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

2025

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

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.)
- [X] a single-employer plan
- [ ] a DFE (specify) _____

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [ ] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] 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
NORTHWEST BANK PENSION PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 02/01/1958

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)
NORTHWEST BANK

100 LIBERTY STREET, P.O. BOX 128
WARREN, PA 16365-0128

2b Employer Identification Number (EIN)
23-2790930

2c Plan Sponsor's telephone number
814-726-2140

2d Business code (see instructions)
522120

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/15/2026	CATHY FYFFE
	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 [X] 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:	**4b**	EIN
a	Sponsor's name	**4d**	PN
c	Plan Name		

5	Total number of participants at the beginning of the plan year	**5**	2631
6	Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	992
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	867
b	Retired or separated participants receiving benefits	**6b**	1061
c	Other retired or separated participants entitled to future benefits	**6c**	527
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	2455
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	87
f	Total. Add lines **6d** and **6e**.	**6f**	2542
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	2
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 Characteristic Codes in the instructions:

1A

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

9a Plan funding arrangement (check all that apply)		**9b** Plan benefit arrangement (check all that apply)	
(1) [ ]	Insurance	**(1)** [ ]	Insurance
(2) [ ]	Code section 412(e)(3) insurance contracts	**(2)** [ ]	Code section 412(e)(3) insurance contracts
(3) [X]	Trust	**(3)** [X]	Trust
(4) [ ]	General assets of the sponsor	**(4)** [ ]	General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- **(1)** [X] **R** (Retirement Plan Information)
- **(2)** [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- **(3)** [X] **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)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] **A** (Insurance Information) – Number Attached 0
- **(4)** [X] **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 2025 Form M-1 annual report. If the plan was not required to file the 2025 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

2025

This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

▶ **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
NORTHWEST BANK PENSION PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
NORTHWEST BANK

D Employer Identification Number (EIN)
23-2790930

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [ ] 101-500 [X] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2025

2 Assets:

a Market value	**2a**	219604078
b Actuarial value	**2b**	207529805

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	1126	94061122	94061122
b For terminated vested participants	513	24467811	24467811
c For active participants	992	40539253	40795890
d Total	2631	159068186	159324823

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**	5.36 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	3465718
b Expected plan-related expenses	**6b**	280000
c Target normal cost	**6c**	3745718

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

09/23/2026
Date

JONATHAN WITTEN, FSA, EA
Type or print name of actuary

26-08824
Most recent enrollment number

EPIC RETIREMENT PLAN SERVICES
Firm name

207-879-9200
Telephone number (including area code)

5 WIDGERY WHARF
2ND FLOOR
PORTLAND, MA 04101
Address of the firm

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions [ ]

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	33332413
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	33332413
10	Interest on line 9 using prior year's actual return of 9.92 %	0	3306575
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 5.25 %		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		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	36638988

Part III Funding Percentages

14	Funding target attainment percentage	14	107.25 %
15	Adjusted funding target attainment percentage	15	130.25 %
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	110.06 %
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: 5.00 %	2nd segment: 5.27 %	3rd segment: 5.50 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	0
22 Weighted average retirement age	**22**	66

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**	3745718
b Excess assets, if applicable, but not greater than line 31a	**31b**	3745718

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	0	0
b Waiver amortization installment		

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____)_and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	0

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0

36 Additional cash requirement (line 34 minus line 35)	**36**	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	0
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	**38a**	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

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

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

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**2025** **This Form is Open to Public Inspection.**

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A Name of plan
NORTHWEST BANK PENSION PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
NORTHWEST BANK

D Employer Identification Number (EIN)
23-2790930

Part I Service Provider Information (see instructions)

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

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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)

(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 ☐

(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

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Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

a Name: FREED MAXICK P.C.
b EIN: 45-4051133
c Position: ACCOUNTANT
d Address: 424 MAIN STREET, SUITE 800
BUFFALO, NY 14202
e Telephone: 716-847-2651

Explanation: FREED MAXICK P.C. MERGED WITH WITHUMSMITH+BROWN PC EFFECTIVE AUGUST 1, 2025

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

Explanation:

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

Explanation:

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

Explanation:

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

2025

This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A Name of plan
NORTHWEST BANK PENSION PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
NORTHWEST BANK

D Employer Identification Number (EIN)
23-2790930

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	1002049	796898
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	1122599	1199796
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	2873055	7832363
(2) U.S. Government securities	1c(2)	72597698	74194849
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	9230386	11926345
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	17320016	19620758
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	0	0
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	115458275	110131949
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	0	0
(15) Other	1c(15)	0	0

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
1e Buildings and other property used in plan operation	1e	0	0
1f Total assets (add all amounts in lines 1a through 1e)	1f	219604078	225702958
Liabilities			
1g Benefit claims payable	1g	0	0
1h Operating payables	1h	0	0
1i Acquisition indebtedness	1i	0	0
1j Other liabilities	1j	0	155974
1k Total liabilities (add all amounts in lines 1g through1j)	1k	0	155974
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	219604078	225546984

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)	0	
(B) Participants	2a(1)(B)	0	
(C) Others (including rollovers)	2a(1)(C)	0	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		0
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	0	
(B) U.S. Government securities	2b(1)(B)	2237504	
(C) Corporate debt instruments	2b(1)(C)	361582	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	0	
(F) Other	2b(1)(F)	687	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		2599773
(2) Dividends: **(A)** Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	511013	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	3876344	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		4387357
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	-6816032	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		-6816032

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		19474202
c Other income	2c		0
d Total income. Add all **income** amounts in column (b) and enter total	2d		19645300
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	13445476	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	8737	
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		13454213
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		0
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Recordkeeping fees	2i(3)	0	
(4) IQPA audit fees	2i(4)	0	
(5) Investment advisory and investment management fees	2i(5)	0	
(6) Bank or trust company trustee/custodial fees	2i(6)	0	
(7) Actuarial fees	2i(7)	0	
(8) Legal fees	2i(8)	0	
(9) Valuation/appraisal fees	2i(9)	0	
(10) Other trustee fees and expenses	2i(10)	0	
(11) Other expenses	2i(11)	248181	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		248181
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		13702394
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		5942906
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) [X] 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) [X] 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: WITHUMSMITH+BROWN PC **(2)** EIN: 22-2027092

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.)	**4a**		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e Was this plan covered by a fidelity bond?	**4e**	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**			
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.	**4n**			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? [ ] Yes [X] 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.) ..... [X] Yes [ ] No [ ] Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 581721.

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

2025

This Form is Open to Public Inspection.

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A Name of plan
NORTHWEST BANK PENSION PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
NORTHWEST BANK

D Employer Identification Number (EIN)
23-2790930

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): 25-6402875

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 | 74

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	**14a**	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14b**	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

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: 22.1 % Private Equity: 0.0 % Investment-Grade Debt and Interest Rate Hedging Assets: 68.1 %
High-Yield Debt: 0.0 % Real Assets: 0.0 % Cash or Cash Equivalents: 3.5 % Other: 6.3 %

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

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 ___/___/_____ (MM/DD/YYYY) and the Opinion Letter serial number_____.

NORTHWEST BANK PENSION PLAN

Financial Statements and Supplemental Schedules

December 31, 2025 and 2024

(With Independent Auditors' Report Thereon)

NORTHWEST BANK PENSION PLAN

Table of Contents

	Page
Independent Auditor's Report 2025	1
Financial Statements:	
Statements of Net Assets Available for Benefits as of December 31, 2025 and 2024	4
Statement of Changes in Net Assets Available for Benefits for the Year Ended December 31, 2025	5
Statements of Accumulated Plan Benefits as of December 31, 2025 and 2024	6
Statement of Changes in Accumulated Plan Benefits for the Year Ended December 31, 2025	7
Notes to Financial Statements	8
Supplemental Schedules:	
Schedule H, Line 4(i) — Schedule of Assets (Held at End of Year) as of December 31, 2025	13
Schedule H, Line 4(j) — Schedule of Reportable Transactions for the Year Ended December 31, 2025	18

Independent Auditor's Report

To the Participants and Plan Administrator of
Northwest Bank Pension Plan:

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2025 Financial Statements

We have performed an audit of the financial statements of Northwest Bank Pension Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C) ("ERISA Section 103(a)(3)(C) audit"). The financial statements comprise the statement of net assets available for benefits and of accumulated plan benefits as of December 31, 2025, and the related statement of changes in net assets available for benefits and of changes in accumulated plan benefits for the year ended December 31, 2025, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of Northwest Bank Pension 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 audit need not extend to any statements or information related to assets held for investment of the plan ("investment information") by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA ("qualified institution").

Management has obtained certification from qualified institutions as of December 31, 2025, and for the year then ended, stating that the certified investment information, as described in Note 9 to the financial statements, is complete and accurate.

