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

2025

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A This return/report is for:
- [ ] a multiemployer plan
- [ ] a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)
- [X] a single-employer plan
- [ ] a DFE (specify) _____

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [ ] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

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)
Mailing address (include room, apt., suite no. and street, or P.O. Box)
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)
GULF COAST BANK & TRUST COMPANY

200 ST. CHARLES AVE.
NEW ORLEANS, LA 70130

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.

SIGN HERE	Filed with authorized/valid electronic signature.	10/06/2026	KIM CARVER
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a	Plan administrator's name and address [X] 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:	**4b**	EIN
a	Sponsor's name	**4d**	PN
c	Plan Name		

5	Total number of participants at the beginning of the plan year	**5**	1166
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	**6a(1)**	934
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	961
b	Retired or separated participants receiving benefits	**6b**	3
c	Other retired or separated participants entitled to future benefits	**6c**	103
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	1067
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	1067
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	1054
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	966
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	54
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 Characteristic 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 Characteristic Codes in the instructions:

9a Plan funding arrangement (check all that apply)		**9b** Plan benefit arrangement (check all that apply)	
(1)	[X] Insurance	**(1)**	[X] Insurance
(2)	[ ] Code section 412(e)(3) insurance contracts	**(2)**	[ ] Code section 412(e)(3) insurance contracts
(3)	[X] Trust	**(3)**	[X] Trust
(4)	[ ] General assets of the sponsor	**(4)**	[ ] 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)** [X] **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)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [X] **A** (Insurance Information) – Number Attached 1
- **(4)** [X] **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 2025 Form M-1 annual report. If the plan was not required to file the 2025 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_____

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance 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.**

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

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 **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	1067	01/01/2025	12/31/2025

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

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

(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

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(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	4	3519378
5	Current value of plan's interest under this contract in separate accounts at year end	5	

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) ☐ individual policies (2) ☐ group deferred annuity (3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee (3) ☒ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year			7b	5129549
c	Additions: (1) Contributions deposited during the year	7c(1)	234790		
	(2) Dividends and credits	7c(2)	663		
	(3) Interest credited during the year	7c(3)	74192		
	(4) Transferred from separate account	7c(4)			
	(5) Other (specify below) ▶	7c(5)			
	(6)Total additions			7c(6)	309645
d	Total of balance and additions (add lines **7b** and **7c(6)**).			7d	5439194
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	1527248		
	(2) Administration charge made by carrier	7e(2)	449		
	(3) Transferred to separate account	7e(3)	391745		
	(4) Other (specify below) ▶ FIXED ACCOUNT	7e(4)	374		
	(5) Total deductions			7e(5)	1919816
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	3519378

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 ☐ paid in cash, or ☐ 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)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**2025** **This Form is Open to Public Inspection.**

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

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

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

10 W NATIONWIDE BLVD
COLUMBUS, OH 43215

(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?
28 59	NONE	98728	Yes [X] No [ ]	Yes [ ] No [X]	0	Yes [ ] No [X]

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

NATIONWIDE

31-4177100

(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	17116	Yes [X] No [ ]	Yes [ ] No [X]	0	Yes [ ] No [X]

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

NATIONWIDE

10 W NATIONWIDE BLVD
COLUMBUS, OH 43215

(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	15497	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

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

10 W NATIONWIDE BLVD
COLUMBUS, OH 43215

(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?
28 59	NONE	500	Yes [X] No [ ]	Yes [ ] No [X]	0	Yes [ ] No [X]

(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 [ ] No [ ]	Yes [ ] No [ ]		Yes [ ] No [ ]

(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 [ ] No [ ]	Yes [ ] No [ ]		Yes [ ] No [ ]

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
(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.	

(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

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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

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)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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.**

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

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

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.

Assets		(a) Beginning of Year	(b) End of Year
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)		
(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)		
(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)	65873060	90315837
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	5129549	3519378
(15) Other	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
1e Buildings and other property used in plan operation	1e		
1f Total assets (add all amounts in lines 1a through 1e)	1f	71002609	93835215
Liabilities			
1g Benefit claims payable	1g		
1h Operating payables	1h		
1i Acquisition indebtedness	1i		
1j Other liabilities	1j	0	1984212
1k Total liabilities (add all amounts in lines 1g through1j)	1k	0	1984212
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	71002609	91851003

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)	785162	
(B) Participants	2a(1)(B)	6082065	
(C) Others (including rollovers)	2a(1)(C)	418761	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		7285988
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(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)	74855	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		74855
(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)	49774	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		49774
(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)		0
(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)		0

		(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)		8689262
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		16099879
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	6288505	
(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)		6288505
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)	28171	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		28171
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		6316676
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		9783203
l Transfers of assets:			
(1) To this plan	2l(1)		11065191
(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) [X] 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) [X] 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.)	**4a**		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.)	**4b**		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.)	**4c**		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.)	**4d**		X	
e Was this plan covered by a fidelity bond?	**4e**	X		5000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		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?	**4g**		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?	**4h**		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.)	**4i**	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.)	**4j**		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?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**		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.	**4n**			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? [ ] Yes [X] 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)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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.**

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

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 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): 04-3157927

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: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	**14a**	
b The plan year immediately preceding the current plan year. ☐ 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. ☐ 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

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PROUDLY SERVING LOUISIANA SINCE 1924

August 27, 2026

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, 2025, and have issued our report thereon dated August 27, 2026. 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 1, 2026, 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 August 27, 2026.

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

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 2025. 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.

Financial Statement Disclosures

Certain financial statement disclosures involve significant judgment and are particularly sensitive because of their significance to financial statement users.

The financial statement disclosures are neutral, consistent, and clear.

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.

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 management representation letter dated August 27, 2026.

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 affecting 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 August 27, 2026, 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 remittances of participant contributions be made on the same schedule as the employer's remittance of FICA and federal income tax withholdings.

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. Effective January 1, 2026, Plans with catch-up contributions should implement procedures for Roth Catch-up for participants over certain income limits.

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

Jenna Frederic

Jenna Frederic, CPA

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August 27, 2026

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, 2025, 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.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A material weakness is a deficiency, or a combination of deficiencies, in internal control over financial reporting, such that there is a reasonable possibility that a material misstatement of the plan's financial statements will not be prevented, or detected and corrected, on a timely basis. A reasonable possibility exists when the likelihood of an event occurring is either reasonably possible or probable as defined as follows:

- Reasonably possible. The chance of the future event or events occurring is more than remote but less than likely.
- Probable. The future event or events are likely to occur.

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:

Employee Enrollment Forms (Opt-Out)

Prior Year Comment and Recommendation:

During prior-year testing, an executed opt-out form was not available for one of five employees tested. The form was subsequently obtained during audit fieldwork. A similar issue was noted in the 2023 audit, where forms were unavailable for two of five employees tested.

