

Form 5500

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

Complete all entries in accordance with the instructions to the Form 5500.

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

- A This return/report is for: [] a multiemployer plan [] a multiple-employer plan... [X] a single-employer plan [] a DFE... B This return/report is: [] the first return/report [] the final return/report... C If the plan is a collectively-bargained plan, check here... D Check box if filing under: [X] Form 5558 [] automatic extension... E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here...

Part II Basic Plan Information—enter all requested information

1a Name of plan: GULF COAST BANK AND TRUST COMPANY SAVINGS INCENTIVE PLAN
1b Three-digit plan number (PN): 002
1c Effective date of plan: 12/16/1992
2a Plan sponsor's name (employer, if for a single-employer plan): GULF COAST BANK & TRUST COMPANY
2b Employer Identification Number (EIN): 72-1167423
2c Plan Sponsor's telephone number: 504-412-2013
2d Business code (see instructions): 522110

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Includes rows for employer/plan sponsor and DFE.

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2024) v. 240311

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	922
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1)	873
	6a(2)	934
	6b	3
	6c	229
	6d	1166
	6e	0
	6f	1166
	6g(1)	814
6g(2)	1054	
6h	40	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
 2E 2F 2G 2J 2K 2S 3D 2R 2T

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)	9b Plan benefit arrangement (check all that apply)
(1) <input checked="" type="checkbox"/> Insurance	(1) <input checked="" type="checkbox"/> Insurance
(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts
(3) <input checked="" type="checkbox"/> Trust	(3) <input checked="" type="checkbox"/> Trust
(4) <input type="checkbox"/> General assets of the sponsor	(4) <input type="checkbox"/> General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- (1) **R** (Retirement Plan Information)
- (2) **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3) **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- (4) **DCG** (Individual Plan Information) – Number Attached _____
- (5) **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- (1) **H** (Financial Information)
- (2) **I** (Financial Information – Small Plan)
- (3) **A** (Insurance Information) – Number Attached 1
- (4) **C** (Service Provider Information)
- (5) **D** (DFE/Participating Plan Information)
- (6) **G** (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) Yes No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) Yes No

11c Enter the Receipt Confirmation Code for the 2024 Form M-1 annual report. If the plan was not required to file the 2024 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

<p>SCHEDULE A (Form 5500)</p> <p>Department of the Treasury Internal Revenue Service</p> <hr/> <p>Department of Labor Employee Benefits Security Administration</p> <hr/> <p>Pension Benefit Guaranty Corporation</p>	<p>Insurance Information</p> <p>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</p> <p>▶ File as an attachment to Form 5500.</p> <p>▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).</p>	<p>OMB No. 1210-0110</p> <hr/> <p>2024</p> <hr/> <p>This Form is Open to Public Inspection</p>
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

<p>A Name of plan GULF COAST BANK AND TRUST COMPANY SAVINGS INCENTIVE PLAN</p>	<p>B Three-digit plan number (PN) ▶</p>	<p>002</p>
<p>C Plan sponsor's name as shown on line 2a of Form 5500 GULF COAST BANK & TRUST COMPANY</p>	<p>D Employer Identification Number (EIN) 72-1167423</p>	

Part I Information Concerning Insurance Contract Coverage, Fees, and Commissions Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.

1 Coverage Information:

(a) Name of insurance carrier
NATIONWIDE LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
31-4156830	66869	063-87107	1166	01/01/2024	12/31/2024

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid
0	0

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

LPL FINANCIAL LLC
ATTN COMMISSIONS DEPT.
4707 EXECUTIVE DR
SAN DIEGO, CA 92121

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
0	0	COMMISSION	7

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II	Investment and Annuity Contract Information	
	Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.	
4	Current value of plan's interest under this contract in the general account at year end	5129549
5	Current value of plan's interest under this contract in separate accounts at year end.....	0
6	Contracts With Allocated Funds:	
a	State the basis of premium rates ▶	
b	Premiums paid to carrier	6b
c	Premiums due but unpaid at the end of the year	6c
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d
e	Type of contract: (1) <input type="checkbox"/> individual policies (2) <input type="checkbox"/> group deferred annuity (3) <input type="checkbox"/> other (specify) ▶	
f	If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ <input type="checkbox"/>	
7	Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)	
a	Type of contract: (1) <input type="checkbox"/> deposit administration (2) <input type="checkbox"/> immediate participation guarantee (3) <input checked="" type="checkbox"/> guaranteed investment (4) <input type="checkbox"/> other ▶	
b	Balance at the end of the previous year	7b 5536048
c	Additions: (1) Contributions deposited during the year	7c(1) 288409
	(2) Dividends and credits.....	7c(2) 2584
	(3) Interest credited during the year.....	7c(3) 119245
	(4) Transferred from separate account	7c(4) 988
	(5) Other (specify below)..... ▶ FIXED ACCOUNT	7c(5) 2192
	(6) Total additions	7c(6) 413418
d	Total of balance and additions (add lines 7b and 7c(6))	7d 5949466
e	Deductions:	
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1) 226728
	(2) Administration charge made by carrier.....	7e(2) 246
	(3) Transferred to separate account	7e(3) 0
	(4) Other (specify below)..... ▶ FIXED ACCOUNT	7e(4) 592943
(5) Total deductions	7e(5) 819917	
f	Balance at the end of the current year (subtract line 7e(5) from line 7d).....	7f 5129549

Part III Welfare Benefit Contract Information
 If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** Health (other than dental or vision)
- b** Dental
- c** Vision
- d** Life insurance
- e** Temporary disability (accident and sickness)
- f** Long-term disability
- g** Supplemental unemployment
- h** Prescription drug
- i** Stop loss (large deductible)
- j** HMO contract
- k** PPO contract
- l** Indemnity contract
- m** Other (specify) ▶

9 Experience-rated contracts:

a	Premiums: (1) Amount received	9a(1)		
	(2) Increase (decrease) in amount due but unpaid	9a(2)		
	(3) Increase (decrease) in unearned premium reserve	9a(3)		
	(4) Earned ((1) + (2) - (3))		9a(4)	0
b	Benefit charges (1) Claims paid	9b(1)		
	(2) Increase (decrease) in claim reserves	9b(2)		
	(3) Incurred claims (add (1) and (2))		9b(3)	0
	(4) Claims charged		9b(4)	
c	Remainder of premium: (1) Retention charges (on an accrual basis) --			
	(A) Commissions	9c(1)(A)		
	(B) Administrative service or other fees	9c(1)(B)		
	(C) Other specific acquisition costs	9c(1)(C)		
	(D) Other expenses	9c(1)(D)		
	(E) Taxes	9c(1)(E)		
	(F) Charges for risks or other contingencies	9c(1)(F)		
	(G) Other retention charges	9c(1)(G)		
	(H) Total retention		9c(1)(H)	0
	(2) Dividends or retroactive rate refunds. (These amounts were <input type="checkbox"/> paid in cash, or <input type="checkbox"/> credited.)		9c(2)	
d	Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
	(2) Claim reserves		9d(2)	
	(3) Other reserves		9d(3)	
e	Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a	Total premiums or subscription charges paid to carrier	10a	
b	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.	10b	

Specify nature of costs.

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? Yes No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE C (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

A Name of plan GULF COAST BANK AND TRUST COMPANY SAVINGS INCENTIVE PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 GULF COAST BANK & TRUST COMPANY	D Employer Identification Number (EIN) 72-1167423	

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)... Yes No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

NATIONWIDE

31-4156830

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 37	NONE	86478	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

NATIONWIDE

31-4156830

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 37	NONE	2655	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
NATIONWIDE	15 37	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
NATIONWIDE 31-4156830	INDIRECT COMP	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
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(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan GULF COAST BANK AND TRUST COMPANY SAVINGS INCENTIVE PLAN	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 GULF COAST BANK & TRUST COMPANY	D Employer Identification Number (EIN) 72-1167423

Part I	Asset and Liability Statement
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1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

	(a) Beginning of Year	(b) End of Year
Assets		
a Total noninterest-bearing cash	1a	
b Receivables (less allowance for doubtful accounts):		
(1) Employer contributions	1b(1)	
(2) Participant contributions	1b(2)	
(3) Other	1b(3)	
c General investments:		
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0
(2) U.S. Government securities	1c(2)	
(3) Corporate debt instruments (other than employer securities):		
(A) Preferred	1c(3)(A)	
(B) All other	1c(3)(B)	
(4) Corporate stocks (other than employer securities):		
(A) Preferred	1c(4)(A)	
(B) Common	1c(4)(B)	
(5) Partnership/joint venture interests	1c(5)	
(6) Real estate (other than employer real property)	1c(6)	
(7) Loans (other than to participants)	1c(7)	
(8) Participant loans	1c(8)	0
(9) Value of interest in common/collective trusts	1c(9)	
(10) Value of interest in pooled separate accounts	1c(10)	
(11) Value of interest in master trust investment accounts	1c(11)	
(12) Value of interest in 103-12 investment entities	1c(12)	
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	53998062
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	5129549
(15) Other.....	1c(15)	

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)	0	0
(2) Employer real property.....	1d(2)	0	0
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	59534110	71002609
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	59534110	71002609

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)	719918	
(B) Participants.....	2a(1)(B)	5695701	
(C) Others (including rollovers).....	2a(1)(C)	257112	
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2).....	2a(3)		6672731
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	43246	
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)	121829	
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		165075
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	50946	
(D) Total dividends. Add lines 2b(2)(A), (B), and (C).....	2b(2)(D)		50946
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B).....	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		7478238
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		14366990

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	2844968	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		2844968
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses.....	2i(11)	53523	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		53523
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		2898491

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		11468499
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) Unmodified (2) Qualified (3) Disclaimer (4) Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) DOL Regulation 2520.103-8 (2) DOL Regulation 2520.103-12(d) (3) neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: **HANNIS T. BOURGEOIS, LLP**

(2) EIN: **72-0636725**

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) This form is filed for a CCT, PSA, DCG or MTIA. (2) It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
e Was this plan covered by a fidelity bond?	X		3000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? Yes No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) Yes No Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan <u>GULF COAST BANK AND TRUST COMPANY SAVINGS INCENTIVE PLAN</u>	B Three-digit plan number (PN) ▶	<u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>GULF COAST BANK & TRUST COMPANY</u>	D Employer Identification Number (EIN) <u>72-1167423</u>	

Part I	Distributions
---------------	----------------------

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....

