



April 15, 2026

Dear Shareholder:

On behalf of the Board of Directors and our management team, we are pleased to share an update on our financial performance during 2025.

Attached are the audited financial statements for Westbury Bancorp Inc., the parent company of Westbury Bank. As of December 31, 2025, your Company had total consolidated assets of \$790.8 million, total consolidated equity of \$59.9 million, and consolidated net income of \$6.6 million for the twelve-month year. Basic earnings per share was \$4.66 for the year.

Founded in 1926, **2026 will be Westbury Bank's 100<sup>th</sup> anniversary.** That's 100 years of supporting and servicing our communities, 100 years of helping you build strong financial foundations to be successful, and 100 years of smiling faces no matter what branch you stop in at. While embracing the future of community banking, we continue to take pride in the past – a pride that can only come with 100 years of experience.

Within these pages are the audited financials for 2025 - a year that us and the Westbury family are immensely pleased with, and one that we seek to replicate for years to come. We appreciate your support over all 100 years of Westbury Bank, and we look forward to working with you and your communities for many more to come.

Sincerely,

A handwritten signature in black ink, appearing to read 'AJ Remus', with a long horizontal flourish extending to the right.

AJ Remus  
EVP – CFO of Westbury Bancorp Inc.  
EVP – CFO of Westbury Bank

A handwritten signature in black ink, appearing to read 'Zach Remus', with a long horizontal flourish extending to the right.

Zach Remus  
Secretary of Westbury Bancorp Inc.  
EVP – CISO and CRO of Westbury Bank