



Newburyport Bank

2018 ANNUAL REPORT



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2018**

NEWBURYPORT BANK

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To our Directors, Corporators, Customers, and Employees,

In 2018, Newburyport Bank (Company) continued to carry on its legacy of improving the lives of our customers, helping businesses grow and strengthening our communities.

To underscore another successful year, the Company's 2018 total net income was \$5.5 million, which is a 2% decrease from the prior year. This is due in part to increased deposit costs and our investment in our growing company. Total assets increased by 6% and totaled \$885.7 million at December 31, 2018.

The Commercial Lending Department experienced continued growth in 2018. Total commercial loan balances were \$349.2 million at December 31, 2018, which was a 7% increase from year-end 2017. The growth can be attributed to the expansion of C&I lending, SBA lending, municipal lending and loans referred from our new Private Client Group.

The residential lending portfolio totaled \$333.3 million at December 31, 2018, which was a 2% decrease from previous year-end. Home equity originations were exceptional and the highest quality in our history. The Residential Lending Department's delivery of high quality customer service, and their ability to turn around loans quickly and efficiently, allowing customers to complete their transactions within their desired time frames, has positioned the bank for success in the coming year.

Deposits totaled \$668.1 million as of December 31, 2018. This was a 25% increase from year-end 2017. First, money market accounts increased by 105% in 2018. Secondly, retail certificates of deposit grew by 10% in 2018. In addition, the department saw significant growth in checking accounts, which increased by 18% in 2018. Our entry into Government Banking and our Private Client Group resulted in over \$100 million in new deposits.

These numbers reflect the goal of developing and deepening customer relationships and servicing the customer's total financial needs. The Retail Banking Department continued to expand its online and mobile service offerings, which allow customers to easily bank anytime, anywhere.

The bank is continually evolving and expanding to better reach our customers. To that end, we've doubled our commercial lending staff in both our Massachusetts and New Hampshire markets. These additions allow us to nurture existing business clients while growing a new portfolio of commercial loans and commercial deposit relationships.

We're in the process of renovating our facilities to offer a better, more contemporary, banking experience to our customers. The opening of our new Dover, New Hampshire branch and renovation of our State Street Main Office and Storey Avenue Newburyport offices have allowed us to create a branch design that incorporates the latest technological advances in banking, as well as place greater importance on the role of the Relationship Banker. In May of 2019 we will be opening our next office in Exeter, New Hampshire.

Another major change we've undertaken this year is the evolution of the brand message for the bank. We shortened our name to Newburyport Bank and changed our look to help convey a simple and modern image for the bank. We added the tagline *Journey well* to define our approach to banking and our core values in serving our customers and community on this "journey". Our new rebrand allows us to better tell the story of Newburyport Bank's vision and commitment to remain a strong, independent, community banking partner that helps neighbors and businesses navigate life's journey well.

We introduced a new concierge level of personal service called the Private Client Group as a means to offer private banking services to individuals who maintain a minimum of \$250,000 aggregate deposits in the bank. This investment positions us to personally and quickly deal with the unique loan and deposit banking needs of high-worth individuals.

To further meet the needs of our business clients, we've added a treasury management business line to include wires, ACH, remote deposit capture, electronic data information, positive pay, lockbox and sweep automation. As a key financial partner, it's imperative that we offer both these services and guidance to help our business clients manage their business more effectively.

As always, Newburyport Bank is unwavering in our commitment to supporting community and charitable efforts. Supporting community is how we make a difference—serve with purpose and lead by example. The bank and its charitable foundation made donations in excess of \$641,000 in 2018.

Since 1854, this bank has served as a financial guide for the people and businesses of the Greater Seacoast. It's an honor to be part of this organization, and to have been elected as successor to Janice Morse as she transitions into retirement. I look forward, with our entire team of Newburyport Bankers, to charting our course moving forward, while building on an outstanding tradition of superior service, innovative products and community engagement.

Sincerely,



Lloyd Hamm, Jr.
President and CEO

Welcome

The Company is pleased to welcome Lloyd Hamm, Jr. as its newly elected President and CEO, having succeeded Janice Morse as she transitioned into retirement. It's a privilege to have Lloyd at our helm, as he continues to build on our existing legacy of talented bankers, superior customer service and customer driven technologies.