Opinion on the 2025 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2025 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 accounting principles generally accepted in the United States of America.
- 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 on the 2025 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America ("GAAS"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2025 Financial Statements section of our report. We are required to be independent of Northwest Bank Pension Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2025 Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Northwest Bank Pension Plan's ability to continue as a going concern for at least one year following the date that 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 2025 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2025 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Northwest Bank Pension 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 Northwest Bank Pension Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

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

Other Matter - Supplemental Schedules Required by ERISA

The supplemental schedules, Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2025 and Schedule H, Line 4j - Schedule of Reportable Transactions for the year ended December 31, 2025 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, 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 GAAS. For information included in the supplemental schedules 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 schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- The form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are 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 schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditor's Report on the 2024 Financial Statements

The financial statements of the Northwest Bank Pension Plan as of December 31, 2024 were audited by Freed Maxick P.C. who joined WithumSmith+Brown, PC on August 1, 2025. In accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the DOL Rules and Regulations for Reporting and Disclosure under ERISA, the prior year audit did not extend to any statements or information related to assets held for investment of the plan that were certified by a qualified institution. Their report dated October 14, 2025 indicated that (a) the amounts and disclosures in the 2024 financial statements, other than those agreed to or derived from the certified investment information, were presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America, and (b) the information in the 2024 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C). Their report also indicated that the form and content of the 2024 supplemental schedules, other than the information in the 2024 supplemental schedules that agreed to or is derived from the certified investment information, were presented, in all material respects, in conformity with the DOL Rules and Regulations for Reporting and Disclosure under ERISA; and the information in the 2024 supplemental schedules 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 determines meets the requirements of ERISA Section 103(a)(3)(C).

WithumSmith+Brown, PC

October 14, 2026

NORTHWEST BANK PENSION PLAN

Statements of Net Assets Available for Benefits

	December 31,	
	2025	**2024**
Assets:		
Cash	$ 796,898	$ 1,002,049
Investments, at fair value:		
Money market fund	7,832,363	2,873,055
Common stock	19,620,758	17,320,016
Mutual funds	110,131,949	115,458,275
U.S. government securities	74,194,849	72,597,698
Corporate obligations	11,926,345	9,230,386
Total investments	223,706,264	217,479,430
Receivables:		
Accrued interest and dividends receivable	1,199,796	1,122,599
Total receivables	1,199,796	1,122,599
Total assets	225,702,958	219,604,078
Liabilities:		
Due to brokers	155,974	—
Total liabilities	155,974	—
Net assets available for benefits	$ 225,546,984	$ 219,604,078

See accompanying notes to financial statements.

NORTHWEST BANK PENSION PLAN

Statement of Changes in Net Assets Available for Benefits

	Year ended December 31, 2025
Additions to net assets attributed to:	
Investment income:	
Net appreciation in fair value of investments	$ 12,658,170
Dividends and interest	6,987,130
Net investment income	19,645,300
Total additions	19,645,300
Deductions from net assets attributed to:	
Benefit payments to participants	13,454,213
Administrative expenses	248,181
Total deductions	13,702,394
Net increase	5,942,906
Net assets available for benefits:	
Beginning of year	219,604,078
End of year	$ 225,546,984

See accompanying notes to financial statements.

NORTHWEST BANK PENSION PLAN

Statements of Accumulated Plan Benefits

	December 31,	
	2025	**2024**
Actuarial present value of accumulated plan benefits		
Vested benefits:		
Participants currently receiving benefits	$ 93,880,535	$ 83,201,948
Terminated vested participants	25,012,970	19,446,028
Active participants	36,516,851	34,008,375
Total vested benefits	155,410,356	136,656,351
Non-vested benefits	8,977	304,824
Total actuarial present value of accumulated plan benefits	$ 155,419,333	$ 136,961,175

See accompanying notes to financial statements.

NORTHWEST BANK PENSION PLAN

Statement of Changes in Accumulated Plan Benefits

	Year ended December 31, 2025
Actuarial present value of accumulated plan benefits at the beginning of the year	$ 136,961,175
Increase during the year attributable to:	
Net benefits accumulated and actuarial experience	2,059,714
Change in actuarial assumptions	20,719,271
Interest due to the decrease in discount period	9,124,650
Benefits paid	(13,445,477)
Net increase	18,458,158
Actuarial present value of accumulated plan benefits at the end of the year	$ 155,419,333

See accompanying notes to financial statements.

(1) Description of the Plan

The following description of the Northwest Bank Pension Plan (the "Plan") provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

(a) General

The Plan is a defined benefit pension plan covering substantially all employees of Northwest Bank, the Plan Sponsor. Northwest Bank (the "Company" or "Employer") is a subsidiary of Northwest Bancshares, Inc., a Maryland corporation that was incorporated in September 2009. Effective December 1, 2025, Fidelity is the named trustee of the Plan (the "Trustee") and is responsible for oversight of the Plan. Prior to December 1, 2025, the Northwest Bank Trust Department (the "Prior Trustee") was the named trustee of the Plan. The Investment Committee determines the appropriateness of the Plan's investment offerings and monitors investment performance and reports to the Trustee of the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Participation in the Plan begins the first day of the Plan year or the first day of the seventh month of the Plan year coinciding with or following the date in which the eligibility requirements are satisfied. Eligibility requirements are satisfied once employees have attained age 21, have been credited with a minimum of 1,000 hours in a calendar year, and have completed one year of service. Employees who are compensated on a standard and/or incentive basis are eligible for the Plan. The Plan does not cover employees who are compensated on a variable basis.

Effective August 1, 2020, the Plan was amended to implement a soft freeze. This soft freeze will exclude any employee hired, rehired or acquired on or after the effective date from participation in the plan but will still allow those eligible employees hired on or before July 31, 2020 to continue to vest and accrue additional benefits for each year they complete at least 1,000 hours of service.

The Plan evaluated subsequent events for recognition and disclosure through October 14, 2026, the date the Plan's financial statements were available to be issued.

(b) Benefit Payments

Participants are eligible to receive benefits under the normal retirement provisions of the Plan on the first day of the next month following their 65th birthday provided they have five years of service.

Through March 31, 2013, for employees hired prior to January 1, 2008, normal retirement benefits are equal to 1.6% of average monthly compensation plus 0.6% of the average monthly compensation in excess of covered compensation, all multiplied by the participant's number of years of credited service, up to 25 years. For years of service in excess of 25 but less than 35, 0.6% of average monthly compensation shall be provided. Average monthly compensation is the average for the highest five years of the last ten years of service. Covered compensation equals the 35 year average, ending in the year the participant attains social security retirement age, of the social security maximum taxable wage bases.

Through March 31, 2013, for employees hired or acquired on or after January 1, 2008, normal retirement benefits are equal to 1.0% of average monthly compensation multiplied by the participant's number of years of credited service, up to 35 years. Average monthly compensation is the average for the highest five years of the last ten years of service.

Effective January 1, 2013, the Plan was amended to lock-in all benefits earned through March 31, 2013 based on the plan formulas as described in the preceding paragraphs. The amendments also provide that, for service commencing January 1, 2013, additional benefits will be earned equal to 1.0% of eligible base compensation for each year that a participant completes at least 1,000 hours of service. Also, effective April 1, 2013, participants who are eligible to receive required minimum distributions due to attaining age 70 ½ in 2019, age 72 in 2020 and age 73 in 2023, will be required to begin receiving payment of those benefits even though they may remain employed by the Company. Benefits earned are fully vested after five years of service.

The Plan permits early retirement providing the participant has reached age 55 and has completed five years of service, or if the participant has completed 25 years of service, if earlier.

Effective October 1, 2024 the Plan was amended to allow a permanent unlimited lump sum distribution option.

(c) Death and Disability Benefits

Participants may receive benefits in the form of lump sum; life annuities; five, ten or fifteen-year certain life annuities; or joint and survivor annuities.

Upon the death of a married participant who qualifies for early retirement, the participant's spouse shall receive a monthly benefit for life based on the benefit payable under a joint and 50% survivor annuity which the participant's spouse would receive assuming the participant retired the day before their death.

The spouse of any married vested participant who was not eligible for early retirement is also eligible for a benefit if the participant should die prior to their normal retirement date. The monthly pension payable at the participant's earliest retirement date will be an amount equal to the survivor annuity that would have been paid had the participant separated service on the date of death, survived to the earliest retirement age, selected a 50% qualified joint and survivor annuity, and died on the day after the day of attaining the earliest retirement age. Death benefits for retired participants are subject to the form of retirement benefit elected. The Plan does not provide for disability benefits.

(2) Summary of Significant Accounting Policies

(a) General

The accompanying financial statements are prepared on the accrual basis of accounting in accordance with U.S. Generally Accepted Accounting Principles ("U.S. GAAP").

(b) Use of Estimates

The preparation of financial statements in accordance with 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, and changes therein. Actual results could differ from those estimates.

(c) Investment Valuation and Income Recognition

Investments are reported at fair value or net asset value ("NAV"), which approximates fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by the investment advisors and trustees, as applicable. See Note 5 for discussion of fair value measurements.

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

(d) 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 service employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries. Benefits under the Plan are accumulated based on employees' compensation during each year of credited service. The accumulated plan benefits for active employees will equal the accumulation, with interest, of the annual benefit accruals as of the benefit information date. Benefits payable under all circumstances – retirement, death, and termination of employment – are included, to the extent they are deemed attributable to employee service rendered to the valuation date.

The actuarial present value of accumulated plan benefits is determined by the Plan's independent actuary, Fidelity, and is that amount which 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 decrements such as death, withdrawals or retirement) between the valuation date and the expected date of payment. The significant actuarial assumptions used in the

valuations as of December 31, 2025 and 2024, were (a) life expectancy of the participants (Society of Actuaries Pri-2012 total dataset amount weighted mortality table with scale MP-2021, (b) the retirement age assumptions (based on the percentage of likelihood based on age range between 65 and 70 years old), (c) investment return. The interest rate used to discount the obligation for the years ended December 31, 2025 and 2024 was 5.5% and 7.0%, respectively. The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits. The computation of the actuarial present value of accumulated plan benefits were made as of January 1, 2026 and 2025. Had the valuations been prepared as of December 31, there would be no material differences.

