

2024 Annual Report



“Our support
to the
communities
we serve
remains at
the core of
our mission.”

Martin G. Morgado
President and Chief
Executive Officer





LETTER FROM THE PRESIDENT

As Ives Bank embarks on another year, I am proud to reflect on our achievements and on the solid foundation we have built for the future. Each year presents unique challenges and opportunities, and our team has demonstrated remarkable dedication and resilience in navigating them successfully.

The defining moment for us in 2024 was the transition to Ives Bank, a milestone that honors our 175-year legacy, while positioning us for the future. Our name may have changed, but our mission remains steadfast—we continue to be the same trusted institution committed to serving our customers and employees, while preserving the region's history and sense of community.

Despite economic uncertainty, Ives Bank maintained a strong financial performance throughout 2024. Our total assets, loan originations, and deposits continued to grow, and we were once again ranked among the top three banks in Connecticut within our peer group. This success is a testament to our disciplined financial strategies and to our unwavering commitment to our customers.

Our support to the communities we serve remains at the core of our mission. In 2024, the Foundation, receiving nearly \$1 million in grant requests from 155 agencies, continued to provide crucial support to local non-profit organizations. Additionally, our employees volunteered over 4,000 hours, further strengthening our role as a community partner.

To ensure we have the talent necessary to achieve our strategic goals, we focused on attracting and retaining top-tier professionals. Last year, we promoted or hired 20% of our total employee population, reinforcing our dedication to professional growth and development. We remain devoted to investing in our team to maintain our standard of excellence in customer service and banking expertise.

Our commitment to Danbury is evident in the ongoing construction of our new headquarters at the corner of Main Street and White Street. Set for completion in 2026, this state-of-the-art facility will house 75 employees and contribute to the local economy by increasing foot traffic and fostering economic growth in the downtown area.



The future of Ives Bank is bright. As we continue to grow and expand, we remain true to our core mission of “People Serving People.” Our Board of Directors, Corporators, executive team, and employees have played a pivotal role in shaping an institution that is both trusted and respected.

At Ives Bank our success is built on taking care of our customers, our community, and each other—a principle that guides us every day. As we look ahead to 2025 and beyond, we are confident that our strategic initiatives, coupled with our adherence to prudent and conservative financial principles, will position us for sustained success.

On behalf of our Board of Directors and our entire team, thank you for your continued trust and confidence in Ives Bank. We look forward to another year of shared success.

Sincerely,

A handwritten signature in blue ink, reading "Martin G. Morgado". The signature is fluid and cursive, with the first name "Martin" being more prominent than the last name "Morgado".

Martin G. Morgado
President and Chief Executive Officer

175 YEARS OF SUPPORTING PEOPLE

Since its inception in 2004, the Savings Bank of Danbury Foundation (SBD Foundation) has been dedicated to supporting local nonprofit organizations in the areas the Bank serves. The Foundation awards grant funding to several programs and initiatives focused on Affordable Housing, Arts and Culture, Community Services and Economic Development, Education, and Health and Human Services.

We're proud to share that in 2024, the Foundation increased its donations by 5% compared to the previous year, awarding grants to 128 worthy organizations throughout our communities.

Every year we invite nonprofit organizations across our service area to apply for grant funding. As we review applications, we are continually inspired by the incredible work these groups do to enhance the quality of life in Connecticut.

As a community bank, we believe our responsibility extends beyond banking. We strive to be engaged neighbors and active contributors to the well-being of the communities we proudly serve.



175 YEARS OF SERVING THE COMMUNITY

In 2024, Ives Bank employees contributed over 4,000 volunteer hours to support our local communities. Our pledge to service shines through the diverse initiatives and partnerships we engage in, making a meaningful difference in the lives of our neighbors.

United Way Day of Action

Employees actively participated in the annual United Way of Coastal and Western Connecticut and United Way of Greater Waterbury Day of Action. Through this collaboration, we extended our support to critical community programs and initiatives.

Supporting Seniors and Their Pets

Our partnership with the Catherine Violet Hubbard Foundation continued to thrive as employees volunteered with the Senior Paw Project. By delivering pet supplies to seniors in need, we help ensure they can keep and care for their beloved pets.



Spring Clean-Up for Seniors and Veterans

In collaboration with Housatonic Habitat for Humanity, employees rolled up their sleeves for the Spring Clean-Up, assisting low-income seniors and veterans with yard maintenance and beautification efforts.

