	MONTH END PRICE		92.4063				
50,000.000	UST INFL IDX	1.25%	1/15/30	57,036.80	59,918.18	55,475.87	4,442.31
	TICKER: 8788199						
	MONTH END PRICE		119.8363				
50,000.000	UST INFL IDX	1.875%	7/15/34	0.00	52,217.45	49,380.08	2,837.37
	TICKER: 8803628						
	MONTH END PRICE		104.4349				
50,000.000	UST INFL IDX 0.25%		7/15/29	58,339.70	61,233.91	56,720.94	4,512.97
	TICKER: 8832727						
	MONTH END PRICE		122.4678				
50,000.000	UST INFL IDX 0.125%		1/15/32	51,280.86	53,630.21	54,352.56	722.35-
	TICKER: 8803620						
	MONTH END PRICE		107.2604				
				-----	-----	-----	-----
				2,114,565.45	1,816,221.40	1,760,509.15	55,712.25

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2025

ASSET DETAIL

SHARES/ UNITS	DESCRIPTION		BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
-----	-----		-----	-----	----	-----
	CORPORATE OBLIGATIONS					

50,000.000	ABBVIE IN	4.25% 11/14/28	50,486.35	50,380.65	50,482.00	101.35-
	TICKER: 5014581					
	MONTH END PRICE	100.7613				
0.000	AETNA INC	3.5% 11/15/24	49,882.05	0.00	0.00	0.00
	TICKER: 5023758					
	MONTH END PRICE	0.0000				
50,000.000	AGILENT TECHNOLO	2.75% 9/15/29	46,583.70	47,292.95	44,560.00	2,732.95
	TICKER: 5081731					
	MONTH END PRICE	94.5859				
50,000.000	AMERICAN EXPRESS	4.05% 5/03/29	49,971.25	50,104.05	49,421.50	682.55
	TICKER: 8744781					
	MONTH END PRICE	100.2081				
50,000.000	AMERICAN WATER C	4.4500% 06/01/32	50,032.85	49,869.80	50,859.50	989.70-
	TICKER: 5170825					
	MONTH END PRICE	99.7396				
50,000.000	AMERIPRISE FINL,	4.5% 5/13/32	50,136.45	50,074.60	50,393.50	318.90-
	TICKER: 5179002					
	MONTH END PRICE	100.1492				
0.000	ANALOG DEVICES, I	1.7% 10/01/28	45,909.95	0.00	0.00	0.00
	TICKER: 5200004					
	MONTH END PRICE	0.0000				
50,000.000	ANHEUSER-BUSCH IN	4.9000% 01/23/31	51,930.30	51,705.80	52,484.00	778.20-
	TICKER: 5199341					
	MONTH END PRICE	103.4116				
50,000.000	ANTHEM INC	4.101% 3/01/28	49,753.25	49,973.45	47,345.15	2,628.30
	TICKER: 5206332					
	MONTH END PRICE	99.9469				
50,000.000	ANTHEM, IN	4.1% 5/15/32	48,445.85	48,465.25	49,734.00	1,268.75-
	TICKER: 8972561					
	MONTH END PRICE	96.9305				
50,000.000	AON CORP / AON GL	4.5% 12/15/28	50,204.15	50,383.30	48,860.00	1,523.30
	TICKER: 5206936					
	MONTH END PRICE	100.7666				
50,000.000	ASTRAZENECA FIN	4.875% 3/03/28	51,245.20	51,049.80	48,811.00	2,238.80
	TICKER: 5267002					
	MONTH END PRICE	102.0996				
50,000.000	AUTODESK INC	3.5% 6/15/27	49,050.65	49,526.65	48,087.50	1,439.15
	TICKER: 5286887					
	MONTH END PRICE	99.0533				
50,000.000	BAKER HUGHES, A	3.337% 12/15/27	48,825.25	49,268.85	48,145.00	1,123.85
	TICKER: 5323638					
	MONTH END PRICE	98.5377				
50,000.000	BANK NEW YORK MELLON COR	3% 10/30/28	47,553.15	48,497.80	46,945.00	1,552.80
	TICKER: BK28					
	MONTH END PRICE	96.9956				
0.000	BANK OF AMERICA	3.95% 4/21/25	49,748.95	0.00	0.00	0.00
	TICKER: 5336255					
	MONTH END PRICE	0.0000				
0.000	BECTON DICKINSON	3.7340% 12/15/24	49,812.70	0.00	0.00	0.00
	TICKER: 5362057					
	MONTH END PRICE	0.0000				
50,000.000	BECTON, DICKINSON	4.874% 2/08/29	51,022.45	51,084.40	49,625.00	1,459.40
	TICKER: 5379980					
	MONTH END PRICE	102.1688				
50,000.000	BERKSHIRE HATHAWA	3.7000% 07/15/30	48,794.95	48,951.30	48,765.00	186.30
	TICKER: 7311106					

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2025

ASSET DETAIL						
SHARES/ UNITS	DESCRIPTION		BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
	MONTH END PRICE	97.9026				
50,000.000	BLACKROCK, IN	4.75% 5/25/33	0.00	50,974.70	50,783.58	191.12
	TICKER: 5419636					
	MONTH END PRICE	101.9494				
0.000	BOSTON PROPERTIE	2.75% 10/01/26	48,189.85	0.00	0.00	0.00
	TICKER: 5447295					
	MONTH END PRICE	0.0000				
50,000.000	BRISTOL-MYERS SQU	4.9000% 02/22/29	51,688.00	51,308.75	49,563.50	1,745.25
	TICKER: 5380179					
	MONTH END PRICE	102.6175				
50,000.000	BROADCOM CORP	3.5% 1/15/28	48,848.80	49,422.15	47,382.00	2,040.15
	TICKER: 5472897					
	MONTH END PRICE	98.8443				
0.000	BROOKFIELD ASSET M 4	4% 1/15/25	49,820.00	0.00	0.00	0.00
	TICKER: 5463204					
	MONTH END PRICE	0.0000				
0.000	CAPITAL ONE FINL	3.3% 10/30/24	49,999.80	0.00	0.00	0.00
	TICKER: 5599687					
	MONTH END PRICE	0.0000				
50,000.000	CIGNA CORP	3.4% 3/01/27	49,069.95	49,563.25	48,643.00	920.25
	TICKER: 5704417					
	MONTH END PRICE	99.1265				
50,000.000	CITIGROUP INC MED	4.3% 5/13/27	49,048.05	49,463.75	50,000.00	536.25-
	TICKER: 5717835					
	MONTH END PRICE	98.9275				
50,000.000	COMCAST CORP	4.1500% 10/15/28	50,035.80	50,193.20	50,325.00	131.80-
	TICKER: 5769123					
	MONTH END PRICE	100.3864				
50,000.000	CSX CORP	3.3500% 11/01/25	49,523.90	49,938.85	48,345.50	1,593.35
	TICKER: 5524032					
	MONTH END PRICE	99.8777				
0.000	CUMMINS INC.	1.5%30	43,211.10	0.00	0.00	0.00
	TICKER: 5873614					
	MONTH END PRICE	0.0000				
0.000	DOLLAR GENERAL C	4.1500% 11/01/25	49,676.65	0.00	0.00	0.00
	TICKER: 5976859					
	MONTH END PRICE	0.0000				
50,000.000	DOMINION RES INC	3.9% 10/01/25	49,711.00	49,999.00	48,881.50	1,117.50
	TICKER: 5997514					
	MONTH END PRICE	99.9980				
50,000.000	DR PEPPER SNAPPLE	3.2%30	47,098.55	47,141.95	45,550.00	1,591.95
	TICKER: 6013242					
	MONTH END PRICE	94.2839				
50,000.000	DUKE ENERGY FLORI	3.8% 7/15/28	49,426.40	49,713.75	49,420.00	293.75
	TICKER: 7876514					
	MONTH END PRICE	99.4275				
0.000	ECOLAB IN	4.8% 3/24/30	103,117.60	0.00	0.00	0.00
	TICKER: 6054743					
	MONTH END PRICE	0.0000				
50,000.000	ECOLAB IN	5.25% 1/15/28	51,942.45	51,339.15	49,601.00	1,738.15
	TICKER: 6054821					
	MONTH END PRICE	102.6783				
0.000	ELEVANCE HEALTH I	4.9000% 02/08/26	49,914.65	0.00	0.00	0.00
	TICKER: 8973594					
	MONTH END PRICE	0.0000				
50,000.000	ELI LILLY SERVICE	4.7% 2/27/33	0.00	50,980.55	50,336.61	643.94
	TICKER: 6992610					