(e) Payment of Benefits

Benefit payments to participants are recorded upon distribution.

(3) Funding Policy

The Plan's funding policy is for the Employer to contribute an amount which will meet or exceed the annual ERISA minimum funding requirement. There were no contributions made during the year ended December 31, 2025. ERISA minimum funding requirements have been met for 2025.

Although it has not expressed any intention to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to provisions set forth in ERISA.

(4) Plan Termination

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

1. Annuity benefits that former employees or their beneficiaries have been receiving for at least three years or that employees eligible to retire for that three year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under Plan provisions in effect at any time during the five years preceding Plan termination.
2. Other vested benefits insured by the Pension Benefit Guaranty Corporation ("PBGC") (a U.S. government agency) up to the applicable limitations (discussed below).
3. All other vested benefits (that is, vested benefits not insured by the PBGC).
4. All non-vested benefits.

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits, and certain disability and survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan, and the amounts of benefit protection subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination.

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

(5) Fair Value Measurements

The framework for measuring fair value 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) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") 820, Fair Value Measurement, are described as follows:

Level 1 - Inputs to the valuation technique 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 technique 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 observable for substantially the full term of the asset or liability.

Level 3 - Inputs to the valuation technique 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 maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2025 and 2024:

	December 31, 2025			
	Level 1	Level 2	Level 3	Total
Money market fund	$ 7,832,363	$ —	$ —	$ 7,832,363
Common stock	19,620,758	—	—	19,620,758
Mutual funds	110,131,949	—	—	110,131,949
U.S government securities	—	74,194,849	—	74,194,849
Corporate obligations	—	11,926,345	—	11,926,345
Total investments at fair value	$ 137,585,070	$ 86,121,194	$ —	$ 223,706,264

	December 31, 2024			
	Level 1	Level 2	Level 3	Total
Money market fund	$ 2,873,055	$ —	$ —	$ 2,873,055
Common stock	17,320,016	—	—	17,320,016
Mutual funds	115,458,275	—	—	115,458,275
U.S government securities	—	72,597,698	—	72,597,698
Corporate obligations	—	9,230,386	—	9,230,386
Total investments at fair value	$ 135,651,346	$ 81,828,084	$ —	$ 217,479,430

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in methodologies used as of December 31, 2025 and 2024.

Mutual funds - Shares of mutual funds are valued at the quoted Net Asset Value ("NAV") of shares held by the Plan at year end. Mutual funds held by the Plan are open-end mutual funds that are registered with the U.S. Securities and Exchange Commission. These funds are required to publish their daily NAV and transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Common stock - Investments in common stock held are valued at the closing price reported on the active market on which the individual securities are traded.

Money market fund - The money market fund is valued at the quoted NAV of shares held by the Plan at year end.

U.S. government securities - The U.S. government securities are valued using pricing models maximizing the use of observable inputs for similar securities.

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

(6) Tax Status

The Company has adopted a pre-approved plan document offered by EPIC Retirement Services that has received an IRS Opinion Letter dated February 28, 2023, stating that the form of the pre-approved plan document was in compliance with the applicable requirements of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the IRS Opinion Letter, the plan administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC, and, therefore believes that the Plan is qualified, and the related trust is tax exempt.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

(7) Risk 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.

(8) Administrative Expenses

The Plan Sponsor absorbs significant costs of the Plan's operation including, but not limited to, actuarial, plan document maintenance, legal, administration, and auditing costs. In addition, certain investment related expenses are included in net appreciation of fair value of investments presented in the accompanying statement of changes in net assets available for benefits.

(9) Information Certified by Trustee

The plan administrator has elected the method of compliance by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA for 2025 and 2024. Accordingly, the Trustee and Prior Trustee of the Plan has certified to the completeness and accuracy of all investments reported in the accompanying statements of net assets available for benefits as of December 31, 2025 and 2024 and the supplemental schedule of assets (held at end of year) as of December 31, 2025 and the related investment activity reported in the statement of changes in net assets available for benefits and the supplemental schedule of reportable transactions for the year ended December 31, 2025.

(10) Related Party and Party-In-Interest Transactions

The Plan's trustee prior to December 1, 2025 was the Northwest Bank Trust Department and after December 1, 2025 was Fidelity, who perform investment management functions and serve as the trustees of the Plan for their respective periods. All fees paid to the Plan's trustee and custodian are paid by the Plan Sponsor and are therefore not included in the accompanying financial statements. Certain administrative functions of the Plan are performed by the Company for which no fees are charged.

NORTHWEST BANK PENSION PLAN

EIN: 23-2790930

Plan Number: 001

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

As of December 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	(c) Description of Investments including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current value
		Money market fund:		
*	Fidelity	Fidelity Government Portfolios	7,832,363	7,832,363
		Total money market fund:	7,832,363	7,832,363
		Common Stock:		
	Adobe Inc	Adobe Inc	534,450	532,685
	Allstate Corporation	Allstate Corporation	513,955	504,764
	Alphabet Inc Cl A	Alphabet Inc Cl A	485,138	492,662
	Cencora Inc	Cencora Inc	524,779	505,949
	Apple Inc	Apple Inc	489,012	484,998
	Applied Materials Inc	Applied Materials Inc	484,917	476,973
	Autozone Inc	Autozone Inc	453,532	440,895
	Booz Allen Hamilton Hldg Cl A	Booz Allen Hamilton Hldg Cl A	523,475	480,683
	Chevron Corp	Chevron Corp	492,393	500,972
	Cisco Systems Inc	Cisco Systems Inc	503,304	495,457
	Coca Cola Co	Coca Cola Co	503,816	496,291
	Bank Of Montreal	Bank Of Montreal	522,205	513,190
	Check Point Software Techs Ltd	Check Point Software Techs Ltd	478,901	474,477
	Crocs Inc	Crocs Inc	517,215	487,892
	Cummins Inc	Cummins Inc	509,491	502,793
	Exxon Mobil Corp	Exxon Mobil Corp	499,185	510,121
	Halliburton Co	Halliburton Co	511,124	508,426
	Home Depot Inc	Home Depot Inc	509,068	490,687
	Incyte Corp	Incyte Corp	491,622	492,270
	Interactive Brokers Group Inc	Interactive Brokers Group Inc	476,743	487,663
	Jpmorgan Chase & Co	Jpmorgan Chase & Co	507,232	510,719
	Lam Research Corp	Lam Research Corp	523,460	545,379
	Lockheed Martin Corp	Lockheed Martin Corp	540,613	539,776
	Merck & Co Inc New	Merck & Co Inc New	524,661	550,825
	Microsoft Corp	Microsoft Corp	494,288	503,448
	Morgan Stanley	Morgan Stanley	508,835	508,091
	Paypal Hldgs Inc	Paypal Hldgs Inc	496,853	477,548
	Pepsico Inc	Pepsico Inc	514,753	488,542
	Procter & Gamble Co	Procter & Gamble Co	499,683	493,416
	Public Storage	Public Storage	492,735	469,436
	Rio Tinto Plc Spon Adr	Rio Tinto Plc Spon Adr	514,287	542,843
	Sanofi Spon Adr	Sanofi Spon Adr	489,007	495,552
	Taiwan Semic Mfg Co Ltd Sp Adr	Taiwan Semic Mfg Co Ltd Sp Adr	492,035	519,652
	Toyota Motor Corp Adr 2	Toyota Motor Corp Adr 2	542,825	540,930
	Travelers Companies Inc	Travelers Companies Inc	514,344	513,406
	United Parcel Service Inc Cl B	United Parcel Service Inc Cl B	528,970	524,318
	Vertex Pharmaceuticals Inc	Vertex Pharmaceuticals Inc	498,547	495,976
	Walmart Inc	Walmart Inc	514,460	490,761
	Chubb Ltd	Chubb Ltd	531,124	530,292
		Total common stock	19,753,037	19,620,758

