2025 ACBB SUMMIT

The Right To Win: Positioning Community Banks For Competitive Success

ACBB
ATLANTIC COMMUNITY BANKERS BANK

Welcome | 2025 ACBB Summit

- Why did ACBB create the Summit:
  - Focus on Your Success
  - Put Action to Strategies
  - Showcase Aligned Partners and Capabilities
  - Curate Solutions
  - Forum for Collaboration
- 2025 Summit Goal: Educate – Ideate – Activate
- Workbook: Strategic Brainstorm

ACBB
ATLANTIC COMMUNITY BANKERS BANK

OPENING REMARKS

Craig Howie
President & CEO

ATLANTIC COMMUNITY BANKERS BANK

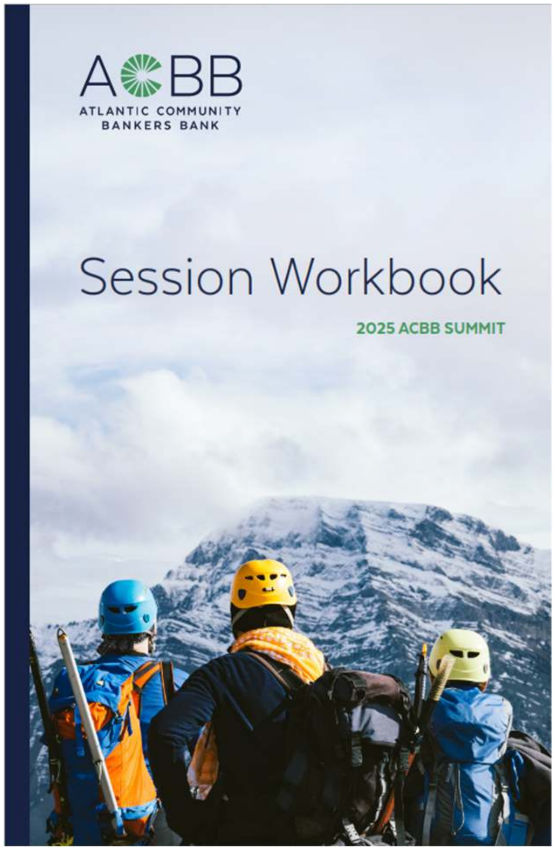
SESSION #1

What Winning Takes: The Network Behind Community Bank Success

ACBB

ATLANTIC COMMUNITY BANKERS BANK

Session Workbook



Prep Work: Strategic Brainstorm

What are my bank's biggest opportunities?

What are my bank's greatest strengths?

Where are my bank's biggest vulnerabilities?

Where do I go for objective information and guidance?

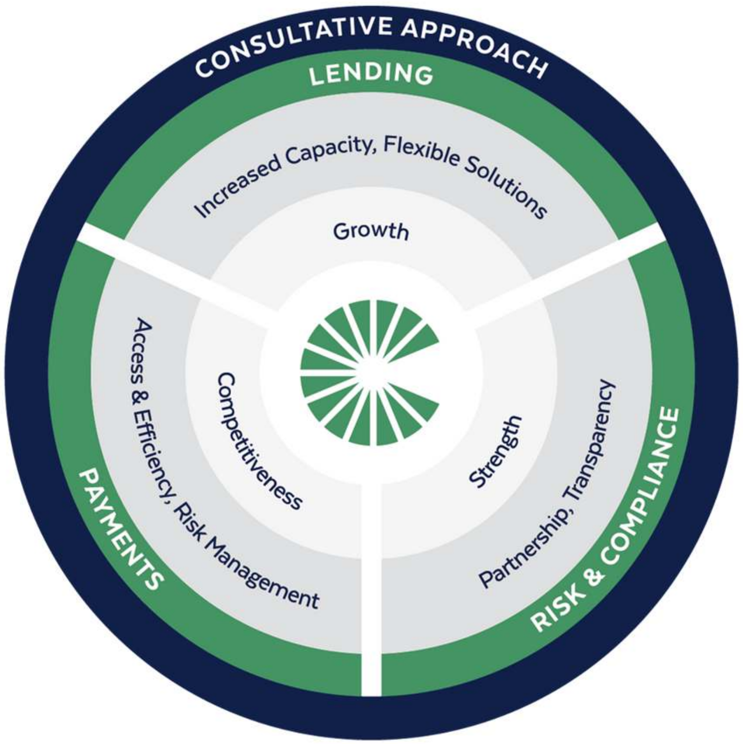
2 2025 ACBB SUMMIT

Mentimeter Survey

Community Banking Network

ACBB
ATLANTIC COMMUNITY BANKERS BANK

Resources and Capabilities | ACBB



KNOWLEDGE

FOCUS

SUCCESS

ACBB
ATLANTIC COMMUNITY BANKERS BANK

Information, Guidance, and Solutions

Aggregation of Value

- Information = Insights
- Products = Solutions
- Expertise = Guidance
- Resources = Capacity
- Network = Partners
- Purchasing Power = Relationship Leverage

Solutions to Help You Succeed

- Capital | Deposits | Solutions
- Your investment in ACBB supports our investment in community banking.

ATLANTIC COMMUNITY BANKERS BANK

Resources and Capabilities | Aligned Partners

Cornerstone ADVISORS

BankTech VENTURES

STIFEL

MERCANTILE PROCESSING INC.

avidxchange

COCC

BMO

MARLOGIC GROUP

Network | Thought Starter

- **What You Do For Banks**
  - How does your company support community banks?
- **Hot Topic In Banking Today**
  - A trend or challenge your seeing most right now in the community banking space.
- **How Banks Are Responding**
  - What are other banks doing to address that challenge or take advantage of that trend?
- **Your Favorite Success Story**
  - Share an example of how a bank you worked with created value using your solution.

ACBB
ATLANTIC COMMUNITY
BANKERS BANK

2025 ACBB SUMMIT

Break

ACBB
ATLANTIC COMMUNITY BANKERS BANK

SESSION #2

Winning Tomorrow: How To Compete In The Next Chapter Of Banking

ACBB
ATLANTIC COMMUNITY BANKERS BANK

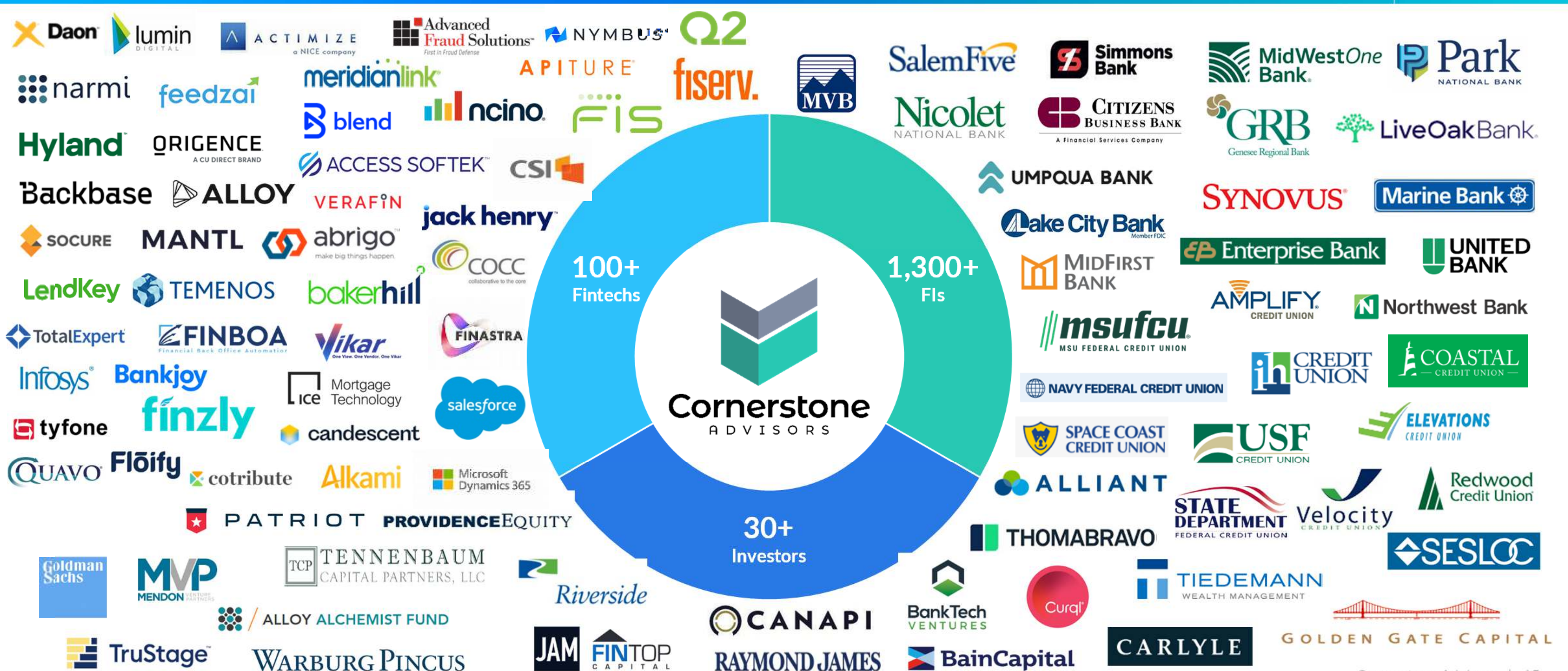
What’s Now, What’s Next?

Ideas to stay relevant & competitive

Al Dominick | Partner

We All Learn In Different Ways

We See A LOT Going On



Big Themes in Banking

Financialization

Older generations benefitted from deregulation and financialization, while Millennials and Gen Z ended up paying the price

Digitalization

Percentage of new checking accounts opened by Fintechs / Digital Banks has increased from 36% of all new checking accounts in 2020 to 47% in 2023

Regulation (and Risk)

Regulation threatens retail banking's viability as the "tax" of regulation continues to rise

Consolidation

By 2030, US banking market could be under 5,000 banks and credit unions

getting #PluggedIn

PLUGGED IN
A Cornerstone Advisors Podcast

Lake City Bank

Time Keeps On Slippin', Slippin', Slippin'

Volatility Takes Many Forms

Storm Clouds

Coldplay Concerts

Big Bets

NEWS ALERT *August 12, 2025*

Perplexity Makes Longshot $34.5 Billion Offer for Chrome

Artificial-intelligence startup Perplexity offered to purchase Google's Chrome browser for $34.5 billion as it works to challenge the tech giant's web-search dominance.

Perplexity's offer is significantly more than its own valuation, which is estimated at $18 billion.