FRANKLIN SAVINGS BANK Cash Balance Pension Plan

Employer Identification Number: 02-0136360

Plan Number: 003

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

September 30, 2025

ASSET DETAIL

SHARES/ UNITS	DESCRIPTION		BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
-----	-----		-----	-----	----	-----
	MONTH END PRICE	101.9611				
50,000.000	EMERSON ELECTRIC TICKER: 6989573	2.2% 12/21/31	43,828.10	44,380.70	42,755.50	1,625.20
	MONTH END PRICE	88.7614				
50,000.000	FIDELITY NTNL FIN TICKER: 6433070	4.5% 8/15/28	50,069.40	50,281.10	48,459.50	1,821.60
	MONTH END PRICE	100.5622				
50,000.000	FIDELITY NTNL INF TICKER: 6528006	4.7% 7/15/27	50,412.10	50,113.95	48,432.50	1,681.45
	MONTH END PRICE	100.2279				
50,000.000	FISERV, IN TICKER: 6422461	4.2% 10/01/28	49,781.85	49,962.50	48,200.00	1,762.50
	MONTH END PRICE	99.9250				
0.000	GENERAL MILLS INC TICKER: 6356115	4% 4/17/25	49,820.25	0.00	0.00	0.00
	MONTH END PRICE	0.0000				
50,000.000	GILEAD SCIENCES, TICKER: 6344227	3.6500% 03/01/26	49,597.05	49,903.75	49,855.00	48.75
	MONTH END PRICE	99.8075				
50,000.000	GOLDMAN SACHS GRO TICKER: 6334848	3.5% 11/16/26	49,249.10	49,696.60	46,661.50	3,035.10
	MONTH END PRICE	99.3932				
0.000	HUMANA IN TICKER: 6629633	5.7% 3/13/26	49,952.05	0.00	0.00	0.00
	MONTH END PRICE	0.0000				
0.000	INGERSOLL-RAND TICKER: 6724656	3.55% 11/01/24	49,937.50	0.00	0.00	0.00
	MONTH END PRICE	0.0000				
50,000.000	INTEL CORP TICKER: 6733725	3.75% 8/05/27	48,935.10	49,629.60	47,304.50	2,325.10
	MONTH END PRICE	99.2592				
0.000	INTERCONTINENTAL TICKER: 6484478	3.75% 12/01/25	49,660.60	0.00	0.00	0.00
	MONTH END PRICE	0.0000				
50,000.000	INTERNTNL BUSIN TICKER: 6738132	5.875% 11/29/32	54,750.25	54,173.40	55,889.50	1,716.10-
	MONTH END PRICE	108.3468				
50,000.000	INTUIT IN TICKER: 6730943	5.25% 9/15/26	51,190.05	50,603.95	49,779.00	824.95
	MONTH END PRICE	101.2079				
50,000.000	JOHN DEERE CAPITA TICKER: 5918459	4.7% 6/10/30	51,384.95	51,199.10	49,010.50	2,188.60
	MONTH END PRICE	102.3982				
50,000.000	JOHN DEERE CAPITA TICKER: 5918430	4.8% 1/09/26	50,425.40	50,063.40	49,737.50	325.90
	MONTH END PRICE	100.1268				
50,000.000	JOHNSON CONTROLS TICKER: 6805482	3.9% 2/14/26	49,587.50	49,930.00	48,900.00	1,030.00
	MONTH END PRICE	99.8600				
0.000	JPMORGAN CHASE & TICKER: 5349614	3.9% 7/15/25	24,885.78	0.00	0.00	0.00
	MONTH END PRICE	0.0000				
50,000.000	KELLOGG CO TICKER: 6843838	3.4% 11/15/27	48,960.65	49,364.10	48,515.00	849.10
	MONTH END PRICE	98.7282				
0.000	KIMBERLY-CLARK C TICKER: 6872227	3.0500% 08/15/25	24,712.90	0.00	0.00	0.00

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2025

ASSET DETAIL

SHARES/ UNITS -----	DESCRIPTION -----			BEGINNING MARKET -----	ENDING MARKET -----	ADJUSTED COST ----	UNREALIZED GAIN / LOSS -----
	MONTH END PRICE		0.0000				
0.000	KINDER MORGAN INC TICKER: 6881314	4.3%	6/01/25	49,774.05	0.00	0.00	0.00
	MONTH END PRICE		0.0000				
0.000	LAM RESEARCH CORP TICKER: 6949992	3.8%	3/15/25	19,901.14	0.00	0.00	0.00
	MONTH END PRICE		0.0000				
50,000.000	LINCOLN NTNL CORP TICKER: 7006894	3.4%	1/15/31	46,017.85	47,216.35	46,490.00	726.35
	MONTH END PRICE		94.4327				
0.000	LOWE'S COMPANIE TICKER: 7057287	2.625%	4/01/31	44,832.50	0.00	0.00	0.00
	MONTH END PRICE		0.0000				
0.000	L3HARRIS TECHNOL TICKER: 6916295	3.85%	12/15/26	49,604.50	0.00	0.00	0.00
	MONTH END PRICE		0.0000				
50,000.000	MARRIOTT INTERN TICKER: 7154323	4.875%	5/15/29	50,911.40	51,007.50	49,570.00	1,437.50
	MONTH END PRICE		102.0150				
50,000.000	MARSH & MCLENNA TICKER: 7161057	4.375%	3/15/29	50,346.40	50,451.65	50,498.00	46.35-
	MONTH END PRICE		100.9033				
50,000.000	MASTERCARD INC TICKER: 7152888	3.35%30		48,202.80	48,621.05	47,678.00	943.05
	MONTH END PRICE		97.2421				
50,000.000	MCCORMICK & CO, I TICKER: 5009994	3.4%	8/15/27	48,963.50	49,426.45	46,393.00	3,033.45
	MONTH END PRICE		98.8529				
50,000.000	MCDONALD'S CORP TICKER: 7216876	3.6%	7/01/30	48,553.35	48,676.90	48,307.00	369.90
	MONTH END PRICE		97.3538				
25,000.000	MICROSOFT CORP TICKER: 7164156	3.1250%	11/03/25	24,732.90	24,974.63	24,419.00	555.63
	MONTH END PRICE		99.8985				
50,000.000	MORGAN STANLEY TICKER: 7164234	3.1250%	07/27/26	49,186.10	49,623.70	48,017.00	1,606.70
	MONTH END PRICE		99.2474				
50,000.000	NEXTERA ENERGY C TICKER: 6348456	3.55%	5/01/27	49,283.15	49,614.75	48,993.00	621.75
	MONTH END PRICE		99.2295				
50,000.000	NORFOLK SOUTHERN CO TICKER: 7648560	3%	3/15/32	45,473.90	45,791.25	45,388.00	403.25
	MONTH END PRICE		91.5825				
50,000.000	NORTHROP GRUMMAN TICKER: 7642952	4.4%	5/01/30	50,262.80	50,407.80	50,591.00	183.20-
	MONTH END PRICE		100.8156				
0.000	ONEOK, IN TICKER: 7770615	3.2%	3/15/25	49,527.45	0.00	0.00	0.00
	MONTH END PRICE		0.0000				
0.000	ORACLE CORPORATI TICKER: 7739593	2.95%	11/15/24	49,824.85	0.00	0.00	0.00
	MONTH END PRICE		0.0000				
0.000	OWENS CORNING TICKER: 7698370	4.2%	12/01/24	49,926.45	0.00	0.00	0.00
	MONTH END PRICE		0.0000				
25,000.000	PFIZER INCORPORATED TICKER: 7897958	3%	12/15/26	24,508.85	24,760.80	24,283.75	477.05

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2025

				ASSET DETAIL			

SHARES/ UNITS	DESCRIPTION			BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
-----	-----			-----	-----	----	-----
50,000.000	MONTH END PRICE		99.0432				
	PHILLIPS 66	3.9%	3/15/28	49,494.45	49,694.70	49,513.00	181.70
	TICKER: 7918961						
100,000.000	MONTH END PRICE		99.3894				
	PRICELINE GROUP	3.6%	6/01/26	99,320.10	99,624.50	97,579.00	2,045.50
	TICKER: 7832837						
50,000.000	MONTH END PRICE		99.6245				
	PUBLIC STORAGE	3.385%	5/01/29	48,655.05	48,792.60	47,650.00	1,142.60
	TICKER: 8006065						
50,000.000	MONTH END PRICE		97.5852				
	QUALCOMM INC	4.25%	5/20/32	50,070.40	49,918.30	50,147.00	228.70-
	TICKER: 8043897						
50,000.000	MONTH END PRICE		99.8366				
	RAYTHEON TECHNO	4.125%	11/16/28	49,800.00	49,944.25	50,320.00	375.75-
	TICKER: 8833377						
50,000.000	MONTH END PRICE		99.8885				
	RAYTHEON TECHNOLO	3.5%	3/15/27	49,221.80	49,594.75	46,906.50	2,688.25
	TICKER: 8833832						
50,000.000	MONTH END PRICE		99.1895				
	REALTY INCOME CO	3.25%	1/15/31	46,687.50	47,193.80	45,856.00	1,337.80
	TICKER: 8080821						
50,000.000	MONTH END PRICE		94.3876				
	ROPER TECHNOLOGIE	3.8%	12/15/26	49,573.15	49,801.65	50,005.00	203.35-
	TICKER: 8149798						
50,000.000	MONTH END PRICE		99.6033				
	ROSS STORES, IN	4.7%	4/15/27	50,314.30	50,111.80	48,994.00	1,117.80
	TICKER: 8150881						
	MONTH END PRICE		100.2236				
0.000	STARBUCKS CORP	3%	2/14/32	45,439.35	0.00	0.00	0.00
	TICKER: 8483986						
50,000.000	MONTH END PRICE		0.0000				
	STRYKER CORP	3.375%	11/01/25	49,417.45	49,934.85	49,581.00	353.85
	TICKER: 8569253						
50,000.000	MONTH END PRICE		99.8697				
	SYSCO CORPORATION	3.3%	7/15/26	49,187.55	49,660.75	49,150.50	510.25
	TICKER: 8616225						
0.000	MONTH END PRICE		99.3215				
	TAKE-TWO INTERAC	3.55%	4/14/25	49,792.10	0.00	0.00	0.00
	TICKER: 8727376						
0.000	MONTH END PRICE		0.0000				
	THE	3.5%	3/15/25	49,677.30	0.00	0.00	0.00
	TICKER: 8569257						
50,000.000	MONTH END PRICE		0.0000				
	THE CLOROX CO	4.6%	5/01/32	50,652.05	50,461.20	49,906.50	554.70
	TICKER: 5744988						
50,000.000	MONTH END PRICE		100.9224				
	THE KROGER C	3.5%	2/01/26	49,377.10	49,895.50	48,545.00	1,350.50
	TICKER: 6326263						
50,000.000	MONTH END PRICE		99.7910				
	THE PROCTER & GA	4.55%	1/29/34	0.00	50,750.65	50,155.97	594.68
	TICKER: 7944905						
50,000.000	MONTH END PRICE		101.5013				
	THE PROGRESSIVE COR	4%	3/01/29	49,714.30	49,973.05	49,750.00	223.05
	TICKER: 7876515						
50,000.000	MONTH END PRICE		99.9461				
	THE TJX COMPANI	3.875%	4/15/30	49,324.10	49,496.60	49,146.00	350.60
	TICKER: 8682219						