Arts in Education Program

Ives Bank employees had the pleasure of chaperoning elementary school students from Danbury Public Schools at the Ridgefield Playhouse for free movie viewings, supporting the Arts in Education Program while helping to inspire a love for the arts.



Health and Wellness Events

Our employees enthusiastically participated in local 5K events, including Ann's Place, Race for Catherine, The Center for Empowerment, and Education's SafeWalk, to promote community health and raise awareness for vital causes.

Fighting Food Insecurity

Ives Bank is steadfast in its commitment to alleviating food insecurity. We've supported numerous food banks, including Daily Bread Food Pantry, Camella's Cupboard, Greater Waterbury Interfaith Ministry, the Food Bank of Lower Fairfield County, and Filling in the Blanks. Additionally, our employees volunteer with the Walnut Hill Community Church Food Pantry, packing food for over 1,000 individuals and families and distributing food to seniors through The Community Food Rescue.



Mentorship and Youth Development

Mentoring remains a cornerstone of our community engagement. Ives Bank employees dedicate time and expertise to programs such as the Danbury School and Business Connection, Danbury Youth Services Summer Employment Program, Women's Mentoring Network, Waterbury Boys and Girls Club, Junior Achievement, and the Human Services Council. Through these efforts we help empower the next generation to achieve their full potential.



At Ives Bank, we are proud of our employees' dedication to serving our community and fostering positive change. Together we continue to build stronger, more resilient neighborhoods for everyone.



175 YEARS OF INVESTING IN OUR EMPLOYEES

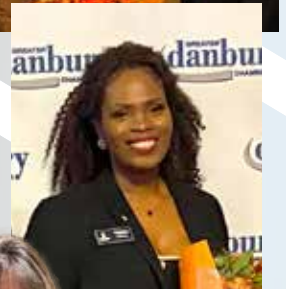
Ives Bank is proud to invest in the continuing education of our employees. We congratulate Rachtha Thach, Core Application Administrator, and Diana Netto, Core Application Analyst, as Class of 2024 graduates of the Connecticut Bankers Association's Connecticut School of Finance & Management (CSFM). CSFM is the premier management training program offered by the Association.



Rosemarie Borrelli, Vice President, Digital Banking Manager, and Trena McNeal, Assistant Vice President, Community Development Officer, graduated from Leadership Danbury – a program run by the Greater Danbury Chamber of Commerce – with the goal to prepare and enhance future community leaders for positions of responsibility. Participants engage in discussions with community businesses, go behind the scenes at area establishments, build leadership skills, create a lasting network of contacts, and give back to the community with a meaningful group project. Farid Cabrera, Assistant Vice President, Community Development Officer, was a graduate of the Leadership Waterbury Class of 2024.



We also recognize Dana Rosenbergen, Assistant Vice President, Commercial Credit Analyst, on her graduation from The Connecticut Bankers Association's ASPIRE Leadership Academy.



Other educational programs offered to employees include the Center for Financial Training (CFT) and ABA's Stonier Graduate School of Banking.



175 YEARS OF SERVING OUR CUSTOMERS

2024 was an exciting year for our branches as we celebrated our 175th anniversary with our customers and unveiled our new name - Ives Bank.

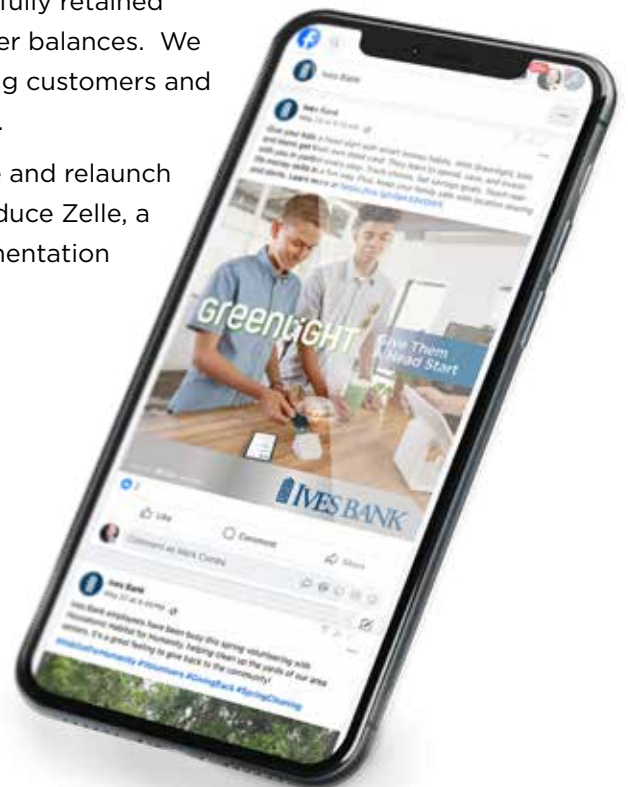
Our Customer Care Center, established in 2023, played a critical role in helping customers transition to our new Ives mobile and online banking app. During this period the Center nearly doubled its normal volume and extended hours to ensure a smooth and supportive transition.