READ MORE

Read WSJ's latest headlines ›

Top Concerns For Bank Execs

Deposit Flight

Movement of Money

Non-interest Expenses

Cost of Funds

Cybersecurity

Consumer-Related Fraud

Private Credit / Shadow Banking

Digital Spending

DIGITAL SPENDING

HAS DOUBLED

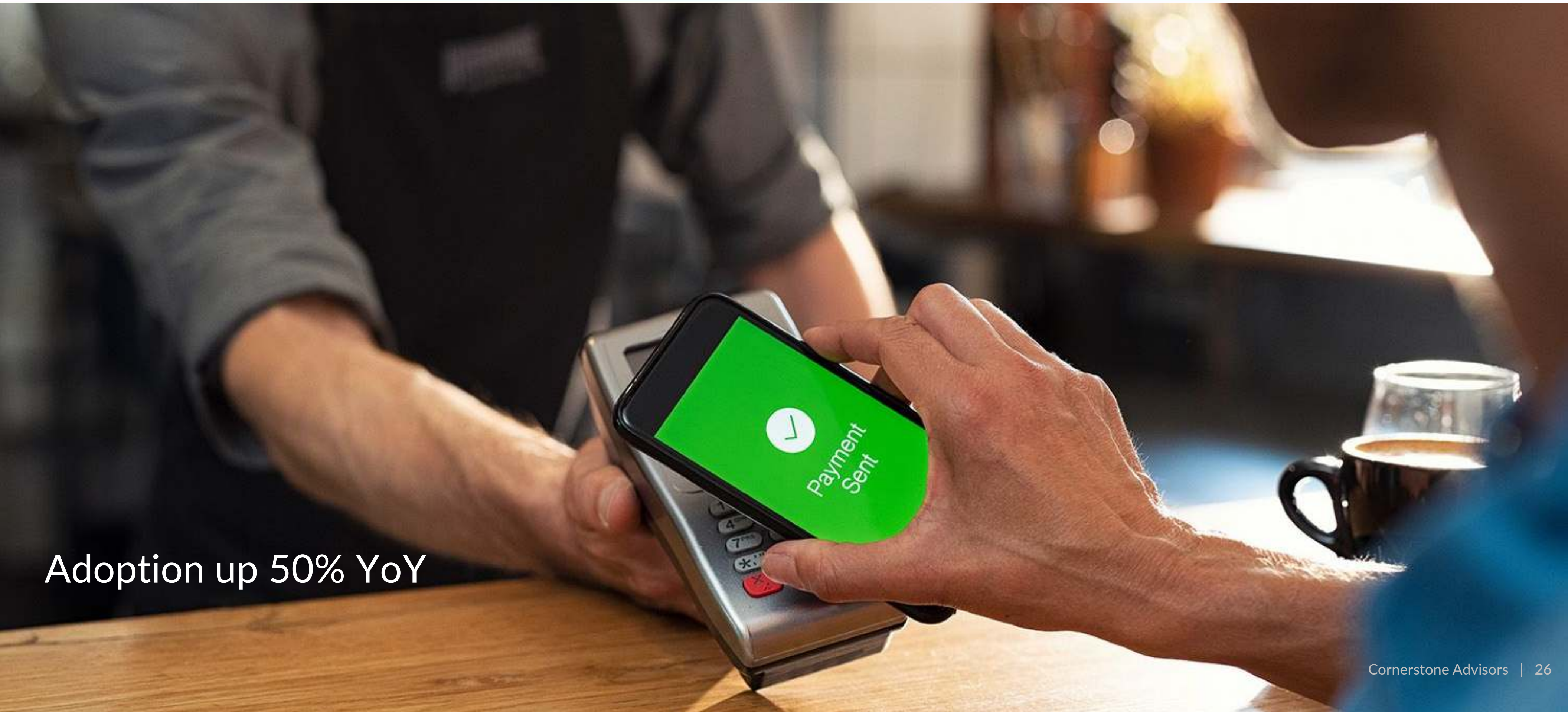
IN EACH OF THE LAST 2 YEAR

Mobile Deposit

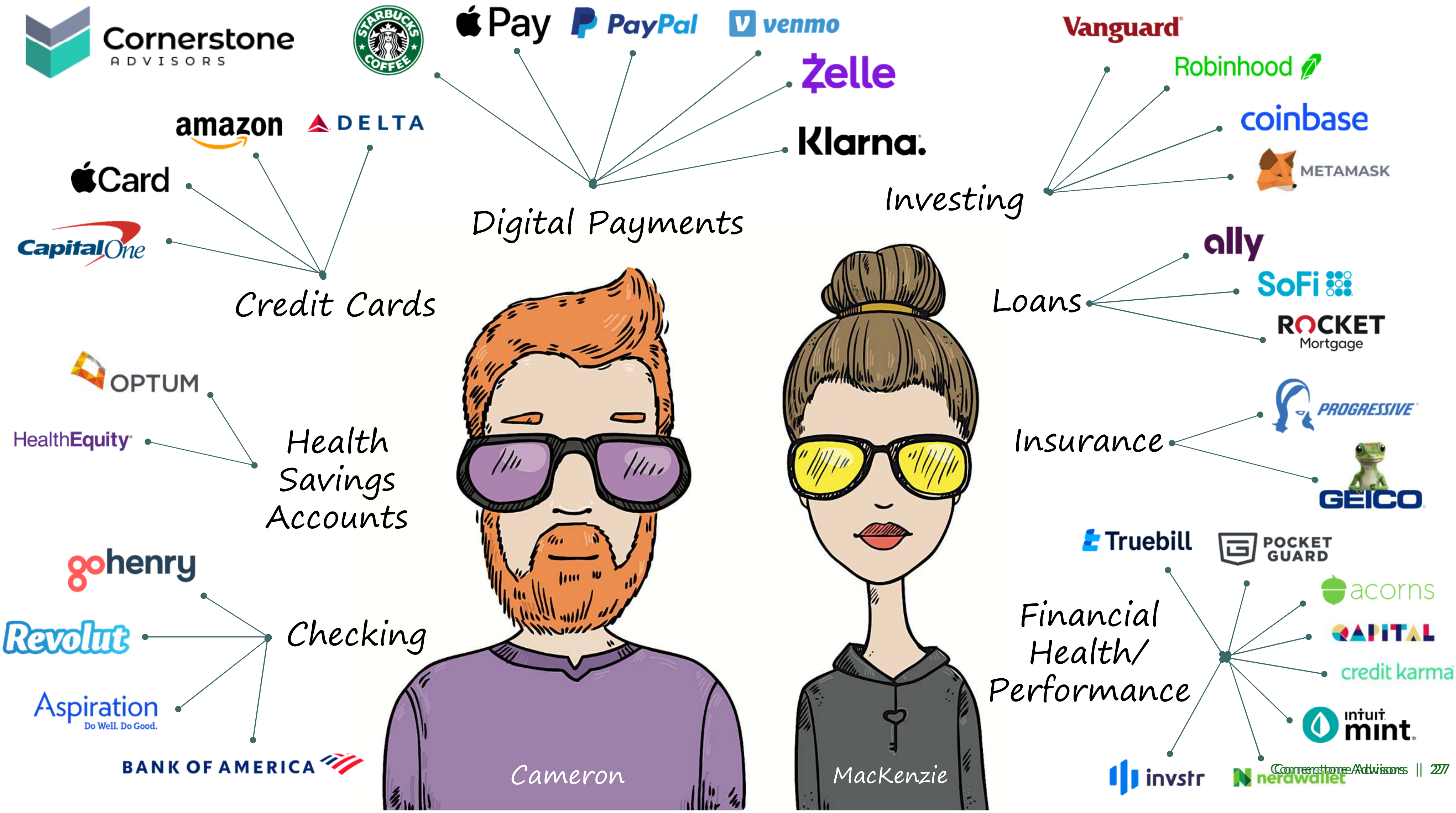
Adoption up 50%...

Number of checks deposited...
up 3X since 2021

Mobile Pay



Adoption up 50% YoY


Cornerstone ADVISORS
Credit Cards
Card
Capital One
amazon
DELTA
Digital Payments
Pay
PayPal
venmo
Zelle
Klarna.
Investing
Vanguard
Robinhood
coinbase
METAMASK
Loans
ally
SoFi
ROCKET Mortgage
Insurance
PROGRESSIVE
GEICO
Health Savings Accounts
OPTUM
HealthEquity
Checking
gohenry
Revolut
Aspiration Do Well. Do Good.
BANK OF AMERICA
Financial Health/ Performance
Truebill
POCKET GUARD
acorns
QAPITAL
credit karma
intuit mint
invstr
nerdwallet
Cameron
MacKenzie

½ of Gen Z and Millennials

½ of Gen Z’ers

want to be an

INFLUENCER

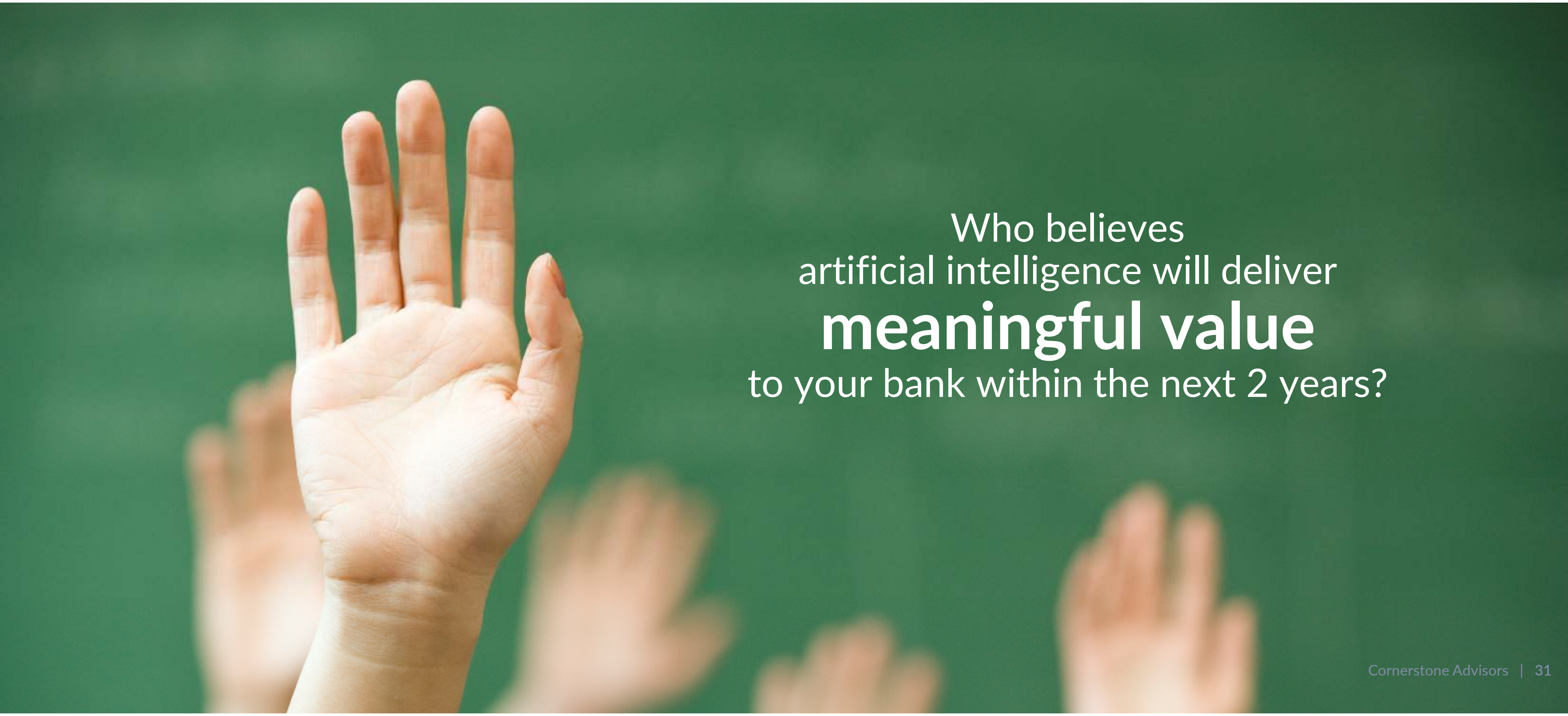
getting #PluggedIn

PLUGGED IN

A Cornerstone Advisors Podcast

EQUITY BANK

Show of Hands



Who believes
artificial intelligence will deliver
meaningful value
to your bank within the next 2 years?