Current Year Status and Recommendation:

During the current-year audit, an executed opt-out form was not available for one of the employees tested. The form was subsequently obtained during fieldwork.We continue to recommend implementing procedures to ensure executed opt-out forms are obtained and retained for all employees who elect not to participate in the Plan.

Qualified Domestic Relations Order (QDRO) Distributions

Prior Year Comment and Recommendation:

During prior-year testing of two QDRO distributions, we noted that distributions were processed correctly and required forms were completed; however, documentation supporting certain required notifications was not maintained.

Current Year Status and Recommendation:

No QDRO distributions occurred during the 2025 plan year. Accordingly, we were unable to determine whether all required notification documentation would have been retained in accordance with Plan procedures. We recommend that, for future QDRO distributions, documentation supporting all required notifications be maintained in the Plan's records.

Eligible Compensation and Participant Deferrals - Severance Pay and Retroactive Pay

Prior Year Comment and Recommendation:

During prior-year testing, we noted that severance wages paid to one participant were improperly excluded from eligible compensation, resulting in understated participant contributions of approximately $615. Employer matching contributions were not affected.

Current Year Status and Recommendation:

During the current-year audit, we noted that an immaterial amount of retroactive wages were improperly excluded from eligible compensation. The Plan document defines eligible compensation as all wages, tips, and other compensation reported on Form W-2 with the exclusion of non-cash compensation including certain fringe benefits. We recommend management continue reviewing payroll system settings to ensure compensation is treated in accordance with the Plan document. We noted that retroactive wages had been added as eligible compensation in Paylocity as of our fieldwork date. Additionally, the plan administrator should contact their third party administrator to determine if any corrective action is necessary.

Payroll Deferral Changes

Prior Year Comment and Recommendation:

During prior-year testing, we noted that participant deferral changes submitted via email were not retained after processing. As a result, supporting documentation was not available to verify that payroll deferrals were processed in accordance with participant elections.

Current Year Status and Recommendation:

This condition continued during the current year. Emails documenting participant deferral changes were not consistently retained, limiting the ability to verify election changes. We recommend retaining all documentation supporting payroll deferral changes, including email correspondence, to provide evidence that participant elections were processed appropriately.

Calculation of Hours of Service - Salaried Employees

Current Year Comment and Recommendation:

During testing of participant distributions, we noted one terminated salaried participant was credited with 1,040 hours of service for 2022, resulting in a 40% vested balance at termination. Under the Plan's equivalency method, the participant should have been credited with 380 hours for 2022 and vested at 20%. As a result, the participant received approximately $690 more in vested employer contributions than entitled under the Plan. Because service hours for salaried employees are calculated manually by Plan

management, we recommend automating the calculation process or implementing an independent review of manual calculations before submission to Nationwide.

Forfeitures

Current Year Comment and Recommendation

At December 31, 2025, the Plan maintained approximately $136,397 in forfeited non-vested accounts. The Plan document has established guidelines for the use of forfeited participant accounts. In addition, the Internal Revenue Code (IRC) requires that these forfeited accounts be used or reallocated to Plan participants in accordance with the terms of the Plan document in the Plan year they are incurred.

We recommend periodically reviewing the forfeiture account and using available forfeitures as soon as practicable in accordance with applicable Plan provisions and regulatory requirements.

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,

Hannis T. Bourgeois, LLP

GULF COAST BANK AND TRUST COMPANY
SAVINGS INCENTIVE PLAN

NEW ORLEANS, LOUISIANA

DECEMBER 31, 2025

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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, 2025 and 2024, and the related statement of changes in net assets available for benefits for the year ended December 31, 2025, 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, 2025 and 2024, and for the year ended December 31, 2025, 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 judgment 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,

Hannis T. Bourgeois, LLP

Baton Rouge, Louisiana
August 27, 2026

GULF COAST BANK AND TRUST COMPANY SAVINGS INCENTIVE PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

AS OF DECEMBER 31, 2025 AND 2024

ASSETS

	2025	2024
Investments, at Fair Value:		
Mutual Funds	$ 86,886,011	$ 64,458,023
Self Directed Brokerage Accounts	3,429,826	1,415,037
	90,315,837	65,873,060
Investments, at Contract Value:		
Guaranteed Investment Contracts	3,519,378	5,129,549
Total Assets	93,835,215	71,002,609

LIABILITIES

Liabilities		
Excess Contributions Payable	3,145	-
Other Liabilities	1,981,067	-
Total Liabilities	1,984,212	-
Net Assets Available for Benefits	$ 91,851,003	$ 71,002,609

The accompanying notes are an integral part of these financial statements.

GULF COAST BANK AND TRUST COMPANY SAVINGS INCENTIVE PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEAR ENDED DECEMBER 31, 2025

Additions to Net Assets Attributed to:		
Investment Income:		
Net Investment Income - Mutual Funds	$	8,459,400
Net Investment Income - Dividends		49,774
Net Investment Income - Fixed Select Contract		74,855
Net Investment Income - Self Directed Brokerage Accounts		229,862
		8,813,891
Contributions:		
Participants		6,082,065
Employer		785,162
Rollover		418,761
		7,285,988
Total Additions		16,099,879
Deductions from Net Assets Attributed to:		
Benefits Paid to Participants		6,288,505
Administrative Expenses		28,171
Total Deductions		6,316,676
Net Increase		9,783,203
Net Assets Available for Benefits:		
Beginning of Year		71,002,609
Transfer In - Employee Stock Ownership Plan Diversification Transfer		11,065,191
End of Year	$	91,851,003

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

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 $785,162 for the year ended December 31, 2025.

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 2025, the Company used no forfeited funds. At December 31, 2025 and 2024, there was $136,397 and $949, 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, 2025 and 2024, all assets of the Plan are participant directed.

Investments 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 2024 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.

Excess Contributions Payable

Amounts payable to participants totaling $3,145 for contributions in excess of amounts allowed by the Internal Revenue Service are recorded as a liability as of December 31, 2025, with a corresponding reduction to contributions. The Plan distributed the excess contributions payable to the applicable participants before March 15, 2026.

Subsequent Events

The Plan evaluated subsequent events and transactions for potential recognition or disclosure in the financial statements through August 27, 2026, 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 2022.

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, 2025 and 2024.

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, 2025 and 2024:

	Assets at Fair Value as of December 31, 2025			
	Level 1	Level 2	Level 3	Total
Mutual Funds	$86,886,011	$ -	$ -	$86,886,011
Self Directed Brokerage Accounts	3,429,826	-	-	3,429,826
	$ 90,315,837	$ -	$ -	$ 90,315,837

	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
	$ 65,873,060	$ -	$ -	$ 65,873,060

Gains and losses (realized and unrealized) included in changes in net assets available for benefits for the year ended December 31, 2025, 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 $3,519,378 and $5,129,549 at December 31, 2025 and 2024, 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.

	2025	2024
Investments at Fair Value:		
Mutual Funds	$ 86,886,011	$ 64,458,023
Self Directed Brokerage Accounts	3,429,826	1,415,037
Investments at Contract Value:		
Guaranteed Investment Contracts	3,519,378	5,129,549
	$ 93,835,215	$ 71,002,609
Investment Income	$ 8,813,891	

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.