NORTHWEST BANK PENSION PLAN

EIN: 23-2790930

Plan Number: 001

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

As of December 31, 2025

		Mutual funds:			
	Absolute Investment Advisors	Absolute Convertible Arbitrage Fund	495,740	490,277
	Water Island Capital	Arbitrage Fund Class I	9,342,724	9,026,862
	Federated Investors, Inc.	Federated Hermes Total Return Bond Fund #328	17,682,445	17,719,311
*	Fidelity	Fidelity Long-Term Treasury Bond Index F	24,352,404	24,378,459
	Harding Loevner International	Harding Loevner International	2,286,313	2,316,160
	Miller Convertible Bond I	Miller Convertible Bond I	1,072,116	1,072,942
	Neuberger	Neuberger Strategic Income I	7,503,784	7,511,102
	T. Rowe Price	T Rowe Price Mid-Cap Growth #64	1,157,321	1,147,877
	The Vanguard Group	Vanguard Gro Idx	4,951,164	5,003,884
	The Vanguard Group	Vanguard Short-Term Inv Grd Adm #539	15,035,043	15,049,320
	The Vanguard Group	Vanguard Val Idx	20,835,990	20,596,263
	Virtus Kar Small-Cap Growth I	Virtus Kar Small-Cap Growth I	716,183	536,328
	Virtus Kar Small-Cap Value I	Virtus Kar Small-Cap Value I	603,763	562,878
	Water Island Capital	Water Island Credit Opportunities Fund I	4,720,286	4,720,286
		Total mutual funds	110,755,276	110,131,949
		U.S government securities:		
	Federal Home Loan Banks	3.930% Due 07/11/2033	964,110	964,823
	Federal Home Loan Banks	2.400% Due 01/28/2030	23,685	23,708
	Federal Home Loan Banks	2.470% Due 03/23/2040	55,270	55,297
	Federal Home Loan Banks	2.340% Due 03/26/2040	1,107,525	1,108,013
	Federal Home Loan Banks	2.490% Due 03/26/2040	37,368	37,386
	Federal Home Loan Banks	2.010% Due 07/16/2040	137,136	137,217
	Federal Home Loan Banks	2.150% Due 10/23/2045	36,344	36,042
	Federal Home Loan Banks	2.150% Due 02/25/2041	1,391,760	1,388,863
	Federal Home Loan Banks	2.400% Due 07/14/2036	44,960	44,979
	Federal Home Loan Banks	Step-Up Due 12/17/2031	118,257	118,443
	Federal Home Loan Banks	2.500% Due 12/13/2041	1,405,160	1,405,803
	Federal Home Loan Banks	5.000% Due 10/14/2044	98,941	99,955
	Federal Home Loan Banks	5.450% Due 10/23/2040	249,318	249,411
	Federal Home Loan Banks	5.240% Due 12/27/2049	2,016,440	2,024,064
	Federal Farm Credit Banks	3.330% Due 08/08/2039	848,720	848,741
	Federal Farm Credit Banks	3.450% Due 01/20/2044	223,787	223,837
	Federal Farm Credit Banks	3.490% Due 04/02/2040	21,404	21,404
	Federal Farm Credit Banks	3.040% Due 05/20/2036	157,649	157,646
	Federal Farm Credit Banks	2.660% Due 10/05/2039	117,068	117,096
	Federal Farm Credit Banks	3.660% Due 03/07/2044	411,455	411,516
	Federal Farm Credit Banks	3.930% Due 10/23/2042	1,743,620	1,743,607
	Federal Farm Credit Banks	3.910% Due 11/27/2043	642,758	642,788
	Federal Farm Credit Banks	2.625% Due 10/15/2049	314,800	314,703
	Federal Farm Credit Banks	2.960% Due 01/23/2045	721,980	722,438
	Federal Farm Credit Banks	2.760% Due 02/03/2050	2,331,288	2,330,345

Federal Farm Credit Banks	2.400% Due 09/16/2041	685,833	686,189
Federal Farm Credit Banks	1.840% Due 12/17/2035	1,554,360	1,555,083
Federal Farm Credit Banks	2.700% Due 06/21/2041	1,515,920	1,479,708
Federal Farm Credit Banks	2.400% Due 03/24/2036	827,590	827,836
Federal Farm Credit Banks	2.740% Due 04/01/2041	37,546	38,257
Federal Farm Credit Banks	2.590% Due 11/01/2041	1,483,040	1,483,747
Federal Farm Credit Banks	2.690% Due 11/29/2041	1,475,760	1,476,554
Federal Farm Credit Banks	2.800% Due 12/16/2041	1,503,460	1,504,241
Federal Farm Credit Banks	5.490% Due 09/22/2042	249,503	249,548
Federal Farm Credit Banks	2.750% Due 03/07/2039	398,075	398,155
Federal Home Loan Banks	5.125% Due 03/14/2036	525,625	525,314
Fed Home Loan Mortgage Corp	2.700% Due 12/28/2037	1,620,720	1,655,251
Federal National Mortgage Assn	Principal Strip 0.000% Due 08/06/2038	276,475	274,885
Fannie Mae	1.600% Due 08/24/2035	194,255	194,349
Tennessee Valley Authority	4.875% Due 01/15/2048	479,005	481,178
Tennessee Valley Authority	3.500% Due 12/15/2042	416,435	417,400
Tennessee Valley Authority	4.250% Due 09/15/2065	408,980	412,157
Tennessee Valley Authority	4.250% Due 09/15/2052	211,733	211,759
US Treasury Bond	3.625% Due 02/15/2044	1,713,600	1,716,953
US Treasury Bond	3.000% Due 05/15/2045	768,050	769,609
US Treasury Bond	2.875% Due 08/15/2045	1,498,520	1,500,156
US Treasury Bond	2.500% Due 02/15/2046	1,391,100	1,392,734
US Treasury Bond	2.500% Due 05/15/2046	1,386,100	1,387,187
US Treasury Bond	2.875% Due 11/15/2046	738,010	738,438
US Treasury Bond	3.000% Due 02/15/2047	1,504,580	1,505,703
US Treasury Bond	3.000% Due 05/15/2047	750,220	750,937
US Treasury Bond	2.750% Due 11/15/2047	1,423,280	1,424,766
US Treasury Bond	3.000% Due 02/15/2048	1,486,720	1,488,281
US Treasury Bond	3.000% Due 08/15/2048	1,479,460	1,480,859
US Treasury Bond	3.375% Due 11/15/2048	781,528	791,211
US Treasury Bond	3.000% Due 02/15/2049	735,940	736,641
US Treasury Bond	2.875% Due 05/15/2049	1,433,840	1,434,766
US Treasury Bond	2.250% Due 08/15/2049	1,252,980	1,254,297
US Treasury Bond	2.000% Due 02/15/2050	586,390	586,172
US Treasury Bond	1.250% Due 05/15/2050	959,080	957,344
US Treasury Bond	1.625% Due 11/15/2050	1,050,400	1,050,000
US Treasury Bond	1.875% Due 02/15/2051	1,118,180	1,117,656
US Treasury Bond	2.375% Due 05/15/2051	630,570	630,195
US Treasury Bond	1.875% Due 11/15/2051	1,106,620	1,105,469
US Treasury Bond	4.000% Due 11/15/2052	868,050	867,148
US Treasury Bond	4.750% Due 11/15/2053	982,460	981,680
US Treasury Bond	4.750% Due 11/15/2043	998,670	1,000,117

NORTHWEST BANK PENSION PLAN

EIN: 23-2790930

Plan Number: 001

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

As of December 31, 2025

US Treasury Bond	4.250% Due 08/15/2054	6,333,670	6,328,984
US Treasury Bond	4.125% Due 08/15/2044	916,410	917,773
US Treasury Bond	4.500% Due 11/15/2054	943,750	943,203
US Treasury Bond	4.625% Due 02/15/2055	963,670	965,263
US Treasury Notes	3.875% Due 08/15/2034	2,215,867	2,216,602
US Treasury Notes	3.750% Due 08/31/2026	500,545	500,538
US Treasury Notes	3.750% Due 08/31/2031	249,152	249,170
US Treasury Notes	3.375% Due 09/15/2027	498,810	499,082
US Treasury Notes	3.500% Due 09/30/2029	497,475	497,676
US Treasury Notes	3.500% Due 09/30/2026	249,820	249,817
US Treasury Notes	4.125% Due 10/31/2029	1,016,820	1,017,109
US Treasury Notes	4.125% Due 10/31/2026	1,004,480	1,004,272
US Treasury Notes	4.125% Due 10/31/2031	1,015,200	1,015,391
US Treasury Notes	4.250% Due 11/15/2034	1,011,020	1,010,508
US Treasury Notes	4.125% Due 11/15/2027	1,011,210	1,011,406
	Total U.S. government securities	74,157,365	74,194,849
	Corporate obligations:		
Alphabet Inc	1.900% Due 08/15/2040	168,953	169,218
Amazon.Com Inc	3.875% Due 08/22/2037	228,855	229,296
Amazon.Com Inc	3.450% Due 04/13/2029	246,752	246,925
Apple Inc	2.650% Due 05/11/2050	531,590	531,367
Apple Inc	2.700% Due 08/05/2051	186,669	186,723
Berkshire Hathaway Financial Corp	4.400% Due 05/15/2042	1,033,459	1,033,121
Blackrock Finance Inc	1.900% Due 01/28/2031	336,439	337,018
Blackrock Inc	4.900% Due 01/08/2035	509,685	510,209
Chevron Corp	2.236% Due 05/11/2030	463,300	463,678
Exxon Mobil Corp	2.995% Due 08/16/2039	199,720	200,061
Exxon Mobil Corp	3.095% Due 08/16/2049	341,385	341,472
Exxon Mobil Corp	4.327% Due 03/19/2050	292,901	293,360
Meta Platforms Inc	4.750% Due 08/15/2034	100,333	100,820
Johnson & Johnson	3.550% Due 03/01/2036	229,637	229,952
Johnson & Johnson	3.400% Due 01/15/2038	439,240	439,393
Johnson & Johnson	2.100% Due 09/01/2040	352,350	352,430
Microsoft Corp	4.100% Due 02/06/2037	484,365	484,396
Microsoft Corp	2.525% Due 06/01/2050	198,971	198,429
Microsoft Corp	2.921% Due 03/17/2052	656,880	655,037
Nike Inc	3.250% Due 03/27/2040	40,293	40,582
Novartis Cap Corp	3.700% Due 09/21/2042	249,084	248,894
Novartis Cap Corp	4.400% Due 05/06/2044	889,930	892,151
Nvidia Corp	3.500% Due 04/01/2040	421,960	422,484
Nvidia Corp	3.500% Due 04/01/2050	370,320	370,024
Procter & Gamble Co	3.550% Due 03/25/2040	216,213	217,450

