

# **ANNUAL DISCLOSURE STATEMENT**

**This annual disclosure statement of Spring Bank as of December 31, 2025 is available to the public and is provided in accordance with Part 350 of the FDIC Rules and Regulations (disclosure of financial and other information by FDIC insured state non-member banks).**

**This statement has not been reviewed, or confirmed for accuracy or relevance, by the Federal Deposit Insurance Corporation.**

**Authorized Signature:**



**Nicole Rotier  
Chief Financial Officer**