FRANKLIN SAVINGS BANK Cash Balance Pension Plan

Employer Identification Number: 02-0136360

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

September 30, 2025

ASSET DETAIL

SHARES/ UNITS	DESCRIPTION	BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
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	MONTH END PRICE	98.9932			
50,000.000	THE WALT DISNEY 2.65%31 TICKER: 5986061	45,562.45	46,413.65	44,720.50	1,693.15
	MONTH END PRICE	92.8273			
50,000.000	THERMO FISHER SCIEN 5% 1/31/29 TICKER: 8676530	51,728.70	51,377.00	49,815.50	1,561.50
	MONTH END PRICE	102.7540			
50,000.000	TOYOTA MOTOR CRE 4.55% 9/20/27 TICKER: 8699760	50,742.10	50,543.75	48,288.00	2,255.75
	MONTH END PRICE	101.0875			
50,000.000	TRANE TECHNOLOGI 3.8% 3/21/29 TICKER: 6724974	49,166.70	49,466.90	48,272.50	1,194.40
	MONTH END PRICE	98.9338			
0.000	UNITED PARCEL SER 3.9% 4/01/25 TICKER: 8771453	49,789.10	0.00	0.00	0.00
	MONTH END PRICE	0.0000			
50,000.000	UNITEDHEALTH GRP 3.1000% 03/15/26 TICKER: 8833797	49,343.80	49,757.95	47,700.00	2,057.95
	MONTH END PRICE	99.5159			
50,000.000	VERIZON COMMUNI 4.329% 9/21/28 TICKER: 9092349	50,324.50	50,359.85	50,312.50	47.35
	MONTH END PRICE	100.7197			
50,000.000	WASTE MANAGEMENT 4.1500% 04/15/32 TICKER: 8915049	49,510.85	49,400.30	50,046.00	645.70-
	MONTH END PRICE	98.8006			
25,000.000	WELLS FARGO & CO 4.1% 6/03/26 TICKER: 8963106	24,890.48	24,967.83	24,580.75	387.08
	MONTH END PRICE	99.8713			
50,000.000	WORKDAY, IN 3.7000% 04/01/29 TICKER: 9090075	48,759.10	49,249.60	48,156.50	1,093.10
	MONTH END PRICE	98.4992			
50,000.000	ZOETIS IN 3% 9/12/27 TICKER: 8454324	48,318.80	49,210.05	47,414.00	1,796.05
	MONTH END PRICE	98.4201			
50,000.000	3.0000 3% 7/30/29 TICKER: 8772180	46,930.85	47,809.35	46,125.00	1,684.35
	MONTH END PRICE	95.6187			
		5,077,472.00	3,899,947.86	3,826,114.31	73,833.55
	COMMON STOCK				
200.000	ADVANCED MICRO DEVICES TICKER: AMD	32,816.00	32,358.00	33,073.98	715.98-
	MONTH END PRICE	161.7900			
600.000	ALPHABET INC. TICKER: GOOGL	99,510.00	145,860.00	16,082.51	129,777.49
	MONTH END PRICE	243.1000			
500.000	AMAZON COM INC TICKER: AMZN	111,798.00	109,785.00	45,623.27	64,161.73
	MONTH END PRICE	219.5700			
350.000	AMERICAN EXPRESS CO TICKER: AXP	108,480.00	116,256.00	51,978.50	64,277.50
	MONTH END PRICE	332.1600			
500.000	APPLE INC TICKER: AAPL	116,500.00	127,315.00	75,580.00	51,735.00
	MONTH END PRICE	254.6300			

FRANKLIN SAVINGS BANK Cash Balance Pension Plan

Employer Identification Number: 02-0136360

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

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ASSET DETAIL

SHARES/ UNITS -----	DESCRIPTION -----	BEGINNING MARKET -----	ENDING MARKET -----	ADJUSTED COST ----	UNREALIZED GAIN / LOSS -----
200.000	APPLIED MATERIALS TICKER: AMAT	101,025.00	40,948.00	29,099.55	11,848.45
	MONTH END PRICE				
200.000	AUTODESK TICKER: ADSK	55,096.00	63,534.00	45,135.50	18,398.50
	MONTH END PRICE				
1,000.000	BANK OF AMERICA CORP TICKER: BAC	39,680.00	51,590.00	37,925.00	13,665.00
	MONTH END PRICE				
180.000	BECTON DICKINSON & CO TICKER: BDX	43,398.00	33,690.60	25,997.26	7,693.34
	MONTH END PRICE				
375.000	BLACKSTONE GROUP INC TICKER: BX	61,252.00	64,068.75	35,167.50	28,901.25
	MONTH END PRICE				
10.000	BOOKING HOLDINGS INC TICKER: BKNG	42,121.20	53,992.70	35,132.60	18,860.10
	MONTH END PRICE				
600.000	CISCO SYSTEMS INC TICKER: CSCO	69,186.00	41,052.00	26,250.59	14,801.41
	MONTH END PRICE				
225.000	CME GROUP INC CL A TICKER: CME	49,646.25	60,792.75	11,632.90	49,159.85
	MONTH END PRICE				
400.000	COLGATE-PALMOLIVE CO TICKER: CL	51,905.00	31,976.00	27,540.48	4,435.52
	MONTH END PRICE				
100.000	DANAHER CORPORATION DELAWARE TICKER: DHR	55,604.00	19,826.00	27,742.00	7,916.00-
	MONTH END PRICE				
120.000	DEERE & CO TICKER: DE	50,079.60	54,871.20	15,805.54	39,065.66
	MONTH END PRICE				
350.000	DUKE ENERGY CORP TICKER: DUK	40,355.00	43,312.50	32,116.79	11,195.71
	MONTH END PRICE				
250.000	EATON CORP PLC TICKER: ETN	82,860.00	93,562.50	34,511.50	59,051.00
	MONTH END PRICE				
0.000	ELECTRONIC ARTS TICKER: EA	64,548.00	0.00	0.00	0.00
	MONTH END PRICE				
30.000	ELI LILLY & COMPANY TICKER: LLY	0.00	22,890.00	27,423.90	4,533.90-
	MONTH END PRICE				
300.000	FISERV INC TICKER: FI	53,895.00	38,679.00	30,210.00	8,469.00
	MONTH END PRICE				
150.000	HONEYWELL INTERNATIONAL TICKER: HON	0.00	31,575.00	30,082.50	1,492.50
	MONTH END PRICE				
70.000	INTUIT TICKER: INTU	43,470.00	47,803.70	29,366.75	18,436.95
	MONTH END PRICE				
270.000	JOHNSON & JOHNSON TICKER: JNJ	43,756.20	50,063.40	32,444.20	17,619.20
	MONTH END PRICE				

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2025

ASSET DETAIL					

SHARES/ UNITS	DESCRIPTION	BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
-----	-----	-----	-----	----	-----
250.000	LOWES COMPANIES TICKER: LOW	67,712.50	62,827.50	25,125.38	37,702.12
	MONTH END PRICE	251.3100			
500.000	MEDTRONIC PLC TICKER: MDT	117,039.00	47,620.00	46,888.34	731.66
	MONTH END PRICE	95.2400			
0.000	MERCK & CO INC TICKER: MRK	61,322.40	0.00	0.00	0.00
	MONTH END PRICE	0.0000			
150.000	META PLATFORMS INC TICKER: META	114,488.00	110,157.00	38,505.78	71,651.22
	MONTH END PRICE	734.3800			
250.000	MICROSOFT CORP TICKER: MSFT	129,090.00	129,487.50	60,811.32	68,676.18
	MONTH END PRICE	517.9500			
50.000	NETFLIX INC TICKER: NFLX	0.00	59,946.00	38,778.50	21,167.50
	MONTH END PRICE	1,198.9200			
800.000	NEXTERA ENERGY INC TICKER: NEE	67,624.00	60,392.00	13,633.37	46,758.63
	MONTH END PRICE	75.4900			
0.000	NIKE INC TICKER: NKE	22,100.00	0.00	0.00	0.00
	MONTH END PRICE	0.0000			
800.000	NVIDIA CORP TICKER: NVDA	97,152.00	149,264.00	45,821.44	103,442.56
	MONTH END PRICE	186.5800			
250.000	PALO ALTO NETWORKS TICKER: PANW	42,725.00	50,905.00	42,065.00	8,840.00
	MONTH END PRICE	203.6200			
0.000	PAYPAL HLDGS INC TICKER: PYPL	46,818.00	0.00	0.00	0.00
	MONTH END PRICE	0.0000			
270.000	PEPSICO INC TICKER: PEP	45,913.50	37,918.80	30,557.22	7,361.58
	MONTH END PRICE	140.4400			
0.000	PFIZER INCORPORATED TICKER: PFE	92,608.00	0.00	0.00	0.00
	MONTH END PRICE	0.0000			
300.000	PROCTER & GAMBLE TICKER: PG	51,960.00	46,095.00	30,124.92	15,970.08
	MONTH END PRICE	153.6500			
1,000.000	RAYTHEON TECHNOLOGIES CO TICKER: RTX	145,392.00	167,330.00	87,416.61	79,913.39
	MONTH END PRICE	167.3300			
200.000	SALESFORCE COM TICKER: CRM	54,742.00	47,400.00	30,290.00	17,110.00
	MONTH END PRICE	237.0000			
300.000	STARBUCKS CORP TICKER: SBUX	29,247.00	25,380.00	32,915.97	7,535.97-
	MONTH END PRICE	84.6000			
400.000	SYSCO CORP TICKER: SY	31,224.00	32,936.00	30,046.00	2,890.00
	MONTH END PRICE	82.3400			
500.000	T J X COS INC TICKER: TJX	58,770.00	72,270.00	33,790.00	38,480.00
	MONTH END PRICE	144.5400			

FRANKLIN SAVINGS BANK Cash Balance Pension Plan

Employer Identification Number: 02-0136360

Plan Number: 003

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

September 30, 2025

ASSET DETAIL

SHARES/ UNITS	DESCRIPTION	BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
-----	-----	-----	-----	-----	-----
200.000	TEXAS INSTRUMENTS INC TICKER: TXN	51,642.50	36,746.00	5,717.78	31,028.22
	MONTH END PRICE 183.7300				
100.000	THERMO FISHER SCIENTIFIC CORP COM TICKER: TMO	61,857.00	48,502.00	44,585.00	3,917.00
	MONTH END PRICE 485.0200				
250.000	UNITED PARCEL SERVICE B TICKER: UPS	34,085.00	20,882.50	21,126.75	244.25-
	MONTH END PRICE 83.5300				
100.000	UNITEDHEALTH GROUP INC TICKER: UNH	87,702.00	34,530.00	21,126.21	13,403.79
	MONTH END PRICE 345.3000				
250.000	WAL-MART STORES INC TICKER: WMT	0.00	25,765.00	23,817.50	1,947.50
	MONTH END PRICE 103.0600				
		-----	-----	-----	-----
		2,928,195.15	2,642,156.40	1,459,065.91	1,183,090.49
	UNIT INVESTMENT TRUSTS				