Procter & Gamble Co	3.600% Due 03/25/2050		247,075	247,675
State Street Bank & Trust Co	4.782% Due 11/23/2029		256,912	257,323
Texas Instruments Inc	3.875% Due 03/15/2039		178,240	178,474
Visa Inc	4.150% Due 12/14/2035		484,470	486,464
Visa Inc	2.700% Due 04/15/2040		383,140	385,161
Walmart Inc	3.950% Due 06/28/2038		231,485	232,041
Walmart Inc	2.500% Due 09/22/2041		234,455	235,485
Walmart Inc	2.650% Due 09/22/2051		707,445	709,232
		Total corporate obligations	11,912,506	11,926,345
		Total	$ 224,410,547	$ 223,706,264

* Denotes a party-in-interest

See Independent Auditor's Report

NORTHWEST BANK PENSION PLAN

EIN: 23-2790930

Plan Number: 001

Schedule H, Line 4(j) — Schedule of Reportable Transactions

December 31, 2025

(a)	(b) Identity of party involved	(c) Description of asset	(d) Purchase price	(e) Selling price	(f) Lease rental	(g) Expense incurred with transaction	(h) Cost of asset	(i) Current value of asset on transaction date	(j) Net gain or (loss)
	Category (I). Series of transactions in excess of 5% of plan assets								
	Federal Money Market Fund	Federated Insured MM Fund - Institutional	$51,009,843	N/A	N/A	N/A	51,009,843	51,009,843	N/A
	Federal Money Market Fund	Federated Insured MM Fund - Institutional	N/A	53,735,853	N/A	N/A	53,735,853	53,735,853	—
*	Fidelity	Fidelity Long-Term Treasury Bond Index	24,500,000	N/A	N/A	N/A	24,500,000	24,500,000	N/A
	BlackRock, Inc.	iShares Treasury 20 Year Treasury Bond ETF	6,975,139	N/A	N/A	4,850	6,975,139	6,975,139	N/A
	BlackRock, Inc.	iShares Treasury 20 Year Treasury Bond ETF	N/A	24,392,430	N/A	16,542	24,204,173	24,392,430	188,257
	Charles Schwab Investment Management, Inc.	Schwab Fundamental US Large Company ETF	N/A	43,218,991	N/A	95,714	30,828,810	43,218,991	12,390,181
	The Vanguard Group	Vanguard Short-Term Investment Grade Admin #539	10,600,000	N/A	N/A	N/A	10,600,000	10,600,000	N/A
	The Vanguard Group	Vanguard Short-Term Investment Grade Admin #539	N/A	3,250,000	N/A	N/A	3,352,006	3,250,000	(102,006)
	The Vanguard Group	Vanguard Value Index Fund	20,500,000	N/A	N/A	N/A	20,500,000	20,500,000	N/A

* Denotes a party-in-interest

See Independent Auditor's Report

Schedule SB, line 26 – Schedule of Active Participant Data
Northwest Bank Pension Plan
EIN/PN: 23-2790930/001
Plan Year: 1/1/2025 to 12/31/2025

Schedule SB, line 26 - Schedule of Active Participant Data

Attained Age	Years of credited service																					
	Under 1		1 to 4		5 to 9		10 to 14		15 to 19		20 to 24		25 to 29		30 to 34		35 to 39		40 & up			
	No.	Average Acc. Ben.	No.	Average Acc. Ben.	No.	Average Acc. Ben.	No.	Average Acc. Ben.	No.	Average Acc. Ben.	No.	Average Acc. Ben.	No.	Average Acc. Ben.	No.	Average Acc. Ben.	No.	Average Acc. Ben.	No.	Average Acc. Ben.		
Under 25	0		1		0		0		0		0		0		0		0		0			
25 to 29	0		2		38	2,264	0		0		0		0		0		0		0			
30 to 34	0		3		63	2,730	28	4,537	1		0		0		0		0		0			
35 to 39	0		1		74	3,412	35	5,361	23	7,180	1		0		0		0		0			
40 to 44	0		5		70	4,008	25	5,436	29	8,016	17		2		0		0		0			
45 to 49	0		3		62	3,711	15		9		23	11,033	9		0		0		0			
50 to 54	0		1		51	3,460	16		11		16		9		10		0		0			
55 to 59	0		1		69	4,005	28	6,095	11		14		11		12		10		2			
60 to 64	0		1		61	4,107	16		14		11		6		11		10		3			
65 to 69	0		0		16		8		3		5		2		0		0		0			
70 & up	0		2		5		4		2		1		0		0		0		0			

Actuarial Basis

Method of Contribution

Contributions required to fund the plan benefits are determined according to the provisions of MAP-21, as revised by the Highway and Transportation Funding Act of 2014 (HATFA), the Bipartisan Budget Act of 2015 (BBA 2015), and the American Rescue Plan Act of 2021 (ARPA). The Target Normal Cost is the present value of benefits earned during the plan year plus the amount of plan-related expenses expected to be paid from plan assets during the plan year. The Funding Target is the present value of benefits earned as of the beginning of the plan year. The excess of the Funding Target over the actuarial value of assets represents the Funding Shortfall.

Method for Accrued Benefits

The actuarial present value of accumulated plan benefits is a measure of plan benefits which have been earned to date. This is not only a valuation of retirement benefits, but also of deferred vested, death, and disability benefits. Earnings and service for benefit purposes expected to be earned after the valuation date are excluded from this value.

The actuarial assumptions used to determine these values are identical to those used for the funding purposes with the exception of an interest rate of 5.36% and the Society of Actuaries Pri-2012 mortality with separate retiree tables for primary retirees and contingent tables for surviving beneficiaries. The specific features of the table include total dataset, amount weighted, and generational projection using mortality improvement scale MP-2021.

Method of Asset Valuation

The asset valuation method is the “smoothed market value” method, using a smoothing period as described in Section 430(g)(3)(B) of the Internal Revenue Code. Under this method, the actuarial value of assets is equal to the average of the fair market value of assets on the valuation date and the adjusted fair market value of assets determined from the two immediately preceding valuation dates. The adjusted fair market value of assets is the fair market value of assets at the applicable valuation date adjusted with contributions, distributions and expected earnings to the current valuation date as specified by the Secretary of Treasury. Expected earnings will be determined using the expected long term rate of return assumption limited by the applicable third segment rate.

In general, the actuarial value of assets must fall between 90% and 110% of the market value of assets.

Data

The valuation results are based upon participant census and financial data provided by the plan sponsor. The data was tested for reasonableness and consistency with the prior valuation.

Actuarial Assumptions

The following actuarial assumptions were employed in the determination of the liabilities and annual contributions of the plan as developed in accordance with the funding methods described in this report.

- **Mortality Decrement** – Mortality for healthy participants:
  - 2025 Static Mortality Table for males and females as published by IRS regulations.
- **Minimum Funding Interest Rates**
  - The ARPA adjusted interest rates used for determining the minimum funding requirements and the plan's AFTAP are developed as follows:

Segment	25-Year Average As of 9/30/25	95% - 105% Corridor	January 2025 Unadjusted Rate	ARPA Adjusted Rate
1	5.00%	5.00%	5.00%	5.00%
2	5.06%	5.27%	5.27%	5.27%
3	5.79%	5.50%	5.40%	5.50%

- **Effective Interest Rate**
  - The Effective Interest Rate is 5.36%.
- **Maximum Tax Deductible Contribution**
  - The interest rates used for determining the maximum tax deductible contribution are the 24-month average corporate bond segment rates for January 2025 as published by the IRS. The interest rate for this purpose is 5.32%
- **Salary Increase**
  - The salary projection is assumed to equal 3.0% per year.
- **Retirement**
  - Retirement will occur at the later of age 65 or 5 years of service.
- **Separation from Service**
  - Withdrawal prior to retirement is assumed to occur in accordance with Crocker Sarason Straight Table T-5.

Miscellaneous

- PBGC premium is calculated using the Standard Method. (Election year: 2019)
- All plan participants have been included in the funding.
- As required by Section 415 of the Internal Revenue Code, the determination of a participant's projected retirement benefit has been limited so that the amount does not exceed $280,000 per year adjusted if necessary to recognize the participant's assumed retirement age, cost of living adjustments on the valuation date and optional forms of payment.

