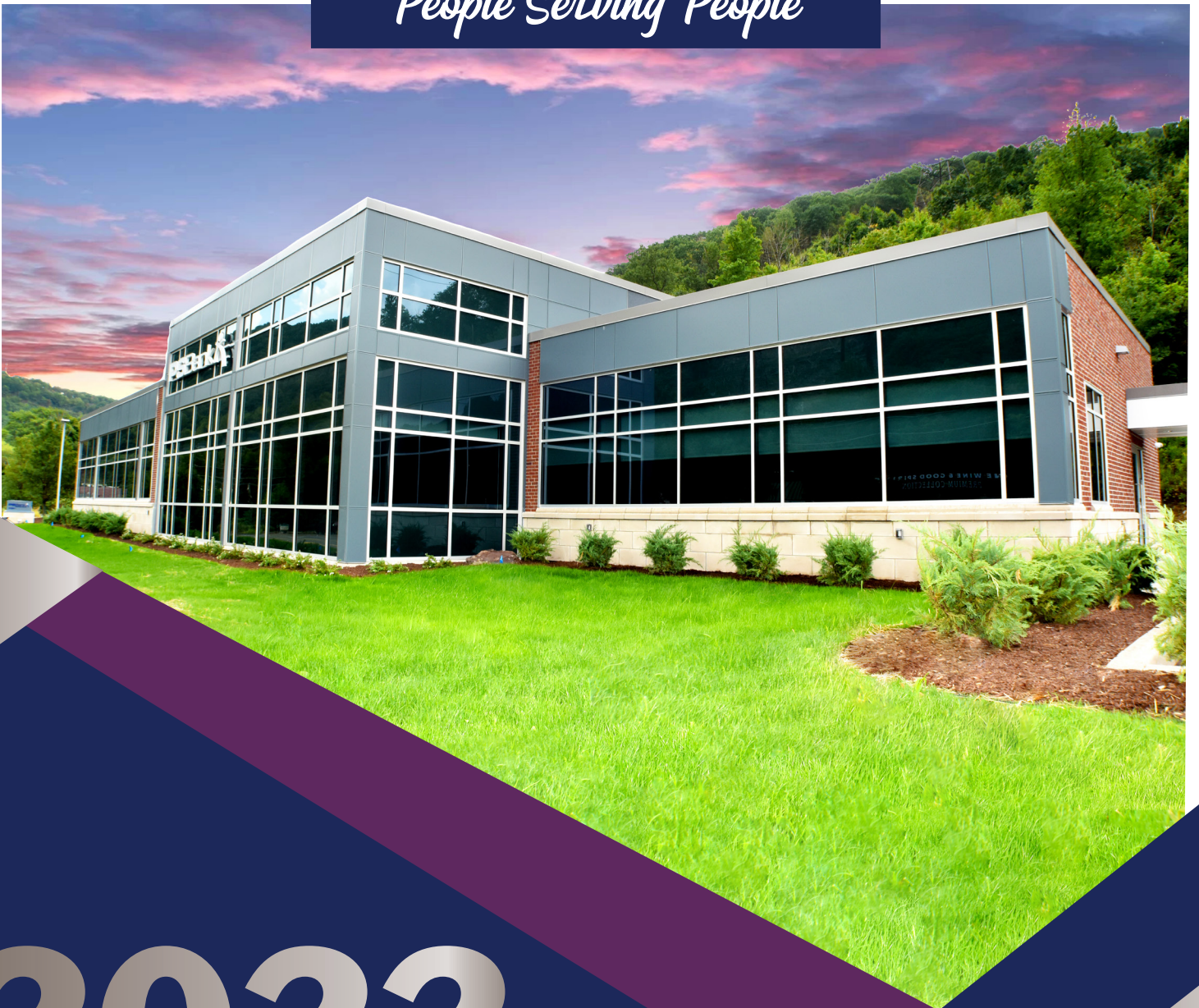


People Serving People



2022
ANNUAL REPORT

Peoples 
Ltd.

