

Management Certification

The undersigned, on behalf of Honat Bancorp, Inc. ("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: Honat Bancorp, Inc.

Address: PO Box 350, 724 Main Street, Honesdale, PA 18431

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.

SR Snodgrass, PC – Audit Firm
Katherine M. Bryant, President and CEO

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): 12/31/2025

Individual Name (First, Last) or Entity Name (Include names of control person(s) if a corporate entity)	Position/Company Affiliation (ex: CEO, 5% Control person)	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)
Roger L. Dirlam (includes ownership through Dirlam Lumber Brothers Inc.)	5% Control person, Director and Vice Chairman	Honesdale, PA	211,639	Common	14.79% (Direct and Indirect)
Honat Bancorp, Inc. ESOP	5% Control entity	Honesdale, PA	149,289	Common	10.43%
William Schweighofer	5% Control person, Director and Chairman	Honesdale, PA	72,053	Common	5.04% (Direct and Indirect)
Katherine M. Bryant	President & CEO	Honesdale, PA			
Ronald M. Sebastianelli	Executive Vice President	Archbald, PA			
Raymond J. Ceccotti	Senior Vice President	Eynon, PA			
Charles D. Curtin	Senior Vice President	Clarks Summit, PA			
Kathleen Enslin	Senior Vice President	Lake Ariel, PA			
Christopher T. Bresset	Vice President	Honesdale, PA			
Brandon Brown	Vice President	Wilkes-Barre, PA			
Vicky Bryant	Vice President	Honesdale, PA			
Lacey P. Churmblo	Vice President	Lake Ariel, PA			
Christopher T. Cook	Vice President	Jermyn, PA			
Janette Davis	Vice President	Hamlin, PA			

Lisa A. Dowse	Vice President	Lake Ariel, PA			
Catherine Ferraro	Vice President	Jessup, PA			
Robert B. Ferraro	Vice President	Jessup, PA			
Judith Flaherty	Vice President	Wilkes-Barre Twp., PA			
Gregory G. Gula	Vice President	Forest City, PA			
Laurie Harrington	Vice President	Honesdale, PA			
Stephen A. Homza	Vice President	Exeter, PA			
Robert E. Hughes III	Vice President	Clarks Summit, PA			
Tina Jones	Vice President	Spring Brook Twp., PA			
Marlie Martines	Vice President	Greenfield Twp, PA			
Cynthia M. Motichka	Vice President	Lake Ariel, PA			
Elizabeth C. Nagy	Vice President	Jessup, PA			
Scott Prebich	Vice President	South AbingtonTwp., PA			
Donna Rinehimer	Vice President	Hanover Twp., PA			
Deborah Saracino	Vice President	White Haven, PA			
Ralph E. Scartelli	Vice President	Lake Ariel, PA			
Jessica Spare	Vice President	Drums, PA			
Brian P. Wilken	Vice President	Honesdale, PA			
Thomas P. Zurla	Vice President	Scranton, PA			
Emily A. Barton	Assistant Vice President	Hawley, PA			
John Conte III	Assistant Vice President	Peckville, PA			
Nicholas D'Alberto	Assistant Vice President	Moosic, PA			
Karen A. Decker	Assistant Vice President	Hanover Twp., PA			
Stephen Fritz	Assistant Vice President	Honesdale, PA			
Sandra Gillette	Assistant Vice President	Moscow, PA			
Amy Gregory	Assistant Vice President	Scott Twp., PA			
Elizabeth Hazen	Assistant Vice President	Equinunk, PA			
Sarah O'Hora	Assistant Vice President	Lake Ariel, PA			
Ellen Pritchard	Assistant Vice President	Honesdale, PA			

Theodor Radu	Assistant Vice President	Lakeville, PA			
Melissa Rushworth	Assistant Vice President	Mayfield, PA			
Janet Salkoskas	Assistant Vice President	Tafton, PA			
Marc Sturdevant	Assistant Vice President	Callicoon, NY			
Joseph Sweeney	Assistant Vice President	Jessup, PA			
Lisa Valentine	Assistant Vice President	Union Dale, PA			
Nicole Merron	Collection Officer	Lake Ariel, PA			
Michelle Kowalewski	Commercial Loan Officer II	Montrose, PA			
Molly Weiss	Compliance Officer	Tunkhannock, PA			
Kevin Colgan	Fraud/Security Officer	Carbondale, PA			
Tina Verrastro	Senior Credit Analyst Officer	Jermyn, PA			
Kelly Jones	Trust Operations Officer	Waymart, PA			
Alfred D. Beck	Director	Waymart, PA			
Michael W. Cavage	Director	Waymart, PA			
Robert C. Grimm	Director	Waymart, PA			
Paul M. Meagher	Director	Honesdale, PA			
Kurt I. Propst	Director	Honesdale, PA			
John P. Burlein	Director Emeritus	Honesdale, PA			

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

N/A

11. The Company has Convertible Debt as detailed below: N/A

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.)

Total Outstanding Balance:

Total Shares:

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

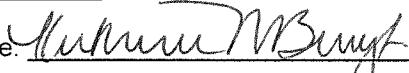
N/A

Signature:

Name of Principal Executive Officer or Principal Financial Officer: Katherine M. Bryant

Title: President and CEO

Date: 06/15/2026

Signature: 

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

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.