Lloyd brings a wealth of experience, expertise and wisdom to his role here at Newburyport Bank, including serving as President and CEO of Homefield Credit Union for five years. In addition, he served as the COO and founding Dean of the business school at Anna Maria College in Paxton, Massachusetts.

Lloyd's long and illustrious career in banking includes 26 years of laudable service at Eastern Bank, during which he demonstrated great acumen in all facets of bank management including business line management and development, technology, operations and administration.

A perpetual learner, Lloyd received a Bachelor of Science Degree in Biology, as well as a Master of Business Administration, from Anna Maria College. He holds a CSS in Quantitative Studies from Harvard University's Extension School. Additionally, he has completed programs at the Stonier Graduate School of Banking, the Center for Creative Leadership and the General Management Program at Harvard Business School.

These notable achievements aside, Lloyd is passionate about spending time with his wife, Linda, and daughters, Brittny and Courtney. Together they participate in numerous activities such as skiing, Boston team sports, and wildlife and nature walks around their home on Moody Point on Great Bay. An avid traveler, Lloyd organizes group excursions for friends and family in North America and on the European, African and Asian continents.

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FACILITIES

Our main office is undergoing its first major renovation in decades as we blend technological advances in banking with a commitment to keeping banking personal. While we're updating the space to reflect a more modern feel and to maximize operational efficiencies, we're also preserving features of the office that speak to its history. Customer-facing departments will have a representative in the main lobby area to better meet customer needs. We are continually migrating away from traditional retail banking operations to the more relationship-oriented Universal Banker program.

The opening of our brand-new Dover branch in September allowed us the opportunity to create from scratch a branch design that features the latest banking technologies while emphasizing the greater importance of relationship banking. At our renovated Storey Avenue office we installed a large touch screen wall where customers can research available products and services. They can sit down with a cup of coffee to do their banking using our mobile app on a bank-supplied iPad, or from their own device. In addition, customers are greeted upon arriving by a relationship banker, who is able to manage any customer need from start to finish. There's also a children's area with fun facts about money and banking.

Our grand opening for the Exeter branch is scheduled for the spring of 2019. In addition, we've embarked upon the renovation of other facilities at Storey Avenue—the bank's Service Center, and the residential and consumer lending center to offer more conveniences and an overall superior banking experience to our customers.

A key component of our customer service strategy is the establishment of our state-of-the-art Service Center, which features call, concierge, and future ITM support. To support organizational growth and convenience, our consumer lending and residential lending departments have relocated to this facility as well. Also in the near future all our branch locations will have the ability to video conference, allowing employees to meet more efficiently, all in an effort to better serve customers, as well as affording customers access to our wealth of experienced bankers throughout the bank.

BRANDING

One of our biggest initiatives this year is the evolution of the brand messaging for the organization. Newburyport Bank is sending a new and updated message—that few things in life are more important than simply enjoying the adventure. Journey well. This new messaging is all part of our rebrand, which includes a shortened name, revised logo, new colors and visual ideas, and a new tagline, "Journey well." We'll be updating all current signage and branding of facilities to create consistency and strengthen brand recognition. You'll see our brand reflected in our website redesign, and advertising which will allow for a greater customer experience and product conversion.

We want our customers to know that when they bank here, they are part of something bigger. We're here to provide everything they need. We promise to help neighbors and businesses navigate life's journey, to be that strong, independent, community partner that they've always trusted. By embracing this rebrand, we also recommit to our same core values that this bank was built on—and which are integral to living and working here in the Seacoast region—like respect, fairness, commitment, integrity and professionalism, heritage, nostalgia, independence, love, volunteerism, adaptability, enthusiasm and philanthropy.