TO OUR VALUED SHAREHOLDERS:

On behalf of the Board of Directors of PS Bank and Peoples Ltd., I am pleased to present you with our 2022 financial results. As we navigated economic uncertainty, inflation, and interest rate increases on the back side of the pandemic, our PS Bankers remained committed to fulfilling our customers' financial needs. Our 2022 results continue to show strong growth and increased opportunities throughout our markets. PS Bank proudly achieved the milestone of \$500 million in total assets in 2022, while achieving record net income, and we have already begun building our infrastructure for greater growth beyond this level.

Net income for 2022 was \$6,955,000, which compares to net income of \$6,827,000 in 2021. Net income for 2022 grew by 1.9% over prior year. Improved net interest income and effective cost management strategies more than offset declines in mortgage loan sales income and reduced fees from the conclusion of the Payment Protection Program. The bank has benefited from a strong core deposit base. Provisions for loan loss expense were \$200,000 in 2022, versus \$150,000 in 2021, and reflect the bank's continued strong asset quality.

Our 2022 Return on Average Assets (ROAA) was 1.37%, compared to 1.45% in 2021. Our Return of Average Equity (ROAE) was 16.42% in 2022, compared to 15.25% in 2021. Earnings per share for 2022 were \$8.97 versus \$8.84 in 2021.

Throughout 2022 we experienced continued balance sheet growth, and we proudly surpassed the \$500 million threshold. Asset growth in 2022 was 14.5%, with assets ending 2022 at \$546,404,000, an increase of \$69,109,000 from year-end 2021 total assets of \$477,295,000. Loan growth was 12.7% in 2022, with net loans ending at \$316,360,000, up \$35,773,000 over 2021's balance of \$280,587,000. Loan growth in 2022 was achieved despite the conclusion of the Paycheck Protection Program and subsequent pay downs. Our commercial lending team dedicated themselves to serving the needs of our business customers throughout the year. The Small Business Administration named our bank a preferred lender this year, which is a testament to the quality service our lenders provide to the business community.

Deposit growth was 17.8% in 2022, a significant increase over prior-year balances despite

increasing competitive pressures for deposits throughout the year. Deposits finished the year at \$494,966,000, an increase of \$74,943,000 over 2021 balances of \$420,023,000. We recognize that deposit pricing pressures will continue to increase in upcoming periods, but our robust liquidity position will allow us to effectively manage these pressures.

We increased our dividend payouts for the 11th consecutive year. We remain dedicated to sharing our bank's success with our shareholders while continuing to maintain capital levels necessary for continued growth. Cash dividends of \$2.34 per share compared to \$2.19 in 2021, and were an increase of 6.92% over 2021 dividend payout levels. Our dividend payout percentage was 24.77% of net income and in December 2022 we rewarded shareholders with a 5% stock dividend, as we have done annually in recent years.

During 2022, as the result of rapidly increasing interest rates, our investment securities portfolio reflected unrealized losses, ending the year with an unrealized loss position of \$11,666,000, as 95% of our investments are held in the available-for-sale category. Despite these unrealized losses, our capital remained strong at \$40,717,000 at year-end. These unrealized losses were partially offset by our strong net income combined with our conservative dividend practices. Given our historically strong liquidity position, strong deposit growth in 2022, prudent investment practices, conservative loan to deposit ratio, and access to additional liquidity sources if necessary, we do not anticipate having to realize these losses, which are recognized only upon the sale of the investment. Capital strength remains a vital component to support future bank growth. Our bank continues to be well-capitalized in accordance with regulatory requirements.

Throughout 2022 we were dedicated to meeting the financial needs of our customers. We have continued to grow throughout the markets we serve. We continue to cultivate our presence in the Lackawanna County market through both our dedicated team in our Clarks Summit location and our PS Mortgage division, as well as surrounding communities.

In the third quarter of 2022, we opened the PS Bank Business Center in South Abington Township. PS Mortgage relocated from its Clarks Green location to the Business Center, as well as certain other PS Bankers, including many of whom we've hired over the past several years in anticipation of this center. We have already earned many opportunities from this state-of-the-art facility and we look forward to continued growth in this market as well as nearby communities.

#57



We were once again ranked on American Banker's Top 200 Community Banks list. In 2022 we were ranked as the #57 community bank in the country, a ranking based on three-year ROAE comparisons. This marks the 10th consecutive year that we were included on this prestigious list, and we're proud of the efforts of our PS Bankers, which allowed us to accomplish this distinction.