NORTHWEST BANK PENSION PLAN

EIN: 23-2790930

Plan Number: 001

Schedule H, Line 4(j) — Schedule of Reportable Transactions

December 31, 2025

(a)	(b) Identity of party involved	(c) Description of asset	(d) Purchase price	(e) Selling price	(f) Lease rental	(g) Expense incurred with transaction	(h) Cost of asset	(i) Current value of asset on transaction date	(j) Net gain or (loss)
	Category (I). Series of transactions in excess of 5% of plan assets								
	Federal Money Market Fund	Federated Insured MM Fund - Institutional	$51,009,843	N/A	N/A	N/A	51,009,843	51,009,843	N/A
	Federal Money Market Fund	Federated Insured MM Fund - Institutional	N/A	53,735,853	N/A	N/A	53,735,853	53,735,853	—
*	Fidelity	Fidelity Long-Term Treasury Bond Index	24,500,000	N/A	N/A	N/A	24,500,000	24,500,000	N/A
	BlackRock, Inc.	iShares Treasury 20 Year Treasury Bond ETF	6,975,139	N/A	N/A	4,850	6,975,139	6,975,139	N/A
	BlackRock, Inc.	iShares Treasury 20 Year Treasury Bond ETF	N/A	24,392,430	N/A	16,542	24,204,173	24,392,430	188,257
	Charles Schwab Investment Management, Inc.	Schwab Fundamental US Large Company ETF	N/A	43,218,991	N/A	95,714	30,828,810	43,218,991	12,390,181
	The Vanguard Group	Vanguard Short-Term Investment Grade Admin #539	10,600,000	N/A	N/A	N/A	10,600,000	10,600,000	N/A
	The Vanguard Group	Vanguard Short-Term Investment Grade Admin #539	N/A	3,250,000	N/A	N/A	3,352,006	3,250,000	(102,006)
	The Vanguard Group	Vanguard Value Index Fund	20,500,000	N/A	N/A	N/A	20,500,000	20,500,000	N/A

* Denotes a party-in-interest

See Independent Auditor's Report

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

2025

This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

▶ **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
Northwest Bank Pension Plan

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
Northwest Bank

D Employer Identification Number (EIN)
23-2790930

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [ ] 101-500 [X] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2025

2 Assets:

a Market value	**2a**	219604078
b Actuarial value	**2b**	207529805

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	1126	94061122	94061122
b For terminated vested participants	513	24467811	24467811
c For active participants	992	40539253	40795890
d Total	2631	159068186	159324823

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**	5.36 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	3465718
b Expected plan-related expenses	**6b**	280000
c Target normal cost	**6c**	3745718

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

JW

Signature of actuary — 09/23/2026 Date

Jonathan Witten, FSA, EA — 26-08824

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

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions [ ]

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	33332413
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	33332413
10	Interest on line 9 using prior year's actual return of 9.92 %	0	3306575
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 5.25 %		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	36638988

Part III Funding Percentages

14	Funding target attainment percentage	14	107.25 %
15	Adjusted funding target attainment percentage	15	130.25 %
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	110.06 %
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: 5.00 %	2nd segment: 5.27 %	3rd segment: 5.50 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	0
22 Weighted average retirement age	**22**	66

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**	3745718
b Excess assets, if applicable, but not greater than line 31a	**31b**	3745718

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	0	0
b Waiver amortization installment		

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	0

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0

36 Additional cash requirement (line 34 minus line 35)	**36**	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	0

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36)	**38a**	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

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

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

Schedule SB, line 22 - Weighted Retirement Age
Northwest Bank Pension Plan
EIN/PN: 23-2790930/001
Plan Year: 1/1/2025 to 12/31/2025

Weighted Retirement Age

Age	Expected Active Headcount	Retirement Rate	Expected Retirements	Weighted Age
65	598.76	0.50	298.36	19,393.66
66	308.78	0.50	154.09	10,170.13
67	168.80	0.50	84.22	5,642.66
68	84.04	0.25	20.96	1,425.35
69	65.74	0.25	16.39	1,131.04
70	51.05	1.00	51.05	3,573.39
71	2.00	1.00	2.00	142.00
72	3.00	0.67	2.00	144.00
73	2.95	1.00	2.95	215.05
74	2.00	1.00	2.00	148.00
75	1.00	1.00	1.00	75.00
76	1.00	-	-	-
77	1.92	0.52	1.00	77.00
78	1.85	1.00	1.85	144.18
Total			637.87	42,281.46
Average				66.29

Schedule SB, line 26b - Projection of Expected Benefit Payments
Northwest Bank Pension Plan
EIN/PN: 23-2790930/001
Plan Year: 1/1/2025 to 12/31/2025

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants & Beneficiaries Receiving Payments	Total
2025	201496	207494	8841162	9250152
2026	357153	424907	8674547	9456607
2027	510590	564505	8488478	9563573
2028	734722	733049	8280078	9747849
2029	954547	950092	8061080	9965719
2030	1203656	1060231	7820336	10084223
2031	1491924	1185454	7563096	10240474
2032	1785601	1334748	7313316	10433665
2033	2050975	1543572	7052433	10646980
2034	2304100	1614932	6780683	10699715
2035	2547923	1704585	6501896	10754404
2036	2807924	1777263	6215905	10801092
2037	3018554	1844452	5921035	10784041
2038	3184308	1896833	5618443	10699584
2039	3318710	2001493	5305193	10625396
2040	3428759	2027835	4988430	10445024
2041	3513375	2044755	4666080	10224210
2042	3583359	2073154	4338646	9995159
2043	3663440	2113960	4012390	9789790
2044	3744198	2105189	3686762	9536149
2045	3801076	2115833	3364613	9281522
2046	3921356	2151465	3048126	9120947
2047	3975561	2181731	2739832	8897124
2048	4016235	2143608	2442236	8602079
2049	4021896	2116145	2157752	8295793
2050	4028445	2086123	1888652	8003220
2051	4019519	2027828	1636966	7684313
2052	3997739	1983786	1404345	7385870
2053	3948371	1924475	1192004	7064850
2054	3873990	1844778	1000687	6719455
2055	3749437	1769775	830630	6349842
2056	3644483	1670110	681573	5996166
2057	3544460	1571787	552785	5669032
2058	3398395	1479874	443137	5321406
2059	3243654	1380978	351187	4975819
2060	3082424	1285777	275266	4643467
2061	2919766	1200470	213569	4333805
2062	2754916	1112579	164222	4031717
2063	2584195	1026196	125377	3735768
2064	2412950	945468	95276	3453694
2065	2244712	867253	72302	3184267
2066	2080087	793208	55017	2928312
2067	1921633	723276	42176	2687085
2068	1769535	657363	32735	2459633
2069	1623905	595337	25839	2245081
2070	1484748	537042	20810	2042600
2071	1351993	482341	17117	1851451
2072	1225653	431130	14358	1671141
2073	1105761	383325	12230	1501316
2074	992374	338860	10524	1341758

Independent Auditor's Report

To the Participants and Plan Administrator of
Northwest Bank Pension Plan:

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2025 Financial Statements

We have performed an audit of the financial statements of Northwest Bank Pension Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C) ("ERISA Section 103(a)(3)(C) audit"). The financial statements comprise the statement of net assets available for benefits and of accumulated plan benefits as of December 31, 2025, and the related statement of changes in net assets available for benefits and of changes in accumulated plan benefits for the year ended December 31, 2025, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of Northwest Bank Pension 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 audit need not extend to any statements or information related to assets held for investment of the plan ("investment information") by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA ("qualified institution").

Management has obtained certification from qualified institutions as of December 31, 2025, and for the year then ended, stating that the certified investment information, as described in Note 9 to the financial statements, is complete and accurate.

Opinion on the 2025 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2025 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 accounting principles generally accepted in the United States of America.
- 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 on the 2025 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America ("GAAS"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2025 Financial Statements section of our report. We are required to be independent of Northwest Bank Pension Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2025 Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Northwest Bank Pension Plan's ability to continue as a going concern for at least one year following the date that 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 2025 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2025 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Northwest Bank Pension 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 Northwest Bank Pension Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

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

Other Matter - Supplemental Schedules Required by ERISA

The supplemental schedules, Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2025 and Schedule H, Line 4j - Schedule of Reportable Transactions for the year ended December 31, 2025 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, 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 GAAS. For information included in the supplemental schedules 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 schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- The form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are 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 schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditor's Report on the 2024 Financial Statements

The financial statements of the Northwest Bank Pension Plan as of December 31, 2024 were audited by Freed Maxick P.C. who joined WithumSmith+Brown, PC on August 1, 2025. In accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the DOL Rules and Regulations for Reporting and Disclosure under ERISA, the prior year audit did not extend to any statements or information related to assets held for investment of the plan that were certified by a qualified institution. Their report dated October 14, 2025 indicated that (a) the amounts and disclosures in the 2024 financial statements, other than those agreed to or derived from the certified investment information, were presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America, and (b) the information in the 2024 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C). Their report also indicated that the form and content of the 2024 supplemental schedules, other than the information in the 2024 supplemental schedules that agreed to or is derived from the certified investment information, were presented, in all material respects, in conformity with the DOL Rules and Regulations for Reporting and Disclosure under ERISA; and the information in the 2024 supplemental schedules 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 determines meets the requirements of ERISA Section 103(a)(3)(C).

WithumSmith+Brown, PC

October 14, 2026

Summary of Plan Provisions

The following is a summary of what we understand to be the most relevant plan provisions for purposes of the actuarial valuation. This summary should not be used for purposes of determining benefits under the plan.

Effective Date

February 1, 1958; restated as of January 1, 2012, amended effective January 1, 2019, restated as of January 1, 2024, and amended effective October 1, 2024.

Eligibility

All employees, unless excluded based on an acquisition purchase agreement, are eligible to participate on the first day of January or July after completing one (1) year of service and attaining age 21.

The plan was amended effective December 31, 2016 to exclude from participation and future benefit accruals any employee who is compensated on an incentive/variable basis. Effective January 1, 2019, employees previously classified as incentive compensated employees and who have not been accruing a benefit in the Plan shall be eligible to participate in the Plan upon satisfaction of the minimum age and service requirements of the Plan with benefit accruals commencing on January 1, 2019 or their eligibility date, if later.

Employees of Northwest Insurance Services who are not compensated on an incentive/variable basis commenced participation and benefit accruals effective January 1, 2017.

The plan was amended August 1, 2020, to implement a soft freeze and exclude from participation any employee hired, rehired, or acquired on or after August 1, 2020.