3,000.000	ISHARES CORE S&P MID-CAP ETF TICKER: IJH	373,920.00	195,780.00	37,869.43	157,910.57
	MONTH END PRICE 65.2600				
2,400.000	ISHARES CURRENCY HEDGED MSCI EAFE ET TICKER: HEFA	85,008.00	95,064.00	65,954.06	29,109.94
	MONTH END PRICE 39.6100				
5,000.000	ISHARES GOLD ETF TICKER: IAU	298,200.00	363,850.00	151,946.67	211,903.33
	MONTH END PRICE 72.7700				
1,800.000	ISHARES MSCI EMERGING MKT ETF TICKER: EMXC	0.00	121,518.00	103,607.82	17,910.18
	MONTH END PRICE 67.5100				
950.000	ISHARES RUSSELL 2000 ETF TICKER: IWM	209,845.50	229,862.00	77,898.04	151,963.96
	MONTH END PRICE 241.9600				
1,100.000	SPDR S&P 500 ETF TICKER: SPY	860,640.00	732,798.00	245,938.81	486,859.19
	MONTH END PRICE 666.1800				
700.000	VANGUARD DIVIDEND APPRECIATION ETF TICKER: VIG	138,642.00	151,053.00	101,639.86	49,413.14
	MONTH END PRICE 215.7900				
300.000	VANGUARD ENERGY ETF TICKER: VDE	36,741.00	37,758.00	33,250.60	4,507.40
	MONTH END PRICE 125.8600				
6,400.000	VANGUARD FTSE DEVELOPED MARKETS ETF TICKER: VEA	337,984.00	383,488.00	280,611.37	102,876.63
	MONTH END PRICE 59.9200				
0.000	VANGUARD FTSE EMERGING MARKETS ETF TICKER: VWO	114,840.00	0.00	0.00	0.00
	MONTH END PRICE 0.0000				
600.000	VANGUARD REAL ESTATE ETF TICKER: VNQ	58,452.00	54,852.00	50,853.82	3,998.18
	MONTH END PRICE 91.4200				
		-----	-----	-----	-----
		2,514,272.50	2,366,023.00	1,149,570.48	1,216,452.52
		-----	-----	-----	-----
	TOTAL	12,846,248.80	10,939,045.47	8,405,026.25	2,534,019.22
	CASH	163,394.87	188,350.40		
		-----	-----		
	NET ASSETS	13,009,643.67	11,127,395.87		
		=====	=====		

Schedule SB, Line 26
Franklin Savings Bank Cash Balance Pension Plan
EIN / PN: 02-0136360 / 003
Plan Year: 10/1/2024 to 9/30/2025

Schedule SB, line 26 - Schedule of Active Participant Data

[illegible]

FUNDING ASSUMPTIONS

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

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

Target Liability Interest Rates	HATFA Rates	PPA Rates
1 st Segment	5.05%	5.05%
2nd Segment	5.31%	5.31%
3rd Segment	5.59%	5.37%
Effective Rate ¹	5.39% per annum	
Salary Increases:	3.50% per annum	
Mortality:	IRS 2024 Generational Mortality	
Turnover:	Matching rates	
Retirement:	FSB 2011-2018 Experience based Retirement Decrement	
Expenses in Target Normal Cost:	\$0 per annum	
Percent Married	100% of participants are assumed to be married	
Percent Electing J&S	Males: 100%	Females: 100%
Spouse Age Difference	Females are 0 years younger than males	
Interest Crediting Rate	2024-2025: 5.28%	
	2025+: 4.96%	
Assumed Form of Benefit	60% Lump Sum; 40% Life Annuity	

FUNDING METHODS

Valuation Date:	October 1, 2024
Asset Valuation	Plan assets are valued using fair market value of assets.
Liabilities	Liabilities are calculated using the traditional unit credit method in accordance with IRS section 430 and related guidance.

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

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 10/01/2024 and ending 09/30/2025	
▶ Round off amounts to nearest dollar.	
▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.	
A Name of plan FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN	B Three-digit plan number (PN) ▶ 003
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF FRANKLIN SAVINGS BANK	D Employer Identification Number (EIN) 02-0136360
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☒ 101-500 ☐ More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 10 Day 01 Year 2024			
2	Assets:			
a	Market value	2a	13,009,644	
b	Actuarial value	2b	13,009,644	
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	28	2,711,866	2,711,866
b	For terminated vested participants	19	1,692,380	1,699,081
c	For active participants	130	5,360,154	5,385,086
d	Total	177	9,764,400	9,796,033
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	5.39%	
6	Target normal cost			
a	Present value of current plan year accruals	6a	405,568	
b	Expected plan-related expenses	6b	0	
c	Target normal cost	6c	405,568	

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	12/22/2025
Signature of actuary	Date
Jonathan Witten, FSA, EA	2308824
Type or print name of actuary	Most recent enrollment number
EPIC Retirement Plan Services	207-879-9200
Firm name	Telephone number (including area code)
5 Widgery Wharf 2nd Floor Portland ME 04101	
Address of the firm	

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	1,789,921
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	1,789,921
10 Interest on line 9 using prior year's actual return of <u>16.57</u> %	0	296,590
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		0
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.25</u> %		0
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		0
d Portion of (c) to be added to prefunding balance		
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	2,086,511

Part III	Funding Percentages	
14 Funding target attainment percentage	14	111.50 %
15 Adjusted funding target attainment percentage	15	132.80 %
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	103.93 %
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
Totals ►			18(b)	0	18(c)
					0

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

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

21 Discount rate:				
a Segment rates:	1st segment: 5.05 %	2nd segment: 5.31 %	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	405,568										
b Excess assets, if applicable, but not greater than line 31a	31b	405,568										
32 Amortization installments:	<table border="1"> <thead> <tr> <th></th> <th>Outstanding Balance</th> <th>Installment</th> </tr> </thead> <tbody> <tr> <td>a Net shortfall amortization installment</td> <td>0</td> <td>0</td> </tr> <tr> <td>b Waiver amortization installment</td> <td></td> <td></td> </tr> </tbody> </table>				Outstanding Balance	Installment	a Net shortfall amortization installment	0	0	b Waiver amortization installment		
	Outstanding Balance	Installment										
a Net shortfall amortization installment	0	0										
b Waiver amortization installment												
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33											
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....	34	0										
		Carryover balance	Prefunding balance									
35 Balances elected for use to offset funding requirement		0	0									
36 Additional cash requirement (line 34 minus line 35).....	36	0										
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	0										
38 Present value of excess contributions for current year (see instructions)												
a Total (excess, if any, of line 37 over line 36)	38a	0										
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0										
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0										
40 Unpaid minimum required contributions for all years	40	0										

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

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

Schedule SB, line 22 - Weighted Retirement Age
Franklin Savings Bank Cash Balance Pension Plan
EIN/PN: 02-0136360/003
Plan Year: 10/1/2024 to 9/30/2025

Weighted Retirement Age

Age	Expected Active Headcount	Retirement Rate	Expected Retirements	Weighted Age
60	45.28	0.20	8.83	529.63
61	40.29	0.16	6.29	383.52
62	36.81	0.27	10.00	619.78
63	30.67	0.15	4.59	289.40
64	27.99	0.15	4.19	268.21
65	29.71	0.47	13.83	898.71
66	21.79	0.48	10.38	684.77
67	11.35	0.46	5.17	346.07
68	6.14	0.50	3.06	208.21
69	6.05	0.33	2.02	139.46
70	7.01	0.72	5.01	350.73
71	1.98	1.00	1.98	140.60
72	1.00	1.00	1.00	72.00
73	1.00	1.00	1.00	73.00
74	-	1.00	-	-
75	-	1.00	-	-
76	-	1.00	-	-
77	-	1.00	-	-
78	1.00	-	-	-
79	0.99	-	-	-
80	0.97	1.00	0.97	77.57
Total			78.31	5,081.63
Average				64.90

Schedule SB, Part V – Summary of Plan Provisions
Franklin Savings Bank Cash Balance Pension Plan
EIN / PN: 02-0136360/ 003
Plan Year: 10/1/2024 to 9/30/2025

PLAN PROVISIONS

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

Schedule SB, Part V – Summary of Plan Provisions
Franklin Savings Bank Cash Balance Pension Plan
EIN / PN: 02-0136360/ 003
Plan Year: 10/1/2024 to 9/30/2025

PLAN PROVISIONS (CONTINUED)

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

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

Hypothetical Employer Contributions:

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

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

Accumulation Interest Rate

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

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

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

Pre-Retirement Death Benefit:

Eligibility: attainment of vested participant status

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

FRANKLIN SAVINGS BANK CASH BALANCE PENSION PLAN

Employer Identification Number: 02-0136360

Plan Number: 003

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

September 30, 2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) <u>Cost</u>	(e) Current <u>Value</u>
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(SEE ATTACHED SCHEDULE - 12 PAGES)