Our bank earned the highly regarded 5-star rating for the eighth consecutive year from Bauer Financial, the nation's leading independent bank and credit union rating and research firm. The 5-star rating is the highest rating given out by Bauer and is only given to the nation's strongest banks.

Throughout 2022, giving back to the communities that we serve continued to be of the highest importance. We enhanced our Season of Giving to provide monetary donations to food pantries across our five-county market. We continued our jean days for a cause, supported local schools through the Educational Improvement Tax Credit program, and spent countless hours volunteering in the community. We continue to strongly support our first responders, educators, and healthcare workers by offering lending programs designed to recognize their efforts in our local communities.

In 2022 we implemented our dividend reinvestment plan (DRIP). In the first year of our DRIP program we exceeded our expected participation and continue to encourage shareholders to take advantage of this beneficial program. Shareholders can choose to enroll a portion or all of their dividends into the program and may also annually purchase an additional \$5,000 worth of shares directly from the plan. Reception from our shareholder base has been overwhelmingly positive and we encourage eligible shareholders to consider participation.

We continue to grow and strengthen our team of PS Bankers as we set our sights on continued success in 2023 and beyond. We recognize the importance of developing and maintaining a solid infrastructure from which to build the accomplishments of the future.

In March of 2023, P. Dean Homer was appointed as director emeritus. A resident of Dushore, Mr. Homer was elected to the board of directors in 1998. Mr. Homer served as the PS Bank board secretary from 2000 to 2023. He also served as audit chair and was a member of both the loan and ALCO committees. The board and I thank Mr.

Homer for over 25 dedicated years of service to PS Bank. His support of our institution as a board member, business leader, and representative throughout Sullivan and Bradford counties has been invaluable. We look forward to having him serve as director emeritus.

In early 2022 Andrew S. Ripic III was appointed as vice chairman, and was recently named audit chairman. His financial experience and expertise will be valuable tools in this new position. Mr. Ripic has been a member of the board of directors since 2017. Patrick J. Perih has been appointed to the role of board secretary. He is the owner of Perih Group, LLC, and was elected to the board of directors in 2017.

As we enter 2023, it is a much-changed environment from prior years, with our economy experiencing challenges from inflation and continued rising interest rates. We believe we are positioned to perform well despite these challenges. Through whatever conditions we experience, we strive to improve our performance, while maintaining our superior levels of customer care and service. We will always remain dedicated to our shareholders, our communities, and our customers.

On behalf of the board of directors, officers, and employees, thank you for your continued support. We look forward to seeing you soon.



ANTHONY J. GABELLO
PRESIDENT AND CEO

PEOPLES LTD. AND SUBSIDIARIES

SELECTED FINANCIAL DATA

At or for the Year Ended December 31, 2022

(Amounts in thousands, except per share data)

SELECTED FINANCIAL CONDITION DATA:	2022	2021	2020	2019	2018
Total assets	\$ 546,404	\$ 477,295	\$ 443,455	\$ 401,517	\$ 371,198
Loans, net	316,360	280,587	274,753	248,484	231,793
Investment securities	127,248	109,926	93,748	108,287	98,131
Deposits	494,966	420,023	376,431	344,493	317,576
Borrowings	8,000	8,000	21,000	16,000	19,000
Shareholders' equity	\$ 40,717	\$ 46,494	\$ 43,172	\$ 38,279	\$ 32,907
SELECTED OPERATING DATA:					
Interest and dividend income	\$ 17,395	\$ 15,477	\$ 15,646	\$ 15,695	\$ 14,215
Interest expense	1,339	1,049	2,302	3,247	2,182
Net interest income	16,056	14,428	13,344	12,448	12,033
Provision for loan losses	200	150	1,255	420	525
Net interest income after provision for loan losses	15,856	14,278	12,089	12,028	11,508
Non-interest income	3,064	4,517	4,540	2,822	3,550
Other operating expenses	10,437	10,395	10,263	9,249	9,437
Income before income taxes	8,483	8,400	6,366	5,601	5,621
Income taxes	1,528	1,573	1,166	953	780
Net income	\$ 6,955	\$ 6,827	\$ 5,200	\$ 4,648	\$ 4,841
Earnings per share	\$ 8.97	\$ 8.84	\$ 6.73	\$ 6.02	\$ 6.26
SELECTED STATISTICAL DATA:					
Return on average assets	1.37%	1.45%	1.19%	1.20%	1.35%
Return on average equity	16.42%	15.25%	12.69%	13.06%	15.45%
Equity to total assets, end of period	7.45%	9.74%	9.73%	9.53%	8.87%
Allowance for loan losses to total loans	1.28%	1.37%	1.37%	1.11%	1.07%
Net loan to deposit ratio	63.91%	66.80%	72.99%	72.13%	72.99%
Book value per share	\$ 52.53	\$ 60.22	\$ 55.91	\$ 49.58	\$ 42.62
Cash dividends per share	\$ 2.34	\$ 2.19	\$ 2.00	\$ 1.86	\$ 1.67
Stock dividend	5.00%	5.00%	5.00%	5.00%	5.00%
Dividend payout ratio	24.77%	23.60%	28.36%	29.54%	25.52%