In 2024 we introduced Greenlight, a financial education tool designed for children. This engaging platform offers games promoting financial literacy, customizable debit cards with parental controls, and chore-based rewards systems to help build healthy financial habits. To date, over 230 children, parents, and grandparents have embraced this innovative product.

Despite ongoing pressure on deposits, we successfully retained customers and achieved strong growth in consumer balances. We welcomed more than 1,650 new consumer checking customers and saw a 38% increase in mobile banking enrollments.

Looking ahead to 2025, we are excited to enhance and relaunch our consumer checking product suite and to introduce Zelle, a leading P2P instant payment solution, with implementation expected in the second half of the year.

*38% increase in
mobile banking
enrollments.*



175 YEARS OF HOME SWEET HOME

We are proud to have continued fulfilling the mortgage lending needs of our community members throughout the challenging mortgage market of 2024. Despite ongoing pressures from elevated mortgage rates and limited inventory, our mortgage loan volume remained resilient. Our dedicated team of mortgage professionals consistently provided their expertise and support to customers across the markets we serve.

Leveraging both cutting-edge technology and local market knowledge, our origination team excels at connecting customers with the most suitable products to meet their unique needs. By enhancing the application process with advanced technology, we ensure a seamless, efficient, and customer-friendly experience.

We continue to offer a comprehensive range of highly desirable mortgage products tailored to the needs of our customers in Connecticut and New York. Our diverse suite of lending solutions includes fixed-rate conforming and jumbo loans, adjustable-rate mortgages, Federal Housing Administration (FHA) loans, construction loans, and down payment assistance loans provided through our partnership with the Housing Development Fund. Additionally, our proprietary First-Time Homebuyers Program remains a valuable resource for many customers aspiring to achieve the dream of homeownership.

Our steadfast dedication to customer satisfaction, growth, and technological innovation is the foundation of our success. We remain focused on delivering personalized attention and support, empowering our customers to achieve their homeownership goals with confidence.

*Our
mortgage
loan volume
remained
resilient.*

175 YEARS OF SUPPORTING LOCAL BUSINESSES

The Commercial Banking team continues to focus on community lending with exciting projects in a variety of industries including affordable housing, construction, manufacturing, medical, hospitality, automotive, and social services. The lending team supported multiple startup and expansion projects, adding to the economic vitality of the communities we serve.

In 2024, the Commercial Lending Team received several accolades:

- *BDC Capital Financing Solutions
Top Lender Award*
- *BDC Capital Financing Solutions
Connecticut Banker of the Year*
- *Connecticut SBA
504 Lender*

The Commercial Banking team's dedication to customer service focuses on cash management offerings, and our unique approach in assigning all business clients with a dedicated Community Development Manager. This approach led to an 8% growth in core commercial deposits in a challenging and competitive market. Our strong performance underscores our commitment to building lasting relationships and providing tailored solutions that drive growth and success for our business clients.

"We count on Ives Bank, every day and they deliver everytime."

Doug Polistena, The Amber Room
Colonnade & Ray Kostka, Vice
President, Commercial Lending





This year, we proudly marked a historic milestone—175 years of continuous service. This achievement reflects the strength of our community and the enduring legacy we’ve built together.

Founded in 1849, we are honored to be the oldest continuously operating business in the City of Danbury. Our humble beginnings trace back to the desk of George W. Ives at the Ives Home, where the Bank officially accepted its first deposits on July 14, 1849. In those early days, banking was informal and deeply personal. The Bank operated only on Saturdays from 2 to 5 p.m., and in Mr. Ives’s absence, deposits could be left with his wife at their kitchen door. On opening day, we received eight deposits totaling \$15. By the end of our first year, total deposits had reached \$12,245.59.



1849 - Charles W. Ives opens Savings Bank of Danbury on this desk in his home.

Our growth over the past 175 years reflects the strength of the community we serve and the trust we've earned together. From those modest origins, Ives Bank has grown into a dynamic financial institution with 16 branches, more than \$1.6 billion in assets, and digital banking services designed to meet the ever-changing needs of individuals, families, and businesses.