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2025

ASSET DETAIL					
SHARES/ UNITS	DESCRIPTION	BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
CASH EQUIVALENTS					
150,000.000	SCHWAB GOVERNMENT MONEY FD INV SHS TICKER: SNVXX MONTH END PRICE 1.0000	150,000.00	150,000.00	150,000.00	0.00
		150,000.00	150,000.00	150,000.00	0.00
CASH EQUIVALENTS - DISCOUNTED					
50,000.000	UST INFL IDX 0.5% 1/15/28 TICKER: 8833226 MONTH END PRICE 129.3936	61,743.70	64,696.81	59,766.40	4,930.41
		61,743.70	64,696.81	59,766.40	4,930.41
GOV'T AND AGENCY OBLIGATIONS					
6.840	FNMA 256125 5% 1/01/26 TICKER: 256125A MONTH END PRICE 99.8087	192.47	6.83	7.17	0.34-
0.000	UNITED STATES TREAS N 2.25% 11/15/25 TICKER: 8783960 MONTH END PRICE 0.0000	49,085.94	0.00	0.00	0.00
25,000.000	UNITED STATES TREAS NTS TICKER: 537910X MONTH END PRICE 86.9141	21,226.56	21,728.52	20,782.97	945.55
50,000.000	US TREAS N NT 4.25% 2/28/31 TICKER: 8787818 MONTH END PRICE 102.2500	0.00	51,125.00	50,104.25	1,020.75
0.000	US TREASU NT 1.375% 11/15/31 TICKER: 8784862 MONTH END PRICE 0.0000	21,406.25	0.00	0.00	0.00
25,000.000	US TREASU NT 2.375% 3/31/29 TICKER: 8784893 MONTH END PRICE 95.8047	23,746.09	23,951.17	23,998.39	47.22-
0.000	US TREASU NT 2.875% 4/30/29 TICKER: 8784905 MONTH END PRICE 0.0000	48,507.81	0.00	0.00	0.00
100,000.000	US TREASU NT 2.875% 5/15/32 TICKER: 8784907 MONTH END PRICE 94.0117	94,562.50	94,011.71	92,499.50	1,512.21
0.000	US TREASU NT 2.875% 6/15/25 TICKER: 8784913 MONTH END PRICE 0.0000	49,546.88	0.00	0.00	0.00
0.000	US TREASU NT 2.875% 11/30/25 TICKER: 8784553 MONTH END PRICE 0.0000	98,828.12	0.00	0.00	0.00
100,000.000	US TREASU NT 3.875% 1/15/26 TICKER: 8784955 MONTH END PRICE 99.9648	100,046.87	99,964.84	100,377.74	412.90-
0.000	US TREASU NT 4.125% 1/31/25 TICKER: 8784962 MONTH END PRICE 0.0000	99,812.50	0.00	0.00	0.00
50,000.000	US TREASU NT 4.125% 2/29/32 TICKER: 8785096 MONTH END PRICE 101.3555	0.00	50,677.73	50,215.52	462.21
50,000.000	US TREASU NT 4.125% 3/31/31 TICKER: 8785035	0.00	50,808.59	50,257.63	550.96

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2025

ASSET DETAIL						
SHARES/ UNITS	DESCRIPTION		BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
	MONTH END PRICE	101.6172				
100,000.000	US TREASU NT	4.125% 7/31/31	0.00	101,523.43	100,486.42	1,037.01
	TICKER: 8785058					
	MONTH END PRICE	101.5234				
50,000.000	US TREASU NT	4.125% 9/30/27	50,796.88	50,478.52	50,273.78	204.74
	TICKER: 8784932					
	MONTH END PRICE	100.9570				
50,000.000	US TREASU NT	4.125% 11/15/32	0.00	50,576.17	49,123.59	1,452.58
	TICKER: 8772098					
	MONTH END PRICE	101.1523				
50,000.000	US TREASU NT	4.375% 5/15/34	0.00	51,160.16	49,758.55	1,401.61
	TICKER: 8773162					
	MONTH END PRICE	102.3203				
0.000	US TREASU NT	4.625% 2/28/25	100,062.50	0.00	0.00	0.00
	TICKER: 8784970					
	MONTH END PRICE	0.0000				
0.000	US TREASU NT 0.625%1		45,515.63	0.00	0.00	0.00
	TICKER: 8784773					
	MONTH END PRICE	0.0000				
25,000.000	US TREASU NT 0.875%11/30		21,277.34	21,673.83	21,047.60	626.23
	TICKER: 8784749					
	MONTH END PRICE	86.6953				
0.000	US TREASU NT 1.625%0		22,039.06	0.00	0.00	0.00
	TICKER: 8784813					
	MONTH END PRICE	0.0000				
0.000	US TREASU NT 3.125%0		99,187.50	0.00	0.00	0.00
	TICKER: 8784928					
	MONTH END PRICE	0.0000				
0.000	US TREASUR NT	2% 11/15/26	96,656.25	0.00	0.00	0.00
	TICKER: 8772810					
	MONTH END PRICE	0.0000				
0.000	US TREASUR NT	3% 7/15/25	99,171.87	0.00	0.00	0.00
	TICKER: 8784920					
	MONTH END PRICE	0.0000				
50,000.000	US TREASUR NT	4% 1/31/31	0.00	50,519.53	50,391.82	127.71
	TICKER: 8785024					
	MONTH END PRICE	101.0391				
50,000.000	US TREASUR NT	4% 2/15/26	50,132.81	50,009.77	49,103.97	905.80
	TICKER: 8784964					
	MONTH END PRICE	100.0195				
50,000.000	US TREASUR NT	4% 2/15/34	0.00	49,875.00	48,853.77	1,021.23
	TICKER: 8785030					
	MONTH END PRICE	99.7500				
50,000.000	US TREASUR NT	4% 7/31/30	0.00	50,562.50	49,698.54	863.96
	TICKER: 8784995					
	MONTH END PRICE	101.1250				
100,000.000	US TREASUR NT	2.5% 2/28/26	98,218.75	99,417.96	94,287.12	5,130.84
	TICKER: 8784575					
	MONTH END PRICE	99.4180				
0.000	US TREASUR NT	4.5% 11/30/24	99,953.12	0.00	0.00	0.00
	TICKER: 8784948					
	MONTH END PRICE	0.0000				
0.000	US TREASUR NT 0.5%0		46,109.38	0.00	0.00	0.00
	TICKER: 8787798					
	MONTH END PRICE	0.0000				
25,000.000	US TREASUR NT	1.75% 1/31/29	23,179.69	23,517.58	23,135.15	382.43
	TICKER: 8784883					

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2025

ASSET DETAIL

SHARES/ UNITS -----	DESCRIPTION -----		BEGINNING MARKET -----	ENDING MARKET -----	ADJUSTED COST ----	UNREALIZED GAIN / LOSS -----
	MONTH END PRICE	94.0703				
50,000.000	US TREASUR NT TICKER: 8784126	2.25% 2/15/27	48,460.94	49,044.92	46,287.45	2,757.47
	MONTH END PRICE	98.0898				
0.000	US TREASUR NT TICKER: 8788192	2.25% 11/15/27	24,023.44	0.00	0.00	0.00
	MONTH END PRICE	0.0000				
0.000	US TREASUR NT TICKER: 8784302	2.25% 12/31/24	29,817.19	0.00	0.00	0.00
	MONTH END PRICE	0.0000				
0.000	US TREASUR NT TICKER: 8787750	2.75% 2/15/28	73,019.53	0.00	0.00	0.00
	MONTH END PRICE	0.0000				
50,000.000	US TREASUR NT TICKER: 8784919	3.25% 6/30/29	49,273.44	49,250.00	49,923.07	673.07-
	MONTH END PRICE	98.5000				
100,000.000	US TREASUR NT TICKER: 8785093	4.25% 1/31/30	0.00	102,125.00	99,621.35	2,503.65
	MONTH END PRICE	102.1250				
50,000.000	US TREASUR NT TICKER: 8773146	4.25% 3/15/27	50,773.44	50,404.30	49,402.00	1,002.30
	MONTH END PRICE	100.8086				
50,000.000	US TREASUR NT TICKER: 8785053	4.25% 6/30/31	0.00	51,095.70	50,585.43	510.27
	MONTH END PRICE	102.1914				
100,000.000	US TREASUR NT TICKER: 8785130	4.25% 8/15/35	0.00	100,816.40	99,561.65	1,254.75
	MONTH END PRICE	100.8164				
50,000.000	US TREASUR NT TICKER: 8785078	4.25% 11/15/34	0.00	50,572.27	50,092.08	480.19
	MONTH END PRICE	101.1445				
0.000	US TREASUR NT 1.25% TICKER: 8784852	0.0000	22,843.75	0.00	0.00	0.00
	MONTH END PRICE	0.0000				
0.000	US TREASURY TICKER: 8784199	2.25% 8/15/27	48,187.50	0.00	0.00	0.00
	MONTH END PRICE	0.0000				
100,000.000	US TREASURY TICKER: 8784418	2.875% 5/15/28	97,593.75	98,121.09	94,492.19	3,628.90
	MONTH END PRICE	98.1211				
50,000.000	US TREASURY STRIP TICKER: 8833288		44,652.34	46,203.13	30,211.00	15,992.13
	MONTH END PRICE	92.4063				
50,000.000	UST INFL IDX TICKER: 8788199	1.25% 1/15/30	57,036.80	59,918.18	55,475.87	4,442.31
	MONTH END PRICE	119.8363				
50,000.000	UST INFL IDX TICKER: 8803628	1.875% 7/15/34	0.00	52,217.45	49,380.08	2,837.37
	MONTH END PRICE	104.4349				
50,000.000	UST INFL IDX 0.25% TICKER: 8832727	7/15/29	58,339.70	61,233.91	56,720.94	4,512.97
	MONTH END PRICE	122.4678				
50,000.000	UST INFL IDX 0.125% TICKER: 8803620	1/15/32	51,280.86	53,630.21	54,352.56	722.35-
	MONTH END PRICE	107.2604				
			2,114,565.45	1,816,221.40	1,760,509.15	55,712.25

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2025

ASSET DETAIL							

SHARES/ UNITS	DESCRIPTION			BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
-----	-----			-----	-----	----	-----
CORPORATE OBLIGATIONS							