Per share amounts have been adjusted to recognize the effect of stock dividends.

Management's Financial Statements
Audited Financial Statements can be found on our website - PSBanking.com

INTERFAITH ADOPT-A-FAMILY PROGRAM

Our Tunkhannock bankers gave back this holiday season by adopting a family through Interfaith Tunkhannock. Staff and customers shopped and donated funds to provide a local family with a quality Christmas.



PEOPLES LTD. AND SUBSIDIARIES CONSOLIDATED BALANCE SHEET

December 31, 2022 and 2021

(In thousands, except share amounts)

ASSETS	2022	2021
Cash and due from banks	\$ 73,022	\$ 63,549
Available-for-sale securities	121,598	105,026
Held-for-maturity securities	5,650	4,900
Loans, net	316,360	280,587
Cash surrender value, life insurance	10,789	10,524
Bank premises and equipment	8,687	5,780
Accrued interest receivable	1,495	955
Restricted equity securities	2,723	2,621
Deferred income taxes	3,679	737
Other assets	2,401	2,616
Total	\$546,404	\$477,295
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES		
Demand deposits:		
Noninterest-bearing	\$ 141,641	\$ 117,593
Interest-bearing	179,327	141,584
Total	320,968	259,177
Savings deposits	102,751	81,557
Time deposits	71,247	79,289
Total deposits	494,966	420,023
Borrowed funds	8,000	8,000
Accrued interest payable	58	20
Other liabilities	2,663	2,758
Total liabilities	505,687	430,801
SHAREHOLDERS' EQUITY		
Common stock, \$.50 par value, authorized 5,000,000 shares		
2022 - 789,828 shares issued, 775,173 outstanding		
2021 - 750,004 shares issued, 735,349 outstanding	395	375
Surplus	24,111	21,322
Retained earnings	28,389	25,764
Treasury stock, at cost	(512)	(512)
Accumulated other comprehensive (loss) income	(11,666)	(455)
Total shareholders' equity	40,717	46,494
Total	\$546,404	\$477,295



BRADFORD COUNTY CONSERVATION DISTRICT CAREER DAY

PS Bank was a proud presenting sponsor of the Bradford County Conservation District Green Career Day. This free educational event is open to school districts and 8th-grade students in Bradford, Sullivan, and Tioga counties. Students participating in this event experience a full day of hands-on demonstrations, activities, and presentations highlighting the techniques, tools, and skills needed for various outdoor jobs.

PEOPLES LTD. AND SUBSIDIARIES

CONSOLIDATED STATEMENT OF INCOME

Years Ended December 31, 2022 and 2021



C.A.S.U.A.L. DAY

Our PS Bankers wore green and raised funds for the Northeast Regional Cancer Institute to support colorectal cancer screening awareness, education, and outreach efforts.