Newburyport Five Cents Bancorp, MHC
CONSOLIDATED BALANCE SHEETS

December 31, 2018 and 2017
(in thousands)

	2018	2017
ASSETS		
Cash and Due from Banks	\$ 2,890	\$ 2,088
Short-term Investments	13,210	14,773
Total Cash and Cash Equivalents	16,100	16,861
Certificates of Deposit	4,637	6,381
Securities Available for Sale, at fair value	141,971	122,628
Federal Home Loan Bank Stock, at cost	4,208	7,551
Loans, net	677,319	660,416
Premises and Equipment, net	16,093	11,335
Accrued Interest Receivable	2,196	1,955
Bank-owned Life Insurance	16,679	7,727
Net Deferred Tax Asset	4,365	2,846
Other Assets	2,109	1,689
Total Assets	\$ 885,677	\$ 839,389
LIABILITIES AND EQUITY CAPITAL		
Deposits	666,074	531,700
Securities Sold Under Agreements to Repurchase	1,504	812
Federal Home Loan Bank Advances	70,064	161,485
Mortgagors' Escrow Accounts	1,982	1,885
Accrued Expenses and Other Liabilities	10,981	10,600
Total Liabilities	750,605	706,482
Retained Earnings	135,014	129,551
Accumulated Other Comprehensive Income	58	3,356
Total Equity Capital	135,072	132,907
Total Liabilities and Equity Capital	\$ 885,677	\$ 839,389

Newburyport Five Cents Bancorp, MHC
CONSOLIDATED STATEMENTS OF INCOME

December 31, 2018 and 2017
(in thousands)

	2018	2017
INTEREST AND DIVIDEND INCOME		
Interest and Fees on Loans	\$ 30,574	\$ 26,911
Interest on Debt Securities	2,743	2,133
Dividend Income	1,109	1,025
Interest on Short-term Investments and Certificates of Deposit	286	191
Total Interest and Dividend Income	34,712	30,260
INTEREST EXPENSE		
Deposits	5,274	2,920
Federal Home Loan Bank Advances	2,605	1,859
Securities Sold Under Agreements to Repurchase	5	3
Total Interest Expense	7,884	4,782
Net Interest Income	26,828	25,478
Provision for Loan Losses	825	225
Net Interest Income, after Provision for Loan Losses	26,003	25,253
OTHER INCOME		
Customer Service Fees	321	318
Net Gain on Securities Available for Sale	4,712	2,224
Net Gain on Sales of Mortgage Loans	107	100
Bank-owned Life Insurance Income	378	277
Miscellaneous	1,016	820
Total Other Income	6,534	3,739
OPERATING EXPENSES		
Salaries and Employee Benefits	17,385	12,213
Occupancy and Equipment	2,385	2,029
Data Processing	1,993	1,681
Charitable Contributions	410	989
Advertising	460	315
Deposit Insurance	269	222
Other General and Administrative	2,776	2,194
Total Operating Expenses	25,678	19,643
Income before Income Taxes	6,859	9,349
Provision for Income Taxes	1,396	3,795
Net Income	\$ 5,463	\$ 5,554

COMMERCIAL LENDING

As a creative, responsive financial partner, we help businesses prepare for what's ahead. Our commercial lending solutions can transform challenges into opportunities and keep our community's businesses on course. A significant portion of growth can be attributed to our expanding our lending to include C&I lending, SBA lending, municipal lending and loans to our new Private Client Group. As we continue to reach new business customers and expand the bank's commercial portfolio, we've doubled our commercial lending staff in both our Massachusetts and New Hampshire markets. We've adopted a new technology solution to improve lending accuracy and efficiency, implemented the Commercial Calling Program to enhance outreach and visibility, and introduced Commercial Rate Swaps to allow for lower cost of funding and more competitive pricing on commercial loans. These new processes and developments allow us to nurture existing business clients, while growing a new portfolio of commercial loans and commercial deposit relationships.

GOVERNMENT BANKING

We are pleased to be a trusted partner to our community's municipalities, having expanded into the municipal deposits and loans market. This has increased the bank's core deposits, while reducing our dependency on funding from the Federal Home Loan Bank System. We've already expanded our team to better serve this market.

PRIVATE CLIENT GROUP

Newburyport Bank strives to equip our customers with everything they need to do well in life and achieve the outcomes they desire. Private Client Group is a new concierge level service for private banking customers who maintain a minimum of \$250,000 aggregate deposits in the bank.

This positions us to personally and quickly deal with the unique banking needs of high-worth individuals, both in personal and business banking. Our Private Client Group banking customers receive tailored treatment, including the dedicated attention of the PCG staff; special deposit rates and terms; limited account fees, checks and wires; customized loans and lines of credit; and a comprehensive, collaborative approach to financial well-being. This successful venture will help us reach deposit goals as well as differentiate Newburyport Bank from local competitors.

