

Management Certification

The undersigned, on behalf of Harford Bank ("the Company"), certifies that the information provided herein is accurate and complete to the best of the Company's knowledge.

1. The Company is current in its disclosure obligations pursuant to the following reporting standard:

SEC Reporting Obligations

- The Company has a reporting obligation under Section 13 or 15(d) of the Exchange Act
- The Company has a reporting obligation under Regulation A (Tier 2)
- The Company has a reporting obligation under Regulation Crowdfunding (CF)
- Other (please describe)

Other Reporting Obligations

- The Company is a U.S. bank, bank holding company, or similar financial institution exempt from SEC registration, has a reporting obligation to a U.S. Bank Regulator and follows OTC Markets' Bank Reporting requirements.
- The Company is exempt from SEC registration and is reporting under the Alternative Reporting Standard

2. Indicate below whether the Company is a shell company (as defined in Rule 405 of the Securities Act of 1933, Rule 12b-2 of the Exchange Act of 1934 and Rule 15c2-11 of the Exchange Act of 1934):

Yes: No:

3. Indicate below whether the Company is subject to Bankruptcy or reorganization proceedings.

Yes: No:

4. The Company has a Verified Company Profile on OTCMarkets.com.
5. The Company is duly organized and in good standing under the laws of the state or jurisdiction in which the Company is organized or does business.
6. The Company understands and acknowledges its obligations to report company-related actions pursuant to Exchange Act Rule 10b-17 and FINRA Rule 6490.
7. The Company understands and acknowledges its obligations to publicly disclose material information in a timely manner in accordance with applicable U.S. federal securities laws, including but not limited to Section 10(b) of the Exchange Act and Rule 10b-5 thereunder.
8. The Company's transfer agent and its address are listed below. If the Company acts as its own transfer agent, indicate that by listing the Company and its information in the fields provided.¹

Transfer Agent: Equiniti Trust Company, LLC
Address: 6201 15th Avenue, Brooklyn, NY 11219

¹ OTCQX, OTCQB, and OTCID companies are required to retain a transfer agent that participates in the Transfer Agent Verified Shares Program. OTCID companies that act as their own transfer agent may submit data directly to OTC Markets.

9. The Company's most recent Annual Report was prepared by:

Below is a list all law firm(s) and attorney(s) (including internal counsel) that acted as the Company's primary legal counsel in preparing its most recent annual report or, if no attorney assisted in preparing the disclosure, the person(s) who prepared the disclosure and their relationship to the Company.

Gordon Feinblatt LLC, 1001 Fleet Street, Suite 700, Baltimore, MD 21202

10. The Company's Officers, Directors and 5% Beneficial Owners are listed below:

The table below provides information regarding all officers and directors of the Company, or any person that performs a similar function, regardless of the number of shares they own. To the best of the Company's knowledge, it includes all individuals or entities beneficially owning 5% or more of any class of the issuer's equity securities. To identify holders of 5% or more, companies may obtain a recent copy of their shareholder list that includes Non-Objecting Beneficial Owners or "NOBOs." SEC Reporting companies may also research their beneficial ownership and insider transaction filings such as on Schedules 13G or 13D or on Forms 3, 4, and 5.

As of (latest practicable date): 3/19/2026

Individual Name (First, Last) or Entity Name (Include names of control person(s) if a corporate entity)	Position/Company Affiliation (ex: CEO, ≥ 5% beneficial owner)	City and State (Include Country if outside U.S.)	Number of Shares Owned (List common, preferred, warrants and options separately)	Class of Shares Owned	Percentage of Class of Shares Owned (undiluted)
Michael F. Allen	President, Director	York, PA	See Table Below	See Table Below	See Table Below
Michael J. Browne	Director	Elkton, MD	See Table Below	See Table Below	See Table Below
Warline Bryant	Director	Havre de Grace, MD	See Table Below	See Table Below	See Table Below
Mariela C. D'Allesio	Director	Fallston, MD	See Table Below	See Table Below	See Table Below
Daniel M. Driver	Director	Churchville, MD	See Table Below	See Table Below	See Table Below
Carolyn Wilson Evans	Director	Fallston, MD	See Table Below	See Table Below	See Table Below
Richard F. Foard, Jr.	Director	Forest Hill, MD	See Table Below	See Table Below	See Table Below
Stephanie Novak Hau	Director	Jarrettsville, MD	See Table Below	See Table Below	See Table Below
Henry S. Holloway	Chairman	Darlington, MD	See Table Below	See Table Below	See Table Below
Timothy N. Hopkins	Director	Darlington, MD	See Table Below	See Table Below	See Table Below
Charles H. Jacobs, Jr.	Director	Havre de Grace, MD	See Table Below	See Table Below	See Table Below
Bryan E. Kelly, CFP	Director	Darlington, MD	See Table Below	See Table Below	See Table Below
Stephen K. Nolan	Director	Havre de Grace, MD	See Table Below	See Table Below	See Table Below