(Amounts in thousands, except per share data)

	2022	2021
INTEREST INCOME		
Interest and fees on loans	\$13,849	\$13,650
Interest and dividends on investments:		
Taxable interest and dividends	3,023	1,468
Nontaxable interest	523	359
Total interest income	17,395	15,477
INTEREST EXPENSE		
Interest on deposits	1,313	823
Interest on borrowed funds	26	226
Total interest expense	1,339	1,049
NET INTEREST INCOME	16,056	14,428
PROVISION FOR LOAN LOSSES	200	150
NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES	15,856	14,278
NONINTEREST INCOME		
Service charges	1,761	1,616
Gain on sale of loans	320	1,732
Commissions	161	153
Increase in cash surrender value, life insurance	265	254
Gain on sale of foreclosed assets	24	19
Unrealized gains (losses) on equity securities	36	0
Other income	497	743
Total noninterest income	3,064	4,517
NONINTEREST EXPENSES		
Salaries and employee benefits	5,558	5,286
Occupancy and equipment	1,129	1,055
Data processing	668	652
Pennsylvania shares tax	461	410
Professional fees	480	575
FDIC insurance	182	187
Other expenses	1,959	2,230
Total noninterest expenses	10,437	10,395
INCOME BEFORE PROVISION FOR INCOME TAXES	8,483	8,400
PROVISION FOR INCOME TAXES	1,528	1,573
NET INCOME	\$ 6,955	\$ 6,827
EARNINGS PER SHARE	\$8.97	\$8.84

Per share amounts have been adjusted to recognize the effect of stock dividends.

Management's Financial Statements

Audited Financial Statements can be found on our website - PSBanking.com

PEOPLES LTD. AND SUBSIDIARIES SHAREHOLDERS' EQUITY STATEMENT

Years Ended December 31, 2022 and 2021

(Amounts in thousands, except share amounts)

	COMMON STOCK		TREASURY STOCK		SURPLUS	RETAINED EARNINGS	ACCUMULATED OTHER COMPREHENSIVE INCOME (LOSS)	TOTAL
	SHARES	AMOUNT	SHARES	AMOUNT				
Balance, January 1, 2021	715,155	\$ 358	14,655	\$ (512)	\$ 18,865	\$23,034	\$ 1,427	\$ 43,172
Net income	-	-	-	-	-	6,827	-	6,827
Other comprehensive income	-	-	-	-	-	-	(1,882)	(1,882)
Cash dividend (\$2.30 per share)	-	-	-	-	-	(1,611)	-	(1,611)
5% stock dividend	34,849	17	-	-	2,457	(2,486)	-	(12)
Balance, December 31, 2021	750,004	\$ 375	14,655	\$ (512)	\$ 21,322	\$25,764	\$ (455)	\$ 46,494
Net income	-	-	-	-	-	6,955	-	6,955
Other comprehensive loss	-	-	-	-	-	-	(11,211)	(11,211)
Cash dividend (\$2.34 per share)	-	-	-	-	-	(1,723)	-	(1,723)
5% stock dividend	36,685	18	-	-	2,577	(2,607)	-	(12)
Dividend reinvestment at stock and stock purchase plan	3,139	2	-	-	212	-	-	214
Balance, December 31, 2022	789,828	\$ 395	14,655	\$ (512)	\$ 24,111	\$28,389	\$ (11,666)	\$ 40,717

Management's Financial Statements
Audited Financial Statements can be found on our website - PSBanking.com



WYALUSING PUBLIC LIBRARY

Each year PS Bank donates funds in support of the Wyalusing Public Library. The library is a non-profit agency that runs primarily on donations. Our support helps them continue to provide quality services to the community.

PEOPLE SERVING PEOPLE



SUPPORT FOR OUTSTANDING YOUNG WOMEN

We were proud to support the Bradford-Sullivan Counties' Outstanding Young Woman Program (OYW) again this year. OYW is held annually to honor female high school seniors. The scholarship program recognizes, awards, and encourages excellence while striving to promote self-confidence. Congratulations to Hannah Ryck, 2022 OYW recipient.



FUNDS FOR FIREFIGHTERS

PS Bank was proud to present a check to support over 20 firehouses in Bradford County through a fundraiser organized by Niemiec Smith and Pellingier Attorneys in collaboration with Firehouse Subs.



LACKAWANNA TRAIL

Bank leadership visited Lackawanna Trail School District to deliver a donation in support of the high school auditorium and all of the great initiatives happening within the district.



DAY OF CARING

PS Bankers volunteered with United Way of Lackawanna and Wayne Counties as part of its Day of Caring community service program. Along with volunteers from various organizations, they painted a deck and a ramp at a facility owned by The Arc of Northeastern Pennsylvania.