Normal Retirement Date and Benefits

A participant may retire under the Normal Retirement provisions of the Plan on the first of the month coinciding with or next following the later of their 65th birthday or the completion of 5 Years of Service.

Effective April 1, 2013, the benefit accrual will be based on 1% of base earnings for each future year of Credited Service from 2013 and forward. This will be added to the benefit accrued and frozen as of March 31, 2013 which was calculated as follows:

For employees hired before January 1, 2008, the monthly amount of the Normal Retirement Benefit shall equal 1.60% of the Participants Average Monthly Compensation plus .60% of the Participants Average Monthly Compensation in excess of covered compensation multiplied by the Participant's first 25 Years of Credited Service earned as

of March 31, 2013. For Years of Credited Service in excess of 25 but less than 35 an additional .60% of Average Monthly Compensation shall be provided.

For employees hired on or after January 1, 2008, the monthly amount of the Normal Retirement Benefit shall equal 1% of the Participant's Average Monthly Compensation multiplied by the Participant's Years of Credited Service earned as of March 31, 2013 up to a maximum of 35 years.

Average Monthly Compensation equals the highest five consecutive years of basic earnings out of the last ten completed years divided by sixty.

Covered Compensation equals the thirty-five (35) year average, ending in the year the participant attains Social Security Retirement Age, of the Social Security Maximum Taxable Wage Bases.

Credited Service equals the number of Plan Years during which a Participant is credited with at least 1,000 Hours of Service.

Early Retirement Benefits

A participant may retire under the Early Retirement Provisions of the Plan the first of any month providing they have attained age 55 and have completed 5 Years of Service or have completed 25 Years of Service if earlier.

The monthly amount of the Early Retirement Benefit shall equal the Normal Retirement Benefit reduced by 1/180th for each of the first 60 months Early Retirement Benefit Commencement Date precedes Normal Retirement Date and by 1/360th for each of the next 60 months.

Late Retirement Benefits

A Participant may continue employment beyond Normal Retirement. The amount of monthly pension benefit as of the Participant's Late Retirement Date shall be the Accrued Benefit calculated at Late Retirement using the applicable benefit formula on such date.

Disability Benefits

In the event a participant became totally and permanently disabled prior to January 1, 2008 such disabled participant shall continue to earn Credited Service under the Plan until retirement.

Effective for individuals who become totally and permanently disabled on or after January 1, 2008, Credited Service shall be earned to date of disability.

Vested Termination

A member is fully vested after five (5) Years of Service.

Pre-Retirement Death Benefits

If death occurs prior to retirement a death benefit will be payable.

Upon the death of a married Member who qualifies for early retirement, the Member's spouse shall receive a monthly benefit for life based on the benefit payable under a Joint and 50% Survivor Annuity which the Member's spouse would receive assuming the Member retired on the day before his death.

The spouse of any married vested participant who was not eligible for early retirement is also eligible for a benefit if the participant should die prior to his normal retirement date. The monthly pension payable at the participant's earliest retirement date will be an amount equal to the survivor annuity that would have been paid had the Participant separated service on the date of death, survived to his earliest retirement age, selected a 50% Qualified Joint and Survivor Annuity, and died on the day after the day of attaining the earliest retirement age.

Employee Contributions

None required.

Payment Forms

Normal: Life Annuity, automatically payable as a 50% Joint and Survivor Annuity to married participants.

Optional: Optional forms of payment available to plan participants which are the actuarial equivalent of the Normal Form are as follows:

- Life Annuity
- Life Annuity with 60 months guaranteed
- Life Annuity with 120 months guaranteed
- Life Annuity with 180 months guaranteed
- Joint and 50% to Survivor
- Joint and 66-2/3% to Survivor
- Joint and 75% to Survivor
- Joint and 100% to Survivor

Lump Sum distribution is available if the monthly benefit at normal retirement is less than $200 or if the present value of such benefit is less than $20,000. Effective October 1, 2024 the Lump Sum option was made unlimited.

NORTHWEST BANK PENSION PLAN

EIN: 23-2790930

Plan Number: 001

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

As of December 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	(c) Description of Investments including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current value
		Money market fund:		
*	Fidelity	Fidelity Government Portfolios	7,832,363	7,832,363
		Total money market fund:	7,832,363	7,832,363
		Common Stock:		
	Adobe Inc	Adobe Inc	534,450	532,685
	Allstate Corporation	Allstate Corporation	513,955	504,764
	Alphabet Inc Cl A	Alphabet Inc Cl A	485,138	492,662
	Cencora Inc	Cencora Inc	524,779	505,949
	Apple Inc	Apple Inc	489,012	484,998
	Applied Materials Inc	Applied Materials Inc	484,917	476,973
	Autozone Inc	Autozone Inc	453,532	440,895
	Booz Allen Hamilton Hldg Cl A	Booz Allen Hamilton Hldg Cl A	523,475	480,683
	Chevron Corp	Chevron Corp	492,393	500,972
	Cisco Systems Inc	Cisco Systems Inc	503,304	495,457
	Coca Cola Co	Coca Cola Co	503,816	496,291
	Bank Of Montreal	Bank Of Montreal	522,205	513,190
	Check Point Software Techs Ltd	Check Point Software Techs Ltd	478,901	474,477
	Crocs Inc	Crocs Inc	517,215	487,892
	Cummins Inc	Cummins Inc	509,491	502,793
	Exxon Mobil Corp	Exxon Mobil Corp	499,185	510,121
	Halliburton Co	Halliburton Co	511,124	508,426
	Home Depot Inc	Home Depot Inc	509,068	490,687
	Incyte Corp	Incyte Corp	491,622	492,270
	Interactive Brokers Group Inc	Interactive Brokers Group Inc	476,743	487,663
	Jpmorgan Chase & Co	Jpmorgan Chase & Co	507,232	510,719
	Lam Research Corp	Lam Research Corp	523,460	545,379
	Lockheed Martin Corp	Lockheed Martin Corp	540,613	539,776
	Merck & Co Inc New	Merck & Co Inc New	524,661	550,825
	Microsoft Corp	Microsoft Corp	494,288	503,448
	Morgan Stanley	Morgan Stanley	508,835	508,091
	Paypal Hldgs Inc	Paypal Hldgs Inc	496,853	477,548
	Pepsico Inc	Pepsico Inc	514,753	488,542
	Procter & Gamble Co	Procter & Gamble Co	499,683	493,416
	Public Storage	Public Storage	492,735	469,436
	Rio Tinto Plc Spon Adr	Rio Tinto Plc Spon Adr	514,287	542,843
	Sanofi Spon Adr	Sanofi Spon Adr	489,007	495,552
	Taiwan Semic Mfg Co Ltd Sp Adr	Taiwan Semic Mfg Co Ltd Sp Adr	492,035	519,652
	Toyota Motor Corp Adr 2	Toyota Motor Corp Adr 2	542,825	540,930
	Travelers Companies Inc	Travelers Companies Inc	514,344	513,406
	United Parcel Service Inc Cl B	United Parcel Service Inc Cl B	528,970	524,318
	Vertex Pharmaceuticals Inc	Vertex Pharmaceuticals Inc	498,547	495,976
	Walmart Inc	Walmart Inc	514,460	490,761
	Chubb Ltd	Chubb Ltd	531,124	530,292
		Total common stock	19,753,037	19,620,758

NORTHWEST BANK PENSION PLAN

EIN: 23-2790930

Plan Number: 001

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

As of December 31, 2025

		Mutual funds:			
	Absolute Investment Advisors	Absolute Convertible Arbitrage Fund	495,740	490,277
	Water Island Capital	Arbitrage Fund Class I	9,342,724	9,026,862
	Federated Investors, Inc.	Federated Hermes Total Return Bond Fund #328	17,682,445	17,719,311
*	Fidelity	Fidelity Long-Term Treasury Bond Index F	24,352,404	24,378,459
	Harding Loevner International	Harding Loevner International	2,286,313	2,316,160
	Miller Convertible Bond I	Miller Convertible Bond I	1,072,116	1,072,942
	Neuberger	Neuberger Strategic Income I	7,503,784	7,511,102
	T. Rowe Price	T Rowe Price Mid-Cap Growth #64	1,157,321	1,147,877
	The Vanguard Group	Vanguard Gro Idx	4,951,164	5,003,884
	The Vanguard Group	Vanguard Short-Term Inv Grd Adm #539	15,035,043	15,049,320
	The Vanguard Group	Vanguard Val Idx	20,835,990	20,596,263
	Virtus Kar Small-Cap Growth I	Virtus Kar Small-Cap Growth I	716,183	536,328
	Virtus Kar Small-Cap Value I	Virtus Kar Small-Cap Value I	603,763	562,878
	Water Island Capital	Water Island Credit Opportunities Fund I	4,720,286	4,720,286
		Total mutual funds	110,755,276	110,131,949
		U.S government securities:		
	Federal Home Loan Banks	3.930% Due 07/11/2033	964,110	964,823
	Federal Home Loan Banks	2.400% Due 01/28/2030	23,685	23,708
	Federal Home Loan Banks	2.470% Due 03/23/2040	55,270	55,297
	Federal Home Loan Banks	2.340% Due 03/26/2040	1,107,525	1,108,013
	Federal Home Loan Banks	2.490% Due 03/26/2040	37,368	37,386
	Federal Home Loan Banks	2.010% Due 07/16/2040	137,136	137,217
	Federal Home Loan Banks	2.150% Due 10/23/2045	36,344	36,042
	Federal Home Loan Banks	2.150% Due 02/25/2041	1,391,760	1,388,863
	Federal Home Loan Banks	2.400% Due 07/14/2036	44,960	44,979
	Federal Home Loan Banks	Step-Up Due 12/17/2031	118,257	118,443
	Federal Home Loan Banks	2.500% Due 12/13/2041	1,405,160	1,405,803
	Federal Home Loan Banks	5.000% Due 10/14/2044	98,941	99,955
	Federal Home Loan Banks	5.450% Due 10/23/2040	249,318	249,411
	Federal Home Loan Banks	5.240% Due 12/27/2049	2,016,440	2,024,064
	Federal Farm Credit Banks	3.330% Due 08/08/2039	848,720	848,741
	Federal Farm Credit Banks	3.450% Due 01/20/2044	223,787	223,837
	Federal Farm Credit Banks	3.490% Due 04/02/2040	21,404	21,404
	Federal Farm Credit Banks	3.040% Due 05/20/2036	157,649	157,646
	Federal Farm Credit Banks	2.660% Due 10/05/2039	117,068	117,096
	Federal Farm Credit Banks	3.660% Due 03/07/2044	411,455	411,516
	Federal Farm Credit Banks	3.930% Due 10/23/2042	1,743,620	1,743,607
	Federal Farm Credit Banks	3.910% Due 11/27/2043	642,758	642,788
	Federal Farm Credit Banks	2.625% Due 10/15/2049	314,800	314,703
	Federal Farm Credit Banks	2.960% Due 01/23/2045	721,980	722,438
	Federal Farm Credit Banks	2.760% Due 02/03/2050	2,331,288	2,330,345

