

Western New England Bancorp, Inc.

PROXY VOTING INSTRUCTIONS

Please have your 11-digit control number ready when voting by Internet or telephone.



Vote Your Proxy on the Internet: Go to www.AALvote.com/WNEB

Have your proxy card available when you access the above website. Follow the prompts to vote your shares.



Vote Your Proxy by Phone: Call 1-866-804-9616

Use any touch-tone telephone to vote your proxy. Have your proxy card available when you call. Follow the voting instructions to vote your shares.



Vote Your Proxy by Mail:

Mark, sign, and date your proxy card, then detach it, and return it in the postage-paid envelope provided.

As a shareholder of WESTERN NEW ENGLAND BANCORP, INC., you have the option of voting your shares electronically through the Internet or by telephone, eliminating the need to return the proxy card. Your electronic vote authorizes the named proxies to vote your shares in the same manner as if you marked, signed, dated and returned the proxy card. Votes submitted electronically over the Internet or by telephone must be received by 11:59 p.m., Eastern Daylight Time, on May 13, 2026.

For participants in the Western New England Bancorp, Inc., 401(k) Plan, ESOP, or EIP this proxy, when properly executed, will be voted in the manner directed by the undersigned. If no direction is given, if the card is not signed, or if the card is not received prior to 11:59 p.m., Eastern Daylight Time, on May 7, 2026, the Plan's Trustee will vote your shares held in the Plan in the same proportion as shares were voted by other Plan participants.

CONTROL NUMBER

PLEASE DETACH ALONG PERFORATED LINE AND MAIL IN THE ENVELOPE PROVIDED.

**WESTERN NEW ENGLAND BANCORP, INC.
PROXY FOR ANNUAL MEETING OF SHAREHOLDERS
TO BE HELD MAY 14, 2026, AT 10:00 A.M., EASTERN DAYLIGHT TIME**

**THIS PROXY IS SOLICITED ON BEHALF OF
THE BOARD OF DIRECTORS OF WESTERN NEW ENGLAND BANCORP, INC.**

The undersigned hereby constitutes and appoints John E. Bonini and Guida R. Sajdak and each of them, as proxies with full power of substitution, to represent and vote all of the shares which the undersigned is entitled to vote at the Annual Meeting of Shareholders (the "Annual Meeting") of Western New England Bancorp, Inc. (the "Company") in such manner as they, or any of them, may determine on any matters which may properly come before the Annual Meeting or any adjournments thereof and to vote on the matters set forth on the reverse side as directed by the undersigned. The Annual Meeting will be held at the Sheraton Springfield Monarch Place Hotel, One Monarch Place, Springfield, MA 01144 on May 14, 2026, at 10:00 a.m., and at any and all adjournments thereof. The undersigned hereby revokes any proxies previously given.

THIS PROXY WHEN PROPERLY EXECUTED WILL BE VOTED AS DIRECTED HEREIN BY THE UNDERSIGNED SHAREHOLDER. IF NO DIRECTION IS MADE, THE PROXY WILL BE VOTED FOR ALL OF THE NOMINEES LISTED IN PROPOSAL 1, AND FOR PROPOSALS 2 AND 3.

Signature _____

Date _____

Title _____

Signature (Joint Owners) _____

NOTE: Please sign exactly as name(s) appear(s) hereon. When signing as attorney, executor, administrator or other fiduciary, please give full title as such. Joint owners should each sign personally. If a corporation, limited liability company or partnership, please sign in full corporate, limited liability company, or partnership name by authorized officer or person.

CONTROL NUMBER

Address Change:

(If you noted any Address Changes above, please mark box.)

**Important Notice Regarding the Availability of Proxy Materials
for the Annual Meeting of Shareholders to be held May 14, 2026:**

The Proxy Statement/Prospectus and our 2025 Annual Report
to Shareholders are available at:

<http://web.viewproxy.com/WNEB/2026>

PLEASE DETACH ALONG PERFORATED LINE AND MAIL IN THE ENVELOPE PROVIDED.

When properly executed, your proxy card/voting instruction form will be voted in the manner you direct. If you do not specify your choices, your shares will be voted FOR all the nominees listed under Proposal 1, and "FOR" Proposals 2 and 3.

Please mark your votes like this

Proposal 1: Election of the following directors for a three-year term
expiring at the 2029 annual meeting of shareholders:

ELECTION OF DIRECTORS:	FOR	WITHHOLD
01 Laura J. Benoit	<input type="checkbox"/>	<input type="checkbox"/>
02 Donna J. Damon	<input type="checkbox"/>	<input type="checkbox"/>
03 Lisa G. McMahon	<input type="checkbox"/>	<input type="checkbox"/>
04 Steven G. Richter	<input type="checkbox"/>	<input type="checkbox"/>

Proposal 2: Consideration and approval of a non-binding advisory
resolution on the compensation of the Company's named executive
officers.

FOR AGAINST ABSTAIN

Proposal 3: Ratification of the appointment of Wolf & Company, P.C., as the
Company's independent registered public accounting firm for the fiscal year
ending December 31, 2026.

FOR AGAINST ABSTAIN

NOTE: Consideration of any other business properly brought before the
Annual Meeting, and any adjournment or postponement thereof.