RINGING BELLS IN SAYRE

PS Bankers participated in Salvation Army bell-ringing this holiday season in Sayre. Money collected in the red kettle goes right back into the community in the form of social services assistance, homeless shelters, disaster relief, children's programs, rehabilitation services, and more.

SEASON OF GIVING

Funds Raised:

\$5,468

PS Bank Match:

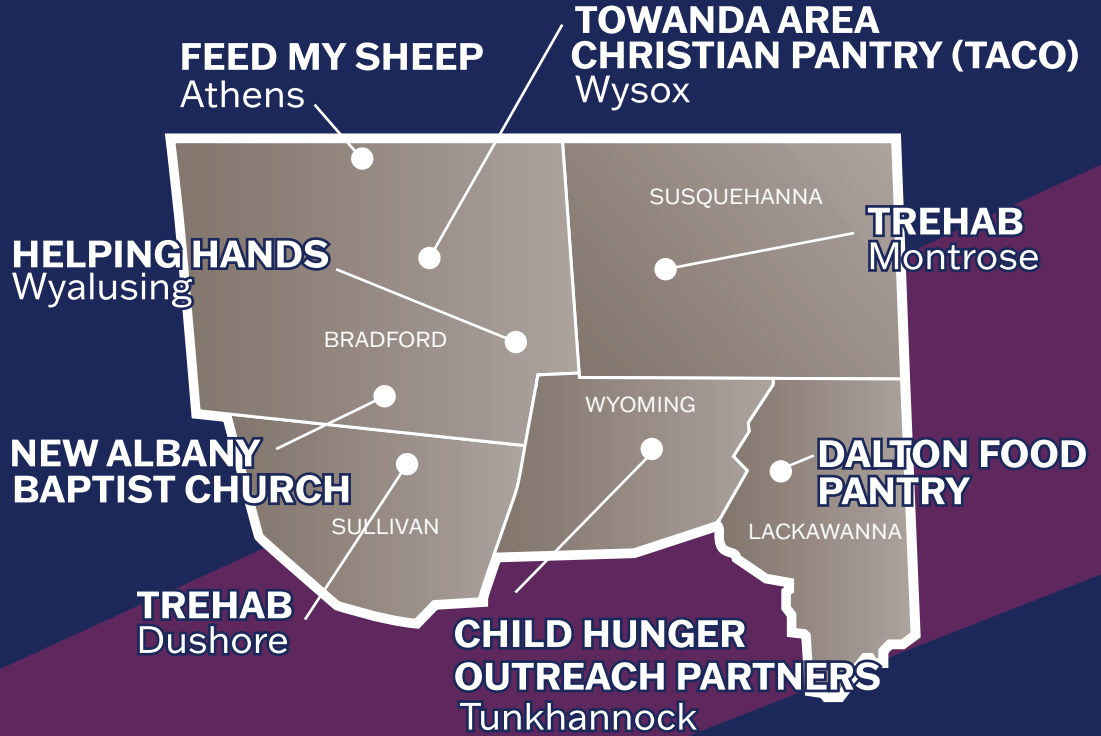
\$5,000

Total:

\$10,468

Each Pantry Received

\$1,308



BUSINESS CENTER GRAND OPENING



In August of 2022, PS Bank officially opened its newest Northeast PA location in South Abington Township. The PS Bank Business Center houses the PS Mortgage division, commercial and retail lending, and regional bank administration, providing increased resources for lending in Lackawanna County as well as surrounding communities. Bank leadership, along with the community and the Greater Scranton Chamber of Commerce, celebrated at a grand opening in November.



“With the development of the PS Bank Business Center, our community bank can now expand its offerings to customers in all of our markets. The establishment of this new location marks an exciting time for our bank, and we look forward to seeing our employees and loan customers utilize the new location,” stated Anthony Gabello, President & CEO.

PS BANK NAMED SBA PREFERRED LENDER

In 2022, PS Bank received Preferred Lender Program (PLP) status from the U.S. Small Business Administration (SBA). Achieving PLP status is another milestone for PS Bank and its lending team as its portfolio continues to expand throughout Northeastern and North Central Pennsylvania. PS Bank was nominated for the designation by the Philadelphia SBA field office because of its experience and expertise with SBA lending.

PS Bank offers a variety of SBA loan options for small business owners to meet expansion, acquisition, refinance, and working capital needs.