Note 9 – Employee Stock Ownership Plan Diversification Transfer -

In accordance with the plan amendment effective January 1, 2025, the Gulf Coast Bank and Trust Company Employee Stock Ownership Plan and Trust provides investment diversification through transfers to the Gulf Coast Bank and Trust Savings Incentive Plan. Additionally in accordance with the plan amendment, all amounts previously diversified within the Employee Stock Ownership Plan and Trust were to be transferred to the Savings Incentive Plan.

As of July 8, 2025, the fair value of previously diversified investments transferred from the Employee Stock Ownership Plan was $10,910,199. As of October 30, 2025, the fair value of the investments transferred from the Employee Stock Ownership Plan for the 2025 plan year investment diversification was $2,136,059. However, this transfer was overfunded by $1,981,067. As such, amounts payable to the Employee Stock Ownership Plan totaling $1,981,067 are recorded as a

liability as of December 31, 2025, with a corresponding reduction to Transfers In. The Plan distributed the payable to the Employee Stock Ownership Plan on February 25, 2026. For the year ended December 31, 2025, the Transfer In from the Employee Stock Ownership Plan totaled $11,065,191. All transferred assets were fully integrated into the investment options available under the Savings Incentive Plan as directed by the Participants. Participant account balances were transferred on a dollar-for-dollar basis, and there was no impact on Participants' vested benefits.

The transfers were in compliance with the Employee Retirement Income Security Act (ERISA) and the Internal Revenue Code and did not result in any significant changes to the rights or benefits of participants in either plan.

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, 2025

Issuer	Investment Description	Cost	Current Value
Mutual Funds:			
Alliance Bernstein	Ab LgCap Gr I	*	127
Alliance Bernstein	Ab Smcap Gr Adv	*	2,618
AMG	Amggw&K Smcap Cor I	*	24,901
AMG	Amgmgrs Ycktmn Focs I	*	9,539
AMG	Amggw&K Smcap Cor N	*	42
AQR	Aqr Lng Shrt Eq I	*	38,281
AQR	Aqr Mgd Ftr Strat I	*	21,177
Alger	Alger Cap App I2	*	108,521
Amana	Amana Gr Inv	*	23,082
American Century	Amcent Glbl Realest R6	*	137,273
American Century	Amcent Hertg R6	*	70,763
American Century	Amcent Intl Oppr Inst	*	8,050
American Century	Amcent Mdcap Val R6	*	2,524
American Century	Amcent Smcap Val R6	*	293,860
American Century	Amcent Ultra R6	*	146,207
American Funds	Amfds 2025 Trgt Dt Retirement Income R6	*	735,850
American Funds	Amfds 2030 Trgtdtrtrmt R6	*	1,959,828
American Funds	Amfds 2035 Trgtdtrtrmt R6	*	1,073,647
American Funds	Amfds 2040 Trgtdtrtrmt R6	*	1,322,302
American Funds	Amfds 2045 Trgtdtrtrmt R6	*	1,358,668
American Funds	Amfds 2050 Trgtdtrtrmt R6	*	1,450,378
American Funds	Amfds 2055 Trgtdtrtrmt R6	*	1,281,325
American Funds	Amfds 2060 Trgtdtrtrmt R6	*	399,269
American Funds	Amfds 2065 Trgtdtrtrmt R6	*	605,332
American Funds	Amfds Cap Inc Bldr R6	*	40,664
American Funds	Amfds Cap Wld Bd R6	*	4,291
Artisan Partners	Artisan Intl Val Inv	*	17,616
Allspring	As Spec Smcap Val Inst	*	11,883
Bnymel	Bnymel Smmdcap Gr I	*	30
Baron Funds	Baron Disc Inst	*	587,682
Baron Funds	Baron Ptnrs Inst	*	56,385
Baron Funds	Baron Ptnrs R6	*	27,642
Baron Funds	Baron Realest Inst	*	15,078
Blackrock	Blkrk Comdty Strat Inst	*	100,427
Blackrock	Blkrk Emrg Mkt Inst	*	95,411
Blackrock	Blkrk Hlth Scnc Oppr Inst	*	133,380
Blackrock	Blkrk Mdcap Gr Eq Inst	*	616,772
Blackrock	Blkrk Natrl Rsrc Tr Inst	*	155
Blackrock	Blkrk Is Rsl2000smcpind K	*	1,854
Blackrock	Blkrk Is S P 500 Indx Inst	*	536
Blackrock	Blkrk Is S P 500 Indx K	*	103,970
Blackrock	Blkrk Uncnstrnd Eq Inst	*	43,465
Brown Advisory	Brwnadv Sustnbl Gr Inst	*	1,108
Cohen & Steers	Cohenstrs Intl Real Inst	*	41,788
Cohen & Steers	Cohenstrs Prfrd Sec Inc I	*	35,232
Columbia Threadneedle Invest.	Columbia Global Tech Fund - Inst	*	80,440
Columbia Threadneedle Invest.	Columbia Global Tech Fund - Inst 3 Class	*	12,230
Columbia Seligman	Col Divd Inc Inst2	*	47,579
Columbia Seligman	Col Thrmst Inst2	*	32
Columbia Seligman	Col Seligman Glbl Tech A	*	8,700
Cr Suisse	CrSuisseTrComdtyRtnStrat 1	*	116
Doubleline	Dbline TTL Rtn Bd N	*	382,875
DFA	Dfa Infl Prtct Sec Inst	*	30
DFA	Dfa Us Vectr Eq Inst	*	250,140