Federal Farm Credit Banks	2.400% Due 09/16/2041	685,833	686,189
Federal Farm Credit Banks	1.840% Due 12/17/2035	1,554,360	1,555,083
Federal Farm Credit Banks	2.700% Due 06/21/2041	1,515,920	1,479,708
Federal Farm Credit Banks	2.400% Due 03/24/2036	827,590	827,836
Federal Farm Credit Banks	2.740% Due 04/01/2041	37,546	38,257
Federal Farm Credit Banks	2.590% Due 11/01/2041	1,483,040	1,483,747
Federal Farm Credit Banks	2.690% Due 11/29/2041	1,475,760	1,476,554
Federal Farm Credit Banks	2.800% Due 12/16/2041	1,503,460	1,504,241
Federal Farm Credit Banks	5.490% Due 09/22/2042	249,503	249,548
Federal Farm Credit Banks	2.750% Due 03/07/2039	398,075	398,155
Federal Home Loan Banks	5.125% Due 03/14/2036	525,625	525,314
Fed Home Loan Mortgage Corp	2.700% Due 12/28/2037	1,620,720	1,655,251
Federal National Mortgage Assn	Principal Strip 0.000% Due 08/06/2038	276,475	274,885
Fannie Mae	1.600% Due 08/24/2035	194,255	194,349
Tennessee Valley Authority	4.875% Due 01/15/2048	479,005	481,178
Tennessee Valley Authority	3.500% Due 12/15/2042	416,435	417,400
Tennessee Valley Authority	4.250% Due 09/15/2065	408,980	412,157
Tennessee Valley Authority	4.250% Due 09/15/2052	211,733	211,759
US Treasury Bond	3.625% Due 02/15/2044	1,713,600	1,716,953
US Treasury Bond	3.000% Due 05/15/2045	768,050	769,609
US Treasury Bond	2.875% Due 08/15/2045	1,498,520	1,500,156
US Treasury Bond	2.500% Due 02/15/2046	1,391,100	1,392,734
US Treasury Bond	2.500% Due 05/15/2046	1,386,100	1,387,187
US Treasury Bond	2.875% Due 11/15/2046	738,010	738,438
US Treasury Bond	3.000% Due 02/15/2047	1,504,580	1,505,703
US Treasury Bond	3.000% Due 05/15/2047	750,220	750,937
US Treasury Bond	2.750% Due 11/15/2047	1,423,280	1,424,766
US Treasury Bond	3.000% Due 02/15/2048	1,486,720	1,488,281
US Treasury Bond	3.000% Due 08/15/2048	1,479,460	1,480,859
US Treasury Bond	3.375% Due 11/15/2048	781,528	791,211
US Treasury Bond	3.000% Due 02/15/2049	735,940	736,641
US Treasury Bond	2.875% Due 05/15/2049	1,433,840	1,434,766
US Treasury Bond	2.250% Due 08/15/2049	1,252,980	1,254,297
US Treasury Bond	2.000% Due 02/15/2050	586,390	586,172
US Treasury Bond	1.250% Due 05/15/2050	959,080	957,344
US Treasury Bond	1.625% Due 11/15/2050	1,050,400	1,050,000
US Treasury Bond	1.875% Due 02/15/2051	1,118,180	1,117,656
US Treasury Bond	2.375% Due 05/15/2051	630,570	630,195
US Treasury Bond	1.875% Due 11/15/2051	1,106,620	1,105,469
US Treasury Bond	4.000% Due 11/15/2052	868,050	867,148
US Treasury Bond	4.750% Due 11/15/2053	982,460	981,680
US Treasury Bond	4.750% Due 11/15/2043	998,670	1,000,117

NORTHWEST BANK PENSION PLAN

EIN: 23-2790930

Plan Number: 001

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

As of December 31, 2025

US Treasury Bond	4.250% Due 08/15/2054	6,333,670	6,328,984
US Treasury Bond	4.125% Due 08/15/2044	916,410	917,773
US Treasury Bond	4.500% Due 11/15/2054	943,750	943,203
US Treasury Bond	4.625% Due 02/15/2055	963,670	965,263
US Treasury Notes	3.875% Due 08/15/2034	2,215,867	2,216,602
US Treasury Notes	3.750% Due 08/31/2026	500,545	500,538
US Treasury Notes	3.750% Due 08/31/2031	249,152	249,170
US Treasury Notes	3.375% Due 09/15/2027	498,810	499,082
US Treasury Notes	3.500% Due 09/30/2029	497,475	497,676
US Treasury Notes	3.500% Due 09/30/2026	249,820	249,817
US Treasury Notes	4.125% Due 10/31/2029	1,016,820	1,017,109
US Treasury Notes	4.125% Due 10/31/2026	1,004,480	1,004,272
US Treasury Notes	4.125% Due 10/31/2031	1,015,200	1,015,391
US Treasury Notes	4.250% Due 11/15/2034	1,011,020	1,010,508
US Treasury Notes	4.125% Due 11/15/2027	1,011,210	1,011,406
	Total U.S. government securities	74,157,365	74,194,849
	Corporate obligations:		
Alphabet Inc	1.900% Due 08/15/2040	168,953	169,218
Amazon.Com Inc	3.875% Due 08/22/2037	228,855	229,296
Amazon.Com Inc	3.450% Due 04/13/2029	246,752	246,925
Apple Inc	2.650% Due 05/11/2050	531,590	531,367
Apple Inc	2.700% Due 08/05/2051	186,669	186,723
Berkshire Hathaway Financial Corp	4.400% Due 05/15/2042	1,033,459	1,033,121
Blackrock Finance Inc	1.900% Due 01/28/2031	336,439	337,018
Blackrock Inc	4.900% Due 01/08/2035	509,685	510,209
Chevron Corp	2.236% Due 05/11/2030	463,300	463,678
Exxon Mobil Corp	2.995% Due 08/16/2039	199,720	200,061
Exxon Mobil Corp	3.095% Due 08/16/2049	341,385	341,472
Exxon Mobil Corp	4.327% Due 03/19/2050	292,901	293,360
Meta Platforms Inc	4.750% Due 08/15/2034	100,333	100,820
Johnson & Johnson	3.550% Due 03/01/2036	229,637	229,952
Johnson & Johnson	3.400% Due 01/15/2038	439,240	439,393
Johnson & Johnson	2.100% Due 09/01/2040	352,350	352,430
Microsoft Corp	4.100% Due 02/06/2037	484,365	484,396
Microsoft Corp	2.525% Due 06/01/2050	198,971	198,429
Microsoft Corp	2.921% Due 03/17/2052	656,880	655,037
Nike Inc	3.250% Due 03/27/2040	40,293	40,582
Novartis Cap Corp	3.700% Due 09/21/2042	249,084	248,894
Novartis Cap Corp	4.400% Due 05/06/2044	889,930	892,151
Nvidia Corp	3.500% Due 04/01/2040	421,960	422,484
Nvidia Corp	3.500% Due 04/01/2050	370,320	370,024
Procter & Gamble Co	3.550% Due 03/25/2040	216,213	217,450

Procter & Gamble Co	3.600% Due 03/25/2050		247,075	247,675
State Street Bank & Trust Co	4.782% Due 11/23/2029		256,912	257,323
Texas Instruments Inc	3.875% Due 03/15/2039		178,240	178,474
Visa Inc	4.150% Due 12/14/2035		484,470	486,464
Visa Inc	2.700% Due 04/15/2040		383,140	385,161
Walmart Inc	3.950% Due 06/28/2038		231,485	232,041
Walmart Inc	2.500% Due 09/22/2041		234,455	235,485
Walmart Inc	2.650% Due 09/22/2051		707,445	709,232
		Total corporate obligations	11,912,506	11,926,345
		Total	$ 224,410,547	$ 223,706,264

* Denotes a party-in-interest

See Independent Auditor's Report