As a preferred lender, PS Bank can close transactions in a more seamless way – removing documentation hurdles and speeding up the loan approval process. PLP accreditation is based on an SBA review that analyzes loan processes, loan servicing, loan package development, and overall performance. Banks are reviewed based on their risk rating, default rates, purchase rates, loss rates, on-site reviews, loan volume, and more.



U.S. Small Business
Administration

“Our lending team’s dedication to the success of each business customer, their customized approach to meeting business objectives, and their experience handling SBA transactions has led to our designation as a preferred lender,” said Anthony J. Gabello, President and CEO.

For over 100 years, PS Bank’s experienced lending team has developed close relationships with business owners in a variety of sectors. “Our team was especially successful during the outbreak of COVID-19 in their ability to service businesses that sought financial support through the Paycheck Protection Program. Regardless of business size, the necessary support was provided to each and every customer,” said Gabello.



Paul Walsh, vice president and commercial loan officer, has used the SBA program for over 20 years. “Put simply, SBA lending is good prudent lending. It benefits borrowers by providing lower down payments and longer terms than traditional bank financing, keeping money within the business instead of tying it up in

fixed assets or other expenses,” said Walsh. “Throughout my career, SBA Lending has enabled me to provide small businesses with the best financing options available.”

PSMORTGAGE

A DIVISION OF PS BANK



“Despite the challenges of a rising rate environment, our PS Mortgage team worked diligently to provide purchase mortgages to excited new homeowners and welcomed many first-time homebuyers into the PS Bank family.

With challenge comes opportunity. Our mortgage team is focused on providing the highest level of service and ensuring that customers achieve their dream of home ownership.”

LORI RUDALAVAGE
Vice President & Senior Mortgage Lending Officer

TUNKHANNOCK ANNIVERSARY



The Tunkhannock Branch celebrated its 10th Anniversary in December. Representatives from the Wyoming County Chamber of Commerce and the Tunkhannock Business & Professionals Association attended the celebration. The Chamber commemorated PS Bank’s years of service by presenting Branch Manager Maylene Gregory a certificate to recognize community commitment.

EDUCATIONAL IMPROVEMENT TAX CREDIT PROGRAM



PS Bank is proud to sponsor a K-12 Career & Technology Scholarship, administered by Commonwealth Charitable Management, which is available to students at the Northern Tier Career Center (NTCC). NTCC in Towanda, PA provides quality vocational-technical education to the youth and adults of Bradford County and the Northern Tier by providing a curriculum, facility, and faculty that is responsive to the needs of business, employment trends, and the students enrolled. Programs offered at the school range from automotive and building trades to early childhood education and healthcare professions.

In 2022, PS Bank contributed \$85,000 to cover student costs associated with successful participation in their programs of study, such as necessary safety gear, industry tools, and uniforms, as well as student membership fees for SkillsUSA competitions. This

contribution provided students of NTCC with a total of 283 scholarships.

“We’re thrilled to be able to provide tuition assistance, funding for industry certificates, and the tools needed to teach the students of NTCC their desired trade occupation. The impact of this EITC contribution can have a life-changing impact on the education and future careers of these students. This partnership is so important to us as we believe it provides vital opportunities for long-term successes.”, noted President and CEO, Anthony J. Gabello.

In addition to the support provided to NTCC, PS Bank’s Educational Improvement Tax Credit contributions also supported 28 scholarships to children at four pre-K schools and another 43 scholarships to students at North Rome Christian School and Tunkhannock Area High School, totaling an excess of \$142,500 in support.

PS Bank’s support and generosity have far exceeded Gary Martell’s expectations since the relationship began. “We are overwhelmingly grateful for their continued support of our students, the skilled workforce of tomorrow. PS Bank provides scholarship recipients with the tools, equipment, safety gear, and industry credentials that will help them not only fully engage in their programs of study, but also successfully transition to the post-secondary endeavors of their choosing. We look forward to continued partnerships with PS Bank.”

GARY MARTELL
Director
Northern Tier Career Center



BOARD OF DIRECTORS



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CHAIRMAN
Chairman and Chief
Executive Officer of Mutual
Capital Group, Inc.



