June 15, 2026

Dear Fellow Shareholders:

The Board of Directors has declared a second quarter dividend of $30.00 per share payable on June 15, 2026, to stockholders of record as of June 1, 2026.

Grand Bank Corporation continues to purchase shares of its stock that are offered for sale. The current book value is $9,516 per share. Any stockholder who is interested in selling some or all of their shares should contact me at the address below or call me directly at 781-631-6001.

Disappointing returns from our investment portfolios, which includes mark-to-market unrealized losses of $2.5 million, have resulted in Grand Bank Corporation recording a loss of $(867,733) for the five months ending May 31, 2026. This compares to a loss of $(640,497) for the five months ending May 31, 2025.

An authorization form for automatic deposit is enclosed. If you are interested, please contact Kelly Ingham at 781-797-0325 for more information.

Selected Financial Highlights

Dollars in thousands, except per share data

Five months ended May 31st	**2026**	**2025**
Book Value per Share	$ 9,516	$ 8,580
Income Statement Data		
Net Income	$ (867)	$ (640)
Total Revenue *(includes unrealized gains/(loss) on equity securities)*	5,738	6,169
Earnings per Share	(86.42)	(121.94)
Balance Sheet Data		
Assets	509,451	490,508
Deposits	373,308	368,772
Total stockholders’ equity	95,992	86,245

Sincerely,

Jam E. Nye

James E. Nye
President

March 15, 2026

Dear Fellow Shareholders:

We are pleased to report that Grand Bank Corporation had net income of $494,948.64 for the two months ending February 28, 2026**.**

The Board of Directors has declared a first quarter dividend of $30.00 per share. In addition, a special dividend of $35.00 will be paid. The total dividend of $65.00 per share is payable on March 15, 2026 to stockholders of record as of March 1, 2026.

The Annual Meeting will be held at 10:00 AM on April 14, 2026 at National Grand Bank. If you do not plan to attend the meeting, please sign and return the proxy vote form at your earliest convenience. The Corporation's annual meeting information will be mailed to all shareholders under separate cover. The 2025 Annual Report is available on the bank's website www.ngbank.com.

Grand Bank Corporation continues to purchase shares of its stock that are offered for sale. The current book value is $9,756 per share. Any stockholder who is interested in selling some or all of their shares should contact me at the address below or call me directly at 781-631-6001.

An authorization form for automatic deposit is enclosed. If you are interested, please contact Kelly Ingham at 781-797-0325 for more information.

Selected Financial Highlights

Dollars in thousands, except per share data *Twelve months ended December 31st*	**2026**	**2025**
Book Value per Share	$ 9,756	$ 8,678
Income Statement Data		
Net Income	$ 9,551	$ 9,131
Total Revenue *(includes unrealized gains/(loss) on equity securities)*	28,447	27,530
Earnings per Share	951.75	897.16
Balance Sheet Data		
Assets	505,068	487,061
Deposits	369,423	371,683
Total stockholders' equity	97,921	87,618

Sincerely,

James E. Nye
President

December 15, 2025

Dear Fellow Shareholders:

We are pleased to report that Grand Bank Corporation had net income of $8,120,454 for the eleven months ending November 30, 2025.

The Board of Directors has declared a fourth quarter dividend of $30.00 per share payable on December 15, 2025, to stockholders of record as of December 1, 2025.

Grand Bank Corporation continues to purchase shares of its stock that are offered for sale. The current book value is $9,518 per share. Any stockholder who is interested in selling some or all of their shares should contact me at the address below or call me directly at 781-631-6001.

An authorization form for automatic deposit is enclosed. If you are interested, please contact Michael Spencer at 781-797-7905 for more information.

Selected Financial Highlights

Dollars in thousands, except per share data

Nine months ended September 30th	**2025**	**2024**
Book Value per Share	$ 9,518	$ 8,752
Income Statement Data		
Net Income	$ 7,522	$ 7,856
Total Revenue *(includes unrealized gains/(loss) on equity securities)*	21,957	21,798
Earnings per Share	749.34	769.63
Balance Sheet Data		
Assets	502,276	480,505
Deposits	373,965	360,082
Total stockholders' equity	95,426	88,420

Sincerely,

James E. Nye
President

September 15, 2025

Dear Fellow Shareholders:

We are pleased to report that Grand Bank Corporation had net income of $3,743,578 for the eight months ending August 31, 2025.

The Board of Directors has declared a third quarter dividend of $30.00 per share payable on September 15, 2025, to stockholders of record as of September 1, 2025.

Grand Bank Corporation continues to purchase shares of its stock that are offered for sale. The current book value is $9,027 per share. Any stockholder who is interested in selling some or all of their shares should contact me at the address below or call me directly at 781-631-6001.

An authorization form for automatic deposit is enclosed. If you are interested, please contact Kelly Ingham at 781-797-0325 for more information.

Selected Financial Highlights

Dollars in thousands, except per share data

Six months ended June 30th	**2025**	**2024**
Book Value per Share	$ 9,027	$ 8,336
Income Statement Data		
Net Income	$ 3,263	$ 5,419
Total Revenue *(includes unrealized gains/(loss) on equity securities)*	12,418	14,663
Earnings per Share	324.85	528.32
Balance Sheet Data		
Assets	494,671	470,808
Deposits	366,510	352,213
Total stockholders' equity	90,588	85,083

Sincerely,

James E. Nye
President