

**HISTORY MEETS
THE DIGITAL AGE.**

SalemFive

MAKE YOUR MOVE.™



**STRONG, STABLE, RESILIENT,
FIERCELY INDEPENDENT**

- ★ Largest mutual bank in Massachusetts
- ★ 700+ Employees
- ★ Founded in 1855
- ★ Headquartered in Salem, Massachusetts
- ★ FDIC insured

TOTAL ASSETS

**\$8.5
BILLION**

TOTAL DEPOSITS

**\$9.9
BILLION**

LOANS & LEASES

**\$6.6
BILLION**

CONSOLIDATED
NET INCOME

**\$73.5
MILLION**

33 RETAIL BRANCHES

4 MORTGAGE OFFICES

4 WEALTH MANAGEMENT
OFFICES

6 INSURANCE OFFICES

\$1M+

**OVER 1 MILLION
DOLLARS MADE IN
CHARITABLE
CONTRIBUTIONS**

**WE ARE PROUD OF THE
WORK WE DO SUPPORTING
OUR COMMUNITIES.**



**ECONOMIC
SELF-SUFFICIENCY**



**FOOD
INSECURITY**



**HUMAN
SERVICES**

350

**GIVING TO OVER
350 NON-PROFITS
ANNUALLY**

FULL-SERVICE FINANCIAL SERVICES



Wealth MANAGEMENT & TRUST

**\$1Billion in assets
under management**



Mortgage

Regional leader in home financing
and a recognized MassHousing
Top 10 lending partner¹



Insurance

Largest bank-owned
insurance agency in
Massachusetts²



**PRIVATE BANKING
WEALTH MANAGEMENT
PRIVATE CLIENT
INSURANCE**

CONSUMER & SMALL BUSINESS PRODUCTS & SERVICES

- Checking, Savings, CDs, Money Market accounts
- Loans, Lines of Credit
- Merchant Services
- Credit & Debit Cards
- Retirement
- Private Client Services

COMMERCIAL BANKING

EXPANDING COMMERCIAL BANKING CAPABILITIES

- Commercial & Industrial Lending
- Commercial Real Estate
- Homeowners Associations
- Sponsor Finance
- Asset-Based Lending
- Aviation
- Middle Market
- Bankruptcy
- Municipal/Institutional Services
- Nonprofit

STRONG SMALL BUSINESS BANKING

- \$100M in loans in 2025
- SBA lender



DIGITAL INNOVATION CONTINUES ONE OF THE FIRST BANKS ON THE INTERNET

- Mobile banking
- Online Banking
- Mobile Deposit
- Digital Wallet
- Zelle[®]
- Card Controls
- eStatements
- Bill Pay
- Real-time Alerts
- Online Virtual Assistant

Salem Five Bank is a Member of the FDIC. Mortgage Products provided by Salem Five Mortgage Company, LLC, NMLS ID 4662.  Equal Housing Lender. Wealth, Trust, Investment and Insurance Products are provided by Salem Five Investment Services and Salem Five Insurance Services and are not FDIC insured, not bank guaranteed, not a deposit, not insured by any federal government agency and may lose value.

¹ Recognized by MassHousing as a Top 10 Homeownership Partner Lender based on localized loan volume and commitment to affordable housing solutions across the Commonwealth.

² Based on total premium volume among Massachusetts-chartered banking institutions.