1		0
---	--	---

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):
 EIN(s): 31-1592130

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....

3	
---	--

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
----------------	---

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? Yes No N/A
If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a	
b Enter the amount contributed by the employer to the plan for this plan year	6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c	

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline?..... Yes No N/A

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? Yes No N/A

Part III	Amendments
-----------------	-------------------

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... Increase Decrease Both No

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? Yes No

11 a Does the ESOP hold any preferred stock? Yes No

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) Yes No

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? Yes No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. Complete as many entries as needed to report all applicable employers.

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: <input type="checkbox"/> last contributing employer <input type="checkbox"/> alternative <input type="checkbox"/> reasonable approximation (see instructions for required attachment).....	14a	
b The plan year immediately preceding the current plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14b	
c The second preceding plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14c	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....	16b	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment

19 If the total number of participants is 1,000 or more, complete lines (a) and (b):

a Enter the percentage of plan assets held as:
 Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____%
 High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:
 0-5 years 5-10 years 10-15 years 15 years or more

20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? Yes No

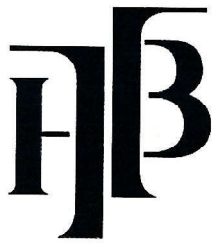
b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:
 Yes.
 No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.
 No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.
 No. Other. Provide explanation: _____

Part VII IRS Compliance Questions

21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? Yes No

21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).
 Design-based safe harbor method
 "Prior year" ADP test
 "Current year" ADP test
 N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q702763A.



**HANNIS T.
BOURGEOIS**

CPAs + BUSINESS ADVISORS

2322 TREMONT DRIVE | BATON ROUGE, LA 70809
TEL. 225.928.4770 | WWW.HTBCPA.COM
PROUDLY SERVING LOUISIANA SINCE 1924

September 26, 2025

To the Plan Administrator
Gulf Coast Bank and Trust Company
Savings Incentive Plan
New Orleans, Louisiana

Except as discussed in the following paragraph, in planning and performing our audit of the financial statements of the Gulf Coast Bank and Trust Company Savings Incentive Plan (the Plan) as of and for the year ended December 31, 2024, in accordance with auditing standards generally accepted in the United States of America, we considered the Plan's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, we do not express an opinion on the effectiveness of the Plan's internal control.

Management has determined it is permissible in the circumstances and has elected to have the audit of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Therefore, as permitted by ERISA Section 103(a)(3)(C), the audit need not extend to any statements of information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Our consideration of internal control was for the limited purpose described in the preceding paragraph and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies and, therefore, material weaknesses or significant deficiencies may exist that were not identified.

During our audit, we identified certain matters involving the internal control and other operational matters, other than significant deficiencies or material weaknesses, that are presented for your consideration. We will review the status of these comments during our next audit engagement. Our comments and recommendations, all of which have been discussed with appropriate members of management, are intended to improve the internal control or result in other operating efficiencies. Our comments are summarized as follows:



Catch-Up Contributions

During our current year audit procedures for testing of participant deferral contributions, we noted that two of the 25 participants selected for testing had elected a catch-up contribution percentage of compensation, along with pre-tax deferrals, for their contributions. For catch-up contributions, it is Gulf Coast Bank's policy to add the applicable pre-tax or Roth contribution percentage elected to the catch-up contribution percentage elected and to defer the total percentage each pay period. This policy was not followed for one participant selected for testing, and the withholdings taken from payroll were not in accordance with the participant's election. Since this participant had contributed the maximum contributions for the 2024 plan year (pre-tax and catch-up), there was no impact to the amount of the contributions for the year. The result was that the participant would have reached the maximum contribution earlier in the year.

We recommend that management review all employee elections for catch-up contributions to be in compliance with their policy and to be consistently applied. The catch-up contribution percentages should be entered into the payroll system to properly calculate the withholdings as elected by the participant.

Employee Enrollment Forms (Opt-Out)

During our current year audit procedures for testing of employees' opt-out elections, we noted that the opt-out form was not available for one of the five employees tested. Once brought to management's attention, the executed opt-out form for this employee was obtained at the time of our audit fieldwork. During the prior year audit, we had noted that the opt-out election forms were not available for two of the five employees tested.

We recommend that policies and procedures be implemented so that executed opt-out forms are obtained from all employees electing not to participate in the Plan upon their eligibility.

Qualified Domestic Relation Orders (QDRO) Distributions

During our current year audit procedures for participant benefit payments, we tested two QDRO distributions that were made during the 2024 Plan year. For both QDRO distributions, the applicable QDRO form and/or checklist were completed. We also noted that the distributions had been correctly made by Nationwide. However, documentation of some of the required notification dates and/or emails were not completed or maintained on file.

We recommend that Gulf Coast Bank retain all documentation of written notifications sent to the Plan trustee, participants, and alternate payees regarding QDRO distributions to verify the Plan's compliance with the QDRO rules set in place by the plan document and the bank's policies.

Severance Pay

During our current year audit, we noted one of the 25 participants selected for testing received severance wages that were improperly excluded from eligible compensation and thus did not have the opportunity to defer on the severance wages. While the participant's contributions were understated by \$615 due to this error, calculation of the employer match was not affected. Per the Plan document, eligible compensation is defined as all wages, tips, and other compensation on Form W-2.

We recommend that Plan management review the payroll system to ensure that its operation is consistent with the plan document. We noted that at the time of our fieldwork, Plan management had added severance wages as eligible compensation within its third-party payroll system, Paylocity.

Payroll Deferral Changes

During our testing, we noted that employees enroll in the Plan and change their payroll deferrals with Plan management by either submitting an Election Change Form or through email correspondence in which their desired changes are stated. However, emails from participants stating desired changes are not being retained by Plan management after the change is made. As a result, it is difficult to test/confirm if deferrals are appropriate and made/changed in accordance with participant elections.

To support plan operations, we recommend that the bank retain all documentation of payroll deferral changes, including email correspondence from participants, so that participant elections can be verified.

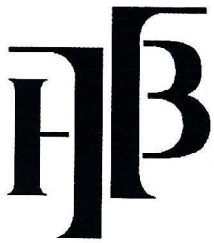
Forfeitures

We noted that at December 31, 2024, the Plan had \$949 in forfeited non-vested accounts. In accordance with proposed IRS regulations, forfeitures from qualified retirement plans will be required to be used no later than 12 months following the close of the plan year in which the forfeitures were incurred under the plan terms. We recommend that the forfeiture account be reviewed periodically and that forfeitures are used as soon as possible.

We believe the implementation of these recommendations will provide the Plan with a stronger system of internal control while also making its operations more efficient. We will be happy to discuss the details of these recommendations with you at your convenience.

This communication is intended solely for the information and use of plan management, the Committee and others within the Plan, and is not intended to be, and should not be, used by anyone other than these specified parties.

Respectfully submitted,
Hannia T. Bourgeois, CPA



**HANNIS T.
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CPAs + BUSINESS ADVISORS

2322 TREMONT DRIVE | BATON ROUGE, LA 70809

TEL. 225.928.4770 | WWW.HTBCPA.COM

PROUDLY SERVING LOUISIANA SINCE 1924

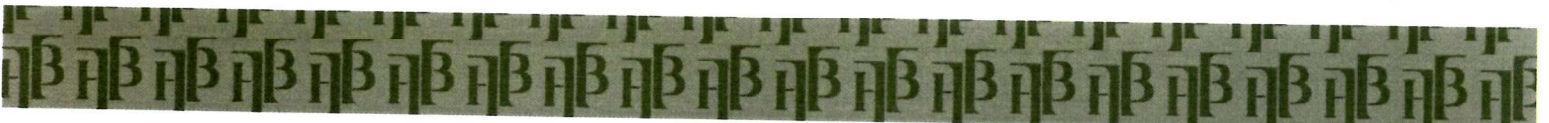
September 26, 2025

To the Plan Administrator
Gulf Coast Bank and Trust Company
Savings Incentive Plan
New Orleans, Louisiana

We have conducted an ERISA Section 103(a)(3)(C) audit of the financial statements of Gulf Coast Bank and Trust Company Savings Incentive Plan (the Plan) as of and for the year ended December 31, 2024, and have issued our report thereon dated September 26, 2025. Professional standards require that we advise you of the following information related to our audit.

Our Responsibility in Relation to the Financial Statement Audit

As communicated in our engagement letter dated June 5, 2025, our responsibility, as described by professional standards, is to conduct our audit in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Therefore, as permitted by ERISA Section 103(a)(3)(C), the audit need not extend to any statements of information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution). For an ERISA Section 103(a)(3)(C) audit, the audit will not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirement of accounting principles generally accepted in the United States of America (GAAP). Accordingly, the objective of the ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with GAAP.



Our responsibility, as prescribed by professional standards, is to plan and perform our audit to obtain reasonable, rather than absolute, assurance about whether the financial statements are free of material misstatement. An audit of financial statements includes consideration of the system of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the plan's internal control over financial reporting. Accordingly, as part of our audit, we considered the system of internal control of the Plan solely for the purpose of determining our audit procedures and not to provide any assurance concerning such internal control.

We are also responsible for communicating significant matters related to the audit that are, in our professional judgment, relevant to your responsibilities in overseeing the financial reporting process. However, we are not required to design procedures for the purpose of identifying other matters to communicate to you.

We have provided our comments regarding control deficiencies and other matters noted during our audit in a separate letter to you dated September 26, 2025.

Planned Scope and Timing of the Audit

We conducted our audit consistent with the planned scope and timing we previously communicated to you.

Compliance with All Ethics Requirements Regarding Independence

The engagement team, others in our firm, as appropriate, our firm, and our network firms have complied with all relevant ethical requirements regarding independence.