TREASURY SERVICES

As a financial partner to the businesses that serve the Seacoast region, it's our goal to help businesses take advantage of every opportunity that comes their way, while helping to manage the obstacles. We've added corporate cash management/treasury services to help smooth the ebbs and flows of cash management. This business line includes wires, ACH, remote deposit capture, electronic data information, positive pay, retail and wholesale lockbox, and sweep automation. We will continue to invest in this business to ensure that we evolve to provide the best products and services to our commercial and municipal clients.

DIRECTORS, CORPORATORS AND OFFICERS

DIRECTORS

Patricia C. Johnson Bascom
Stephen P. Blanchette
Christopher M. Bouton
James T. Connolly
Stephen J. DeGuglielmo, *Lead Director*
Richard A. Eaton
Brian S. Fecteau
Lloyd L. Hamm, Jr.
Edward R. Hayes
Lucien R. Lacroix
Dorothy R. LaFrance
Marc A. MacBurnie
Charles W. Morse III
Janice C. Morse
Jeffrey D. Nahas
K. Mark Primeau
Jean L. Trim
Michael A. Webber

CORPORATORS

Mark L. Audette
Michelle Ault
Kathleen E. Bailey
Ronald P. Barrett
Patricia C. Johnson Bascom
Sandra A. Berkenbush
Stephen P. Blanchette
Christopher M. Bouton
Katie Bouton
Cary S. Boyd
Mark F. Bransfield
David H. Brown, Jr.
Francis X. Bruton III
Philip J. Capolupo

OFFICERS

Lloyd L. Hamm, Jr.
President & CEO

Timothy L. Felter
*Executive Vice President,
Chief Financial Officer*

James L. Thompson III
*Executive Vice President,
Senior Lending Officer*

Steven A. Beaudoin
Senior Vice President

Ryan J. Bishop
Senior Vice President

John B. Burcke
Senior Vice President

Beth F. Dietz-Tuttle
Senior Vice President

Scott A. Eaton
Senior Vice President

Kimberley A. Foulkes
Senior Vice President

Nancy E. Jones
Senior Vice President

Mitchell Marcus
Senior Vice President

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Wayne P. Capolupo
Robert Carty
Ralph C. Castagna
Karen J. Chandler
John S. Chiungos
Robert Ciampitti, Jr.
Alfred G. Clifford
Grace G. Connolly
James T. Connolly
Stephen J. DeGuglielmo
Charlene K. Dolan
Richard A. Eaton
Scott A. Eaton
Deirdre M. Farrell
Brian S. Fecteau
Timothy L. Felter
Kay A. Ficht
Kimberley A. Foulkes
Paul J. Fowler
Patrick Fuller
Julie A. Ganong
Mary K. Ganz
Jennifer W. Germain
Sarah Gnerre
David E. Greco
John R. Grossi
Lloyd L. Hamm, Jr.
Jane Harris-Fale
Susan J. Harvey
George A. Haseltine
Edward R. Hayes
Victoria L. Hendrickson
Donna D. Holaday
Thomas H. Howard

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Senior Vice President

Susan M. Ballard
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Joanna Buccieri
Vice President

Patricia A. Burns
Vice President

Amanda J. Gray
Vice President

Robert H. Jones
Vice President

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Vice President

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James L. Keenan
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Bradley M. Kutcher
Lucien R. Lacroix
Dorothy R. LaFrance
Ann M. Lagasse
James Lagoulis
William T. Lane
Jerry C. Lischke
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Janice C. Morse
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Brett P. Murphy
Leslie R. Murray
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Jeffrey D. Nahas
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Vice President

Scott A. Terry
Vice President

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Benjamin S. Wheeler
Vice President

Kellie J. Wood
Vice President

Kerry J. Aponas
Assistant Vice President

Rebecca L. Bergeron
Assistant Vice President

Martha S. Bertsimas
Assistant Vice President

Elizabeth J. Blackburn
Corporate Clerk

Erica L. Brooks-Sayers
Assistant Vice President

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George E. Reardon
J. Frank Remley III
Richard W. Ronder
Michael Sanders
Daniel E. Schaffner
Edmund S. Shepard
Kevin Shultz
Scott D. Signore
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Austin J. Spinella
Brian M. Sullivan
Keri A. Sullivan
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Jean L. Trim
John M. Webber
Michael A. Webber
Jay S. Williamson
Mary E. Williamson
Mark E. Wojcicki
Jeffrey C. Woodburn
Lela C. Wright