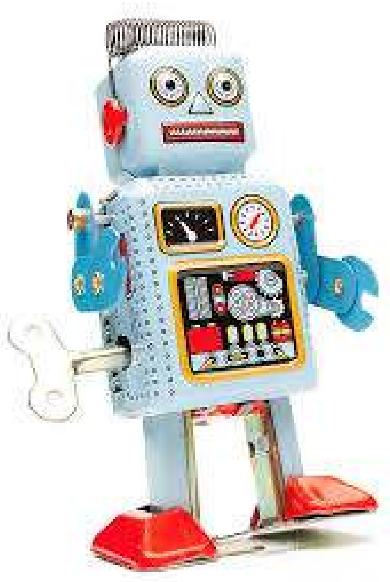
Can We Get An Upgrade

I tend to think of banks like airlines in the '90s…
legacy systems trying to fly modern routes.

What We're Seeing

The evolution of artificial intelligence is forcing banks to **rethink** their technology infrastructure.

A Regular Question

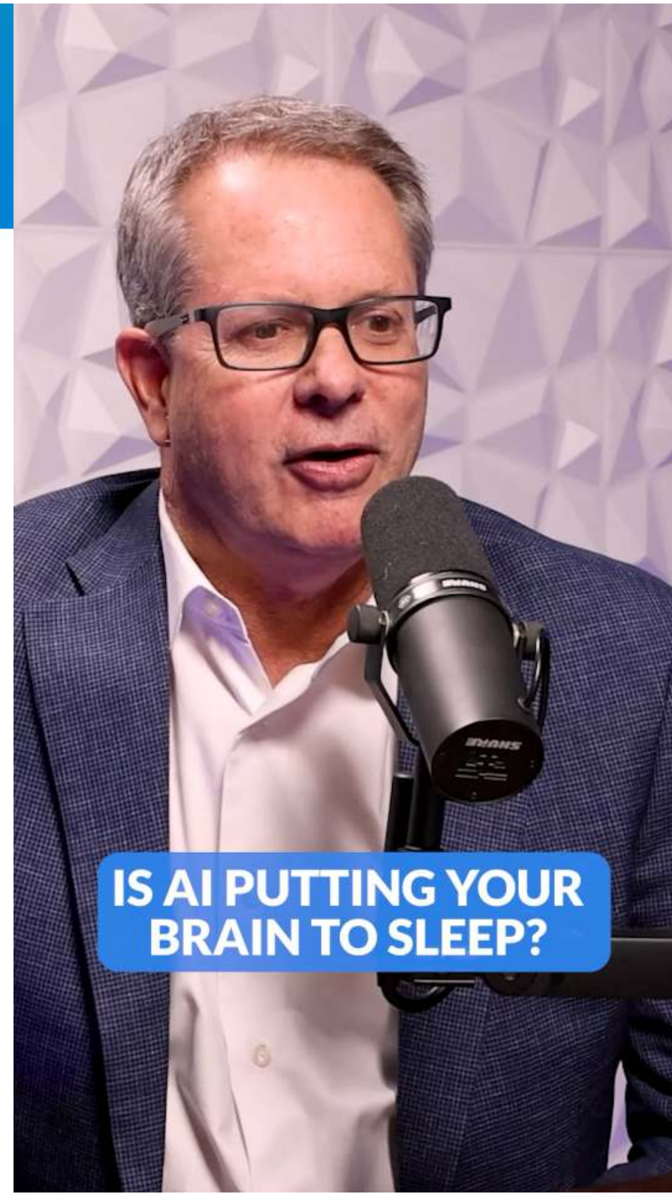


What does my bank need to do
— and be prepared to spend —
to leverage artificial intelligence tools?

Making It Personal

PLUGGED IN

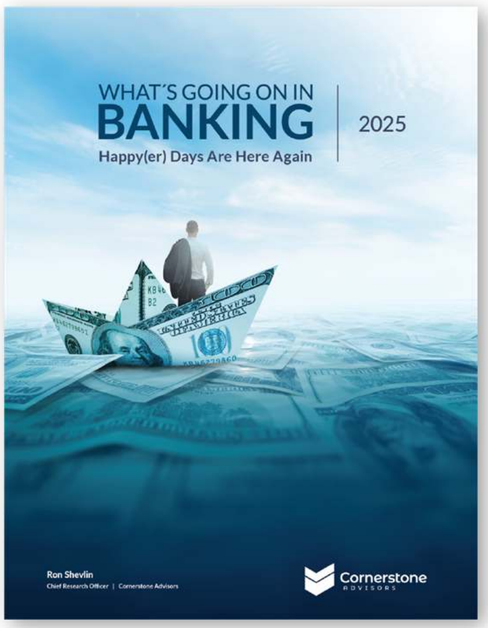
A Cornerstone Advisors Podcast

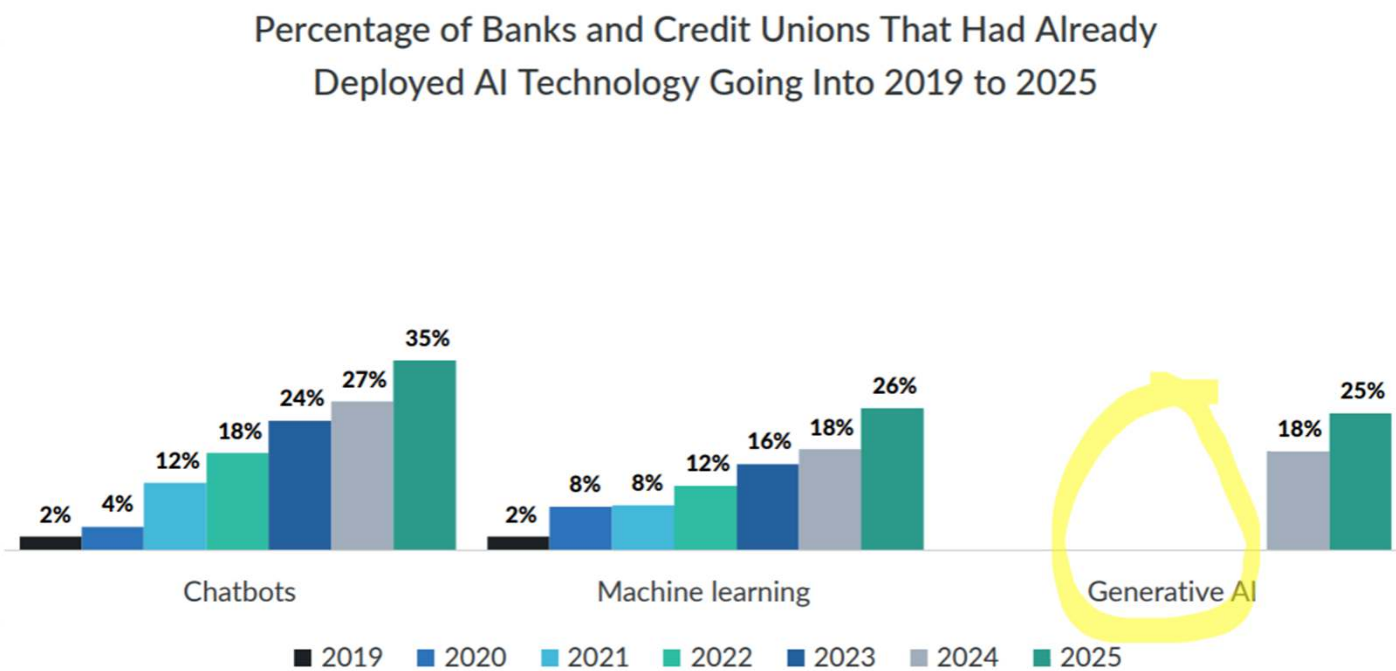


This Is Not An Airing of Grievances

What We're Seeing

AI Technology Adoption





Where Banks Are Leveraging AI Tools

Data Readiness
Centralize and normalize structured/unstructured data

Infrastructure
Ensure scalable compute power (cloud, edge computing)

Talent & Governance:
Upskill teams and implement AI/ML governance frameworks

Model Integration:
Embed AI into core processes: underwriting, fraud, CX, compliance

How to Pay?

Reduce to Redirect

32%

Better negotiation results with Tech Performance

$1M

In savings for every $1B in asset size

Source:
Cornerstone Advisors Tech Performance Contract Vault

A Tech Road Map Helps!

Where Are We Today?

- What are the most important external factors that will impact our future?
- What is our greatest strength?
- What is our greatest weakness?
- What are the top 2 – 3 strategic issues we have to address?

How Do We Get There?

- What's a potential rally cry for the next five years?
- What are the Top 2 "misalignments" that must be addressed to achieve our vision?

What is the Strategic and Shareholder Impact?

- Total market value
- Profit margin and owner dividends

Where Could We Be?

- In five years, we will be a "__________" company
- If we succeed, the 2 things about our company that have changed the most will be?

Pick Your Court

PLUGGED IN
A Cornerstone Advisors Podcast

Cornerstone
ADVISORS

AL DOMINICK

Partner
Washington, DC

Mobile: 202-271-8854

Email: adominick@crnrstone.com

LinkedIn: linkedin.com/in/aldominick

PLUGGED IN
A Cornerstone Advisors Podcast

To watch or listen to Plugged In:
www.crnrstone.com/pluggedin

SESSION #3

TAKING ACTION FOR RESULTS, DON'T CONFUSE ACTIVITY FOR PROGRESS

ACBB
ATLANTIC COMMUNITY BANKERS BANK

Taking Action For Results

And not confusing activity for progress.

COMMITTED
TO OUR COMMUNITY

BankTech VENTURES
Proprietary & Confidential

Changing from

Place I go (bank) → Thing I do (banking)


THE BEST TIME TO PLANT
A TREE WAS 20
YEARS AGO.
THE SECOND BEST
TIME IS NOW.

1% BETTER EVERY DAY

HOW MIGHT WE ______.