Significant Risks Identified

We have identified the following significant risks:

- Presumed risk of management override of controls
- Risk of untimely or incomplete contributions

Qualitative Aspects of the Plan's Significant Accounting Practices

Significant Accounting Policies

Management has the responsibility to select and use appropriate accounting policies. A summary of the significant accounting policies adopted by Gulf Coast Bank and Trust Company Savings Incentive Plan is included in Note 2 to the financial statements. There have been no initial selection of accounting policies and no changes in significant accounting policies or their application during 2024. No matters have come to our attention that would require us, under professional standards, to inform you about (1) the methods used to account for significant unusual transactions and (2) the effect of significant accounting policies in controversial or emerging areas for which there is a lack of authoritative guidance or consensus.

Significant Accounting Estimates

Accounting estimates and related disclosures are an integral part of the financial statements prepared by management and are based on management's current judgments. Those judgments are normally based on knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ markedly from management's current judgments.

The most sensitive accounting estimates affecting the financial statements are management's estimate of the fair value of investments. We evaluated the key factors and assumptions used to develop the estimate of the fair value of investments and determined that it is reasonable in relation to the basic financial statements taken as a whole.

Financial Statement Disclosures

Certain financial statement disclosures involve significant judgment and are particularly sensitive because of their significance to financial statement users. The most sensitive disclosures affecting the Plan's financial statements relate to the fair value measurements included in Note 5 to the financial statements. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments.

Form 5500 Procedures

We are required to obtain and read a substantially complete draft of Form 5500 prior to dating our auditor's report. The purpose of this procedure is to identify any material inconsistencies between the draft Form 5500 and the Plan's financial statements. We identified no material inconsistencies in performing and completing our audit.

Significant Difficulties Encountered during the Audit

We encountered no significant difficulties in dealing with management relating to the performance of the audit.

Uncorrected and Corrected Misstatements

For purposes of this communication, professional standards also require us to accumulate all known and likely misstatements identified during the audit, other than those that we believe are trivial, and communicate them to the appropriate level of management. Further, professional standards require us to also communicate the effect of uncorrected misstatements related to prior periods on the relevant classes of transactions, account balances or disclosures, and the financial statements as a whole. Management has corrected all identified misstatements.

In addition, professional standards require us to communicate to you all material, corrected misstatements that were brought to the attention of management as a result of our audit procedures. None of the misstatements identified by us as a result of our audit procedures and corrected by management were material, either individually or in the aggregate, to the financial statements taken as a whole.

Disagreements with Management

For purposes of this letter, professional standards define a disagreement with management as a matter, whether or not resolved to our satisfaction, concerning a financial accounting, reporting, or auditing matter, which could be significant to the Plan's financial statements or the auditor's report. No such disagreements arose during the course of the audit.

Representations Requested from Management

We have requested certain written representations from management, which are included in the attached letter dated September 26, 2025.

Management's Consultations with Other Accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters. Management informed us that, and to our knowledge, there were no consultations with other accountants regarding auditing and accounting matters.

Other Significant Matters, Findings, or Issues

In the normal course of our professional association with the Plan, we generally discuss a variety of matters, including the application of accounting principles and auditing standards, significant events or transactions that occurred during the year, business conditions affecting the plan, and business plans and strategies that may affect the risks of material misstatement. None of the matters discussed resulted in a condition to our retention as the Plan's auditors.

Throughout the audit process, we consider relevant plan provisions that affect the risk of material misstatement when designing and performing our audit procedures. When audit work performed results in the identification of items that are not in accordance with specified criteria, such as plan provisions as set forth in the plan instrument, we are required to evaluate whether the matter is a reportable finding. Reportable findings are matters that are one or more of the following:

1. An identified instance of noncompliance or suspected noncompliance with laws or regulations.
2. A finding arising from the audit that is, in the auditor's professional judgment, significant and relevant to those charged with governance regarding their responsibility to oversee the financial reporting process.
3. An indication of deficiencies in internal control identified during the audit that have not been communicated to management by other parties and that, in the auditor's professional judgment, are of sufficient importance to merit management's attention.

The reportable findings from the audit procedures performed are communicated in the separate letter to you dated September 26, 2025, including any significant deficiencies, material weaknesses, and/or other recommendations.

Other Matters

The ERISA required supplemental schedule, other than that agreed to or derived from the certified investment information, was subjected to the audit procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.

Our responsibility also includes communicating to you any information which we believe is a material misstatement of fact. Nothing came to our attention that caused us to believe that such information, or its manner of presentation, is materially inconsistent with the information, or manner of its presentation, appearing in the financial statements.

Regarding employee deferrals, it is important that the remittances be made timely and consistently. The Department of Labor requires employers to remit the employee contributions to the Plan as soon as they can be reasonably segregated from the employer's general assets. Employee Benefits Security Administration officials suggest that employer's remittance of participant contributions be made on the same schedule as the employer's remittance of FICA and federal income tax withholdings.

In accordance with proposed IRS regulations, forfeitures from qualified retirement plans may be required to be used no later than 12 months following the close of the plan year in which the forfeitures were incurred under the plan terms.

As part of the Consolidated Appropriations Act passed and signed into law in December 2022, Setting Every Community Up for Retirement Enhancement (SECURE 2.0) continues the themes and reforms that began with the 2019 SECURE Act. The provisions include both required and optional elements to be considered for implementation.

This report is intended solely for the information and use of the plan administrator and management of the Plan and is not intended to be and should not be used by anyone other than these specified parties.

Very truly yours,

HANNIS T. BOURGEOIS, LLP



Uvonne Brewer, CPA

GULF COAST BANK AND TRUST COMPANY
SAVINGS INCENTIVE PLAN

NEW ORLEANS, LOUISIANA

DECEMBER 31, 2024

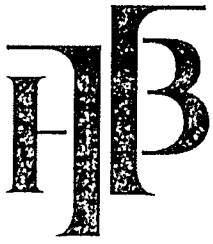
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**HANNIS T.
BOURGEOIS**

CPAs + BUSINESS ADVISORS

2322 TREMONT DRIVE | BATON ROUGE, LA 70809
TEL. 225.928.4770 | WWW.HTBCPA.COM
PROUDLY SERVING LOUISIANA SINCE 1924

Independent Auditor's Report

Gulf Coast Bank and Trust Company
Savings Incentive Plan
New Orleans, Louisiana

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed audits of the financial statements of Gulf Coast Bank and Trust Company Savings Incentive Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statement of changes in net assets available for benefits for the year ended December 31, 2024, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2024 and 2023, and for the year ended December 31, 2024, stating that the certified investment information, as described in Note 7 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the Financial Statements section

- the amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.



- the information in the accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date that the financial statements are issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the plan, and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgement made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matter - Supplemental Schedule Required by ERISA

The supplemental schedule, as listed in the table of contents, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion

- the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Respectfully submitted.

Hannia T. Bourgeois, LLP

Baton Rouge, Louisiana
September 26, 2025

GULF COAST BANK AND TRUST COMPANY SAVINGS INCENTIVE PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEAR ENDED DECEMBER 31, 2024

Additions to Net Assets Attributed to:

Investment Income:

Net Investment Income - Mutual Funds	\$ 7,304,955
Net Investment Income - Dividends	50,946
Net Investment Income - Fixed Select Contract	121,829
Net Investment Income - Self Directed Brokerage Accounts	216,529

7,694,259

Contributions:

Participants	5,695,701
Employer	719,918
Rollover	257,112

6,672,731

Total Additions

14,366,990

Deductions from Net Assets Attributed to:

Benefits Paid to Participants	2,844,968
Administrative Expenses	53,523

Total Deductions 2,898,491

Net Increase

11,468,499

Net Assets Available for Benefits:

Beginning of Year 59,534,110

End of Year \$ 71,002,609

The accompanying notes are an integral part of this financial statement.

GULF COAST BANK AND TRUST COMPANY SAVINGS INCENTIVE PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2024 AND 2023

Note 1 - Description of Plan -

The following description of Gulf Coast Bank and Trust Company Savings Incentive Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

Description of Plan

The Plan is a defined contribution plan covering the employees of Gulf Coast Bank and Trust Company (the "Company"). Employees who have attained the age of twenty-one (21) are eligible to participate in the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). Management oversees governance of the Plan, determines the appropriateness of the Plan's investment offerings, and monitors investment performance.

Contributions

Participants may contribute a percentage of their annual compensation as defined in the Plan up to the maximum amount set by the Internal Revenue Service each year. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollovers). Participants direct the investment of their contributions in various investment options offered by the Plan. The Company contributes an amount equal to 50% of a participant's elective deferrals, up to a maximum matching contribution of \$1,000. The Company may, at its discretion, make additional profit sharing contributions to the Plan. The Company's matching contributions were \$719,918 for the year ended December 31, 2024.

Participant Accounts

Each participant's account is charged or credited with the participant's contribution and an allocation of the Company's contribution. The plan's investment earnings or losses and certain plan administration costs paid by the Plan. Allocations are based on participant compensation or participant account balances, as defined in the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are immediately vested in their voluntary contributions plus actual earnings thereon. Vesting in the Company's contributed portion of each participant's account is based on a graduated schedule beginning at 20% vesting after two years of continuous service and becoming fully vested after six years of service. Participants are automatically vested 100% upon death, disability, or retirement.

Payment of Benefits

On termination of service due to death, disability, or retirement, participants may elect to receive a lump-sum distribution equal to the value of their vested account balance. The Plan permits distributions to participants of their elective contribution account while employed in the event of financial hardship.

Forfeitures

Any forfeiture of a non-vested account is deposited to the cash account and may be used to reduce the Company's contributions. During 2024, the Company used \$41,000 of forfeitures to reduce its employer contributions. At December 31, 2024 and 2023, there was \$949 and \$42,020, respectively, in forfeited non-vested accounts.