(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, 2025

Issuer	Investment Description	Cost	Current Value
Mutual Funds (Continued):			
Davenport	Dvnprt Smcap Focs	*	1,144
Dodge and Cox	Dodge & Cox Income Fund	*	2,665
Eaton Vance	Ev Lgcap Val L	*	174,016
Emerald	Emerald Bk Fin Inst	*	225,127
Federated Hermes	Fed Hrms Gov Oblgtns Prmr	*	174,649
Federated Hermes	Fed Hrms Prudnt Bear Inst	*	18,709
Fidelity	Fid 500 Indx	*	913,522
Fidelity	Fid Govn MM Fund Class K6	*	66,008
Fidelity	Fid Select Tech Port	*	211,244
Fidelity	Fid Lgcap Gr Indx	*	93,489
Fidelity	Fid Mdcap Gr Indx	*	4,610
Fidelity	Fid Mdcap Indx	*	1,110
Fidelity	Fid Nsdq Cmpst Indx	*	4,993
Fidelity	Fid Sel SemiConductors Portfolio	*	37,020
Fidelity	Fid Ttl Mkt Indx	*	6,955
Fidelity Advisor	Fidadv China Reg Inst	*	40
Fidelity Advisor	Fidadv Emrg Asia Inst	*	38
Fidelity Advisor	Fidadv Advisor Growth Opp Fund Class Z	*	127
Fidelity Advisor	Fidadv Energy Fund Class I	*	109,970
Fidelity Advisor	Fidadv Free 2040 Inst	*	64,852
Fidelity Advisor	Fidadv Gr Oppr Inst	*	1,558,377
Fidelity Advisor	Fidadv Mdcap Li L	*	63
Fidelity Advisor	Fidadv SmCap Val I	*	13,797
Franklin Templeton	Fnkln Bio Disc A	*	13,944
Franklin Templeton	Fnkln Dynatech Adv	*	96,078
Franklin Templeton	Fnkln Gold Prec Mtls Adv	*	21
Franklin Templeton	Fnkln Inc Adv	*	53,208
Goldman Sachs	Gdmnscs Comdty Strat Inst	*	76,638
Invsco	Invsco Devl Mkt A	*	11,158
Invsco	Invsco Divrs Divd R5	*	53,773
Invsco	Invsco Glbl Oppr Y	*	6,938
Invsco	Invsco Goldspecmnrls Y	*	47,088
Invsco	Invsco Intl Smmd Co A	*	59,872
Invsco	Invsco Opp Intl Gr Y	*	52,595
Invsco	Invsco SmCap Val Y	*	5,048
Invsco	Invsco Snr Flotng Rt Y	*	76,442
Invsco	Invsco Stlpthmlp Inc Y	*	92,855
Invsco	Invsco Stlpmlpalphpls Y	*	690,800
JP Morgan Chase	Jpm Eq Inc R5	*	310,197
JP Morgan Chase	Jpm Eq Inc A	*	42,567
JP Morgan Chase	Jpm Cor Bd R6	*	45,021
JP Morgan Chase	Jpm Hdg Eq R6	*	138,147
JP Morgan Chase	Jpm Lgcap Gr R6	*	55,312
JP Morgan Chase	Jpm Lgcap Val R5	*	1,320,027
JP Morgan Chase	Jpm Smcap Eq R5	*	7,493
JP Morgan Chase	Jpm Smcap Gr R6	*	2,494
JP Morgan Chase	Jpm Um Behval Fd R6	*	272,029
JP Morgan Chase	Jpm Us Eq R5	*	13,458
JP Morgan Chase	Jpmorgan Usrsrchenhcdeq R6	*	8,760
JP Morgan Chase	Jpmorgan U.S. Treasury Plus MM Fund Premier	*	148,472
John Hancock	Jnhnck Dscpld Val Mdcap R6	*	82,384

(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, 2025

Issuer	Investment Description	Cost	Current Value
Mutual Funds (Continued):			
Janus Henderson	Jnshndrsn Entrp N	*	70,819
Janus Henderson	Jnshndrsn Glbltech Innov N	*	16,604
Leggm	Leggm Clrbrdg Intl Gr I	*	1,431
Lrdabt	Lrdabt Devl Gr R5	*	40,248
MFS	Mfs Inntl New Disc R6	*	1,625
Morgan Stanley	MS Insight I	*	2,932
Morgan Stanley	Msif Disc I	*	3,068
Morgan Stanley	Msif Glbl Oppr I	*	31
Morgan Stanley	Msif Incptn I	*	4,900
** Nationwide Investments	Nw Inv Dest Aggr R6	*	2,719,608
** Nationwide Investments	Nw Inv Dest Cnsrv R6	*	298,029
** Nationwide Investments	Nw Inv Dest Mod Aggr R6	*	6,188,805
** Nationwide Investments	Nw Inv Dest Mod Cnsrv R6	*	1,773,332
** Nationwide Investments	Nw Inv Dest Mod R6	*	4,631,607
** Nationwide Investments	Nw SP500 Indx R6	*	536
Neuber	Neuber Lgcp Val Inst	*	1,516
Nomura	Nomura Climate Solutions Fund Class R6	*	76,580
Nomura	Nomura Global Growth Fund Class R6	*	2,514
Nomura	Nomura Science and Tech Fund R6	*	10,648
Nomura	Nomura R/E Securities Fnd R6	*	88,255
Nomura	Nomura Small Cap Growth Fund Class R6	*	15,412
Nomura	Nomura Mid Cap Growth Fund Inst Class	*	71
Nuveen	Nuvn Glbl Infr R6	*	62,334
Nuveen	Nuvn Prfrd Sec Inc I	*	117,519
Nuveen	Nuvn Realest Sec R6	*	28,429
Oakmark	Okmrk Intl Inv	*	65,368
PGIM	Pgim Glbl Realest R6	*	7,049
PIMCO	Pimco Inc Inst	*	257,517
PIMCO	Pimco Ttl Rtn Inst	*	85
Parnassus	Parnassus Val Eq Inst	*	1,539
PMAQX	Prncpl Mdcap R6	*	16,982
Prudential	Prudntl Fin Svc A	*	5,699
Prudential	Prudntl Jnisn Natrl Rsrc A	*	88,763
Pub-Rdgwr	Pub-Rdgwr Aggr Grth Stk I	*	30
Putnam	Ptnm Smcap Gr Y	*	174,958
Putnam	Ptnm Lrgcap Value	*	4,229
Touchstone	Tchstn Sm Co Y	*	18,215
T Rowe Price	Trowepr Blue Chip Gr	*	11,550
T Rowe Price	Trowepr Hlth Scnc	*	39,224
T Rowe Price	Trowepr Intgrtdussmcp Eq I	*	1,595
T Rowe Price	Trowepr Intl Disc	*	76,675
T Rowe Price	Trowepr Jpn	*	36
T Rowe Price	Trowepr Rtrmt I 2030	*	76,190
T Rowe Price	Trowepr Rtrmt I 2035	*	665
T Rowe Price	Trowepr Rtrmt I 2040	*	63,670
T Rowe Price	Trowepr Rtrmt I 2055	*	1,972
T Rowe Price	Trowepr Rtrmt I 2060	*	13,919
T Rowe Price	Trowepr Rtrmt I 2065	*	5,837
T Rowe Price	Towepr Divrs Mdcap Gr	*	19,870
T Rowe Price	Trowepr US Eq Rsrch	*	21,477
Victory	Vic Nasdaq 100 Indx R6	*	162,224
Victory	Vic Rs Scnctech Y	*	284,811
Virtus	Virtus Allnzgi Tech Inst	*	5,155