You’re here to learn, plan & act

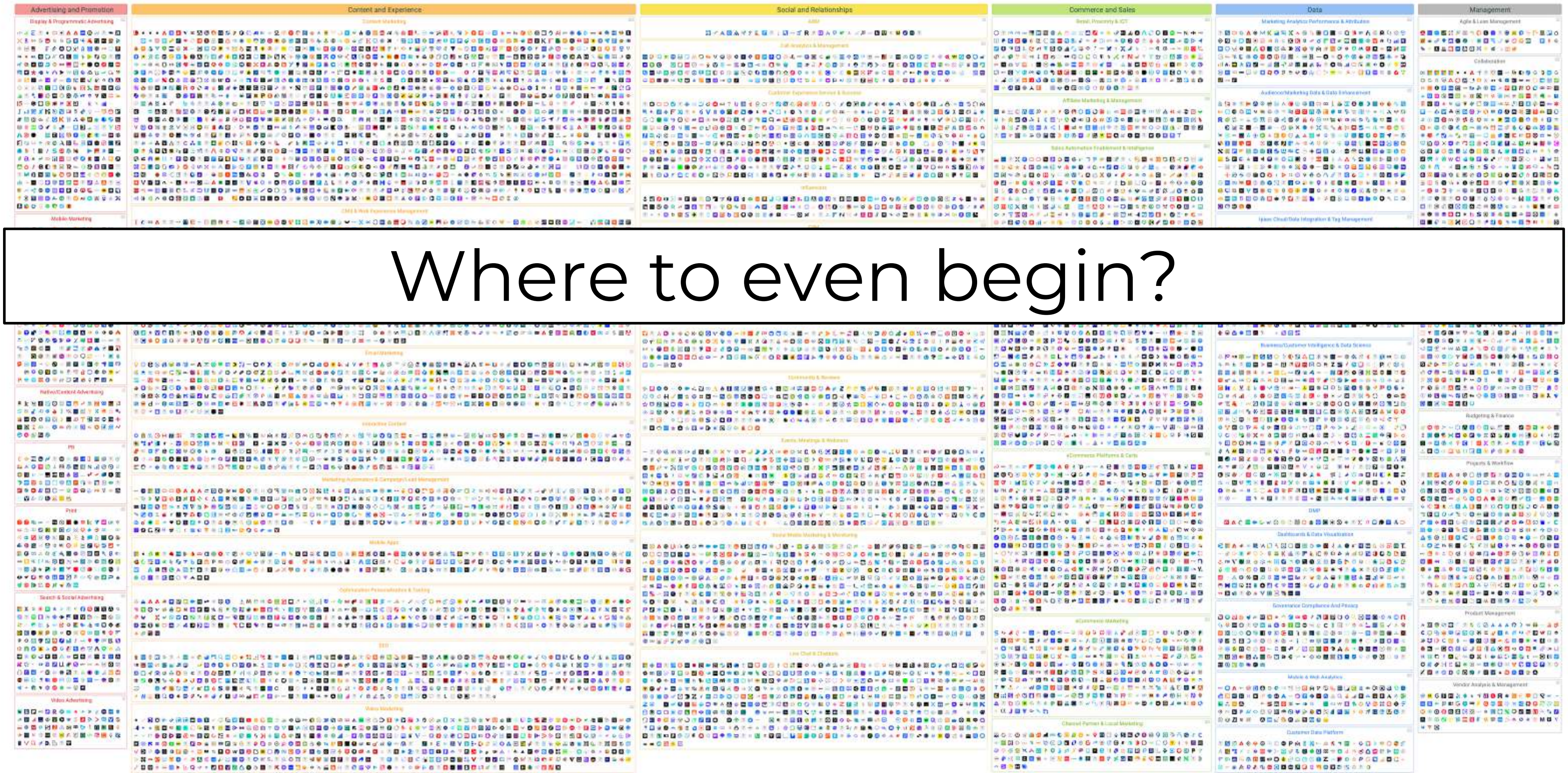
How might we…

Be more curious
Delight our customers
Start with yes, instead of no
Be more data-informed and driven
Build a modern technology foundation

Start now: 2 things to take home w/you

MartechMap an initiative by chiefmartec & MartechTribe

2025 Marketing Technology Landscape May 2025



Where to even begin?

visit martechmap.com to search, sort & filter

MARKET INTELLIGENCE FOR BANKS

~1,000 companies reviewed > **6-9 investments** per year, all of it tracked – this is how we have built **Market Intelligence**!

We track and can share perspective on virtually the entire industry of companies at all stages, and not just our investments.

Prospect ~1,000 | Initial Screen ~500 | Full Screen ~200 | Due Diligence Phase I | Due Diligence Phase II | Proposal / Confirmatory

Fund -> Access -> Intelligence -> Advisory

Prospect
- recommendations
- ICBA Accelerator Program
- Investment Team's Network
- Fintech Network / Conferences
- Fellow VC Network
- Inbound inquiries

Initial Screen
- Stage
- Use Case
- Geography

Method:
- Score Sheet

Full Screen

Judge Investment Merits

Method:
- Data Room Diligence Call
- Screening Memo
- Refined Score Sheet
- **LP Feedback**

Due Diligence Phase I
- Use Case
- Geography

Method:
- Screening memo
- IC Approval
- **LP Feedback**

Due Diligence Phase II

Method:
- **LP Feedback**
- Investment Committee Votes Yes/No on Deal

Proposal / Confirmatory

Draft Definitive Documents

Method:
- Financial & Legal DD list
- Legal Counsel

Investment / Activation ~6 - 9

Current Investment Pipeline as of August 2025:

Prospect (220) | Initial Screen (100) | Full Screen (17) | Due Diligence Phase I (6) | Due Diligence Phase II (3) | Confirmatory (1) | **Current Portfolio (24)**

Dual Value for Your Bank

We provide our banks with **dual value**, both operational and financial.

OPERATIONAL VALUE:

At Annual Investment of a Credit Analyst, You Get a Multi-Million Dollar Team

have enough staff to support all of this themselves.

FINANCIAL VALUE:

and **4 distributions to-date**, as of 12/31/24.

Disclosure: Past performance is not necessarily indicative of future results.

Example: $1MM investment could yield ~$2MM in profits, which can be invested in banking tech vendors, that will add ~$5-10MM in new value for the bank. That's high value R&D!

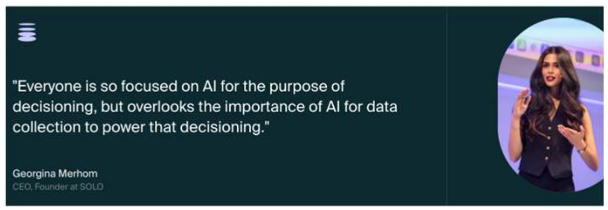
And for that dual value, many of our Fund I banks tell us that they look at the investment more as an annual "Tech R&D Spend" than simply an investment strategy.

Examples of Bank Innovation Impact

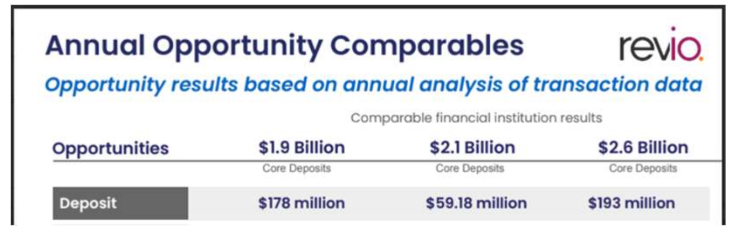
One thing we've learned is that clear bank impact leads to more attention & investment in more projects!

$1B in new deposits from Fintel Connect

Cut origination & underwriting costs by 70%



Finding $100M+ deposit leakage holes with Revio


Annual Opportunity Comparables

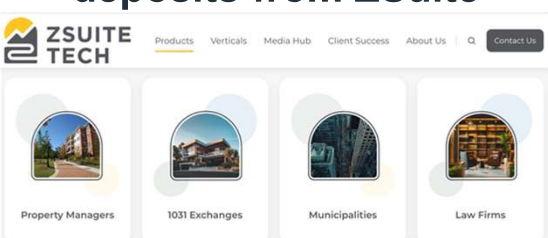
revio

Opportunity results based on annual analysis of transaction data

Comparable financial institution results

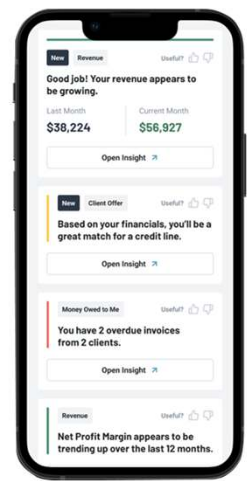
Opportunities	$1.9 Billion Core Deposits	$2.1 Billion Core Deposits	$2.6 Billion Core Deposits
Deposit	$178 million	$59.18 million	$193 million

$200M in new escrow deposits from ZSuite



$1M annual new interchange revenue from Torpago

1000 new small business accounts with Monit



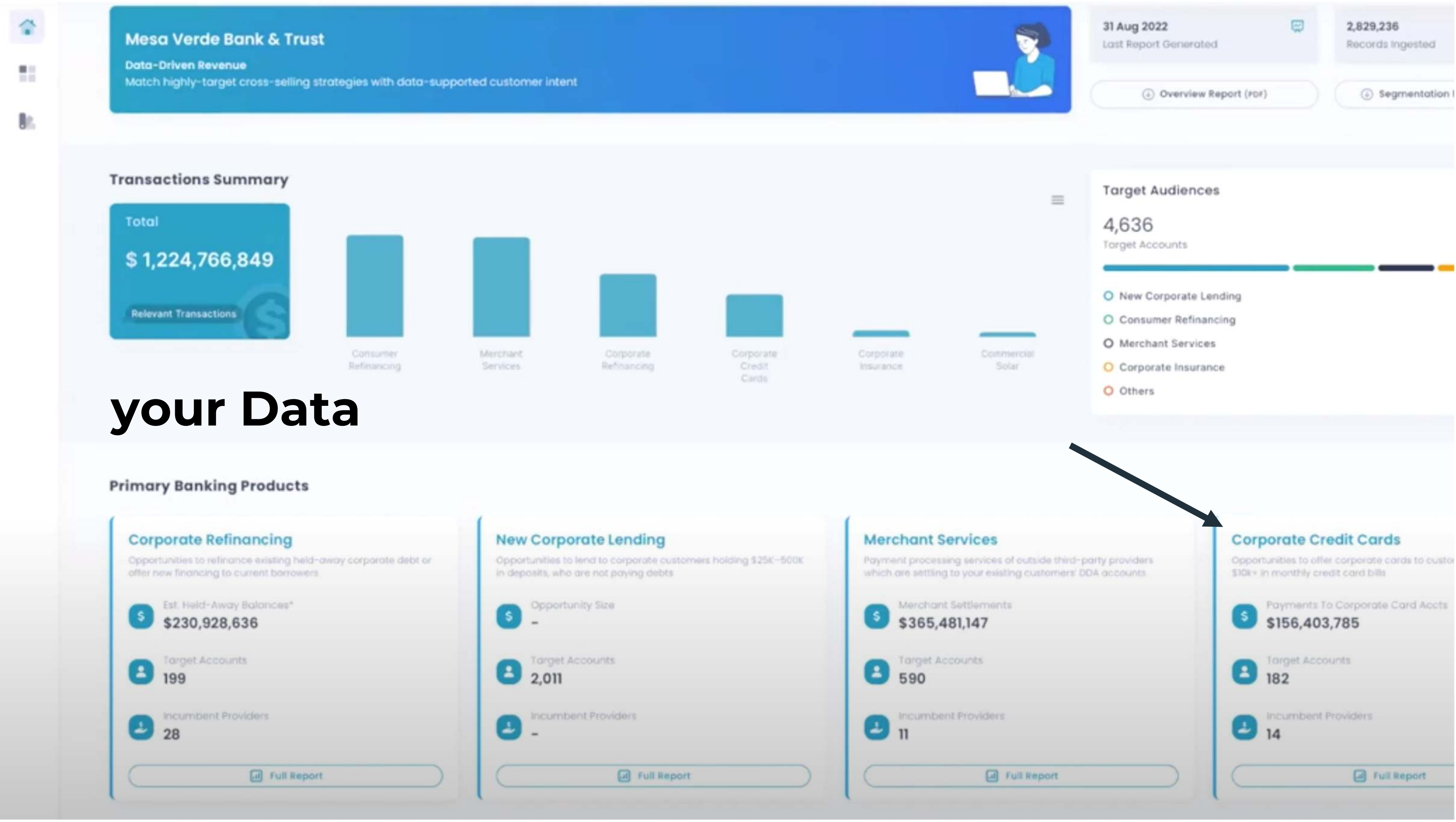
Questions to Consider

- What are we trying to change or improve at the bank?
- What are the biggest gaps and needs we have?
- Are the customers we have today the customers we ideally want?
- What are customers' expectations of us today and tomorrow?
- What does great look like here in 3-5 years?