Note 2 - Summary of Significant Accounting Policies -

Basis of Accounting

The financial statements of the Plan are prepared in accordance with the accrual basis of accounting. At December 31, 2024 and 2023, all assets of the Plan are participant directed.

Investment held by a defined-contribution plan are required to be reported at fair value, except for fully benefit-responsive investment contracts. Contract value is the relevant measurement for the portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan.

Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America (GAAP) requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosures of contingent assets and liabilities. Actual results could differ from those estimates, and such differences may be material.

Investment Valuation and Income Recognition

Investments are reported at fair value, except for fully benefit-responsive investment contracts which are reported at contract value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Management of the Plan Sponsor determines the Plan's valuation policies utilizing information provided by the Plan trustee. See Note 5 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis of accounting. Dividends are recorded on the ex-dividend date. Net investment income (loss) includes gains and losses on investments sold during the year as well as appreciation and depreciation of the investments held at the end of the year. Benefits are recorded when paid.

Contributions

Contributions from Plan participants and the matching contributions from the Company are recorded in the year in which the employee contributions are withheld from compensation.

Expenses

The plan sponsor, at its sole discretion, may pay the administrative expenses of the Plan. If such expenses are not paid by the Company, they are paid out of plan assets. Certain expenses of

maintaining the Plan are paid directly by the Company and are excluded from these financial statements. Investment related expenses are included in net investment income (loss).

Reclassifications

Certain items in the 2023 financial statements may have been reclassified for comparative purposes to conform to the presentation in the current year financial statements. The reclassification had no effect on the net assets as previously reported.

Risks and Uncertainties

The Plan provides for various investment options with its trustee, Nationwide Trust Company, FSB. These investments, in general, are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with these funds, it is at least reasonably possible that changes in the values of these funds will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the Statement of Net Assets Available for Benefits.

Subsequent Events

The Plan evaluated subsequent events and transactions for potential recognition or disclosure in the financial statements through September 26, 2025, the date which the financial statements were available to be issued.

Note 3 - Plan Termination -

Although they have not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of a plan termination, participants become fully vested in their accounts.

Note 4 - Tax Status -

The Internal Revenue Service has determined and informed the Company by a determination letter that the prototype plan used by the Plan is designed in accordance with the applicable sections of the Internal Revenue Code (IRC) and is, therefore, not subject to tax under the present income tax law. Once qualified, the Plan is required to operate in conformity with the IRC to maintain its qualification. Although the Plan has been amended since receiving the determination letter, the Plan administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified and tax-exempt.

U.S. generally accepted accounting principles require plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. With few exceptions, the plan is no longer subject to income tax examinations for years prior to 2021.

Note 5 - Fair Value Measurements -

The fair value measurement accounting literature provides a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy consists of three broad levels. Level 1 inputs to the valuation methodology are based on unadjusted quoted prices for identical assets in active markets that the Plan has the ability to access. Level 2 inputs are based primarily on quoted prices for similar assets in active or inactive markets and/or based on inputs that are derived principally from or corroborated by observable market data by correlation or other means. Level 3 inputs are unobservable and are based on assumptions market participants would utilize in pricing the asset.

The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. The asset's fair value measurement level within the fair value hierarchy is based on the lowest level of input that is significant to the fair value measurement. When available, valuation techniques maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2024 and 2023.

Mutual Funds - The fair values of mutual funds are based on quoted net asset values of the shares as reported by the fund. The mutual funds held by the Plan are open-end mutual funds that are registered with the U.S. Securities and Exchange Commission. These funds are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Self-Directed Brokerage Accounts - The fair values of these investments are based on the closing price reported on the active market on which the individual securities are traded and include common stocks, interest bearing cash, mutual fund, exchange traded funds, and other listed securities.

Although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2024 and 2023:

	Assets at Fair Value as of December 31, 2024			
	Level 1	Level 2	Level 3	Total
Mutual Funds	\$ 64,458,023	\$ -	\$ -	\$ 64,458,023
Self Directed Brokerage Accounts	1,415,037	-	-	1,415,037
	<u>\$ 65,873,060</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 65,873,060</u>

	Assets at Fair Value as of December 31, 2023			
	Level 1	Level 2	Level 3	Total
Mutual Funds	\$ 52,918,622	\$ -	\$ -	\$ 52,918,622
Self Directed Brokerage Accounts	1,079,440	-	-	1,079,440
	<u>\$ 53,998,062</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 53,998,062</u>

Gains and losses (realized and unrealized) included in changes in net assets available for benefits for the year ended December 31, 2024, are reported in Investment Income (Loss).

Note 6 – Guaranteed Investment Contract –

The Plan holds a group annuity investment contract (Nationwide Fixed Select Contract) with Nationwide Insurance Company which totaled \$5,129,549 and \$5,536,048 at December 31, 2024 and 2023, respectively. This contract meets the fully benefit-responsive investment contract criteria and, therefore, is reported at contract value. Contract value is the relevant measure for fully benefit-responsive investment contracts because this is the amount received by participants if they were to initiate permitted transactions under the terms of the Plan. Contract value represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

The Plan's ability to receive amounts due in accordance with this investment contract is dependent on the third-party issuer's ability to meet its financial obligations. The issuer's ability to meet its contractual obligations may be affected by future economic and regulatory developments.

Certain events that might limit the ability of the Plan to transact at contract value with the contract issuer include the following: termination of the contract, spin-offs, divestitures, layoffs, corporate relocation, partial or total Plan termination, retirement incentive programs, and the liberalization of plan withdrawal or transfer rules.

No events are probable of occurring that might limit the ability of the Plan to transact at contract value with the contract issuers and that also would limit the ability of the Plan to transact at contract value with the participants.

In addition, certain events allow the issuer to terminate the contract with the Plan and settle at an amount different from contract value. Such events include (1) an uncured violation of the Plan's investment guidelines, (2) a breach of material obligation under the contract, (3) a material misrepresentation, and (4) a material amendment to the agreement without the consent of the issuer.

Note 7 - Information Prepared and Certified by the Trustee -

The following information, included in the accompanying financial statements and supplemental schedule, was obtained from data prepared and certified to as complete and accurate by the trustee, Nationwide Trust Company, FSB.

	<u>2024</u>	<u>2023</u>
Investments at Fair Value:		
Mutual Funds	\$ 64,458,023	\$ 52,918,622
Self Directed Brokerage Accounts	1,415,037	1,079,440
Investments at Contract Value:		
Guaranteed Investment Contracts	<u>5,129,549</u>	<u>5,536,048</u>
	<u>\$ 71,002,609</u>	<u>\$ 59,534,110</u>
 Net Investment Income	 <u>\$ 7,694,259</u>	

Note 8 - Related Party and Party-In-Interest Transactions -

Certain plan investments are shares of mutual funds managed by an affiliate of Nationwide Trust Company ("Nationwide"). Since Nationwide is the trustee as defined by the Plan, these transactions qualify as party-in-interest transactions. Fees incurred by the Plan for the investment management services are included in net investment income (loss), as they are paid through revenue sharing, rather than a direct payment. The Company also directly pays other fees related to the Plan's operations. All of these party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

SUPPLEMENTAL INFORMATION

GULF COAST BANK AND TRUST COMPANY SAVINGS INCENTIVE PLAN

SCHEDULE H, LINE 4i

EIN: 72-1167423 Plan Number: 002

SCHEDULE OF ASSETS HELD FOR INVESTMENT

AS OF DECEMBER 31, 2024

Issuer	Investment Description	Cost	Current Value
<i>Mutual Funds:</i>			
Alliance Bernstein	Ab Bd Infl Strat I	*	\$ 323,554
Alliance Bernstein	Ab Core Oppr I	*	1
Alliance Bernstein	Ab Glbrealestinvt I	*	1,800
Alliance Bernstein	Ab LgCap Gr I	*	1
Alliance Bernstein	Ab Rel Val I	*	1
Alliance Bernstein	Ab Sncap Gr Adv	*	2,492
AMG	Amggw&K Sncap Cor I	*	20,595
AMG	Amgmgrs Yektmn Focs I	*	7,721
AQR	Aqr Lng Shrt Eq I	*	22,976
AQR	Aqr Mgd Ftr Strat I	*	16,835
Alger	Alger Cap App I2	*	79,962
Alger	Alger Spectra Z	*	2,145,172
American Century	Ameent Glbl Realest R6	*	121,395
American Century	Ameent Hertg R6	*	37,633
American Century	Ameent Intl Oppr Inst	*	6,635
American Century	Ameent Mdcap Val R6	*	2,312
American Century	Ameent Sncap Val R6	*	176,313
American Century	Ameent Ultra R6	*	118,303
American Funds	Amfids Cap Inc Bldr R6	*	29,154
American Funds	Amfids Cap Wld Bd R6	*	2,880
American Funds	Amfids Cap Wld Gr Inc R6	*	2,433,674
Amana	Amana Gr Inv	*	8,597
Artisan Partners	Artisan Intl Val Inv	*	121,585
Allspring	As Prec Mtls Inst	*	91,031
Allspring	As Spec Sncap Val Inst	*	9,798
Bnymel	Bnymel Smmdcap Gr I	*	490
Baron Funds	Baron Disc Inst	*	241,201
Baron Funds	Baron Gr Inst	*	4,680,070
Baron Funds	Baron Ptnrs Inst	*	33,976
Baron Funds	Baron Ptnrs R6	*	19,639
Baron Funds	Baron Realest Inst	*	13,168
Blackrock	Blkrk Comdty Strat Inst	*	75,157
Blackrock	Blkrk Emrg Mkt Inst	*	70,496
Blackrock	Blkrk Hlth Senc Oppr Inst	*	121,895
Blackrock	Blkrk Mdcap Gr Eq Inst	*	400,488
Blackrock	Blkrk Natrl Rsrc Tr Inst	*	119
Blackrock	Blkrk Is Rsl2000smepind K	*	1,511
Blackrock	Blkrk Is S P 500 Indx K	*	80,467
Blackrock	Blkrk Uncnstrnd Eq Inst	*	30,399
Brown Advisory	Brwnadv Sustnbl Gr Inst	*	1,071
Conestoga	Cnstga Sm Cap Inst	*	1,363
Cohen & Steers	Cohenstrs Intl Real Inst	*	31,762
Cohen & Steers	Cohenstrs Prfrd Sec Inc I	*	31,044
Columbia Threadneedle Invest.	Columbia Global Tech Fund - Inst	*	45,147
Columbia Seligman	Col Seligman Glbl Tech A	*	6,284
Columbia Seligman	Col Thrmt Inst2	*	28
Cr Suisse	CrSuisseTrComdtyRtnStrat I	*	100
Doubleline	Dblne TTL Rtn Bd N	*	326,744
DFA	Dfa Infl Prtet Sec Inst	*	28
DFA	Dfa Us Vectr Eq Inst	*	127,048
Davenport	Dvnprt Sncap Focs	*	1,234
Dodge and Cox	Dodge & Cox Income Fund	*	26,253

