As we proceed to finalize the transaction agreements for Huntingdon Valley Bank, I will be posting links to the executed agreements (redacted) in this thread.

The agreements below are executed in advance of the Governance Poll - see <u>HVB Update</u> - and are a necessary precondition to finalization of the definitive transaction agreements. The other transaction agreements will be executed subsequent to the Governance Poll.

RWA Master Participation Trust Certification of Formation Certificate of Formation

File ID: 918730e2-09e8-458c-b4c6-7f44d0fee382

RWA Master Participation Trust - Short Form Trust Agreement Short-form Trust Agreement

File ID: 9965a8d7-d384-4dc8-a1b8-0067c5ae0874

As a side note, the RWA Master Participation Trust - Short Form will be amended to reflect the final transaction structure detailed in the RWF Risk Assessment. RWF Risk Assessment This short-term is a necessary condition to forming a Delaware statutory trust.