Things that will get in your way (using AI as an example):

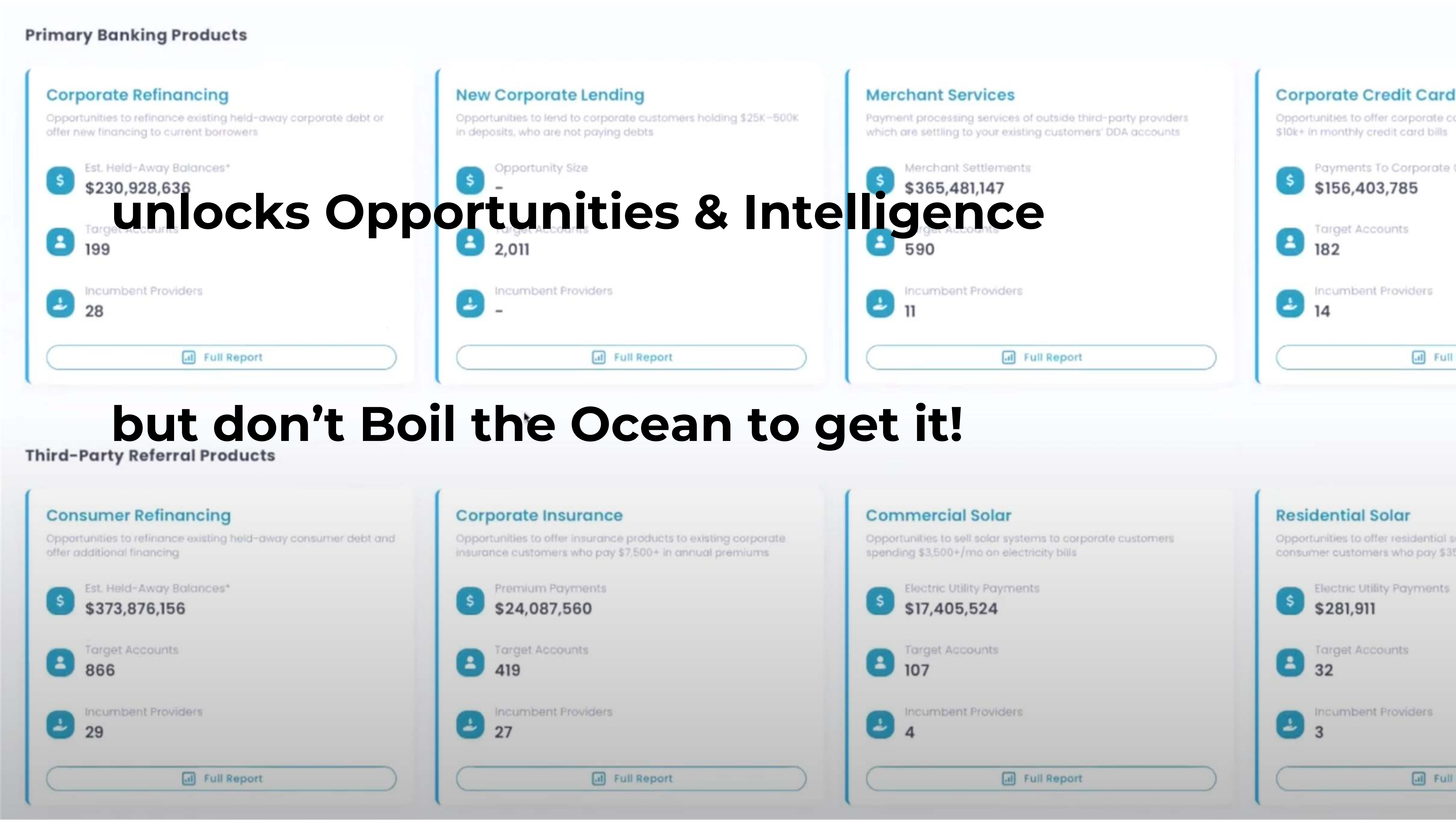
- ”ChatGPT hallucinates, and we can't have that.”
- ”Our customers aren't asking us for it.”
- “We're a relationship bank. Nobody wants to talk to robots.”


STOP MAKING
EXCUSES START
MAKING CHANGES


Mesa Verde Bank & Trust
Data-Driven Revenue
Match highly-target cross-selling strategies with data-supported customer intent
31 Aug 2022
Last Report Generated
2,829,236
Records Ingested
Overview Report (PDF)
Segmentation
Transactions Summary
Total
$ 1,224,766,849
Relevant Transactions
Consumer Refinancing
Merchant Services
Corporate Refinancing
Corporate Credit Cards
Corporate Insurance
Commercial Solar
Target Audiences
4,636
Target Accounts
New Corporate Lending
Consumer Refinancing
Merchant Services
Corporate Insurance
Others
Primary Banking Products
Corporate Refinancing
Opportunities to refinance existing held-away corporate debt or offer new financing to current borrowers
Est. Held-Away Balances*
$230,928,636
Target Accounts
199
Incumbent Providers
28
Full Report
New Corporate Lending
Opportunities to lend to corporate customers holding $25K–500K in deposits, who are not paying debts
Opportunity Size
–
Target Accounts
2,011
Incumbent Providers
–
Full Report
Merchant Services
Payment processing services of outside third-party providers which are settling to your existing customers' DDA accounts
Merchant Settlements
$365,481,147
Target Accounts
590
Incumbent Providers
11
Full Report
Corporate Credit Cards
Payments To Corporate Card Accts
$156,403,785
Target Accounts
182
Incumbent Providers
14
Full Report

your Data

unlocks Opportunities & Intelligence



but don't Boil the Ocean to get it!

Data and Analytics

The amount of meaningful data a bank has access to has grown exponentially, and will continue

Leverage machine-learning-powered solutions to identify patterns and make data-driven solutions

Potential Benefits

- Identify top revenue opportunities
- Prioritize customer outreach
- Increase collections

revio insight

Equabli

PORTX

Risk Management & Compliance

AI solutions enhance ability to identify, assess, and mitigate risks while ensuring adherence to regulatory requirements

Potential Benefits

- Understanding regulations
- More timely BSA/AML compliance
- Reduce fraud & risk with more proactive, real-time and full coverage

Next steps for the bank on AI:

1. Develop AI governance policy and team
2. Create a safe learning and experimentation environment for AI
3. Expect to measure impact and calculate ROI – it won't all work, and that's ok
4. Keep reminding yourself and the team – 1% better every day

Questions for vendors:

1. Are you using/including AI in your solution? Where?
2. Do you use AI in your process for building your solution?
3. What models, tools and approaches to data do you use?

It's in there and increasingly everywhere!

your Strategy

Where are you headed?


YOUR
HIGH TECH,
HIGH TOUCH
COMMUNITY BANK
Member
FDIC
NMLS ID #418473
TOUCH

your Culture

drives what and how things get done at your bank

your Data

informs your decisions and measures your results

your Strategy

defines what change and winning looks like

Questions

2025 ACBB SUMMIT

Break

ATLANTIC COMMUNITY BANKERS BANK

SESSION #4

THE RIGHT TO WIN: YOUR BANK'S OPPORTUNITY MAP

ACBB
ATLANTIC COMMUNITY BANKERS BANK

Community Banking – Stifel's Look to the Future 2025
Atlantic Community Bankers Bank Client Summit

September 23, 2025

STIFEL

Robert Finch
Managing Director, PMG
205.949.3697
finchr@stifel.com

Overview

- Community Banking: Operating Environment Realigned
- The Community Bank Ecosystem
- CB Models Evolving and Taking Shape
- Synchronizing Performance and Risk Management Priorities
- Closing Thoughts
- Q&A

Community Banking: Operating Environment Realigned

Optimal Operating Environment - Realigned

Widest gap between deposit & loan growth in over 20 years

With the exception of the great recession and now the pandemic cycle – loan growth has always outpaced deposit growth

Source: Stifel Analytics_Q12025

The Community Bank Ecosystem

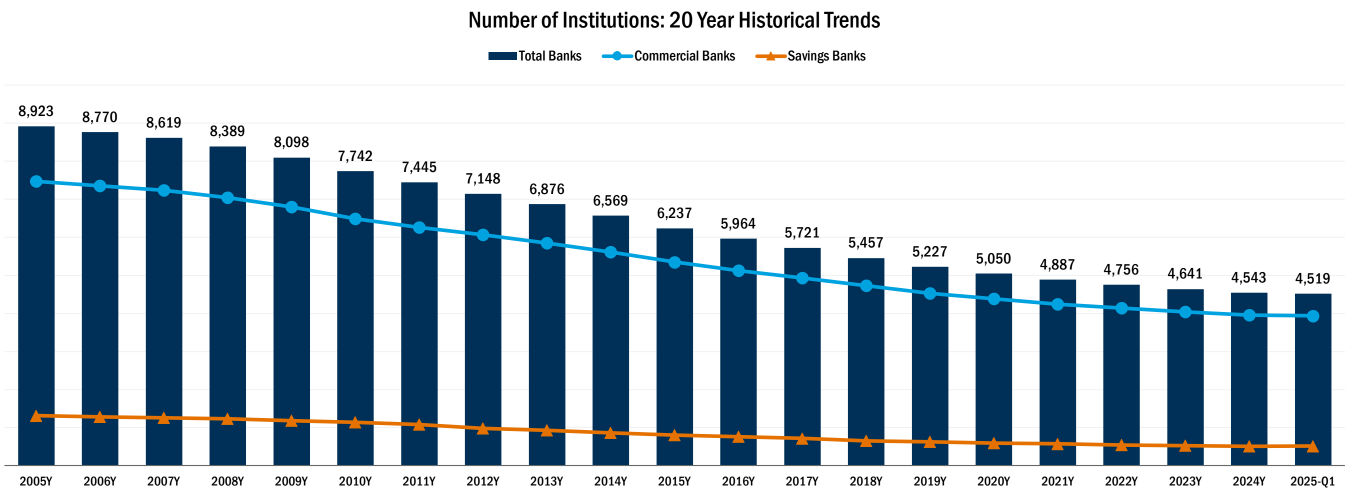
Shifting our Perspective

The Community Bank Ecosystem

The ecosystem is a network of organizations – including suppliers, distributors, customers, competitors, government agencies and so on – involved in the delivery of a specific product or service through both competition and cooperation. The idea is that each business in the "ecosystem" affects and is affected by others, creating a constantly evolving relationship in which each business must be flexible and adaptable in order to survive, as in a biological ecosystem.