(CONTINUED)

GULF COAST BANK AND TRUST COMPANY SAVINGS INCENTIVE PLAN

SCHEDULE H, LINE 4i
 EIN: 72-1167423 Plan Number: 002

SCHEDULE OF ASSETS HELD FOR INVESTMENT (CONTINUED)

AS OF DECEMBER 31, 2024

Issuer	Investment Description	Cost	Current Value
<i>Mutual Funds (Continued):</i>			
Eaton Vance	Ev Lgeap Val L	*	132,349
Emerald	Emerald Bk Fin Inst	*	186,008
Federated Hermes	Fed Hrns Gov Oblgtms Prmr	*	37,705
Federated Hermes	Fed Hrns Kaufman Smeap R6	*	11,889
Federated Hermes	Fed Hrns Prudnt Bear Inst	*	5,631
Fidelity	Fid 500 Indx	*	417,398
Fidelity	Fid Emrg Mkt Indx	*	684,669
Fidelity	Fid Govt Mnymkt K6	*	4,605
Fidelity	Fid Mdeap Gr Indx	*	3,277
Fidelity	Fid Mdeap Indx	*	1,005
Fidelity	Fid Nsdq Cmpst Indx	*	3,137
Fidelity	Fid Sel SemiConductors Portfolio	*	20,041
Fidelity	Fid Sel Tech	*	304,405
Fidelity Advisor	Fidadv China Reg Inst	*	6,334
Fidelity Advisor	Fidadv Emrg Asia Inst	*	27
Fidelity Advisor	Fidadv Enrgy I	*	85,208
Fidelity Advisor	Fidadv Free 2035 Inst	*	17,588
Fidelity Advisor	Fidadv Free 2040 Inst	*	43,187
Fidelity Advisor	Fidadv Gr Oppr Inst	*	861,492
Fidelity Advisor	Fidadv Leveraged Co Stock Fund	*	32,365
Fidelity Advisor	Fidadv SmCap Val I	*	11,534
Fidelity Advisor	Fidadv Strat Inc I	*	55,995
Franklin Templeton	Fnkln Bio Disc A	*	7,274
Franklin Templeton	Fnkln Dynatech Adv	*	66,946
Goldman Sachs	Gdmnses Comdty Strat Inst	*	66,576
Goldman Sachs	Gdmnses Govt Inc Inst	*	575,858
Goldman Sachs	Gdmnses Mdeap Val Inst	*	619,603
Goldman Sachs	Gdmnses Dynamic Bond Fnd - Inst Cl	*	228,898
Invseo	Invseo Comstk R5	*	2,611,577
Invseo	Invseo Devl Mkt A	*	7,806
Invseo	Invseo Disc Mdeapgr Y	*	640,141
Invseo	Invseo Divrs Divd R5	*	44,764
Invseo	Invseo Eq Inc R5	*	7,446,868
Invseo	Invseo Euro Gr Y	*	168,589
Invseo	Invseo Glbl Oppr Y	*	6,617
Invseo	Invseo Goldspecmrls Y	*	24,121
Invseo	Invseo Intl Bd Y	*	153,313
Invseo	Invseo Intl Smmd Co A	*	42,980
Invseo	Invseo Opp Intl Gr Y	*	43,271
Invseo	Invseo SmCap Val Y	*	3,779
Invseo	Invseo Snr Flotng Rt Y	*	44,811
Invseo	Invseo Stlpthmlp Inc Y	*	82,959
Invseo	Invseo Stlpthmlpplpls Y	*	729,290
JP Morgan Chase	Jpm Eq Inc R5	*	259,406
JP Morgan Chase	Jpm Gr Advtg R6	*	21
JP Morgan Chase	Jpm Hdq Eq R6	*	104,218
JP Morgan Chase	Jpm Lgeap Gr R6	*	6,795
JP Morgan Chase	Jpm Lgeap Val R5	*	693,497
JP Morgan Chase	Jpm Smeap Eq R5	*	10,536
JP Morgan Chase	Jpm Smeap Gr R6	*	1,229
JP Morgan Chase	Jpm Um Behval Fd R6	*	99,489

(CONTINUED)

GULF COAST BANK AND TRUST COMPANY SAVINGS INCENTIVE PLAN

SCHEDULE H, LINE 4i
 EIN: 72-1167423 Plan Number: 002

SCHEDULE OF ASSETS HELD FOR INVESTMENT (CONTINUED)

AS OF DECEMBER 31, 2024

Issuer	Investment Description	Cost	Current Value
<i>Mutual Funds (Continued):</i>			
JP Morgan Chase	Jpm Us Eq R5	*	11,754
JP Morgan Chase	Jpmorgan Usrsrchenhedeq R6	*	7,520
John Hancock	Jnhnck Dsepid Val I	*	1,308,879
John Hancock	Jnhnck Dsepid Val Mdcap R6	*	71,154
John Hancock	Jnhnck Intl Gr I	*	446,585
Janus Henderson	Jnshndrsn Entrp N	*	63,967
Janus Henderson	Jnshndrsn Frty N	*	3,237,825
Janus Henderson	Jnshndrsn Gbltech Innov N	*	12,672
Janus Henderson	Jnshndrsn Triton N	*	435,491
Leggm	Leggm Clrbrdg Intl Gr I	*	990
Loomis	Loomis Gr Y	*	10,494
Lrdabt	Lrdabt Devl Gr R5	*	34,153
Microsoft	MFS Intl New Disc R6	*	1,390
Macquarie	Macquarie Corporate Bond Fund - Inst	*	43,489
Macquarie	Macquarie Climate Solutions Fund - Cl R6	*	62,349
Macquarie	Macquarie Global Growth Fund - Class R6	*	1,262
	Macquarie Mid Cap Growth Fund-Class R6	*	645,146
Macquarie	Macquarie Mid Cap Growth Fund-Institut	*	13
Macquarie	Macquarie Science Technology Fund-R6	*	7,745
Macquarie	Macquarie Real Estate Securities - Inst	*	81,204
Macquarie	Macquarie Small Cp Growth Fnd - Class R6	*	13,276
Morgan Stanley	MS Insight I	*	2,463
Morgan Stanley	Msif Gbl Oppr I	*	27
Morgan Stanley	Msif Ineptn I	*	14,589
** Nationwide Investments	Nw Dest 2025 R6	*	613,473
** Nationwide Investments	Nw Dest 2030 R6	*	805,934
** Nationwide Investments	Nw Dest 2035 R6	*	796,794
** Nationwide Investments	Nw Dest 2040 R6	*	1,119,278
** Nationwide Investments	Nw Dest 2045 R6	*	938,235
** Nationwide Investments	Nw Dest 2050 R6	*	930,126
** Nationwide Investments	Nw Dest 2055 R6	*	809,747
** Nationwide Investments	Nw Dest 2060 R6	*	299,545
** Nationwide Investments	Nw Dest 2065 R6	*	344,386
** Nationwide Investments	Nw Dest Rtrmt R6	*	300,013
** Nationwide Investments	Nw Inv Dest Aggr R6	*	2,725,442
** Nationwide Investments	Nw Inv Dest Cnsrv R6	*	177,545
** Nationwide Investments	Nw Inv Dest Mod Aggr R6	*	4,887,977
** Nationwide Investments	Nw Inv Dest Mod Cnsrv R6	*	1,580,635
** Nationwide Investments	Nw Inv Dest Mod R6	*	4,457,417
Natixix Funds	Natixix Gateway A	*	550
Neuber	Neuber Lgep Val Inst	*	1,255
Nuveen	Nuven Gbl Infr R6	*	50,724
Nuveen	Nuven Prfrd Sec Inc I	*	74,689
Nuveen	Nuven Realest Sec R6	*	26,486
Oakmark	Okmrk Intl Inv	*	42,012
PGIM	Pgim Gbl Realest R6	*	5,851
PIMCO	Pimco Inc Inst	*	166,947
PIMCO	Pimco Til Rtn Inst	*	1,760,068
Parnassus	Parnassus Val Eq Inst	*	1,291
Prudential	Prudntl Fin Sve A	*	4,783

(CONTINUED)

GULF COAST BANK AND TRUST COMPANY SAVINGS INCENTIVE PLAN

SCHEDULE H, LINE 4i
 EIN: 72-1167423 Plan Number: 002

SCHEDULE OF ASSETS HELD FOR INVESTMENT (CONTINUED)