50,000.000	ABBVIE IN	4.25%	11/14/28	50,486.35	50,380.65	50,482.00	101.35-
	TICKER: 5014581						
	MONTH END PRICE		100.7613				
0.000	AETNA INC	3.5%	11/15/24	49,882.05	0.00	0.00	0.00
	TICKER: 5023758						
	MONTH END PRICE		0.0000				
50,000.000	AGILENT TECHNOLO	2.75%	9/15/29	46,583.70	47,292.95	44,560.00	2,732.95
	TICKER: 5081731						
	MONTH END PRICE		94.5859				
50,000.000	AMERICAN EXPRESS	4.05%	5/03/29	49,971.25	50,104.05	49,421.50	682.55
	TICKER: 8744781						
	MONTH END PRICE		100.2081				
50,000.000	AMERICAN WATER C	4.4500%	06/01/32	50,032.85	49,869.80	50,859.50	989.70-
	TICKER: 5170825						
	MONTH END PRICE		99.7396				
50,000.000	AMERIPRISE FINL,	4.5%	5/13/32	50,136.45	50,074.60	50,393.50	318.90-
	TICKER: 5179002						
	MONTH END PRICE		100.1492				
0.000	ANALOG DEVICES, I	1.7%	10/01/28	45,909.95	0.00	0.00	0.00
	TICKER: 5200004						
	MONTH END PRICE		0.0000				
50,000.000	ANHEUSER-BUSCH IN	4.9000%	01/23/31	51,930.30	51,705.80	52,484.00	778.20-
	TICKER: 5199341						
	MONTH END PRICE		103.4116				
50,000.000	ANTHEM INC	4.101%	3/01/28	49,753.25	49,973.45	47,345.15	2,628.30
	TICKER: 5206332						
	MONTH END PRICE		99.9469				
50,000.000	ANTHEM, IN	4.1%	5/15/32	48,445.85	48,465.25	49,734.00	1,268.75-
	TICKER: 8972561						
	MONTH END PRICE		96.9305				
50,000.000	AON CORP / AON GL	4.5%	12/15/28	50,204.15	50,383.30	48,860.00	1,523.30
	TICKER: 5206936						
	MONTH END PRICE		100.7666				
50,000.000	ASTRAZENECA FIN	4.875%	3/03/28	51,245.20	51,049.80	48,811.00	2,238.80
	TICKER: 5267002						
	MONTH END PRICE		102.0996				
50,000.000	AUTODESK INC	3.5%	6/15/27	49,050.65	49,526.65	48,087.50	1,439.15
	TICKER: 5286887						
	MONTH END PRICE		99.0533				
50,000.000	BAKER HUGHES, A	3.337%	12/15/27	48,825.25	49,268.85	48,145.00	1,123.85
	TICKER: 5323638						
	MONTH END PRICE		98.5377				
50,000.000	BANK NEW YORK MELLON COR	3%	10/30/28	47,553.15	48,497.80	46,945.00	1,552.80
	TICKER: BK28						
	MONTH END PRICE		96.9956				
0.000	BANK OF AMERICA	3.95%	4/21/25	49,748.95	0.00	0.00	0.00
	TICKER: 5336255						
	MONTH END PRICE		0.0000				
0.000	BECTON DICKINSON	3.7340%	12/15/24	49,812.70	0.00	0.00	0.00
	TICKER: 5362057						
	MONTH END PRICE		0.0000				
50,000.000	BECTON, DICKINSON	4.874%	2/08/29	51,022.45	51,084.40	49,625.00	1,459.40
	TICKER: 5379980						
	MONTH END PRICE		102.1688				
50,000.000	BERKSHIRE HATHAWA	3.7000%	07/15/30	48,794.95	48,951.30	48,765.00	186.30
	TICKER: 7311106						

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
Plan Number: 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2025

		ASSET DETAIL				

SHARES/ UNITS	DESCRIPTION		BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
-----	-----		-----	-----	----	-----
	MONTH END PRICE	97.9026				
50,000.000	BLACKROCK, IN	4.75% 5/25/33	0.00	50,974.70	50,783.58	191.12
	TICKER: 5419636					
	MONTH END PRICE	101.9494				
0.000	BOSTON PROPERTIE	2.75% 10/01/26	48,189.85	0.00	0.00	0.00
	TICKER: 5447295					
	MONTH END PRICE	0.0000				
50,000.000	BRISTOL-MYERS SQU	4.9000% 02/22/29	51,688.00	51,308.75	49,563.50	1,745.25
	TICKER: 5380179					
	MONTH END PRICE	102.6175				
50,000.000	BROADCOM CORP	3.5% 1/15/28	48,848.80	49,422.15	47,382.00	2,040.15
	TICKER: 5472897					
	MONTH END PRICE	98.8443				
0.000	BROOKFIELD ASSET M 4	4% 1/15/25	49,820.00	0.00	0.00	0.00
	TICKER: 5463204					
	MONTH END PRICE	0.0000				
0.000	CAPITAL ONE FINL	3.3% 10/30/24	49,999.80	0.00	0.00	0.00
	TICKER: 5599687					
	MONTH END PRICE	0.0000				
50,000.000	CIGNA CORP	3.4% 3/01/27	49,069.95	49,563.25	48,643.00	920.25
	TICKER: 5704417					
	MONTH END PRICE	99.1265				
50,000.000	CITIGROUP INC MED	4.3% 5/13/27	49,048.05	49,463.75	50,000.00	536.25-
	TICKER: 5717835					
	MONTH END PRICE	98.9275				
50,000.000	COMCAST CORP	4.1500% 10/15/28	50,035.80	50,193.20	50,325.00	131.80-
	TICKER: 5769123					
	MONTH END PRICE	100.3864				
50,000.000	CSX CORP	3.3500% 11/01/25	49,523.90	49,938.85	48,345.50	1,593.35
	TICKER: 5524032					
	MONTH END PRICE	99.8777				
0.000	CUMMINS INC.	1.5%30	43,211.10	0.00	0.00	0.00
	TICKER: 5873614					
	MONTH END PRICE	0.0000				
0.000	DOLLAR GENERAL C	4.1500% 11/01/25	49,676.65	0.00	0.00	0.00
	TICKER: 5976859					
	MONTH END PRICE	0.0000				
50,000.000	DOMINION RES INC	3.9% 10/01/25	49,711.00	49,999.00	48,881.50	1,117.50
	TICKER: 5997514					
	MONTH END PRICE	99.9980				
50,000.000	DR PEPPER SNAPPLE	3.2%30	47,098.55	47,141.95	45,550.00	1,591.95
	TICKER: 6013242					
	MONTH END PRICE	94.2839				
50,000.000	DUKE ENERGY FLORI	3.8% 7/15/28	49,426.40	49,713.75	49,420.00	293.75
	TICKER: 7876514					
	MONTH END PRICE	99.4275				
0.000	ECOLAB IN	4.8% 3/24/30	103,117.60	0.00	0.00	0.00
	TICKER: 6054743					
	MONTH END PRICE	0.0000				
50,000.000	ECOLAB IN	5.25% 1/15/28	51,942.45	51,339.15	49,601.00	1,738.15
	TICKER: 6054821					
	MONTH END PRICE	102.6783				
0.000	ELEVANCE HEALTH I	4.9000% 02/08/26	49,914.65	0.00	0.00	0.00
	TICKER: 8973594					
	MONTH END PRICE	0.0000				
50,000.000	ELI LILLY SERVICE	4.7% 2/27/33	0.00	50,980.55	50,336.61	643.94
	TICKER: 6992610					

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
Employer Identification Number: 02-0136360
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Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
September 30, 2025

ASSET DETAIL

SHARES/ UNITS -----	DESCRIPTION -----		BEGINNING MARKET -----	ENDING MARKET -----	ADJUSTED COST ----	UNREALIZED GAIN / LOSS -----
	MONTH END PRICE	101.9611				
50,000.000	EMERSON ELECTRIC TICKER: 6989573	2.2% 12/21/31	43,828.10	44,380.70	42,755.50	1,625.20
	MONTH END PRICE	88.7614				
50,000.000	FIDELITY NTNL FIN TICKER: 6433070	4.5% 8/15/28	50,069.40	50,281.10	48,459.50	1,821.60
	MONTH END PRICE	100.5622				
50,000.000	FIDELITY NTNL INF TICKER: 6528006	4.7% 7/15/27	50,412.10	50,113.95	48,432.50	1,681.45
	MONTH END PRICE	100.2279				
50,000.000	FISERV, IN TICKER: 6422461	4.2% 10/01/28	49,781.85	49,962.50	48,200.00	1,762.50
	MONTH END PRICE	99.9250				
0.000	GENERAL MILLS INC TICKER: 6356115	4% 4/17/25	49,820.25	0.00	0.00	0.00
	MONTH END PRICE	0.0000				
50,000.000	GILEAD SCIENCES, TICKER: 6344227	3.6500% 03/01/26	49,597.05	49,903.75	49,855.00	48.75
	MONTH END PRICE	99.8075				
50,000.000	GOLDMAN SACHS GRO TICKER: 6334848	3.5% 11/16/26	49,249.10	49,696.60	46,661.50	3,035.10
	MONTH END PRICE	99.3932				
0.000	HUMANA IN TICKER: 6629633	5.7% 3/13/26	49,952.05	0.00	0.00	0.00
	MONTH END PRICE	0.0000				
0.000	INGERSOLL-RAND TICKER: 6724656	3.55% 11/01/24	49,937.50	0.00	0.00	0.00
	MONTH END PRICE	0.0000				
50,000.000	INTEL CORP TICKER: 6733725	3.75% 8/05/27	48,935.10	49,629.60	47,304.50	2,325.10
	MONTH END PRICE	99.2592				
0.000	INTERCONTINENTAL TICKER: 6484478	3.75% 12/01/25	49,660.60	0.00	0.00	0.00
	MONTH END PRICE	0.0000				
50,000.000	INTERNTNL BUSIN TICKER: 6738132	5.875% 11/29/32	54,750.25	54,173.40	55,889.50	1,716.10-
	MONTH END PRICE	108.3468				
50,000.000	INTUIT IN TICKER: 6730943	5.25% 9/15/26	51,190.05	50,603.95	49,779.00	824.95
	MONTH END PRICE	101.2079				
50,000.000	JOHN DEERE CAPITA TICKER: 5918459	4.7% 6/10/30	51,384.95	51,199.10	49,010.50	2,188.60
	MONTH END PRICE	102.3982				
50,000.000	JOHN DEERE CAPITA TICKER: 5918430	4.8% 1/09/26	50,425.40	50,063.40	49,737.50	325.90
	MONTH END PRICE	100.1268				
50,000.000	JOHNSON CONTROLS TICKER: 6805482	3.9% 2/14/26	49,587.50	49,930.00	48,900.00	1,030.00
	MONTH END PRICE	99.8600				
0.000	JPMORGAN CHASE & TICKER: 5349614	3.9% 7/15/25	24,885.78	0.00	0.00	0.00
	MONTH END PRICE	0.0000				
50,000.000	KELLOGG CO TICKER: 6843838	3.4% 11/15/27	48,960.65	49,364.10	48,515.00	849.10
	MONTH END PRICE	98.7282				
0.000	KIMBERLY-CLARK C TICKER: 6872227	3.0500% 08/15/25	24,712.90	0.00	0.00	0.00

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
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ASSET DETAIL