(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, 2025

Issuer	Investment Description	Cost	Current Value
Mutual Funds (Continued):			
Virtus	Virtus KAR MdCap Cor R6	*	32,289
Vanguard	Vngrd 500 Index Fd As	*	968,379
Vanguard	Vngrd Bal Indx Adml	*	8,310,296
Vanguard	Vngrd Cnsmr Stpls Adml	*	1,469
Vanguard	Vngrd Devl Mkt Indx Adml	*	4,920,099
Vanguard	Vngrd Divd Gr Inv	*	442,178
Vanguard	Vngrd Divrs Eq Inv	*	23,759
Vanguard	Vngrd Emrg Mkt Stkindzadml	*	918,858
Vanguard	Vngrd Enrgy Indx Adml	*	211,118
Vanguard	Vngrd Eq Inc Adml	*	7,123
Vanguard	Vngrd Fin Indx Adml	*	17,600
Vanguard	Vngrd Gr Indx Adml	*	6,963,856
Vanguard	Vngrd Hlth Care Indx Adml	*	80,952
Vanguard	Vngrd Infl Prtct Sec Adml	*	382,714
Vanguard	Vngrd Info Tech Indx Adml	*	217,600
Vanguard	Vngrd Gr Inc Adml	*	7,779
Vanguard	Vngrd Ttl Bnd Mkt Ldx Adm	*	1,904
Vanguard	Vngrd Gr Intmdtrm Bd Indx Adml	*	940,980
Vanguard	Vngrd Lgcap Indx Adml	*	35,596
Vanguard	Vngrd Sm Cap Indx Fd As	*	2,535,174
Vanguard	Vngrd Wlngtn Adml	*	87,133
Vanguard	Vngrd Mid-Cap Idx Fd As	*	9,042,027
Vanguard	Vngrd Ttl Bnd Mkt Ldx Adm	*	5,330,106
Vanguard	Vngrd Ttl StMkt Indx Fd As	*	69,315
Vanguard	Vngrd Us Gr Adml	*	36,094
Vanguard	Vngr Val Indx Adml	*	6,442,914
Voya	Voya Intmd Bd I	*	20,123
			86,886,011
Guaranteed Investment Contracts			
**Nationwide Investments	Fixed Select Contract		3,519,378
			3,519,378
Self-Directed Brokerage Accounts-Common Stock:			
Abbvie Inc	Abbvie Inc	*	2,153
Advanced Micro Devic	Advanced Micro Devic	*	33,195
Ageagle Aerial Syste	Airo Group Hldgs Inc	*	3,027
Alphabet Inc C	Alphabet Inc C	*	4,721
Altria Group Inc	Altria Group Inc	*	2,673
Amarin Corp PLC Adr	Amarin Corp PLC Adr	*	1,605
Amazon.Com Inc	Amazon.Com Inc	*	112,409
Apple Inc	Apple Inc	*	124,315
Avita Med Inc	Avita Med Inc	*	6,555
Bank of America Corp	Bank of America Corp	*	11,384
BCE Inc	BCE Inc	*	1,215
Berkshire Hathaway B	Berkshire Hathaway B	*	62,329
BHP Group Ltd ADR	BHP Group Ltd ADR	*	2,415
Broadcom Inc	Broadcom Inc	*	9,431
Buzzfeed Inc A	Buzzfeed Inc A	*	837
Capital Southwest Co	Capital Southwest Co	*	2,107
Caretrust Reit Inc Reit	Caretrust Reit Inc Reit	*	665
Carlyle Group	Carlyle Group	*	50,244
Cheniere Energy Inc	Cheniere Energy Inc	*	978

(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, 2025

Issuer	Investment Description	Cost	Current Value
Self-Directed Brokerage Accounts-Common Stock (Continued):			
Chevron Corp New	Chevron Corp New	*	30,482
Chipotle Mexican Grill	Chipotle Mexican Grill	*	3,700
Cisco Sys Inc	Cisco Sys Inc	*	16,215
Citigroup Inc	Citigroup Inc	*	117
ConocoPhillips	ConocoPhillips	*	9,361
Cubesmart Reit	Cubesmart Reit	*	27
Daily Journal Corp	Daily Journal Corp	*	1,462
Devon Energy Corp NE	Devon Energy Corp NE	*	2,337
Docusign Inc	Docusign Inc	*	684
DraftKings Inc New A	DraftKings Inc New A	*	10,648
Eli Lilly and Co	Eli Lilly and Co	*	32,664
Emergent Biosolution	Emergent Biosolution	*	1,607
Entergy Corp New	Entergy Corp New	*	27,729
Envirotech Vehs Inc	Envirotech Vehs Inc	*	359
Etsy Inc	Etsy Inc	*	55
Exxon Mobil Corp	Exxon Mobil Corp	*	31,649
Freeport-McMoran Inc	Freeport-McMoran Inc	*	14,221
FS KKR Capital Corp	FS KKR Capital Corp	*	122
Hancok Whitney Corp	Hancok Whitney Corp	*	202
Hut 8 Corp	Hut 8 Corp	*	27,564
Jasper Therapeutics	Jasper Therapeutics	*	2,745
Johnson & Johnson	Johnson & Johnson	*	5,025
Lululemon Athletica	Lululemon Athletica	*	147,337
Lumen Technologies Inc	Lumen Technologies Inc	*	54,390
Medical Marijuana Inc	Medical Marijuana Inc	*	21
Mercadolibre Inc	Mercadolibre Inc	*	2,014
Merck & Co. Inc.	Merck & Co. Inc.	*	31,578
Meta Platforms Inc A	Meta Platforms Inc A	*	2,647
Microsoft Corp	Microsoft Corp	*	80,256
MP Matls Corpo Class A	MP Matls Corpo Class A	*	25,260
Nike Inc B	Nike Inc B	*	1,604
Novo-Nordisk A S Adr	Novo-Nordisk A S Adr	*	34,140
Nukkleux Inc	Nukkleux Inc	*	4
Nvidia Corp	Nvidia Corp	*	146,964
NXP Semiconductors N	NXP Semiconductors N	*	1,085
Oneok Inc New	Oneok Inc New	*	155
Oracle Corp	Oracle Corp	*	1,380
Origin Bancorp Inc	Origin Bancorp Inc	*	5,265
Palantir Technologie Class A	Palantir Technologie Class A	*	6,221
Peakstone Realty Cl Class E Reit	Peakstone Realty Cl Class E Reit	*	8,610
Pharmacyte Biotech I	Pharmacyte Biotech I	*	362
Phunware Inc	Phunware Inc	*	19
Rigetti Computing Inc	Rigetti Computing Inc	*	266
Shell PLC Adr	Shell PLC Adr	*	18,370
SLB Limited	SLB Limited	*	9,103
Sociedad Quimica Y M Series B Adr	Sociedad Quimica Y M Series B Adr	*	1,376
Solstice Advanced Ma	Solstice Advanced Ma	*	4,858
Sweetgreen Inc A	Sweetgreen Inc A	*	2,704
Target Corp Equity Equity	Target Corp Equity Equity	*	10,753
Tesla Inc	Tesla Inc	*	55,316
The Coca-Cola Co	The Coca-Cola Co	*	9,342
TJX Cos Inc New	TJX Cos Inc New	*	25,850
Transocean Ltd	Transocean Ltd	*	17,354
Trump Media & Techno	Trump Media & Techno	*	2,648
Twin Hospitality Gro A	Twin Hospitality Gro A	*	334
Uber Technologies Inc	Uber Technologies Inc	*	16,342