One Perspective: A Shrinking Industry

- Shrinking – number of banks down 49% since 2005
- Threatened by margin compression, growing market alternatives, and illiquid stock
- Some say obsolete



Source: Stifel Analytics_Q12025

STIFEL | Fixed Income Capital Markets

Our Perspective: Community Bank Ecosystem

A FORCE THAT MAKES A DIFFERENCE

- An aggregate powerhouse
- A national, state and local economic force
- Community & small business champion
- Enables a massive cottage industry
- Adaptive

Banks <$5B*	2025-Q1	2010Y	Direction
Total Banks	4,232	6,852	↓
Total Assets	$2.68 T	$2.12 T	↑
Total Loans	$1.84 T	$1.37 T	↑
Total Deposits	$2.25 T	$1.73 T	↑
Total Securities	$481.0 B	$435.8 B	↑
Equity Capital	$291.3 B	$222.7 B	↑
Net Income	$7.88 B	$4.98 B	↑
Employees	372,426	505,181	↓
Branches	25,921	38,310	↓

Source: Stifel Analytics_Q12025

CB Ecosystem = A National Force by Market Share

#2 Assets
#1 Loans

#2 Deposits
#3 Securities

#2 Equity
#2 Net Income

#1 Branches
#1 Employees

Institution Name	Assets ($000)	Rank
JPMorgan Chase Bank, N.A.	3,643,099,000	1
COMMUNITY BANKS	**2,683,692,976**	**2**
Bank of America, N.A.	2,615,296,000	3
Citibank, N.A.	1,760,921,000	4
Wells Fargo Bank, N.A.	1,711,028,000	5

Institution Name	Equity ($000)	Rank
JPMorgan Chase Bank, N.A.	316,613,000	1
COMMUNITY BANKS	**291,257,177**	**2**
Bank of America, N.A.	246,924,000	3
Citibank, N.A.	174,255,000	4
Wells Fargo Bank, N.A.	168,241,000	5

Institution Name	Loans ($000)	Rank
COMMUNITY BANKS	**1,838,513,677**	**1**
JPMorgan Chase Bank, N.A.	1,367,948,000	2
Bank of America, N.A.	1,108,634,000	3
Wells Fargo Bank, N.A.	882,016,000	4
Citibank, N.A.	671,897,000	5

Institution Name	Net Income ($000)	Rank
JPMorgan Chase Bank, N.A.	12,708,000	1
COMMUNITY BANKS	**7,888,639**	**2**
Bank of America, N.A.	7,133,000	3
Wells Fargo Bank, N.A.	5,543,000	4
Citibank, N.A.	3,753,000	5

Institution Name	Deposits ($000)	Rank
JPMorgan Chase Bank, N.A.	2,601,221,000	1
COMMUNITY BANKS	**2,253,208,492**	**2**
Bank of America, N.A.	2,071,624,000	3
Wells Fargo Bank, N.A.	1,419,560,000	4
Citibank, N.A.	1,361,654,000	5

Institution Name	Branches	Rank
COMMUNITY BANKS	**25,921**	**1**
JPMorgan Chase Bank, N.A.	4,989	2
Wells Fargo Bank, N.A.	4,149	3
Bank of America, N.A.	3,591	4
PNC Bank, N.A.	2,232	5

Institution Name	Securities ($000)	Rank
Bank of America, N.A.	907,704,000	1
JPMorgan Chase Bank, N.A.	665,058,000	2
COMMUNITY BANKS	**480,986,551**	**3**
Citibank, N.A.	416,782,000	4
Wells Fargo Bank, N.A.	396,949,000	5

Institution Name	Employees	Rank
COMMUNITY BANKS	**372,426**	**1**
JPMorgan Chase Bank, N.A.	228,404	2
Wells Fargo Bank, N.A.	192,066	3
Citibank, N.A.	178,683	4
Bank of America, N.A.	137,585	5

Source: Stifel Analytics_Q12025

CB Ecosystem = Five Year Average Performance Comparison

	Asset Growth (%)	2020Y	2021Y	2022Y	2023Y	2024Y	5YR Avg
1	JPMorgan Chase Bank, N.A.	29.39	9.31	-3.18	6.03	1.89	8.69
2	Bank of America, N.A.	21.90	11.54	-4.01	5.03	1.93	7.28
3	Citibank, N.A.	13.26	1.36	5.69	-4.50	0.72	3.30
4	**COMMUNITY BANKS**	**9.41**	**3.96**	**0.03**	**0.99**	**0.24**	**2.93**
5	Wells Fargo Bank, N.A.	3.20	0.66	-3.48	0.91	-1.60	-0.06

	Loan Growth (%)	2020Y	2021Y	2022Y	2023Y	2024Y	5YR Avg
1	JPMorgan Chase Bank, N.A.	6.29	6.00	5.42	16.36	2.17	7.25
2	**COMMUNITY BANKS**	**3.46**	**-3.94**	**9.13**	**4.44**	**1.38**	**2.89**
3	Bank of America, N.A.	-5.03	5.40	6.38	0.74	4.54	2.41
4	Citibank, N.A.	-2.64	1.10	-2.29	1.88	1.65	-0.06
5	Wells Fargo Bank, N.A.	-5.67	-2.15	5.52	-1.62	-2.74	-1.33

	Deposit Growth (%)	2020Y	2021Y	2022Y	2023Y	2024Y	5YR Avg
1	JPMorgan Chase Bank, N.A.	36.48	13.14	-4.27	2.36	0.75	9.69
2	Bank of America, N.A.	27.28	12.48	-4.76	-0.51	1.17	7.13
3	Citibank, N.A.	18.73	4.12	4.85	-5.15	-0.21	4.47
4	**COMMUNITY BANKS**	**10.75**	**6.46**	**-0.65**	**-1.26**	**1.44**	**3.35**
5	Wells Fargo Bank, N.A.	7.04	3.04	-6.80	-0.28	1.28	0.86

	ROAA (%)	2020Y	2021Y	2022Y	2023Y	2024Y	5YR Avg
1	**COMMUNITY BANKS**	**1.22**	**1.37**	**1.27**	**1.16**	**1.15**	**1.23**
2	JPMorgan Chase Bank, N.A.	0.76	1.17	1.01	1.42	1.51	1.17
3	Bank of America, N.A.	0.69	1.12	1.12	1.16	1.06	1.03
4	Wells Fargo Bank, N.A.	0.20	0.99	0.93	1.30	1.33	0.95
5	Citibank, N.A.	0.54	1.09	0.89	0.65	0.77	0.79

	ROAE (%)	2020Y	2021Y	2022Y	2023Y	2024Y	5YR Avg
1	JPMorgan Chase Bank, N.A.	8.26	13.26	11.45	15.37	16.95	13.06
2	**COMMUNITY BANKS**	**10.52**	**12.24**	**12.66**	**11.60**	**11.00**	**11.60**
3	Bank of America, N.A.	6.73	11.65	11.91	12.48	11.31	10.82
4	Wells Fargo Bank, N.A.	2.04	10.25	9.80	13.56	13.66	9.86
5	Citibank, N.A.	5.74	11.22	9.37	6.75	7.96	8.21

	Net Interest Margin (%)	2020Y	2021Y	2022Y	2023Y	2024Y	5YR Avg
1	**COMMUNITY BANKS**	**3.46**	**3.33**	**3.42**	**3.40**	**3.37**	**3.40**
2	Wells Fargo Bank, N.A.	2.48	2.19	2.84	3.52	3.33	2.87
3	Citibank, N.A.	2.63	2.42	2.76	2.91	2.86	2.71
4	JPMorgan Chase Bank, N.A.	2.13	1.74	2.21	3.05	2.96	2.42
5	Bank of America, N.A.	2.30	1.97	2.40	2.66	2.45	2.36

	Efficiency Ratio (%)	2020Y	2021Y	2022Y	2023Y	2024Y	5YR Avg
1	JPMorgan Chase Bank, N.A.	58.98	61.48	56.87	52.23	53.66	56.64
2	Bank of America, N.A.	58.30	61.78	56.25	56.54	56.54	57.88
3	Citibank, N.A.	56.81	62.66	57.63	62.51	58.41	59.60
4	**COMMUNITY BANKS**	**63.30**	**62.95**	**62.62**	**64.30**	**65.32**	**63.70**
5	Wells Fargo Bank, N.A.	76.36	70.10	67.58	58.76	56.80	65.92

	Non-Performing Assets (%)	2020Y	2021Y	2022Y	2023Y	2024Y	5YR Avg
1	Bank of America, N.A.	0.33	0.25	0.24	0.29	0.34	0.29
2	Citibank, N.A.	0.43	0.30	0.24	0.32	0.29	0.31
3	JPMorgan Chase Bank, N.A.	0.43	0.31	0.27	0.29	0.35	0.33
4	**COMMUNITY BANKS**	**0.60**	**0.41**	**0.34**	**0.41**	**0.52**	**0.46**
5	Wells Fargo Bank, N.A.	0.98	0.73	0.59	0.71	0.75	0.75

	Leverage Ratio (%)	2020Y	2021Y	2022Y	2023Y	2024Y	5YR Avg
1	**COMMUNITY BANKS**	**10.68**	**10.59**	**10.97**	**11.22**	**11.36**	**10.96**
2	Citibank, N.A.	8.70	8.76	8.73	8.95	9.01	8.83
3	Wells Fargo Bank, N.A.	8.65	8.49	8.34	8.45	8.72	8.53
4	JPMorgan Chase Bank, N.A.	7.89	8.00	8.30	7.85	7.90	7.99
5	Bank of America, N.A.	7.68	7.56	7.68	7.59	7.63	7.63

	Total Capital Ratio (%)	2020Y	2021Y	2022Y	2023Y	2024Y	5YR Avg
1	JPMorgan Chase Bank, N.A.	16.89	17.81	18.06	17.35	17.22	17.47
2	Citibank, N.A.	16.08	16.44	17.51	17.13	17.33	16.90
3	**COMMUNITY BANKS**	**16.36**	**16.37**	**15.57**	**15.72**	**16.03**	**16.01**
4	Wells Fargo Bank, N.A.	16.00	15.21	13.92	14.56	15.09	14.96
5	Bank of America, N.A.	14.85	14.41	14.02	14.48	14.49	14.45

	ACL on Loans & Leases (%)	2020Y	2021Y	2022Y	2023Y	2024Y	5YR Avg
1	Citibank, N.A.	3.41	2.27	2.41	2.50	2.56	2.63
2	JPMorgan Chase Bank, N.A.	2.77	1.51	1.72	1.68	1.79	1.89
3	Wells Fargo Bank, N.A.	2.05	1.41	1.40	1.62	1.61	1.62
4	Bank of America, N.A.	2.02	1.26	1.21	1.26	1.20	1.39
5	**COMMUNITY BANKS**	**1.36**	**1.35**	**1.23**	**1.25**	**1.23**	**1.28**

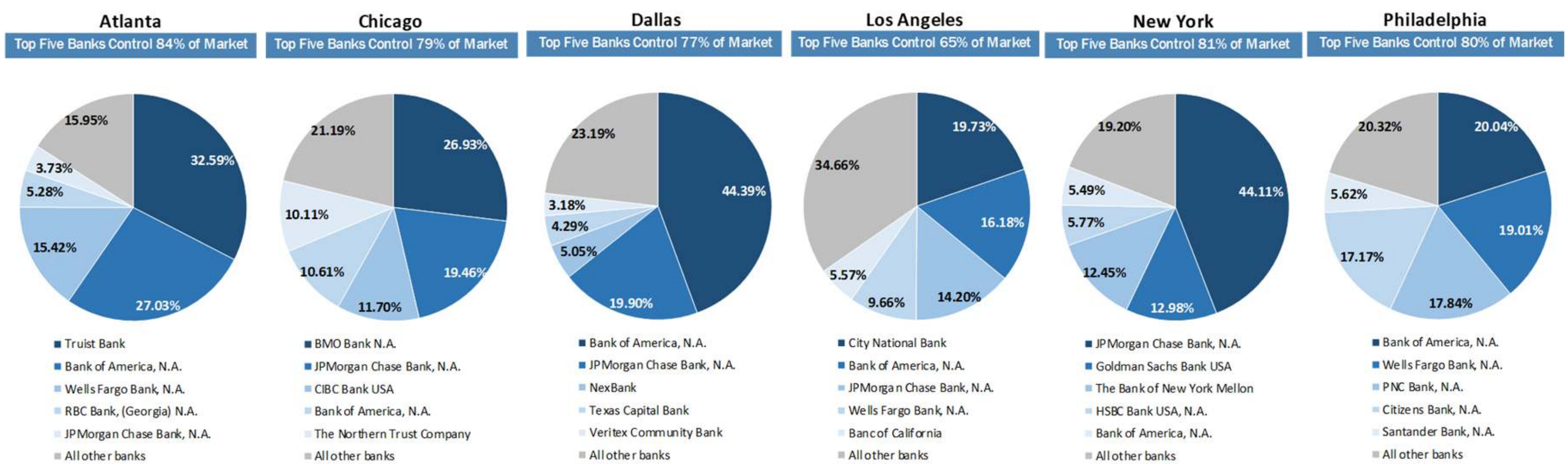
	Liquidity Ratio (%)	2020Y	2021Y	2022Y	2023Y	2024Y	5YR Avg
1	JPMorgan Chase Bank, N.A.	62.29	63.40	58.30	55.02	55.62	58.93
2	Bank of America, N.A.	54.38	54.77	49.90	47.08	45.93	50.41
3	Citibank, N.A.	46.05	45.00	48.87	46.37	44.86	46.23
4	Wells Fargo Bank, N.A.	45.23	45.98	40.19	26.29	26.70	36.88
5	**COMMUNITY BANKS**	**27.02**	**32.55**	**24.22**	**19.98**	**20.44**	**24.84**