HONORARY TRUSTEES

J. Brian Butler
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Robert F. Moore
Vincent J. Russo
Edmund S. Shepard
Jonathan G. Wells III
Robert A. Woodburn

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Assistant Vice President

Carrie N. Dick
Assistant Vice President

Tracy E. Dodier
Assistant Vice President

V. John Garozzo
Assistant Vice President

Alyson S. Graybill
Assistant Vice President

Tricia A. Herdrich
Assistant Vice President

Amanda J. Kelcourse
Assistant Vice President

Amy E. Leary
Assistant Vice President

Alysa M. Morse
Assistant Vice President

Travis K. Smith
Assistant Vice President

Deborah E. Tremblay
Assistant Vice President

DONATIONS

One of our core values is philanthropy. When we support charitable efforts, the benefits resonate throughout the community and beyond. Generosity creates a ripple effect. It impacts everything from individual people and businesses to our collective community. We know that when we donate time, talent and money to help others, we're making a difference. As a local bank, we are personally involved in the betterment of our communities. The good we do is what makes Newburyport Bank a true community partner. In 2018 we contributed to more than 190 organizations.



\$641,000 CONTRIBUTED

- 1st Lt. Derek Hines Soldiers Assistance Fund
- Alliance Charitable Foundation
- Alzheimer's Association
- American Cancer Society
- Amesbury Carriage Museum
- Amesbury Chamber of Commerce
- Amesbury Council on Aging
- Amesbury Cultural Council
- Amesbury Days
- Amesbury Educational Foundation Inc.
- Amesbury Fire Department
- Sibley Relief Association
- Amesbury Girls Youth Softball League
- Amesbury High School
- Amesbury Holiday Parade Committee
- Amesbury Holiday Program
- Amesbury Lions Club
- Amesbury Little League
- Amesbury Middle School
- Amesbury Middle School Parent Advisory Group
- Amesbury Police Association
- Amesbury PTO
- Amesbury Rotary Club
- Amesbury Youth Funding
- Angioma Alliance
- Anna Jaques Community Health Foundation
- Anna Jaques Hospital Aid Association
- Anna Maria College
- Annunciation Greek Orthodox Church
- Arts In Reach
- Baystate Financial Charitable Foundation
- Big Brothers Big Sisters of New Hampshire
- Black Heritage Trail of New Hampshire, Inc.
- Boy Scouts of America
- Boys & Girls Club of Lower Merrimack Valley
- Bridgewell
- Byfield Fire Department
- Caring & Sharing Food Drive
- Child Advocacy Center of NH
- Child and Family Services
- City of Newburyport Parks Department
- Coastal Connections, Inc.
- Cochecho Valley Humane Society
- Communities United, Inc.
- Community Action Partnership of Strafford County
- Community Service of Newburyport, Inc.
- Community Toolbox
- Crohn's & Colitis Foundation of America
- Cross Roads House, Inc.
- Cure AT/RT
- Custom House Maritime Museum
- Daniel Webster Council, BSA
- Donahue Elementary School
- Dondero Elementary PTA
- Dover Fire & Rescue Department
- Dover Police Department
- Dover Public Library
- Dr. John C. Page School
- Elder Services of the Merrimack Valley, Inc.
- Essex County Community Foundation
- Essex County Greenbelt
- Essex National Heritage Commission, Inc.
- Exchange Club of Greater Newburyport
- Exeter Fire Department
- Exeter Hospital
- Exeter Police Department
- Exeter Public Library
- Families First Health & Support Center
- Firehouse Center For The Arts
- Friends of Newburyport Youth Services
- Friends of the Amesbury Public Library
- Friends of the Newburyport Public Library
- Friends of the Salisbury Public Library
- Friends of West Newbury Council on Aging
- G.A.R. Memorial Library
- Gather
- Great Bay Services, Inc.
- Greater Dover Chamber of Commerce
- Greater Newburyport Chamber of Commerce
- Greater Newburyport Ovarian Cancer Awareness