(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, 2025

Issuer	Investment Description	Cost	Current Value
Self-Directed Brokerage Accounts-Common Stock (Continued):			
Uranium Energy Corp	Uranium Energy Corp	*	117
Valero Energy Copr N	Valero Energy Copr N	*	27,674
Venture Glovbal Inc Class A	Venture Glovbal Inc Class A	*	250,294
Viasat Inc	Viasat Inc	*	17,230
Zoom Communications A	Zoom Communications A	*	1,294
			1,671,770
Self-Directed Brokerage Accounts-Interest Bearing Cash & Money Market:			
Schwab	Interest Bearing Cash		343,732
Schwab	Schwab Prime Advantage Money Investor		850,000
			1,193,732
Self-Directed Brokerage Accounts-Mututal Funds:			
Schwab Funds	AQR Long Short Equity	*	6,812
Schwab Funds	Invesco Steelpath MLP Income Y	*	1,703
Schwab Funds	Schwab S&P 500 Index	*	8,724
			17,239
Self-Directed Brokerage Accounts-Exchange Traded Funds:			
Amplify Blockchain Technology ETG	Amplify Blockchain Technology ETG	*	11,378
Avantis US Small Cap Value ETG	Avantis US Small Cap Value ETG	*	2,105
Direcxion Daily Techno Bull 3X ETF	Direcxion Daily Techno Bull 3X ETF	*	18,798
Fidelity International Value Fac ETF	Fidelity International Value Fac ETF	*	37,653
Fidelity Wise Origin Bitcoin Fund	Fidelity Wise Origin Bitcoin Fund	*	11,434
First TR Dev Mark Ex US Alpha ETF	First TR Dev Mark Ex US Alpha ETF	*	3,141
First TR Lrg Cp Value Alpha ETF	First TR Lrg Cp Value Alpha ETF	*	2,947
First Tru Emerging Mark Alpha ETF	First Tru Emerging Mark Alpha ETF	*	1,654
First Trust CRE Invsmnt Grd ETF	First Trust CRE Invsmnt Grd ETF	*	2,236
First Trust Growth Strength ETF	First Trust Growth Strength ETF	*	3,005
First Trust Mangd Fut Str ETF	First Trust Mangd Fut Str ETF	*	1,271
First Trust Nasdaq Clean Edge ETF	First Trust Nasdaq Clean Edge ETF	*	10,711
First Trust Nasdaq Cybrscrty ETF	First Trust Nasdaq Cybrscrty ETF	*	9,932
First Trust Value Dividend Ind ETF	First Trust Value Dividend Ind ETF	*	2,923
FT RBA American Ind Renais ETF	FT RBA American Ind Renais ETF	*	9,144
FT Rising Dividend Achievers ETF	FT Rising Dividend Achievers ETF	*	3,821
FT Vest Rising Div Income ETF	FT Vest Rising Div Income ETF	*	502
Invesco Nasdaq 100 ETF	Invesco Nasdaq 100 ETF	*	254
Invesco QQQ Tr	Invesco QQQ Tr	*	71,707
Ishares 20 Pl Yr Treasury Bnd ETF	Ishares 20 Pl Yr Treasury Bnd ETF	*	8,716
Ishares Biotechnology ETF	Ishares Biotechnology ETF	*	3,544
JP Morgan Nasdaq Eqt Prm Inc ETF	JP Morgan Nasdaq Eqt Prm Inc ETF	*	1,309
JP Morgan Active Growth ETF	JP Morgan Active Growth ETF	*	93
JP Morgan Active Value ETF	JP Morgan Active Value ETF	*	2,182
JP Morgan Divers Rtrn US Eqy ETF	JP Morgan Divers Rtrn US Eqy ETF	*	767
JP Morgan Equity Prem Inc ETF	JP Morgan Equity Prem Inc ETF	*	1,044
JP Morgan US Tech Leads ETF IV	JP Morgan US Tech Leads ETF IV	*	3,602
Neos Nasdaq 100 High Inc ETF	Neos Nasdaq 100 High Inc ETF	*	10,772
Neos Russell 2000 High Inc ETF	Neos Russell 2000 High Inc ETF	*	10,223

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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, 2025

Issuer	Investment Description	Cost	Current Value
Self-Directed Brokerage Accounts-Exchange Traded Funds (Continued):			
Neos S&P 500 High Income ETF	Neos S&P 500 High Income ETF	*	10,506
Netflix Inc	Netflix Inc	*	18,752
Proshares Ultra S&P 500 ETF	Proshares Ultra S&P 500 ETF	*	11,005
Schwab US Dividend Equity ETF	Schwab US Dividend Equity ETF	*	27,430
Spdr Gold Shares ETF	Spdr Gold Shares ETF	*	5,152
State Street Spdr S&P Bank ETF	State Street Spdr S&P Bank ETF	*	1,457
Vaneck Morningstar Wide Mt ETF	Vaneck Morningstar Wide Mt ETF	*	1,574
Vaneck Rare Earth/Strat Met ETF	Vaneck Rare Earth/Strat Met ETF	*	7,392
Vaneck Semiconductor ETF	Vaneck Semiconductor ETF	*	12,605
Vaneck Uranium+Nuc Energy ETF	Vaneck Uranium+Nuc Energy ETF	*	2,546
Vanguard S&P 500 ETF	Vanguard S&P 500 ETF	*	176,854
Vanguard Total Stock Mark ETF	Vanguard Total Stock Mark ETF	*	12,509
Volatility SHS Tr 2X Ether ETF	Volatility SHS Tr 2X Ether ETF	*	10,831
			545,481
Self-Directed Brokerage Accounts-Partnerships:			
Schwab	Cheniere Energy Part	*	1,229
Schwab	Energy Tranfer LP	*	206
Schwab	Enterprise Prods Par	*	169
			1,604
Total Self-Directed Brokerage Accounts			3,429,826
Total Assets Held for Investment			$ 93,835,215