This journey is a testament to the vision and dedication of the many individuals who have shaped our path. We are grateful to our customers, directors, corporators, and employees—past and present—whose contributions have made our continued success possible. As we honor our legacy, we remain energized and optimistic about the future.



We commemorated this milestone with a special celebration in the fall, joined by our Board, Corporators, and loyal customers. The evening was made even more memorable with special guest speakers Caroline Ducharme and Aubrey Griffin from UConn Women's Basketball. Their stories of perseverance, teamwork, and passion inspired us all.



To everyone who joined us in celebration—thank you. Your continued support fuels our mission of People Serving People. Here's to our remarkable history, our resilient community, and the many more years of partnership, innovation, and service that lie ahead.



FINANCIALS

Statements of Condition

(in Thousands)

| Balance Sheet | 2024 | 2023 |
|------------------------------|-------------|-------------|
| Assets | | |
| Cash and Due from Bank | \$69,165 | \$61,133 |
| Securities | \$128,702 | \$115,292 |
| Federal Home Loan Bank Stock | \$6,490 | \$8,278 |
| Loans, Net | \$1,352,139 | \$1,294,092 |
| Premises and Equipment, Net | \$20,502 | \$20,067 |
| Other Assets | \$68,119 | \$63,984 |
| Total Assets | \$1,645,117 | \$1,562,846 |

Liabilities and Capital

| | | |
|---------------------------------|-------------|-------------|
| Deposits | \$1,267,182 | \$1,156,451 |
| Federal Home Loan Bank Advances | \$150,220 | \$195,220 |
| Other Liabilities | \$22,786 | \$19,658 |
| Capital | \$204,929 | \$191,517 |
| Total Liabilities and Capital | \$1,645,117 | \$1,562,846 |

Capital Ratio

| | | |
|-------------------------------|-------|-------|
| Tier 1 Leverage Capital Ratio | 12.8% | 12.9% |
|-------------------------------|-------|-------|

| Income Statement | 2024 | 2023 |
|--|----------|----------|
| Interest and Dividend Income | \$81,218 | \$66,554 |
| Interest Expense | \$36,612 | \$19,488 |
| Net Interest and Dividend Income | \$44,606 | \$47,066 |
| Provision for Loan Losses | \$ (799) | \$2,257 |
| Net Interest and Dividend Income after Provision for Loan Losses | \$45,405 | \$44,809 |
| Non-Interest Income | \$8,744 | \$7,421 |
| Non-Interest Expense | \$35,852 | \$33,780 |
| Income Before Tax Expense | \$18,297 | \$18,450 |
| Income Tax Expense | \$3,730 | \$3,741 |
| Net Income | \$14,567 | \$14,709 |

SAVINGS BANK OF DANBURY FOUNDATION GRANTS IN 2024:

Affordable Housing

Amos House, Inc.
Association Of Religious Communities
Bridgeport Neighborhood Trust, Inc. D/B/A Building
Neighborhoods Together (Bnt)
Capital For Change
Family & Children's Aid
Housatonic Habitat For Humanity
Housing Development Fund, Inc.
Neighborhood Housing Services Of Waterbury (Oba Nest)
New Milford Affordable Housing, Inc.
Off The Streets, Inc.
Under One Roof, Inc.

Arts & Culture

Brookfield Craft Center
Cultural Alliance Of Western Connecticut
Danbury Music Centre, Inc.
Mattatuck Museum
Musicals At Richter
New Milford Historical Society & Museum
Preserve New Fairfield, Inc.
Ridgefield Playhouse For Movies
And The Performing Arts
Stanley L. Richter Association For The Arts
The Palace Theater, Inc.
Village Center For The Arts, Inc.

Community Services & Economic Development

Advancing Connecticut Together, Inc
Bedrock Credit America Inc
Caroline Previdi Foundation
Catholic Charities Of Fairfield County
Central Connecticut Coast Ymca
Community Action Agency Of Western Connecticut
Daily Bread Food Pantry
Danbury Vita - Volunteer Income Tax Assistance
Dorothy Day Hospitality House
Fairfield County's Community Foundation
Fish Of New Fairfield, Inc.
Homefront, Inc
Laundry Love Of Greater Danbury
New Milford Economic Development Corporation
Newtown Community Center
Prospects, Opportunity And Enrichment, Inc.
Score Of Western Ct
The New American Dream Foundation

The United Way Of Coastal And Western Connecticut
The Wheels Program Of Greater New Milford, Inc.
The Women's Business Development Council
The Workplace, Inc.
Walnut Hill Community Church Food Pantry
Waterbury Youth Services
Women's Mentoring Network, Inc.