SHARES/ UNITS -----	DESCRIPTION -----			BEGINNING MARKET -----	ENDING MARKET -----	ADJUSTED COST ----	UNREALIZED GAIN / LOSS -----
	MONTH END PRICE		0.0000				
0.000	KINDER MORGAN INC TICKER: 6881314	4.3%	6/01/25	49,774.05	0.00	0.00	0.00
	MONTH END PRICE		0.0000				
0.000	LAM RESEARCH CORP TICKER: 6949992	3.8%	3/15/25	19,901.14	0.00	0.00	0.00
	MONTH END PRICE		0.0000				
50,000.000	LINCOLN NTNL CORP TICKER: 7006894	3.4%	1/15/31	46,017.85	47,216.35	46,490.00	726.35
	MONTH END PRICE		94.4327				
0.000	LOWE'S COMPANIE TICKER: 7057287	2.625%	4/01/31	44,832.50	0.00	0.00	0.00
	MONTH END PRICE		0.0000				
0.000	L3HARRIS TECHNOL TICKER: 6916295	3.85%	12/15/26	49,604.50	0.00	0.00	0.00
	MONTH END PRICE		0.0000				
50,000.000	MARRIOTT INTERN TICKER: 7154323	4.875%	5/15/29	50,911.40	51,007.50	49,570.00	1,437.50
	MONTH END PRICE		102.0150				
50,000.000	MARSH & MCLENN TICKER: 7161057	4.375%	3/15/29	50,346.40	50,451.65	50,498.00	46.35-
	MONTH END PRICE		100.9033				
50,000.000	MASTERCARD INC TICKER: 7152888	3.35%30		48,202.80	48,621.05	47,678.00	943.05
	MONTH END PRICE		97.2421				
50,000.000	MCCORMICK & CO, I TICKER: 5009994	3.4%	8/15/27	48,963.50	49,426.45	46,393.00	3,033.45
	MONTH END PRICE		98.8529				
50,000.000	MCDONALD'S CORP TICKER: 7216876	3.6%	7/01/30	48,553.35	48,676.90	48,307.00	369.90
	MONTH END PRICE		97.3538				
25,000.000	MICROSOFT CORP TICKER: 7164156	3.1250%	11/03/25	24,732.90	24,974.63	24,419.00	555.63
	MONTH END PRICE		99.8985				
50,000.000	MORGAN STANLEY TICKER: 7164234	3.1250%	07/27/26	49,186.10	49,623.70	48,017.00	1,606.70
	MONTH END PRICE		99.2474				
50,000.000	NEXTERA ENERGY C TICKER: 6348456	3.55%	5/01/27	49,283.15	49,614.75	48,993.00	621.75
	MONTH END PRICE		99.2295				
50,000.000	NORFOLK SOUTHERN CO TICKER: 7648560	3%	3/15/32	45,473.90	45,791.25	45,388.00	403.25
	MONTH END PRICE		91.5825				
50,000.000	NORTHROP GRUMMAN TICKER: 7642952	4.4%	5/01/30	50,262.80	50,407.80	50,591.00	183.20-
	MONTH END PRICE		100.8156				
0.000	ONEOK, IN TICKER: 7770615	3.2%	3/15/25	49,527.45	0.00	0.00	0.00
	MONTH END PRICE		0.0000				
0.000	ORACLE CORPORATI TICKER: 7739593	2.95%	11/15/24	49,824.85	0.00	0.00	0.00
	MONTH END PRICE		0.0000				
0.000	OWENS CORNING TICKER: 7698370	4.2%	12/01/24	49,926.45	0.00	0.00	0.00
	MONTH END PRICE		0.0000				
25,000.000	PFIZER INCORPORATED TICKER: 7897958	3%	12/15/26	24,508.85	24,760.80	24,283.75	477.05

FRANKLIN SAVINGS BANK Cash Balance Pension Plan
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				ASSET DETAIL			

SHARES/ UNITS	DESCRIPTION			BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
-----	-----			-----	-----	----	-----
50,000.000	MONTH END PRICE		99.0432				
	PHILLIPS 66	3.9%	3/15/28	49,494.45	49,694.70	49,513.00	181.70
	TICKER: 7918961						
100,000.000	MONTH END PRICE		99.3894				
	PRICELINE GROUP	3.6%	6/01/26	99,320.10	99,624.50	97,579.00	2,045.50
	TICKER: 7832837						
50,000.000	MONTH END PRICE		99.6245				
	PUBLIC STORAGE	3.385%	5/01/29	48,655.05	48,792.60	47,650.00	1,142.60
	TICKER: 8006065						
50,000.000	MONTH END PRICE		97.5852				
	QUALCOMM INC	4.25%	5/20/32	50,070.40	49,918.30	50,147.00	228.70-
	TICKER: 8043897						
50,000.000	MONTH END PRICE		99.8366				
	RAYTHEON TECHNO	4.125%	11/16/28	49,800.00	49,944.25	50,320.00	375.75-
	TICKER: 8833377						
50,000.000	MONTH END PRICE		99.8885				
	RAYTHEON TECHNOLO	3.5%	3/15/27	49,221.80	49,594.75	46,906.50	2,688.25
	TICKER: 8833832						
50,000.000	MONTH END PRICE		99.1895				
	REALTY INCOME CO	3.25%	1/15/31	46,687.50	47,193.80	45,856.00	1,337.80
	TICKER: 8080821						
50,000.000	MONTH END PRICE		94.3876				
	ROPER TECHNOLOGIE	3.8%	12/15/26	49,573.15	49,801.65	50,005.00	203.35-
	TICKER: 8149798						
50,000.000	MONTH END PRICE		99.6033				
	ROSS STORES, IN	4.7%	4/15/27	50,314.30	50,111.80	48,994.00	1,117.80
	TICKER: 8150881						
	MONTH END PRICE		100.2236				
0.000	STARBUCKS CORP	3%	2/14/32	45,439.35	0.00	0.00	0.00
	TICKER: 8483986						
50,000.000	MONTH END PRICE		0.0000				
	STRYKER CORP	3.375%	11/01/25	49,417.45	49,934.85	49,581.00	353.85
	TICKER: 8569253						
50,000.000	MONTH END PRICE		99.8697				
	SYSCO CORPORATION	3.3%	7/15/26	49,187.55	49,660.75	49,150.50	510.25
	TICKER: 8616225						
0.000	MONTH END PRICE		99.3215				
	TAKE-TWO INTERAC	3.55%	4/14/25	49,792.10	0.00	0.00	0.00
	TICKER: 8727376						
0.000	MONTH END PRICE		0.0000				
	THE	3.5%	3/15/25	49,677.30	0.00	0.00	0.00
	TICKER: 8569257						
50,000.000	MONTH END PRICE		0.0000				
	THE CLOROX CO	4.6%	5/01/32	50,652.05	50,461.20	49,906.50	554.70
	TICKER: 5744988						
50,000.000	MONTH END PRICE		100.9224				
	THE KROGER C	3.5%	2/01/26	49,377.10	49,895.50	48,545.00	1,350.50
	TICKER: 6326263						
50,000.000	MONTH END PRICE		99.7910				
	THE PROCTER & GA	4.55%	1/29/34	0.00	50,750.65	50,155.97	594.68
	TICKER: 7944905						
50,000.000	MONTH END PRICE		101.5013				
	THE PROGRESSIVE COR	4%	3/01/29	49,714.30	49,973.05	49,750.00	223.05
	TICKER: 7876515						
50,000.000	MONTH END PRICE		99.9461				
	THE TJX COMPANI	3.875%	4/15/30	49,324.10	49,496.60	49,146.00	350.60
	TICKER: 8682219						

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SHARES/ UNITS	DESCRIPTION		BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
	MONTH END PRICE	98.9932				
50,000.000	THE WALT DISNEY TICKER: 5986061	2.65%31	45,562.45	46,413.65	44,720.50	1,693.15
	MONTH END PRICE	92.8273				
50,000.000	THERMO FISHER SCIEN TICKER: 8676530	5% 1/31/29	51,728.70	51,377.00	49,815.50	1,561.50
	MONTH END PRICE	102.7540				
50,000.000	TOYOTA MOTOR CRE TICKER: 8699760	4.55% 9/20/27	50,742.10	50,543.75	48,288.00	2,255.75
	MONTH END PRICE	101.0875				
50,000.000	TRANE TECHNOLOGI TICKER: 6724974	3.8% 3/21/29	49,166.70	49,466.90	48,272.50	1,194.40
	MONTH END PRICE	98.9338				
0.000	UNITED PARCEL SER TICKER: 8771453	3.9% 4/01/25	49,789.10	0.00	0.00	0.00
	MONTH END PRICE	0.0000				
50,000.000	UNITEDHEALTH GRP TICKER: 8833797	3.1000% 03/15/26	49,343.80	49,757.95	47,700.00	2,057.95
	MONTH END PRICE	99.5159				
50,000.000	VERIZON COMMUNI TICKER: 9092349	4.329% 9/21/28	50,324.50	50,359.85	50,312.50	47.35
	MONTH END PRICE	100.7197				
50,000.000	WASTE MANAGEMENT TICKER: 8915049	4.1500% 04/15/32	49,510.85	49,400.30	50,046.00	645.70-
	MONTH END PRICE	98.8006				
25,000.000	WELLS FARGO & CO TICKER: 8963106	4.1% 6/03/26	24,890.48	24,967.83	24,580.75	387.08
	MONTH END PRICE	99.8713				
50,000.000	WORKDAY, IN TICKER: 9090075	3.7000% 04/01/29	48,759.10	49,249.60	48,156.50	1,093.10
	MONTH END PRICE	98.4992				
50,000.000	ZOETIS IN TICKER: 8454324	3% 9/12/27	48,318.80	49,210.05	47,414.00	1,796.05
	MONTH END PRICE	98.4201				
50,000.000	3.0000 TICKER: 8772180	3% 7/30/29	46,930.85	47,809.35	46,125.00	1,684.35
	MONTH END PRICE	95.6187				
			5,077,472.00	3,899,947.86	3,826,114.31	73,833.55
	COMMON STOCK					
200.000	ADVANCED MICRO DEVICES TICKER: AMD		32,816.00	32,358.00	33,073.98	715.98-
	MONTH END PRICE	161.7900				
600.000	ALPHABET INC. TICKER: GOOGL		99,510.00	145,860.00	16,082.51	129,777.49
	MONTH END PRICE	243.1000				
500.000	AMAZON COM INC TICKER: AMZN		111,798.00	109,785.00	45,623.27	64,161.73
	MONTH END PRICE	219.5700				
350.000	AMERICAN EXPRESS CO TICKER: AXP		108,480.00	116,256.00	51,978.50	64,277.50
	MONTH END PRICE	332.1600				
500.000	APPLE INC TICKER: AAPL		116,500.00	127,315.00	75,580.00	51,735.00
	MONTH END PRICE	254.6300				