*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

Employer Identification Number:► 72-1167423

For plan year (beginning/ending):► 01/01/2025-12/31/2025 Plan number:► 002

(a)	(b) Identity of issue, 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 LGCAP GR I	MUTUAL FUND		127
	AB SMCAP GR ADV	MUTUAL FUND		2618
	ALGER CAP APP I2	MUTUAL FUND		108521
	VIRTUS ALLNZGI TECH INST	MUTUAL FUND		5155
	AMANA GR INV	MUTUAL FUND		23082
	AMCENT GLBL REALEST R6	MUTUAL FUND		137273
	AMCENT HERTG R6	MUTUAL FUND		70763
	AMCENT MDCAP VAL R6	MUTUAL FUND		2524
	AMCENT SMCAP VAL R6	MUTUAL FUND		293860
	AMCENT ULTRA R6	MUTUAL FUND		146207
	AMFDS 2025 TRGT DT RETIREMENT INCOME R6	MUTUAL FUND		735850
	AMFDS 2030 TRGTDTRTRMT R6	MUTUAL FUND		1955828
	AMFDS 2035 TRGTDTRTRMT R6	MUTUAL FUND		1073647
	AMFDS 2040 TRGTDTRTRMT R6	MUTUAL FUND		1322302
	AMFDS 2045 TRGTDTRTRMT R6	MUTUAL FUND		1358668
	AMFDS 2050 TRGTDTRTRMT R6	MUTUAL FUND		1450378
	AMFDS 2055 TRGTDTRTRMT R6	MUTUAL FUND		1281325
	AMFDS 2060 TRGTDTRTRMT R6	MUTUAL FUND		399269
	AMFDS 2065 TRGTDTRTRMT R6	MUTUAL FUND		605332
	AMFDS CAP INC BLDR R6	MUTUAL FUND		40664
	AMFDS CAP WLD BD R6	MUTUAL FUND		4291
	AMGGW&K SMCAP COR I	MUTUAL FUND		24901
	AMGMGRS YCKTMN FOCS I	MUTUAL FUND		9539
	AQR LNG SHRT EQ I	MUTUAL FUND		38281
	AQR MGD FTR STRAT I	MUTUAL FUND		21177
	BARON DISC INST	MUTUAL FUND		587682
	BARON PTNRS INST	MUTUAL FUND		56385
	BARON REALEST INST	MUTUAL FUND		15078
	BLKRK COMDTY STRAT INST	MUTUAL FUND		100427
	BLKRK EMRG MKT INST	MUTUAL FUND		95411
	BLKRK HLTH SCNC OPPR INST	MUTUAL FUND		133380
	BLKRK IS RSL2000SMCPIND K	MUTUAL FUND		1854
	BLKRK IS S P 500 INDX INST	MUTUAL FUND		536
	BLKRK IS S P 500 INDX K	MUTUAL FUND		103970
	BLKRK UNCNSTRND EQ INST	MUTUAL FUND		43465
	BLKRK MDCAP GR EQ INST	MUTUAL FUND		616772
	BLKRK NATRL RSRC TR INST	MUTUAL FUND		155
	BNYMEL SMMDCAP GR I	MUTUAL FUND		30
	COHENSTRS INTL REAL INST	MUTUAL FUND		41788
	COHENSTRS PRFRD SEC INC I	MUTUAL FUND		35232
	COL DIVD INC INST2	MUTUAL FUND		47579
	COL THRMST INST2	MUTUAL FUND		32
	CNTRFITZVIT - CNTRFITZCOMDTYRTNSTRAT : 1	MUTUAL FUND		116
	DBLINE TTL RTN BD N	MUTUAL FUND		382875
	DFA INFL PRTCT SEC INST	MUTUAL FUND		30
	DFA US VECTR EQ INST	MUTUAL FUND		250140
	DVNPRT SMCAP FOCS	MUTUAL FUND		1144
	EMERALD BK FIN INST	MUTUAL FUND		225127
	EV LGCAP VAL L	MUTUAL FUND		174016
	FED HRMS GOV OBLGTNS PRMR	MUTUAL FUND		174649
	FED HRMS PRUDNT BEAR INST	MUTUAL FUND		18709
	FID 500 INDX	MUTUAL FUND		913522
	FID LG CAP GR INDX	MUTUAL FUND		93489
	FID MDCAP GR INDX	MUTUAL FUND		4610
	FID MDCAP INDX	MUTUAL FUND		1110
	FID NSDQ CMPST INDX	MUTUAL FUND		4993
	FID TTL MKT INDX	MUTUAL FUND		6955
	FIDADV CHINA REG INST	MUTUAL FUND		40
	FIDADV EMRG ASIA INST	MUTUAL FUND		38
	FIDADV FREE 2040 INST	MUTUAL FUND		64852
	FIDADV GR OPPR INST	MUTUAL FUND		1558377
	FIDADV MDCAP II I	MUTUAL FUND		63
	FIDADV SMCAP VAL I	MUTUAL FUND		13797
	FNKLN DYNATECH ADV	MUTUAL FUND		96078
	FNKLN GOLD PREC MTLS ADV	MUTUAL FUND		21
	FNKLN INC ADV	MUTUAL FUND		53208
	GDMNSCS COMDTY STRAT INST	MUTUAL FUND		76638
	INVSCO DIVRS DIVD R5	MUTUAL FUND		53773
	INVSCO GLBL OPPR Y	MUTUAL FUND		6938
	INVSCO GOLDSPECMNRLS Y	MUTUAL FUND		47088
	INVESCO INTERNATIONAL GROWTH FUND - CL Y	MUTUAL FUND		52595
	INVSCO SMCAP VAL Y	MUTUAL FUND		5048
	INVSCO SNR FLOTNG RT Y	MUTUAL FUND		75442
	INVSCO STLPTHMLP INC Y	MUTUAL FUND		92855
	INVSCOSTLPMLPALPHPLS Y	MUTUAL FUND		690800
	NOMURA CLIMATE SOLUTIONS FUND - CLASS R6	MUTUAL FUND		76580
	NOMURA GLOBAL GROWTH FUND - CLASS R6	MUTUAL FUND		2514
	NOMURA SCIENCE AND TECHNOLOGY FUND - R6	MUTUAL FUND		10648
	NOMURA REAL ESTATE SECURITIES FND - INST	MUTUAL FUND		88255
	NOMURA SMALL CAP GROWTH FUND - CLASS R6	MUTUAL FUND		15412
	JNHNCK DSCPLD VAL MDCAP R6	MUTUAL FUND		82384
	JNSHNDRSN ENTRP N	MUTUAL FUND		70819
	JNSHNDRSN GLBLTECH INNOV N	MUTUAL FUND		16604
	JPM COR BD R6	MUTUAL FUND		45021
	JPM EQ INC R6	MUTUAL FUND		310197
	JPM HDG EQ R6	MUTUAL FUND		138147
	JPM LGCAP GR R6	MUTUAL FUND		55312
	JPM LGCAP VAL R5	MUTUAL FUND		1320027
	JPM SMCAP EQ R5	MUTUAL FUND		7493
	JPM SMCAP GR R6	MUTUAL FUND		2494
	JPM UM BEHVAL FD R6	MUTUAL FUND		272030
	JPM US EQ R5	MUTUAL FUND		13458
	JPMORGAN USRSRCHENHCDEQ R6	MUTUAL FUND		8760