Education

Boys & Girls Club Of Greater Waterbury
Brave Enough To Fail Inc.
Catherine Violet Hubbard Animal Sanctuary
Children's Center Of New Milford, Inc.
Children's Community School
Connecticut Science Center
Danbury Grassroots Academy
Danbury Student And Business Connection
Danbury Pal
Domus Kids, Inc.
Edadvance
Hall Neighborhood House, Inc.
Human Services Council - Norwalk Mentor Program
Intempo Organization Inc.
Jericho Partnership
Junior Achievement Of Greater Fairfield County
Latino Scholarship Fund
Literacy Volunteers Of Greater Waterbury
Literacy Volunteers On The Green Inc.
Lva School Inc
Mcgivney Community Center
New Pond Farm And Education Center
Norwalk Housing Foundation
Reach Western Connecticut
Regional Ymca Of Western Connecticut Inc.
Shakespeare Productions, Inc.
Shepherds, Inc.
Soundwaters, Inc.
Stamford Museum & Nature Center
Stamford Public Education Foundation
The Center For Empowerment And Education Inc.
The Newtown Scholarship Association
The Norwalk Conservatory Of The Arts
The Rowan Center
The University Of Bridgeport
Wakeman Memorial Association
Waterbury Promise Inc.
Waterbury Symphony Orchestra, Inc.
Youth Business Initiative

Health & Human Services

Ability Beyond Disability, Inc.
Americares Free Clinics, Inc.
Ann's Place
Apex Community Care, Inc.
Applied Behavioral Rehabilitation Institute, Inc.
Brass City Harvest, Inc.
Brian Gibbons Homeless Outreach
Camella's Cupboard Food Pantry For Children
Catholic Charities Of Fairfield County
Christian Counseling Center Of Greater Danbury, Inc.
Columbus House, Inc.
Connecticut Counseling Centers, Inc
Connecticut Foodshare
Connecticut Institute For Communities
Connecticut Radio Information System
Danbury And New Milford Hospital Foundation,
Western Ct Homecare
Danbury Youth Services
Families Network Of Western Ct, Inc.
Filling In The Blanks
Golden Opportunity Networks Inc
Greater Waterbury Interfaith Ministries, Inc.
Hillside Food Outreach, Inc
Kids In Crisis
Laurel House, Inc.
Malta House Inc.
New Opportunities, Inc.
Newtown Youth And Family Services
Operation Vet Fit, Inc
Pacific House Inc,
Regional Hospice And Home Care Of Western
Connecticut, Inc.
Renewal House, Inc.
Rvnahealth
Safe Haven Of Greater Waterbury
Saint Mary's Hospital
Silversource, Inc.
St. Vincent Depaul Mission Of Waterbury, Inc.
The Child And Family Guidance Center
The Food Bank Of Lower Fairfield County, Inc.
The Salvation Army Danbury
The Salvation Army Waterbury
The Tiny Miracles Foundation, Inc.
Waterbury Arc Inc.



Ives Bank Directors and Corporate Officers

LEADERSHIP TEAM

BOARD OF DIRECTORS

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 Robert J. Kornhaas, Jr.
 Donald D. Mitchell
 Giuseppe N. Pisani
 June A. Renzulli
 Christopher C. Setaro
 Paul P. Scalzo
 Dianne E. Yamin

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 Loris Eminente, Senior Vice President, Marketing
 Maria Keeler, Senior Vice President, Digital Transformation
 Matthew Hallet, First Vice President, Information Technology
 Patrick Kelley, Senior Vice President, Commercial Lending, Chief Lending Officer
 Rania Nehne-Ataya, First Vice President, Chief Credit Officer

Thomas D. Iskrzycki, Senior Vice President, Director of Retail Banking
 Timothy Johnston, Senior Vice President, Chief Financial Officer
 Tina Allegrezza, First Vice President, Human Resources

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 Chad Stewart, Commercial Banking
 Douglas Hensal, Municipal Banking
 Ralph Richards, Commercial Banking

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 Brian Falkowski, Commercial Banking
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 Crystal Clark, Consumer Loan Officer
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 Delia Leonardi, Small Business Lending
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 James Post, Commercial Banking
 Julianna Sinchak, Marketing
 Kathleen Hansen, Learning & Development
 Kimberly Karl, Commercial Banking
 Linda Wagner, Deposit Operations
 Lisa Shaffer, Compliance Officer
 Lorie McCormack, Quality Control/HMDA/CRA