ANTHONY J. GABELLO

President and
Chief Executive Officer



ANDREW S. RIPIC, III
VICE CHAIRMAN

Retired Vice President and
Former General Manager,
Cargill Wyalusing



PATRICK J. PERIH
SECRETARY

Owner, Perih Group LLC



JUDD B. FITZE

Attorney



TRACY E. KEENEY

Owner, B&K Equipment Co.



JOANNE C. KIZER

Owner and Real Estate Broker,
JoAnne Kizer Real Estate



P. DEAN HOMER
DIRECTOR EMERITUS

Owner, P. Dean Homer Funeral
Home and P. Dean Homer
Accounting Firm

CORPORATE OFFICERS



ANTHONY J. GABELLO

President and Chief Executive Officer



MARGUERITE M. DONATO, CPA

Senior Vice President Chief Financial Officer



WILLIAM M. JOSEPH

Senior Vice President Senior Loan Officer



VALERIE W. KINNEY

Senior Vice President Retail, Sales and Marketing Manager



JAMES L. SOUTO

Senior Vice President Chief Administrative and Risk Officer



TIMOTHY T. TEWKSBURY

Senior Vice President Chief Information Officer

VICE PRESIDENT

THOMAS P. HENDERSHOT

Commercial Loan Officer

BETTE R. HOWELL

BSA and Security Officer

MARY A. LANSBERRY

Loan Administration Manager

KATHRYN A. LANTZ

Organization Support

BRIAN R. PETERSON

Loan Workout Officer

MAUREEN K. POLSTER

Mortgage Manager

LORI A. RUDALAVAGE

Senior Mortgage Lending Officer

DJ STACK

Chief Compliance Officer

PAUL J. WALSH

Commercial Loan Officer

DAVID B. WINTERMUTE

Senior Credit Officer

ASSISTANT VICE PRESIDENT

JANICE M. BEVACQUA

Branch Manager

JOSHUA D. EDWARDS

Relationship Officer

MAYLENE V. GREGORY

Branch Manager

STACY L. KAUFMANN

Branch Manager

CYNTHIA A. MILLER

Administrative Services and Human Resources Coordinator

JASON D. MILLER

Mortgage Operations Officer

TAMMY L. SCHAEFFER

Accounting Supervisor

SEAN ANN SCHOEN

Marketing Director

DAVID E. WHETSELL

Financial Advisor, PS Wealth Management

MARKET MAKERS

The following firms are believed to presently make a market in the Peoples Ltd. stock on the OTC Markets:

JANNEY MONTGOMERY SCOTT LLC

(215) 665-6000
1717 Arch Street, Philadelphia, PA 19103

MORGAN STANLEY

(212) 761-0700
1585 Broadway, New York, NY 10036

Stock of Peoples Ltd. is listed on the OTC Markets at OTCMarkets.com under the symbol of PPLL.

Peoples Ltd. utilizes American Stock Transfer and Trust Company, LLC as transfer and dividend dispersing agent.

To log in, please visit astfinancial.com.

For customer service inquiries, please call (800) 937-5449 or email help@astfinancial.com.



SHAREHOLDER INFORMATION

ANNUAL MEETING OF SHAREHOLDERS

Tuesday, May 9th, 2023 at 4:30 p.m.
Wyalusing Community Corporation,
Tuscarora Wayne Community Room,
20 Main Street, Wyalusing, PA.

PEOPLES LTD.

Corporate Office
76 Church Street, Wyalusing, PA 18853
(866) 746-1011 | Fax: (570) 746-2229
Email: PLtd@psbanking.com



PSBank LOCATIONS

WYALUSING
42621 Route 6

WYSOX
38 Ennis Lane

DUSHORE
202 S. Turnpike Street

FACTORYVILLE
118 College Avenue

SAYRE
205 W. Lockhart Street

NORTH TOWANDA
90 Colonial Drive

TUNKHANNOCK
802 Hunter Highway

CLARKS SUMMIT
100 Old Lackawanna Trail

BUSINESS CENTER +

PSMORTGAGE
A DIVISION OF PS BANK

SOUTH ABINGTON TOWNSHIP
223 Northern Boulevard

LOAN PRODUCTION OFFICE

MONTROSE
241 Church Street

PSWEALTH
MANAGEMENT

WYALUSING
42621 Route 6