	LEGGM CLRBRDG INTL GR I	MUTUAL FUND		1431
	LRDABT DEVL GR R5	MUTUAL FUND		40248
	MS INSIGHT I	MUTUAL FUND		2932
	MSIF DISC I	MUTUAL FUND		3068
	MSIF GLBL OPPR I	MUTUAL FUND		31
	MSIF INCPTN I	MUTUAL FUND		4900
	Neuberger Large Cp Value - Institutional	MUTUAL FUND		1516
	NUVN GLBL INFR R6	MUTUAL FUND		62334
	NUVN PRFRD SEC INC I	MUTUAL FUND		117519
	NUVN REALEST SEC R6	MUTUAL FUND		28429
	NW INV DEST AGGR R6	MUTUAL FUND		2719608
	NW INV DEST CNSRV R6	MUTUAL FUND		298029
	NW INV DEST MOD AGGR R6	MUTUAL FUND		6188806
	NW INV DEST MOD CNSRV R6	MUTUAL FUND		1773332
	NW INV DEST MOD R6	MUTUAL FUND		4631607
	NW S P 500 INDX R6	MUTUAL FUND		536
	OKMRK INTL I	MUTUAL FUND		66368
	PARNASSUS VALUE EQUITY FUND INST SHARES	MUTUAL FUND		1539
	PGIM GLBL REALEST R6	MUTUAL FUND		7049
	PIMCO INC INST	MUTUAL FUND		257517
	PIMCO TTL RTN INST	MUTUAL FUND		85
	PUTNAM LARGE CAP VALUE Y	MUTUAL FUND		4229
	PTNM SMCAP GR Y	MUTUAL FUND		174958
	TCHSTN SM CO Y	MUTUAL FUND		18215
	TROWEPR BLUE CHIP GR	MUTUAL FUND		11550
	TROWEPR DIVRS MDCAP GR	MUTUAL FUND		19870
	TROWEPR HLTH SCNC	MUTUAL FUND		36224
	TROWEPR JPN	MUTUAL FUND		36
	TRP INTEGRATED US SMALLCAP GR EQ CLASS I	MUTUAL FUND		1595
	TROWEPR US EQ RSRCH	MUTUAL FUND		21477
	VICTORY NASDAQ-100 INDEX FUND R6 SHARES	MUTUAL FUND		162224
	VIC RS SCNCTECH Y	MUTUAL FUND		284811
	VIRTUS KAR MDCAP COR R6	MUTUAL FUND		32289
	VNGRD 500 INDEX FD AS	MUTUAL FUND		968379
	VNGRD BAL INDX ADML	MUTUAL FUND		8310296
	VNGRD CNSMR STPLS ADML	MUTUAL FUND		1469
	VNGRD DEVL MKT INDX ADML	MUTUAL FUND		4920099
	VNGRD DIVD GR INV	MUTUAL FUND		442178
	VNGRD DIVRS EQ INV	MUTUAL FUND		23799
	VNGRD EMRG MKT STKINDXADML	MUTUAL FUND		918858
	VNGRD ENRGY INDX ADML	MUTUAL FUND		211118
	VNGRD EQ INC ADML	MUTUAL FUND		7123
	VNGRD FIN INDX ADML	MUTUAL FUND		17600
	VNGRD GR INC ADML	MUTUAL FUND		7779
	VNGRD GR INDX ADML	MUTUAL FUND		6963856
	VNGRD HLTH CARE INDX ADML	MUTUAL FUND		80952
	VNGRD INFL PRTCT SEC ADML	MUTUAL FUND		382714
	VNGRD INFO TECH INDX ADML	MUTUAL FUND		217600
	VNGRD INTMDTRM BD INDXADML	MUTUAL FUND		940980
	VNGRD LGCAP INDX ADML	MUTUAL FUND		35586
	VNGRD MID-CAP IDX FD AS	MUTUAL FUND		9042027
	VNGRD SM CAP INDX FD AS	MUTUAL FUND		2535174
	VNGRD TTL BND MKT LDX ADM	MUTUAL FUND		5330106
	VNGRD TTL INTLSTKINDX ADML	MUTUAL FUND		1904
	VNGRD TTL STMKT INDX FD AS	MUTUAL FUND		69315
	VNGRD US GR ADML	MUTUAL FUND		36094
	VNGRD VAL INDX ADML	MUTUAL FUND		6442914
	VOYA INTMD BD I	MUTUAL FUND		20123
	AS SPEC SMCAP VAL INST	MUTUAL FUND		11883
	ARTISAN INTL VAL INV	MUTUAL FUND		17616
	BRWNADV SUSTNBL GR INST	MUTUAL FUND		1108
	SELF DIRECTED BROKERAGE ACCOUNT	MUTUAL FUND		3429826
	DODGE & COX INCOME FUND	MUTUAL FUND		2665
	BARON PTNRS R6	MUTUAL FUND		27642
	FID GOVT MNYMKT K6	MUTUAL FUND		66008
	FID SEL TECH	MUTUAL FUND		211244
	INVSCO DEVL MKT A	MUTUAL FUND		11158
	AMGGW&K SMCAP COR N	MUTUAL FUND		42
	INVSCO INTL SMMD CO A	MUTUAL FUND		59872
	AMCENT INTL OPPR INST	MUTUAL FUND		8050
	COL SELIGMAN GLBL TECH A	MUTUAL FUND		8700
	FNKLN BIO DISC A	MUTUAL FUND		13944
	NOMURA MID CAP GROWTH FUND - INST CLASS	MUTUAL FUND		71
	JPM EQ INC A	MUTUAL FUND		42567
	MFS INTL NEW DISC R6	MUTUAL FUND		1625
	PRNCPL MDCAP R6	MUTUAL FUND		16982
	PRUDNTL JNSN NATRL RSRC A	MUTUAL FUND		88763
	PRUDNTL FIN SVC A	MUTUAL FUND		5699
	TROWEPR INTL DISC	MUTUAL FUND		76675
	VNGRD WLNGTN ADML	MUTUAL FUND		87133
	VIRTUS ZEVENBERGEN INNOV GRSTK - CLASS I	MUTUAL FUND		30
	FIDELITY SELECT SEMICONDUCTORS PORTFOLIO	MUTUAL FUND		37020
	JPM US TREASURY PL MONEY MRKT FD PREM CL	MUTUAL FUND		148472
	T. ROWE PRICE RETIREMENT 2030 - I CLASS	MUTUAL FUND		76190
	T. ROWE PRICE RETIREMENT 2035 - I CLASS	MUTUAL FUND		665
	T. ROWE PRICE RETIREMENT 2040 - I CLASS	MUTUAL FUND		63670
	T. ROWE PRICE RETIREMENT 2055 - I CLASS	MUTUAL FUND		1972
	T. ROWE PRICE RETIREMENT 2060 - I CLASS	MUTUAL FUND		13919
	T. ROWE PRICE RETIREMENT 2065 - I CLASS	MUTUAL FUND		5837
	FIDELITY ADVISOR GROWTH OPP FUND Z	MUTUAL FUND		127
	COL GLBL TECH GROWTH FUND - INST 3 CLASS	MUTUAL FUND		12230
	COLUMBIA GLOBAL TECHNOLOGY FUND - INST	MUTUAL FUND		80440
	FIDELITY ADVISOR ENERGY FUND - CLASS I	MUTUAL FUND		109968
	NW FIXED SELECT OPTION	UNALLOCATED INSURANCE CONTRACTS		3519378