AS OF DECEMBER 31, 2024

Issuer	Investment Description	Cost	Current Value
<i>Mutual Funds (Continued):</i>			
Prudential	Prudntl Jnism Natrl Rsrc A	*	61,779
Pub-Rdgwr	Pub-Rdgwr Aggr Grth Stk I	*	27
Putnam	Putnm Smeap Gr Y	*	234,372
Swan	Swan Dfid Rsk I	*	814
T Rowe Price	Trowepr Blue Chip Gr	*	7,350
T Rowe Price	Trowepr Hlth Senc	*	31,081
T Rowe Price	Trowepr Intgrtdussmcp Eq I	*	1,448
T Rowe Price	Trowepr Intl Disc	*	116,719
T Rowe Price	Trowepr Jpn	*	27
T Rowe Price	Trowepr Rtrmt I 2035 I	*	216
T Rowe Price	Trowepr Rtrmt I 2030	*	52,299
T Rowe Price	Trowepr Rtrmt I 2040	*	24,225
T Rowe Price	Trowepr Rtrmt I 2055	*	390
T Rowe Price	Trowepr Rtrmt I 2060	*	2,984
T Rowe Price	Trowepr Rtrmt I 2065	*	1,046
Victory	Vic Nasdaq 100 Indx R6	*	133,661
Victory	Vic Rs Scntech Y	*	101,420
Virtus	Virtus Allnzgi Tech Inst	*	3,144
Virtus	Virtus Crdex Lgepvaleq R6	*	681,383
Virtus	Virtus KAR MdCap Cor R6	*	211,198
Virtus	Virtus Nlj Mdcapval Inst	*	185,292
Vanguard	Vngrd 500 Index Fd As	*	222,224
Vanguard	Vngrd Bal Indx Adml	*	248,474
Vanguard	Vngrd Cnsmr Stpls Adml	*	29,160
Vanguard	Vngrd Divd Gr Inv	*	245,294
Vanguard	Vngrd Divrs Eq Inv	*	19,791
Vanguard	Vngrd Enrgy Adml	*	81,838
Vanguard	Vngrd Eq Inc Adml	*	21,548
Vanguard	Vngrd Fin Indx Adml	*	25
Vanguard	Vngrd Gr Indx Adml	*	124,340
Vanguard	Vngrd Hlth Care Indx Adml	*	21
Vanguard	Vngrd Info Tech Indx Adml	*	26,796
Vanguard	Vngrd Gr Inc Adml	*	33,216
Vanguard	Vngrd Gr Intmdtrm Bd Indx Adml	*	704,529
Vanguard	Vngrd Lgecap Indx Adml	*	23,358
Vanguard	Vngrd Sm Cap Indx Fd As	*	20
Vanguard	Vngrd Smeap Gr Indx Adml	*	28,848
Vanguard	Vngrd Smeap Val Indx Adml	*	1,302,092
Vanguard	Vngrd Ttl StMkt Indx Fd As	*	38,612
Vanguard	Vngrd Us Gr Adml	*	91,578
Vanguard	Vngrd Wlngtn Adml	*	65,038
William Blair	Wlmlbr Emrg Mkt Gr N	*	23
			<u>64,458.023</u>
<i>Guaranteed Investment Contracts</i>			
**Nationwide Investments	Fixed Select Contract		<u>5,129,549</u>
			5,129,549

(CONTINUED)

GULF COAST BANK AND TRUST COMPANY SAVINGS INCENTIVE PLAN

SCHEDULE H, LINE 4i
 EIN: 72-1167423 Plan Number: 002

SCHEDULE OF ASSETS HELD FOR INVESTMENT (CONTINUED)

AS OF DECEMBER 31, 2024

Issuer	Investment Description	Cost	Current Value
<i>Self-Directed Brokerage</i>			
<i>Accounts-Common Stock:</i>			
Abbvie Inc	Abbvie Inc	*	1,446
Advanced Micro Devic	Advanced Micro Devic	*	1,208
Ageagle Aerial Syste	Ageagle Aerial Syste	*	3
Alphabet Inc C	Alphabet Inc C	*	952
Altria Group Inc	Altria Group Inc	*	2,260
Amazon.Com Inc	Amazon.Com Inc	*	48,924
Apple Inc	Apple Inc	*	120,408
Aquabounty Technolog	Aquabounty Technolog	*	16
Atea Pharmaceuticals	Atea Pharmaceuticals	*	436
Bank of America Corp	Bank of America Corp	*	8,813
BCE Inc	BCE Inc	*	1,182
Berkshire Hathaway B	Berkshire Hathaway B	*	55,300
Bionano Genomics Inc	Bionano Genomics Inc	*	6
Black Diamond Therap	Black Diamond Therap	*	482
Blink Charging Co	Blink Charging Co	*	42
Broadcom Inc	Broadcom Inc	*	1,860
Capital Southwest Co	Capital Southwest Co	*	1,871
Caretrust Reit Inc Reit	Caretrust Reit Inc Reit	*	476
Cheniere Energy Inc	Cheniere Energy Inc	*	859
Cisco Sys Inc	Cisco Sys Inc	*	606
Cleanspark Inc	Cleanspark Inc	*	1,382
Clearmind Medicine I	Clearmind Medicine I	*	1
Conduit Pharmaceutic	Conduit Pharmaceutic	*	377
ConocoPhillips	ConocoPhillips	*	42,048
Cubesmart Reit	Cubesmart Reit	*	2,324
Devon Energy Corp NE	Devon Energy Corp NE	*	2,032
DocuSign Inc	DocuSign Inc	*	1,349
DraftKings Inc New A	DraftKings Inc New A	*	11,309
Eli Lilly and Co	Eli Lilly and Co	*	17,902
Energy Transfer L P	Energy Transfer L P	*	227
Etsy Inc	Etsy Inc	*	53
Expand Energy Corp	Expand Energy Corp	*	217,417
Exxon Mobil Corp	Exxon Mobil Corp	*	6,777
Freeport-McMoran Inc	Freeport-McMoran Inc	*	10,662
FS KKR Capital Corp	FS KKR Capital Corp	*	112
Grace Therapeutics I	Grace Therapeutics I	*	75
Hancock Whitney Corp	Hancock Whitney Corp	*	168
Hive Digital Technol	Hive Digital Technol	*	1,317
Home Depot Inc	Home Depot Inc	*	14,424
Inozyme Pharma Inc	Inozyme Pharma Inc	*	554
Inel Corp	Inel Corp	*	5,013
Johnson & Johnson	Johnson & Johnson	*	3,411
Lovesac Co	Lovesac Co	*	15,616
LQR HSE Inc	LQR HSE Inc	*	1
Lumen Technologies I	Lumen Technologies I	*	31,860
Marathon Pete Corp	Marathon Pete Corp	*	20,217
Medical Marijuana In	Medical Marijuana In	*	42
Mercadolibre Inc	Mercadolibre Inc	*	1,700
Meta Platforms Inc A	Meta Platforms Inc A	*	4,684

(CONTINUED)

GULF COAST BANK AND TRUST COMPANY SAVINGS INCENTIVE PLAN

SCHEDULE H, LINE 4i
 EIN: 72-1167423 Plan Number: 002

SCHEDULE OF ASSETS HELD FOR INVESTMENT (CONTINUED)

AS OF DECEMBER 31, 2024

Issuer	Investment Description	Cost	Current Value
<i>Self-Directed Brokerage</i>			
<i>Accounts-Common Stock</i>			
<i>(Continued):</i>			
Microcloud Hologram	Microcloud Hologram	*	247
Microsoft Corp	Microsoft Corp	*	40,408
Mp Mats Corp A	Mp Mats Corp A	*	3,900
Nano-X Imaging Ltd	Nano-X Imaging Ltd	*	288
Nexteure Inc	Nexteure Inc	*	146
Nike Inc B	Nike Inc B	*	757
Nvidia Corp	Nvidia Corp	*	91,317
NXP Semiconductors N	NXP Semiconductors N	*	1,039
Oneok Inc New	Oneok Inc New	*	100
Oracle Corp	Oracle Corp	*	2,166
Origin Bancorp Inc	Origin Bancorp Inc	*	4,661
Peakstone Realty CI Reit	Peakstone Realty CI Reit	*	6,642
Phunware Inc	Phunware Inc	*	52
PNC Finl Services	PNC Finl Services	*	19,285
Quidelortho Corp	Quidelortho Corp	*	356
Reddit Inc A	Reddit Inc A	*	13,239
Riot Platforms Inc	Riot Platforms Inc	*	9,373
Rivian Automotive In A	Rivian Automotive In A	*	13,300
Robinhood Mkts Inc A	Robinhood Mkts Inc A	*	18,630
Roblox Corp A	Roblox Corp A	*	28,930
Roku Inc A	Roku Inc A	*	17,396
Schlumberger Ltd	Schlumberger Ltd	*	8,818
SNDL Inc	SNDL Inc	*	107
Snowflake Inc A	Snowflake Inc A	*	1,544
Solid Biosciences In	Solid Biosciences In	*	184
Soundhound AI Inc A	Soundhound AI Inc A	*	13,888
Sportradar Group AG A	Sportradar Group AG A	*	2,601
Super Micro Computer	Super Micro Computer	*	10,698
T Stamp Inc	T Stamp Inc	*	5
Tesla Inc	Tesla Inc	*	8,884
The Coca-Cola Co	The Coca-Cola Co	*	8,083
Transocean LTD	Transocean LTD	*	15,758
Uber Technologies In	Uber Technologies In	*	12,064
United Sts Stl Corp	United Sts Stl Corp	*	13,392
Unity Software Inc	Unity Software Inc	*	6,741
Uranium Energy Corp	Uranium Energy Corp	*	54
Vertex Energy Inc	Vertex Energy Inc	*	245
Volatus Aerospace In	Volatus Aerospace In	*	74
Vyne Therapeutics In	Vyne Therapeutics In	*	44
			1,035,621
<i>Self-Directed Brokerage</i>			
<i>Accounts-Interest Bearing</i>			
<i>Cash:</i>			
**Nationwide	Interest Bearing Cash		71,449
			71,449

(CONTINUED)

GULF COAST BANK AND TRUST COMPANY SAVINGS INCENTIVE PLAN

SCHEDULE H, LINE 4i
 EIN: 72-1167423 Plan Number: 002

SCHEDULE OF ASSETS HELD FOR INVESTMENT (CONTINUED)