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			ASSET DETAIL			

SHARES/ UNITS	DESCRIPTION		BEGINNING MARKET	ENDING MARKET	ADJUSTED COST	UNREALIZED GAIN / LOSS
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200.000	APPLIED MATERIALS		101,025.00	40,948.00	29,099.55	11,848.45
	TICKER: AMAT					
	MONTH END PRICE	204.7400				
200.000	AUTODESK		55,096.00	63,534.00	45,135.50	18,398.50
	TICKER: ADSK					
	MONTH END PRICE	317.6700				
1,000.000	BANK OF AMERICA CORP		39,680.00	51,590.00	37,925.00	13,665.00
	TICKER: BAC					
	MONTH END PRICE	51.5900				
180.000	BECTON DICKINSON & CO		43,398.00	33,690.60	25,997.26	7,693.34
	TICKER: BDX					
	MONTH END PRICE	187.1700				
375.000	BLACKSTONE GROUP INC		61,252.00	64,068.75	35,167.50	28,901.25
	TICKER: BX					
	MONTH END PRICE	170.8500				
10.000	BOOKING HOLDINGS INC		42,121.20	53,992.70	35,132.60	18,860.10
	TICKER: BKNG					
	MONTH END PRICE	5,399.2700				
600.000	CISCO SYSTEMS INC		69,186.00	41,052.00	26,250.59	14,801.41
	TICKER: CSCO					
	MONTH END PRICE	68.4200				
225.000	CME GROUP INC CL A		49,646.25	60,792.75	11,632.90	49,159.85
	TICKER: CME					
	MONTH END PRICE	270.1900				
400.000	COLGATE-PALMOLIVE CO		51,905.00	31,976.00	27,540.48	4,435.52
	TICKER: CL					
	MONTH END PRICE	79.9400				
100.000	DANAHER CORPORATION DELAWARE		55,604.00	19,826.00	27,742.00	7,916.00-
	TICKER: DHR					
	MONTH END PRICE	198.2600				
120.000	DEERE & CO		50,079.60	54,871.20	15,805.54	39,065.66
	TICKER: DE					
	MONTH END PRICE	457.2600				
350.000	DUKE ENERGY CORP		40,355.00	43,312.50	32,116.79	11,195.71
	TICKER: DUK					
	MONTH END PRICE	123.7500				
250.000	EATON CORP PLC	F	82,860.00	93,562.50	34,511.50	59,051.00
	TICKER: ETN					
	MONTH END PRICE	374.2500				
0.000	ELECTRONIC ARTS		64,548.00	0.00	0.00	0.00
	TICKER: EA					
	MONTH END PRICE	0.0000				
30.000	ELI LILLY & COMPANY		0.00	22,890.00	27,423.90	4,533.90-
	TICKER: LLY					
	MONTH END PRICE	763.0000				
300.000	FISERV INC		53,895.00	38,679.00	30,210.00	8,469.00
	TICKER: FI					
	MONTH END PRICE	128.9300				
150.000	HONEYWELL INTERNATIONAL		0.00	31,575.00	30,082.50	1,492.50
	TICKER: HON					
	MONTH END PRICE	210.5000				
70.000	INTUIT		43,470.00	47,803.70	29,366.75	18,436.95
	TICKER: INTU					
	MONTH END PRICE	682.9100				
270.000	JOHNSON & JOHNSON		43,756.20	50,063.40	32,444.20	17,619.20
	TICKER: JNJ					
	MONTH END PRICE	185.4200				

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ASSET DETAIL					

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-----	-----	-----	-----	----	-----
250.000	LOWES COMPANIES TICKER: LOW	67,712.50	62,827.50	25,125.38	37,702.12
	MONTH END PRICE	251.3100			
500.000	MEDTRONIC PLC TICKER: MDT	117,039.00	47,620.00	46,888.34	731.66
	MONTH END PRICE	95.2400			
0.000	MERCK & CO INC TICKER: MRK	61,322.40	0.00	0.00	0.00
	MONTH END PRICE	0.0000			
150.000	META PLATFORMS INC TICKER: META	114,488.00	110,157.00	38,505.78	71,651.22
	MONTH END PRICE	734.3800			
250.000	MICROSOFT CORP TICKER: MSFT	129,090.00	129,487.50	60,811.32	68,676.18
	MONTH END PRICE	517.9500			
50.000	NETFLIX INC TICKER: NFLX	0.00	59,946.00	38,778.50	21,167.50
	MONTH END PRICE	1,198.9200			
800.000	NEXTERA ENERGY INC TICKER: NEE	67,624.00	60,392.00	13,633.37	46,758.63
	MONTH END PRICE	75.4900			
0.000	NIKE INC TICKER: NKE	22,100.00	0.00	0.00	0.00
	MONTH END PRICE	0.0000			
800.000	NVIDIA CORP TICKER: NVDA	97,152.00	149,264.00	45,821.44	103,442.56
	MONTH END PRICE	186.5800			
250.000	PALO ALTO NETWORKS TICKER: PANW	42,725.00	50,905.00	42,065.00	8,840.00
	MONTH END PRICE	203.6200			
0.000	PAYPAL HLDGS INC TICKER: PYPL	46,818.00	0.00	0.00	0.00
	MONTH END PRICE	0.0000			
270.000	PEPSICO INC TICKER: PEP	45,913.50	37,918.80	30,557.22	7,361.58
	MONTH END PRICE	140.4400			
0.000	PFIZER INCORPORATED TICKER: PFE	92,608.00	0.00	0.00	0.00
	MONTH END PRICE	0.0000			
300.000	PROCTER & GAMBLE TICKER: PG	51,960.00	46,095.00	30,124.92	15,970.08
	MONTH END PRICE	153.6500			
1,000.000	RAYTHEON TECHNOLOGIES CO TICKER: RTX	145,392.00	167,330.00	87,416.61	79,913.39
	MONTH END PRICE	167.3300			
200.000	SALESFORCE COM TICKER: CRM	54,742.00	47,400.00	30,290.00	17,110.00
	MONTH END PRICE	237.0000			
300.000	STARBUCKS CORP TICKER: SBUX	29,247.00	25,380.00	32,915.97	7,535.97-
	MONTH END PRICE	84.6000			
400.000	SYSCO CORP TICKER: SY	31,224.00	32,936.00	30,046.00	2,890.00
	MONTH END PRICE	82.3400			
500.000	T J X COS INC TICKER: TJX	58,770.00	72,270.00	33,790.00	38,480.00
	MONTH END PRICE	144.5400			

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200.000	TEXAS INSTRUMENTS INC TICKER: TXN MONTH END PRICE 183.7300	51,642.50	36,746.00	5,717.78	31,028.22
100.000	THERMO FISHER SCIENTIFIC CORP COM TICKER: TMO MONTH END PRICE 485.0200	61,857.00	48,502.00	44,585.00	3,917.00
250.000	UNITED PARCEL SERVICE B TICKER: UPS MONTH END PRICE 83.5300	34,085.00	20,882.50	21,126.75	244.25-
100.000	UNITEDHEALTH GROUP INC TICKER: UNH MONTH END PRICE 345.3000	87,702.00	34,530.00	21,126.21	13,403.79
250.000	WAL-MART STORES INC TICKER: WMT MONTH END PRICE 103.0600	0.00	25,765.00	23,817.50	1,947.50
		2,928,195.15	2,642,156.40	1,459,065.91	1,183,090.49
	UNIT INVESTMENT TRUSTS				
3,000.000	ISHARES CORE S&P MID-CAP ETF TICKER: IJH MONTH END PRICE 65.2600	373,920.00	195,780.00	37,869.43	157,910.57
2,400.000	ISHARES CURRENCY HEDGED MSCI EAFE ET TICKER: HEFA MONTH END PRICE 39.6100	85,008.00	95,064.00	65,954.06	29,109.94
5,000.000	ISHARES GOLD ETF TICKER: IAU MONTH END PRICE 72.7700	298,200.00	363,850.00	151,946.67	211,903.33
1,800.000	ISHARES MSCI EMERGING MKT ETF TICKER: EMXC MONTH END PRICE 67.5100	0.00	121,518.00	103,607.82	17,910.18
950.000	ISHARES RUSSELL 2000 ETF TICKER: IWM MONTH END PRICE 241.9600	209,845.50	229,862.00	77,898.04	151,963.96
1,100.000	SPDR S&P 500 ETF TICKER: SPY MONTH END PRICE 666.1800	860,640.00	732,798.00	245,938.81	486,859.19
700.000	VANGUARD DIVIDEND APPRECIATION ETF TICKER: VIG MONTH END PRICE 215.7900	138,642.00	151,053.00	101,639.86	49,413.14
300.000	VANGUARD ENERGY ETF TICKER: VDE MONTH END PRICE 125.8600	36,741.00	37,758.00	33,250.60	4,507.40
6,400.000	VANGUARD FTSE DEVELOPED MARKETS ETF TICKER: VEA MONTH END PRICE 59.9200	337,984.00	383,488.00	280,611.37	102,876.63
0.000	VANGUARD FTSE EMERGING MARKETS ETF TICKER: VWO MONTH END PRICE 0.0000	114,840.00	0.00	0.00	0.00
600.000	VANGUARD REAL ESTATE ETF TICKER: VNQ MONTH END PRICE 91.4200	58,452.00	54,852.00	50,853.82	3,998.18
		2,514,272.50	2,366,023.00	1,149,570.48	1,216,452.52
	TOTAL CASH	12,846,248.80	10,939,045.47	8,405,026.25	2,534,019.22
		163,394.87	188,350.40		
	NET ASSETS	13,009,643.67	11,127,395.87		