- Greater Somersworth Chamber of Commerce
- Groundwork Lawrence
- Groveland Destination Imagination
- Gundalow Company
- Home Health VNA
- Horizon Club, Inc.
- Hospice Help Foundation
- Immaculate Conception School
- James L. Melvin American Legion Post 379
- Jeanne Geiger Crisis Center, Inc.
- Jewish Community Center of the North Shore
- Liberty Hospice
- Link House, Inc.
- Little Harbour School
- Lucy's Love Bus
- Mass Audubon
- Mass Down Syndrome Congress
- Massachusetts Bankers Association
- Charitable Foundation, Inc.
- Maudslay Arts Center
- Maudslay State Park Association
- Merrimac Baseball, Inc.
- Merrimac Fire Department
- Merrimac Police Department
- Merrimac Public Library
- Merrimac Santa Committee
- Merrimac Softball League, Inc.
- Merrimack River Feline Rescue Society
- Merrohawke Nature School
- Millford Regional Healthcare Foundation
- NCM Hub
- NECC Foundation, Inc.
- New Castle Congregational Church
- New Castle Volunteer Firemen Association
- New England Equine Rescue Inc.
- New Franklin School PTO
- New Generation, Inc.
- Newbury Elementary School
- Newbury Police Department
- Newbury Protection Fire Company #2
- Newbury Town Library
- Newburyport Elementary School PTO
- Newburyport Firemen's Sick Benefit
- Newburyport Foundation - Police
- Newburyport Gridiron Club
- Newburyport High School
- Newburyport High School Band
- Newburyport High School Baseball Alumni Association
- Newburyport Human Rights Commission
- Newburyport Pioneer League
- Newburyport Rotary Club
- Newburyport Youth Football and Cheerleading League
- Newburyport Youth Hockey League
- Newburyport Youth Services
- Newton Historical Society
- Nichols Village
- Our Neighbors Table
- Partners for Georgetown Football
- Pease Greeters
- Pelican Intervention Fund
- Pine Grove Elementary School
- Players' Ring Theatre
- PMC Greater Newburyport Kids Ride
- Portsmouth Fire Department
- Portsmouth Historical Society
- Portsmouth Library
- Portsmouth Little League
- Portsmouth Middle School
- Portsmouth Police Department
- Portsmouth Police Relief Association
- Portsmouth Rotary Club
- Richie McFarland Children's Center
- Rochester Girls Softball League
- Rotary Club of Newburyport
- Rotary Multi-District Summit
- Rowley Fire Department
- Rowley Library
- Rowley Police Department
- Rupert A. Nock Middle School
- Salisbury Beach Partnership, Inc.
- Salisbury Chamber of Commerce
- Salisbury Elementary School PTA
- Salisbury Firemen's Association
- Salisbury Police Department
- Salisbury Town Common
- Salvation Army of Newburyport
- Salvation Army of Portsmouth
- Seabrook Elementary School
- Seabrook Library
- Seabrook Police Association
- Seabrook Professional Firefighters
- Seacoast Youth Flag Football
- SGT Jordan M. Shay Memorial Foundation
- Smith Vocational and Agricultural High School
- Society of St. Vincent dePaul
- Sons & Daughters of The First Settlers
- SOS Recovery Community Organization
- Strawbery Banke Museum
- Tammi's Closet
- The Arc of Greater Haverhill-Newburyport
- The Chamber Collaborative of Greater Portsmouth
- The Chase Home for Children
- The Children's Museum of New Hampshire
- The Doug Flutie, Jr. Foundation for Autism
- The Impossible Dream
- The Jimmy Fund
- The Music Hall
- The Newburyport Farmers Market
- The Newburyport MA Lions Foundation, Inc.
- The Pettengill House, Inc.
- The Rotary Foundation
- The Spirit of Adventure Council
- Triton Viking Gradventure
- Veterans of Foreign War, Post 2016
- Wentworth-Douglass Hospital Charitable Foundation
- West Newbury Fire Company
- West Newbury Police Department
- Whittier Home Association
- Whittier Regional Vocational Technical High School
- Workshop Arts Inc.
- Yankee Homecoming, LLC
- YMCA of the Seacoast
- YWCA of Greater Newburyport
- Zoo New England



Newburyport Bank

JOURNEY WELL