AS OF DECEMBER 31, 2024

Issuer	Investment Description	Cost	Current Value
<i>Self-Directed Brokerage</i>			
<i>Accounts-Mutual Funds:</i>			
Schwab Funds	Fidelity Advisor Technology I	*	71,775
Schwab Funds	Invesco Steelpath MLP Income Y	*	1,578
Schwab Funds	Schwab S&P 500	*	52,250
			125,602
<i>Self-Directed Brokerage</i>			
<i>Accounts-Exchange Traded</i>			
<i>Funds:</i>			
Advantis US Small Cap Value	Advantis US Small Cap Value	*	1,959
Direxion Daily Tech Bull 3X ETF	Direxion Daily Tech Bull 3X ETF	*	41,653
Direxion Nasdaq 100 Eql Wght	Direxion Nasdaq 100 Eql Wght	*	905
Direxion Semicond Bull 3X ETF	Direxion Semicond Bull 3X ETF	*	5,462
Fidelity Ethereum Fund	Fidelity Ethereum Fund	*	3,207
FT Vest Laddered Deep Buffer	FT Vest Laddered Deep Buffer	*	1,276
FT Vest Laddered Nasdaq Buffer	FT Vest Laddered Nasdaq Buffer	*	1,257
Invesco Galaxy Bitcoin ETF	Invesco Galaxy Bitcoin ETF	*	9,331
Invse QQQ Trust Srs 1 ETF	Invse QQQ Trust Srs 1 ETF	*	28,857
Invse S P 500 Equal Weight ETF	Invse S P 500 Equal Weight ETF	*	2,662
Ishares 20 Pls Year Treas Bnd	Ishares 20 Pls Year Treas Bnd	*	8,733
Ishares Biotechnology ETF	Ishares Biotechnology ETF	*	2,776
J P Morgan Nasdaq Eqt Prm Inc	J P Morgan Nasdaq Eqt Prm Inc	*	2,312
JPMorgan Active Value ETF	JPMorgan Active Value ETF	*	1,899
JPMorgan Divrsifd Rtrn US Eqy	JPMorgan Divrsifd Rtrn US Eqy	*	461
JPMorgan Equity Premium Inc	JPMorgan Equity Premium Inc	*	852
JPMorgan US Tech Leaders ETF	JPMorgan US Tech Leaders ETF	*	2,875
SPDR Blmbg 1-3 Mth T Bill ETF	SPDR Blmbg 1-3 Mth T Bill ETF	*	1,866
SPDR S&P Bank ETF IV	SPDR S&P Bank ETF IV	*	1,331
Vaneck Semiconductor ETF	Vaneck Semiconductor ETF	*	42,384
Vaneck Uranium+Nuclear Energy	Vaneck Uranium+Nuclear Energy	*	813
Vanguard S&P 500 ETF	Vanguard S&P 500 ETF	*	4,310
			167,181
<i>Self-Directed Brokerage</i>			
<i>Accounts-Other Listed</i>			
<i>Securities:</i>			
Adaptimmune Therapeu Adr	Adaptimmune Therapeu Adr	*	203
Amarin Corp PLC Adr	Amarin Corp PLC Adr	*	1,118
BHP Group Ltd Adr	BHP Group Ltd Adr	*	1,953
Novo-Nordisk A S Adr	Novo-Nordisk A S Adr	*	11,183
Sociedad Quimic Y M Adr	Sociedad Quimic Y M Adr	*	727
			15,184
<i>Total Self-Directed Brokerage</i>			
<i>Accounts</i>			1,415,037
<i>Total Assets Held for</i>			
<i>Investment</i>			\$ 71,002,609

*Cost information omitted for participant directed investments.

**Indicates Party-in-Interest to the Plan.

See independent auditor's report.

Schedule H, Line 4i
Schedule of Assets (Held At End of Year)

Name of Plan:

Gulf Coast Bank and Trust Company Savings Incentive Plan

Employer Identification Number: ▶

72-1167423

For plan year (beginning/ending): ▶

01/01/2024-12/31/2024

Plan number: ▶ 002

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	AB BD INFL STRAT I	MUTUAL FUND		323,554.00
	BLKRK NATRL RSRC TR INST	MUTUAL FUND		119.00
	INVSCO EURO GR Y	MUTUAL FUND		168,589.00
	NUVN REALEST SEC R6	MUTUAL FUND		26,486.00
	VNGRD GR INC ADML	MUTUAL FUND		33,216.00
	T. ROWE PRICE RETIREMENT 2035 - I CLASS	MUTUAL FUND		216.00
	AB CORE OPPI I	MUTUAL FUND		1.00
	AB EQ INC I	MUTUAL FUND		0.00
	AB GLBREALESTINVT I	MUTUAL FUND		1,800.00
	AB HI INC I	MUTUAL FUND		0.00
	AB LGCAP GR I	MUTUAL FUND		1.00
	AB REL VAL I	MUTUAL FUND		1.00
	AB SMCAP GR ADV	MUTUAL FUND		2,492.00
	ALGER CAP APP I2	MUTUAL FUND		79,962.00
	ALGER SPECTRA Z	MUTUAL FUND		2,145,172.00
	VIRTUS NFJ MDCAPVAL INST	MUTUAL FUND		185,292.00
	VIRTUS ALLNZGI TECH INST	MUTUAL FUND		3,144.00
	ALPS KTK INDIA GR I	MUTUAL FUND		0.00
	AMANA GR INV	MUTUAL FUND		8,597.00
	AMCENT GLBL REALEST R6	MUTUAL FUND		121,395.00
	AMCENT HERTG R6	MUTUAL FUND		37,633.00
	AMCENT MDCAP VAL R6	MUTUAL FUND		2,312.00
	AMCENT SMCAP VAL R6	MUTUAL FUND		176,313.00
	AMCENT ULTRA R6	MUTUAL FUND		118,303.00
	AMFDS CAP INC BLDR R6	MUTUAL FUND		29,154.00
	AMFDS CAP WLD BD R6	MUTUAL FUND		2,880.00
	AMFDS CAP WLD GR INC R6	MUTUAL FUND		2,433,674.00
	AMGGW&K SMCAP COR I	MUTUAL FUND		20,595.00
	AMGMGRS BW FD I	MUTUAL FUND		0.00
	AMGMGRS DBLINE CORPLSBD I	MUTUAL FUND		0.00
	AMGMGRS YCKTMN FOCs I	MUTUAL FUND		7,721.00
	AQR LNG SHRT EQ I	MUTUAL FUND		22,976.00
	AQR MGD FTR STRAT I	MUTUAL FUND		16,835.00
	BARON DISC INST	MUTUAL FUND		241,201.00
	BARON GR INST	MUTUAL FUND		4,680,070.00
	BARON PTNRS INST	MUTUAL FUND		33,976.00
	BARON REALEST INST	MUTUAL FUND		13,168.00
	BLKRK COMDTY STRAT INST	MUTUAL FUND		75,157.00
	BLKRK EMRG MKT INST	MUTUAL FUND		70,496.00
	BLKRK HLTH SCNC OPPI INST	MUTUAL FUND		121,895.00
	BLKRK IS RSL2000SMCPIND K	MUTUAL FUND		1,511.00
	BLKRK IS S P 500 INDX K	MUTUAL FUND		80,467.00
	BLKRK UNCINSTRND EQ INST	MUTUAL FUND		30,399.00
	BLKRK MDCAP GR EQ INST	MUTUAL FUND		400,488.00
	BNYMEL SMMDCAP GR I	MUTUAL FUND		490.00
	CNSTGA SM CAP INST	MUTUAL FUND		1,363.00
	COHENSTRS INTL REAL INST	MUTUAL FUND		31,762.00
	COHENSTRS PRFRD SEC INC I	MUTUAL FUND		31,044.00
	COL THRMST INST2	MUTUAL FUND		28.00
	CRSUISSETR COMDTY RTNSTRAT	MUTUAL FUND		100.00
	DBLINE TTL RTN BD N	MUTUAL FUND		326,744.00
	MACQUARIE CORPORATE BOND FUND - INST	MUTUAL FUND		43,489.00
	DFA INFL PRCT SEC INST	MUTUAL FUND		28.00
	DFA US VECTR EQ INST	MUTUAL FUND		127,048.00
	DVNPRT SMCAP FOCs	MUTUAL FUND		1,234.00
	EMERALD BK FIN INST	MUTUAL FUND		186,008.00
	EV LGCAP VAL L	MUTUAL FUND		132,349.00
	FED HRMS GOV OBLGTNS PRMR	MUTUAL FUND		37,705.00
	FED HRMS KAUFMAN SMCAP R6	MUTUAL FUND		11,889.00
	FED HRMS PRUDNT BEAR INST	MUTUAL FUND		5,631.00
	FID 500 INDX	MUTUAL FUND		417,398.00
	FID EMRG MKT INDX	MUTUAL FUND		684,669.00
	FID MDCAP GR INDX	MUTUAL FUND		3,277.00
	FID MDCAP INDX	MUTUAL FUND		1,005.00
	FID NSDQ CMPST INDX	MUTUAL FUND		3,137.00
	FIDADV CHINA REG INST	MUTUAL FUND		6,334.00
	FIDADV EMRG ASIA INST	MUTUAL FUND		27.00
	FIDADV ENRGY I	MUTUAL FUND		85,208.00
	FIDADV FREE 2035 INST	MUTUAL FUND		17,588.00
	FIDADV FREE 2040 INST	MUTUAL FUND		43,187.00
	FIDADV GR OPPI INST	MUTUAL FUND		861,492.00
	FIDADV SMCAP VAL I	MUTUAL FUND		11,534.00
	FIDADV STRAT INC I	MUTUAL FUND		55,995.00
	FNKLN DYNATECH ADV	MUTUAL FUND		66,946.00
	GMNNSCS COMDTY STRAT INST	MUTUAL FUND		66,576.00
	GMNNSCS GOVT INC INST	MUTUAL FUND		575,858.00
	GMNNSCS MDCAP VAL INST	MUTUAL FUND		619,603.00
	GOLDMAN SACHS DYNAMIC BOND FND - INST CL	MUTUAL FUND		228,898.00
	INVSCO COMSTK R5	MUTUAL FUND		2,611,677.00
	INVSCO DISC MDCAPGR Y	MUTUAL FUND		640,141.00
	INVSCO DIVRS DIVD R5	MUTUAL FUND		44,764.00
	INVSCO EQ INC R5	MUTUAL FUND		7,446,868.00
	INVSCO GLBL OPPI Y	MUTUAL FUND		6,617.00
	INVSCO GOLDSPECMNRLS Y	MUTUAL FUND		24,121.00
	INVSCO INTL BD Y	MUTUAL FUND		153,313.00
	INVSCO OPP INTL GR Y	MUTUAL FUND		43,271.00
	INVSCO SMCAP VAL Y	MUTUAL FUND		3,779.00
	INVSCO SNR FLOTNG RT Y	MUTUAL FUND		44,811.00
	INVSCO STPLTHMLP INC Y	MUTUAL FUND		82,959.00
	INVSCOSTLPMLPALPHPLS Y	MUTUAL FUND		729,290.00
	MACQUARIE CLIMATE SOLUTIONS FUND - CL R6	MUTUAL FUND		62,349.00
	MACQUARIE GLOBAL GROWTH FUND - CLASS R6	MUTUAL FUND		1,262.00