Lynn Sussina, Credit Risk Manager
Michele Johnson, Compliance
Nick Santorelli, Controller
Penn Johnson, President/Stamford Mortgage
Peter Gerardi, Business Banking Team Leader
Raymond Kostka, Commercial Banking
Renee Rovelli, Commercial Banking
Robert Hagan, Commercial Banking
Rosemarie Borrelli, Electronic Banking Manager
Rossana Colero, Mortgage Operations
Seanne Crozier, Asset Protection, BSA, Security
Stephani Hayes, Commercial Banking
Steven Ferguson, Commercial Banking
Tonya Curtiss, Customer Care Center Manager

OFFICERS

Angelica Ortega, Branch Relationship Manager
Brian Berkson, Assistant Vice President, Community Development Manager
Brien Day, Assistant Vice President, Senior Commercial Credit Analyst
Dana Rosenbergen, Assistant Vice President, Credit Manager
Debbie Gnolfo, Assistant Vice President, Branch Relationship Manager
Dori Ann Youngberg, Assistant Vice President, Marketing Manager
Elizabete Vieira, Electronic Banking Online Services Supervisor
Emma Cardoso, Assistant Vice President, Branch Relationship Manager
Farid Cabrera, Assistant Vice President, Community Development Manager
Gary DeBrito, Facilities Manager
Gretchen Barbieri, Branch Relationship Manager
James Bucko, Branch Relationship Manager
Jeffrey Delutio, Underwriter

Jenny Aliaga, Branch Relationship Manager
Josylida Kopke, Assistant Vice President, Branch Relationship Manager
Kendal Joseph, Assistant Vice President, Community Development Manager
Kerry Coelho, Branch Relationship Manager
Kevin Smith, Assistant Vice President, Osaic Advisor
Lisa Silva, Assistant Vice President, Loan Servicing
Lynda Gustems, Assistant Vice President, Commercial Administration
Madison Kimberly, Assistant Vice President, Branch Support Manager
Michael Mione, Assistant Vice President, Technology Services Manager
Michele Grull, Mortgage Loan Officer
Nordia Brown, Branch Relationship Manager
Oxines Rene, Branch Relationship Manager
Rachtha Thach, Core Applications Administrator
Roberto Espinal, Assistant Vice President, Branch Relationship Manager
Rui Figueiredo, Assistant Vice President, Accounting Manager
Sam Morillo, Branch Relationship Manager
Savoeun Buck, Branch Relationship Manager
Sherrill Fiorentino, Branch Relationship Manager
Stacy Singer, Assistant Vice President, Community Development Officer
Thomas Wynne, Assistant Vice President, Osaic Advisor
Trena McNeal, Assistant Vice President, Community Development Manager
Vittoria Maccaro, Assistant Vice President, Community Development Manager
Yadiry Rodriguez, Mortgage Lending Officer

CORPORATORS

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Wayne J. Shepperd
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Joseph Mengacci
Kristen Jacoby
Neil O'Leary
Robert LaFlamme
Thomas A. Hill III
William Pizzuto

BRANCH LOCATIONS

| | | |
|---------------|--------------------|--------------|
| BETHEL | 40 Grassy Plain St | 203.796.7430 |
| BROOKFIELD | 154 Federal Rd | 203.775.5288 |
| DANBURY | 12 Hayestown Ave | 203.743.9612 |
| DANBURY | 220 Main St | 203.743.3849 |
| DANBURY | 90 Mill Plain Rd | 203.744.8704 |
| DANBURY | 59 Newtown Rd | 203.778.7400 |
| DANBURY | 35 West St | 203.797.2624 |
| NEW FAIRFIELD | 100 Route 37 | 203.746.7990 |
| NEW MILFORD | 314 Danbury Rd | 860.210.9610 |
| NEW MILFORD | 1 Kent Rd | 860.210.2114 |
| NEWTOWN | 20 Church Hill Rd | 203.270.4830 |
| NORWALK | 295 Westport Ave | 203.703.6666 |
| SOUTHBURY | 325 Main St South | 203.262.2333 |
| STAMFORD | 2586 Summer St | 203.703.6700 |
| WATERBURY | 357 Bank St | 203.575.3540 |
| WATERBURY | 2084 North Main St | 203.591.5524 |



IvesBank.com

844.723.2265

Member FDIC