Wayne Tapscott	Director	Churchville, MD	See Table Below	See Table Below	See Table Below
Lorrie A. Schenning	EVP/Chief Operating Officer	Forest Hill, MD	See Table Below	See Table Below	See Table Below
Mark A. Semanie	EVP/Chief Financial Officer	Havre de Grace, MD	See Table Below	See Table Below	See Table Below

Any additional material details, including conversion terms of any class of the issuer's equity securities, are below:

BENEFICIAL OWNERSHIP OF COMMON STOCK

The following table sets forth information as of March 19, 2026 relating to the beneficial ownership of the Common Stock by (i) each person or group known by the Bank to beneficially own more than five (5%) of the outstanding shares of Common Stock; (ii) each of the Bank's Directors, Director nominees, and named executive officers; and (iii) all Directors and executive officers of the Bank as a group. Generally, a person "beneficially owns" securities as of a particular date if he or she has or shares with others the power to vote or dispose of those securities, or if he or she has the right to acquire such powers within 60 days of such date (such as by exercising stock options). For each person named below, all shares that such person may acquire within 60 days of March 19, 2026 are included in the number of shares beneficially owned. The percentages shown below were calculated based on 1,507,743 issued and outstanding shares of Common Stock. The shares of common stock subject to options are deemed outstanding for the purpose of computing the percentage ownership of the person holding the options, but are not deemed outstanding for the purpose of computing the percentage ownership of any other person. Except as otherwise indicated, the address of each person listed below is the address of the Bank.

	Number of shares beneficially owned	Note	Percent of class beneficially owned
Directors, Director Nominees, and Named Executive Officers			
Michael F. Allen	6,451	(1)	*
Michael J. Browne	103		*
Warline Bryant	927	(2)	*
Mariela C. D'Alessio	12		*
Daniel M. Driver	2,592	(3)	*
Carolyn Wilson Evans	10,043	(4)	*
Richard F. Foard, Jr.	20,397	(5)	1.3%
Stephanie Novak Hau	5,942	(6)	*
Henry S. Holloway	16,474	(7)	1.1%
Timothy N. Hopkins	14,788	(8)	1.0%
Charles H. Jacobs, Jr.	29,119	(9)	1.9%
Bryan E. Kelly, CFP	14,241	(10)	*
Stephen K. Nolan	13,536	(11)	*
Lorrie A. Schenning	3,578	(12)	*
Mark A. Semanie	1,614		*
Wayne Tapscott	25,779	(13)	1.7%
	165,596		10.6%
Directors and Executive Officers as a Group (17 persons)			
	166,038		10.6%

Notes:

* Less than 1.0%.

(1) Includes 3,411 shares subject to fully vested options.

- (2) Includes 891 shares subject to fully vested options.
- (3) Includes 1,756 shares subject to fully vested options.
- (4) Includes 6,981 shares subject to fully vested options.
- (5) Includes 6,981 shares subject to fully vested options.
- (6) Includes 1,781 shares subject to fully vested options.
- (7) Includes 3,050 shares held by spouse and 6,981 shares subject to fully vested options.
- (8) Includes 6,981 shares subject to fully vested options.
- (9) Includes 387 shares held by spouse and 25,912 shares held with children.
- (10) Includes 8,137 shares owned by Kelly Family Revocable Trust, and 73 shares held in trust for relatives, and 2,556 shares subject to fully vested options.
- (11) Includes 6,451 shares subject to fully vested options.
- (12) Includes 1,929 shares subject to fully vested options.
- (13) Includes 6,981 shares subject to fully vested options.

11. The Company has Convertible Debt as detailed below:

The following is a complete list of the Company's Convertible Debt which includes all promissory notes, convertible notes, convertible debentures, or any other debt instruments convertible into a class of the issuer's equity securities. The table includes all issued or outstanding convertible debt at any time during the last complete fiscal year and any interim period between the last fiscal year end and the date of this Certification.

Check this box to confirm the Company had no Convertible Debt issued or outstanding at any point during this period.

Date of Note Issuance	Principal Amount at Issuance (\$)	Outstanding Balance (\$) (include accrued interest)	Maturity Date	Conversion Terms (e.g., pricing mechanism for determining conversion of instrument to shares)	# Shares Converted to Date	# of Potential Shares to be Issued Upon Conversion ²	Name of Noteholder (entities must have individual with voting / investment control disclosed).	Reason for Issuance (e.g., Loan, Services, etc.)

² The total number of shares that can be issued upon full conversion of the Outstanding Balance. The number should not factor any "blockers" or limitations on the percentage of outstanding shares that can be owned by the Noteholder at a particular time. For purposes of this calculation, please use the current market pricing (e.g. most recent closing price, bid, etc.) of the security if conversion is based on a variable market rate.

**Total Outstanding
Balance:**

Total Shares:

Any additional material details, including footnotes to the table are below :

Signature:

Name of Principal Executive Officer or Principal Financial Officer: Mark A. Semanie

Title: Executive Vice President/Chief Financial Officer

Date: April 6, 2026

Signature: /s/ Mark A. Semaniue

(Digital Signatures should appear as "/s/ [OFFICER NAME]")