MACQUARIE MID CAP GROWTH FUND - CLASS R6	MUTUAL FUND	645,146.00
MACQUARIE SCIENCE TECHNOLOGY FUND - R6	MUTUAL FUND	7,745.00
MACQUARIE REAL ESTATE SECURITIES - INST	MUTUAL FUND	81,204.00
MACQUARIE SMALL CP GROWTH FND - CLASS R6	MUTUAL FUND	13,276.00
JNHCK DSCPID VAL I	MUTUAL FUND	1,308,879.00
JNHCK DSCPLD VAL MDCAP R6	MUTUAL FUND	71,154.00
JNSHNDRSN ENTRP N	MUTUAL FUND	63,967.00
JNSHNDRSN FRTY N	MUTUAL FUND	3,237,825.00
JNSHNDRSN GLBLTECH INNOV N	MUTUAL FUND	12,672.00
JNSHNDRSN TRITON N	MUTUAL FUND	435,491.00
JPM EQ INC R5	MUTUAL FUND	259,406.00
JPM GR ADVTG R6	MUTUAL FUND	21.00
JPM HDG EQ R6	MUTUAL FUND	104,218.00
JPM LGCAP GR R6	MUTUAL FUND	6,795.00
JPM LGCAP VAL R5	MUTUAL FUND	693,497.00
JPM SMCAP EQ R5	MUTUAL FUND	10,536.00
JPM SMCAP GR R6	MUTUAL FUND	1,229.00
JPM UM BEHVAL FD R6	MUTUAL FUND	99,489.00
JPM US EQ R5	MUTUAL FUND	11,754.00
JPMORGAN USRSCRHENHCDEQ R6	MUTUAL FUND	7,520.00
LEGGM CLRBRDG INTL GR I	MUTUAL FUND	990.00
LRDABT DEVL GR R5	MUTUAL FUND	34,153.00
MS INSIGHT I	MUTUAL FUND	2,463.00
MSIF GLBL OPFR I	MUTUAL FUND	27.00
MSIF INCPTN I	MUTUAL FUND	14,589.00
NEUBER LGCP VAL INST	MUTUAL FUND	1,255.00
NUVN GLBL INFR R6	MUTUAL FUND	50,724.00
NUVN PRFRD SEC INC I	MUTUAL FUND	74,689.00
NW DEST 2025 R6	MUTUAL FUND	613,473.00
NW DEST 2030 R6	MUTUAL FUND	805,934.00
NW DEST 2035 R6	MUTUAL FUND	796,794.00
NW DEST 2040 R6	MUTUAL FUND	1,119,278.00
NW DEST 2045 R6	MUTUAL FUND	938,235.00
NW DEST 2050 R6	MUTUAL FUND	930,126.00
NW DEST 2055 R6	MUTUAL FUND	809,747.00
NW DEST 2060 R6	MUTUAL FUND	299,545.00
NW DEST 2065 R6	MUTUAL FUND	344,386.00
NW DEST RTRMT R6	MUTUAL FUND	300,013.00
NW INV DEST AGGR R6	MUTUAL FUND	2,725,442.00
NW INV DEST CNSRV R6	MUTUAL FUND	177,545.00
NW INV DEST MOD AGGR R6	MUTUAL FUND	4,887,977.00
NW INV DEST MOD CNSRV R6	MUTUAL FUND	1,580,635.00
NW INV DEST MOD R6	MUTUAL FUND	4,457,417.00
OKMRK INTL I	MUTUAL FUND	42,012.00
PARNASSUS VALUE EQUITY FUND INST SHARES	MUTUAL FUND	1,291.00
PIMCO GLBL REALEST R6	MUTUAL FUND	5,851.00
PIMCO INC INST	MUTUAL FUND	166,947.00
PIMCO TTL RTN INST	MUTUAL FUND	1,760,068.00
PTNM SMCAP GR Y	MUTUAL FUND	234,372.00
SWAN DFND RSK I	MUTUAL FUND	814.00
TROWEPR BLUE CHIP GR	MUTUAL FUND	7,350.00
TROWEPR HLTH SCNC	MUTUAL FUND	31,081.00
TROWEPR JPN	MUTUAL FUND	27.00
TRP INTEGRATED US SMALLCAP GR EQ CLASS I	MUTUAL FUND	1,448.00
VICTORY NASDAQ-100 INDEX FUND R6 SHARES	MUTUAL FUND	133,661.00
VIC RS SCNCTECH Y	MUTUAL FUND	101,420.00
VIRTUS CRDEX LGCPVALEQ R6	MUTUAL FUND	681,383.00
VIRTUS KAR MDCAP COR R6	MUTUAL FUND	211,198.00
VNGRD 500 INDEX FD AS	MUTUAL FUND	222,224.00
VNGRD BAL INDX ADML	MUTUAL FUND	248,474.00
VNGRD CNSMR STPLS ADML	MUTUAL FUND	29,160.00
VNGRD DIVD GR INV	MUTUAL FUND	245,294.00
VNGRD DIVRS EQ INV	MUTUAL FUND	19,791.00
VNGRD ENRGY INDX ADML	MUTUAL FUND	81,838.00
VNGRD EQ INC ADML	MUTUAL FUND	21,548.00
VNGRD FIN INDX ADML	MUTUAL FUND	25.00
VNGRD GR INDX ADML	MUTUAL FUND	124,340.00
VNGRD HLTH CARE INDX ADML	MUTUAL FUND	21.00
VNGRD INFO TECH INDX ADML	MUTUAL FUND	26,796.00
VNGRD INTMDTRM BD INDXADML	MUTUAL FUND	704,529.00
VNGRD LGCAP INDX ADML	MUTUAL FUND	23,358.00
VNGRD SM CAP INDX FD AS	MUTUAL FUND	20.00
VNGRD SMCAP GR INDX ADML	MUTUAL FUND	28,848.00
VNGRD SMCAP VAL INDX ADML	MUTUAL FUND	1,302,092.00
VNGRD TTL STMKT INDX FD AS	MUTUAL FUND	38,612.00
VNGRD US GR ADML	MUTUAL FUND	91,578.00
AS PREC MTLN INST	MUTUAL FUND	91,031.00
AS SPEC SMCAP VAL INST	MUTUAL FUND	9,798.00
ARTISAN INTL VAL INV	MUTUAL FUND	121,585.00
BRWNADV SUSTNBL GR INST	MUTUAL FUND	1,071.00
SELF DIRECTED BROKERAGE ACCOUNT	MUTUAL FUND	1,415,037.00
DODGE & COX INCOME FUND	MUTUAL FUND	26,253.00
BARON PTNRS R6	MUTUAL FUND	19,639.00
FID GOVT MNYMKT K6	MUTUAL FUND	4,605.00
FID SEL TECH	MUTUAL FUND	304,405.00
NATIXIS GATEWAY A	MUTUAL FUND	550.00
INVSCO DEVL MKT A	MUTUAL FUND	7,806.00
INVSCO INTL SMMD CO A	MUTUAL FUND	42,980.00
AMCENT INTL OPFR INST	MUTUAL FUND	6,635.00
WLMBLR EMRG MKT GR N	MUTUAL FUND	23.00
COL SELIGMAN GLBL TECH A	MUTUAL FUND	6,284.00
FNKLN BIO DISC A	MUTUAL FUND	7,274.00
MACQUARIE MDCP GRWTH FND - INSTITUTIONAL	MUTUAL FUND	13.00
JNHCK INTL GR I	MUTUAL FUND	446,585.00
LOOMIS GR Y	MUTUAL FUND	10,494.00
MFS INTL NEW DISC R6	MUTUAL FUND	1,390.00
PRUDNTL JNIN NATRL RSRC A	MUTUAL FUND	61,779.00
PRUDNTL FIN SVC A	MUTUAL FUND	4,783.00
TROWEPR INTL DISC	MUTUAL FUND	116,719.00
VNGRD WLNGTN ADML	MUTUAL FUND	65,038.00
PUB-RDGWR AGGR GRTH STK I	MUTUAL FUND	27.00
FIDELITY SELECT SEMICONDUCTORS PORTFOLIO	MUTUAL FUND	20,041.00
T. ROWE PRICE RETIREMENT 2030 - I CLASS	MUTUAL FUND	52,299.00
T. ROWE PRICE RETIREMENT 2040 - I CLASS	MUTUAL FUND	24,225.00
T. ROWE PRICE RETIREMENT 2055 - I CLASS	MUTUAL FUND	390.00
T. ROWE PRICE RETIREMENT 2060 - I CLASS	MUTUAL FUND	2,984.00
T. ROWE PRICE RETIREMENT 2065 - I CLASS	MUTUAL FUND	1,046.00
COLUMBIA GLOBAL TECHNOLOGY FUND - INST	MUTUAL FUND	45,147.00
FIDADV LEVERAGED CO STOCK FUND - CLASS I	MUTUAL FUND	32,365.00
NW FIXED SELECT OPTION	UNALLOCATED INSURANCE CONTRACTS	5,129,549.00