Strengths
1. Loan Growth
2. ROAA
3. ROAE
4. NIM
5. Tier 1 Capital

Lagging
1. Asset Growth
2. Dep Growth
3. Efficiency
4. NPAs
5. ACL
6. Liquidity

Neutral
1. Total Capital

CB Ecosystem = Market Share

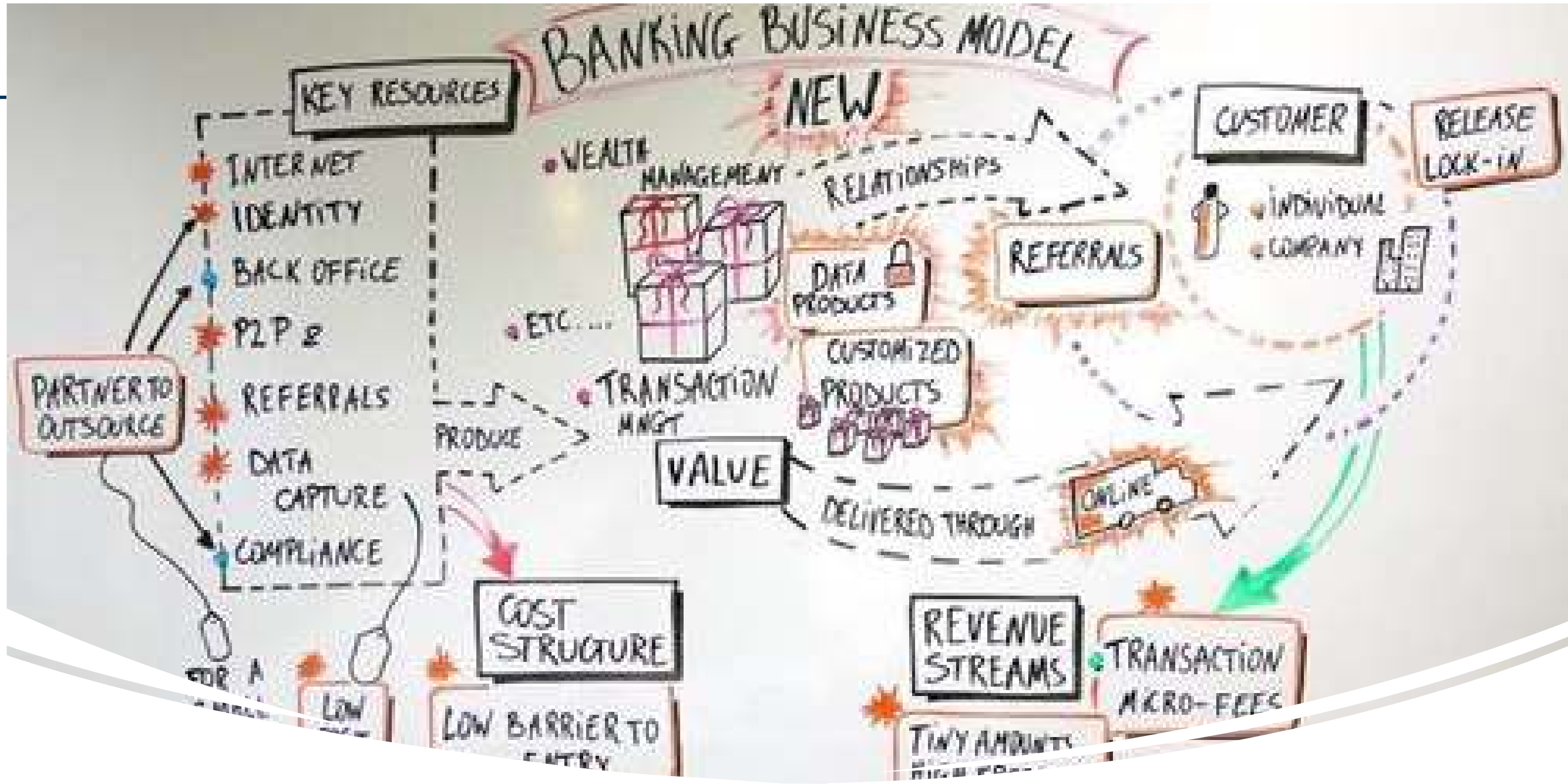


Market	Banks (#)	Branches (#)	HQ Banks (#)	Deposits 2019	Deposits 2024	Deposit Growth	Top 5 Banks	All Others
Atlanta	37	155	3	90,298,109	107,593,098	19.2%	84.05%	15.95%
Chicago	66	484	12	208,148,191	315,486,943	51.6%	78.81%	21.19%
Dallas	90	348	6	175,467,035	231,978,772	32.2%	76.81%	23.19%
Los Angeles	59	309	2	156,744,071	161,389,571	3.0%	65.34%	34.66%
Miami	55	431	6	106,695,205	154,421,835	44.7%	55.64%	44.36%
New York	84	529	16	1,162,673,338	1,623,123,445	39.6%	80.80%	19.20%
Philadelphia	37	256	6	49,751,221	72,160,861	45.0%	79.68%	20.32%

Source: FDIC Summary of Deposits as of June 30, 2024.

- Forward looking opportunities:
  - Targeted collaboration
  - Buying power
  - Re-defined digital strategies

- Next generation banking models:
  - Specialization
  - Partnerships
  - Hybrids
  - Alternative delivery



Forward Looking

CB Models Evolving & Taking Shape

What’s Working – Current and Evolving Models

RURAL MARKET-SPECIALTY

OVERALL	2021Y	2022Y	2023Y	2024Y	2025Y	
Score	59	54	61	64	55	
Risk Level	Moderate	Moderate	Moderate	Moderate	Moderate	
						TREND
ROAA	2.87	2.57	1.67	1.51	1.72	↑
NIM	5.15	5.00	3.94	3.84	4.14	↑
NII	0.08	0.06	0.14	0.12	0.13	↑
T1LVR	11.71	12.45	12.99	13.99	14.50	↑
NPA	0.14	0.00	0.05	0.10	0.23	↑
ACL	1.10	1.24	1.28	1.29	1.32	↑
NCO	0.04	0.04	0.05	0.07	-0.04	↓
30-89PD	0.31	0.24	1.00	1.36	1.15	↓
COF	0.54	0.67	2.67	3.59	3.43	↓
LDR	100.46	100.83	103.52	102.54	103.62	↑

Assets: $352M
ROAA: 1.72%
NIM: 4.14%
What’s working:

1. Specialty Lending – Mobile Home, AG equipment,& commercial vehicle & auto
2. No checking accounts
3. Efficiency
4. Asset quality

RURAL-TRADITIONAL

OVERALL	2021Y	2022Y	2023Y	2024Y	2025Y	
Score	52	47	41	36	35	
Risk Level	Moderate	Moderate	Low-Mod	Low-Mod	Low-Mod	
						TREND
ROAA	1.56	1.62	1.78	1.75	1.78	↑
NIM	3.72	3.82	4.64	4.78	4.88	↑
NII	0.62	0.63	0.51	1.65	0.72	↓
T1LVR	8.37	9.25	10.80	11.92	12.34	↑
NPA	0.33	0.07	0.32	0.26	0.23	↓
ACL	1.19	1.17	1.34	1.30	1.31	↑
NCO	0.08	0.11	0.10	0.11	0.05	↓
30-89PD	0.40	0.97	0.46	0.97	0.49	↓
COF	0.06	0.05	0.28	0.63	0.49	↓
LDR	59.77	62.13	70.94	72.68	72.20	↓

Assets: $1.6B
ROAA: 1.78%
NIM: 4.88%
COF: 0.49%
Non-II:0.72%
Multiple of TB: 1.55X
What’s working:

1. DDA: 50%
2. Efficiency: 51%
3. Asset quality

Source: Stifel Analytics_Q420224

What's Working – Current and Evolving Models

TRADITIONAL + SPECIALTY

OVERALL	2021Y	2022Y	2023Y	2024Y	2025Y	TREND
Score	45	41	38	39	42	
Risk Level	Low-Mod	Low-Mod	Low-Mod	Low-Mod	Low-Mod	
ROAA	1.53	1.79	2.31	1.91	1.92	↑
NIM	5.03	5.46	5.81	5.22	5.01	↓
NII	0.37	0.55	0.63	0.53	0.47	↓
T1LVR	9.62	9.96	10.15	10.28	10.10	↓
NPA	0.05	0.21	0.19	0.23	0.19	↓
ACL	1.16	1.16	1.08	0.99	0.99	---
NCO	0.01	0.01	-0.01	0.02	0.00	↓
30-89PD	0.01	0.00	0.23	0.03	0.27	↑
COF	0.12	0.15	0.94	1.74	1.68	↓
LDR	82.61	84.18	86.95	87.48	86.48	↓

Assets: $1.2B
ROAA: 1.92%
NIM: 5.01%
COF: 1.48%
What's working:

1. Community Bank- w/kickers: Res 1-4, Nat'l Factoring Platform
2. Funding sources – 40% NIBD
3. Asset quality

TRADITIONAL + SPECIALTY

OVERALL	2021Y	2022Y	2023Y	2024Y	2025Y	TREND
Score	39	37	38	39	41	
Risk Level	Low-Mod	Low-Mod	Low-Mod	Low-Mod	Low-Mod	
ROAA	2.20	2.38	2.61	2.45	2.19	↓
NIM	4.28	4.48	5.16	5.29	5.35	↑
NII	0.97	1.16	2.10	2.29	2.48	↑
T1LVR	11.44	11.68	13.58	14.33	14.66	↑
NPA	0.27	1.42	0.54	0.72	0.99	↑
ACL	1.35	1.16	1.08	1.11	1.19	↑
NCO	0.01	0.02	0.16	0.13	0.06	↓
30-89PD	0.56	0.09	0.14	0.69	1.75	↑
COF	0.09	0.11	0.57	0.88	0.80	↓
LDR	76.41	77.76	79.74	82.06	81.38	↓

Assets: $1.4B
ROAA: 2.19%
NIM: 5.35%
COF: 0.80%
Non-II:2.48%
What's working:

1. Hybrid Community – Business Bank & Payments Platform
2. DDA: 44%
3. Efficiency: 56%
4. Asset quality

Source: Stifel Analytics_Q420224

Performance Framework: Utilizing Relative Value

Top Quartile Performance – Four Categories or More

Institution Name	City, State	Assets ($000)	AGR	LGR	DGR	ROAA	ROAE	NIM	ER	NPA	NII	NIBD	COF
PS Bank	Wyalusing, PA	615,344	8.07	9.07	9.01	1.77	19.64	3.42	54.90	0.14	0.70	29.62	1.06
ACNB Bank	Gettysburg, PA	3,242,501	13.43	16.64	12.89	1.47	14.57	3.62	60.23	0.24	0.60	20.91	0.60
The Fidelity Deposit and Discount Bank	Dunmore, PA	2,695,990	11.48	10.57	11.94	1.35	17.76	3.05	58.41	0.16	0.71	25.38	1.11
First Commonwealth Bank	Indiana, PA	12,205,300	7.41	8.66	7.41	1.72	15.16	3.57	55.01	0.53	0.94	28.21	1.10
First Resource Bank	Exton, PA	697,222	11.51	13.99	12.65	1.33	16.97	3.59	60.55	0.08	0.20	20.08	1.77
Orrstown Bank	Harrisburg, PA	5,387,740	17.33	17.20	16.81	1.49	15.49	3.62	62.85	0.57	0.87	19.98	1.14
Somerset Trust Company	Somerset, PA	2,448,937	9.96	9.35	10.19	1.32	20.94	3.93	67.98	0.81	0.87	24.02	1.21
The Honesdale National Bank	Honesdale, PA	1,072,083	6.47	9.89	6.74	1.63	13.15	3.80	59.15	0.19	0.74	33.18	0.94
First National Bank and Trust Company of Ne	Newtown, PA	1,142,926	0.75	4.14	0.93	1.42	28.14	2.77	57.87	0.07	0.68	47.83	0.14
Firstrust Savings Bank	Conshohocken, PA	5,200,371	1.17	4.52	3.03	1.91	19.41	3.70	54.59	0.45	0.71	32.86	1.42
Kish Bank	Belleville, PA	1,833,878	12.42	17.00	10.06	1.23	15.74	3.33	67.71	0.08	0.80	16.15	1.67
Meridian Bank	Wayne, PA	2,510,685	9.15	8.42	12.42	1.54	15.41	3.67	68.48	1.53	2.40	14.75	2.23
The Ephrata National Bank	Ephrata, PA	2,224,234	8.96	13.00	8.78	1.12	14.38	3.06	68.64	0.32	0.84	37.76	0.99
Tristate Capital Bank	Pittsburgh, PA	21,174,085	17.35	15.40	18.79	0.98	14.95	2.01	49.79	0.14	0.14	3.82	2.67
American Bank	Allentown, PA	1,017,803	7.56	7.10	9.25	1.49	14.68	2.83	49.29	0.23	0.28	13.63	1.70
Apollo Trust Company	Apollo, PA	206,754	4.88	7.16	1.19	1.32	13.21	4.07	69.83	0.10	0.77	45.51	0.59
Asian Bank	Philadelphia, PA	615,886	19.86	20.10	19.17	1.57	8.76	3.23	49.86	0.19	0.16	21.57	1.83
Customers Bank	Malvern, PA	22,541,660	4.35	1.07	12.19	1.46	19.62	3.32	47.39	0.30	0.37	24.56	2.17
Elderton State Bank	Elderton, PA	417,830	7.18	8.21	5.70	1.70	14.54	3.46	51.28	1.43	0.27	14.57	1.55
First Citizens Community Bank	Mansfield, PA	2,962,570	9.50	9.85	7.36	1.45	14.49	3.38	57.90	0.61	0.49	18.45	1.42
Nextier Bank, N.A.	Kittanning, PA	2,821,168	11.40	10.37	11.58	1.33	14.83	3.10	57.30	0.46	0.43	21.15	1.58
Peoples Security Bank and Trust Company	Dunmore, PA	5,100,261	12.83	13.77	12.20	1.33	12.13	3.46	59.75	0.22	0.59	22.64	1.63
Quaint Oak Bank	Southampton, PA	671,994	7.88	9.93	8.67	1.08	14.77	3.20	75.10	0.42	1.84	14.09	2.42
Second Federal Savings and Loan Associatio	Philadelphia, PA	41,185	13.18	19.92	19.86	1.09	6.07	3.47	61.84	0.00	0.06	1.50	2.12
SEI Private Trust Company	Oaks, PA	270,720	5.49	0.00	0.00	48.48	53.81	3.11	61.69	0.00	123.64	0.00	0.01
The Haverford Trust Company	Radnor, PA	182,992	1.72	14.28	-1.98	7.38	38.80	1.90	80.14	0.00	35.62	0.00	2.39
The National Bank of Malvern	Malvern, PA	215,233	5.48	3.00	5.19	1.72	12.98	3.76	56.48	0.35	0.15	35.83	0.83
The Philadelphia Trust Company	Philadelphia, PA	26,813	5.54	4.60	0.89	13.40	19.19	2.90	70.11	0.00	42.45	1.02	0.89
Atlantic Community Bankers Bank	Camp Hill, PA	947,464	4.30	12.62	5.08	1.41	9.67	2.44	68.43	0.25	2.08	52.87	1.98
Bank of Bird-in-Hand	Bird In Hand, PA	1,677,513	25.48	27.50	25.44	0.92	8.56	2.71	62.50	0.02	0.24	10.06	1.91
Citizens & Northern Bank	Wellsboro, PA	2,598,271	3.19	3.57	3.27	1.45	12.86	3.58	63.59	0.93	1.11	26.09	1.15
Embassy Bank for the Lehigh Valley	Bethlehem, PA	1,759,683	4.80	2.57	6.56	1.10	17.56	2.57	58.84	0.02	0.17	22.82	1.01
Farmers and Merchants Trust Company of Ch	Chambersburg, PA	2,287,488	9.47	10.27	7.91	1.20	16.03	3.21	67.32	0.18	0.93	18.08	1.16
Fulton Bank, N.A.	Lancaster, PA	31,895,491	4.53	4.96	5.05	1.50	14.19	3.31	60.01	0.61	0.91	27.18	1.18
Harleysville Bank	Harleysville, PA	902,147	1.62	4.24	0.59	1.48	15.24	2.97	54.80	0.30	0.28	15.16	0.92
Hometown Bank of Pennsylvania	Bedford, PA	408,923	10.88	11.26	10.64	0.99	13.17	3.01	66.60	0.09	0.28	23.50	1.35
Hyperion Bank	Philadelphia, PA	488,329	15.58	16.15	17.84	0.91	8.82	3.90	73.36	0.70	0.17	14.50	2.03
LINKBANK	Camp Hill, PA	2,886,210	56.97	75.68	55.40	0.83	7.13	3.32	74.91	0.56	0.43	24.34	1.32
Mid Penn Bank	Millersburg, PA	6,338,859	21.06	17.05	22.29	1.30	11.43	3.17	59.51	0.30	0.41	19.21	1.45
S&T Bank	Indiana, PA	9,804,014	2.20	2.38	1.96	1.79	13.55	3.76	53.80	0.37	0.66	30.76	1.13
SSB Bank	Pittsburgh, PA	357,617	11.57	10.22	14.36	0.83	10.58	2.89	72.02	1.99	0.86	20.00	1.98
United Bank of Philadelphia	Philadelphia, PA	51,698	-1.68	-4.74	-2.89	1.09	8.93	5.28	95.98	6.55	2.46	37.27	0.06

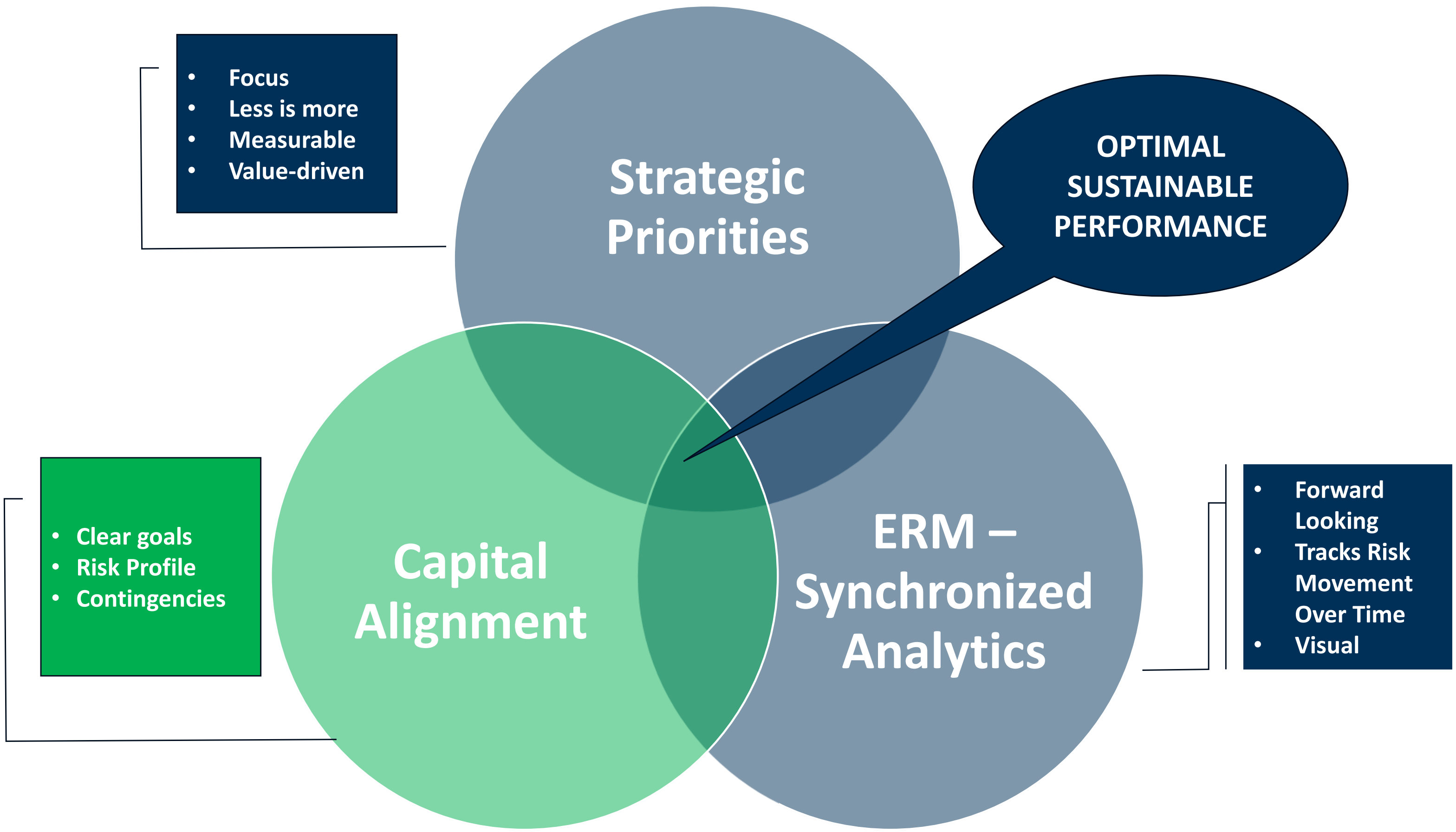
- **Evaluate industry performance levels**
- **Select your targets**
- **Launch your tracking system**
- **Build and implement your plan**

Source: Stifel Analytics_Q22025

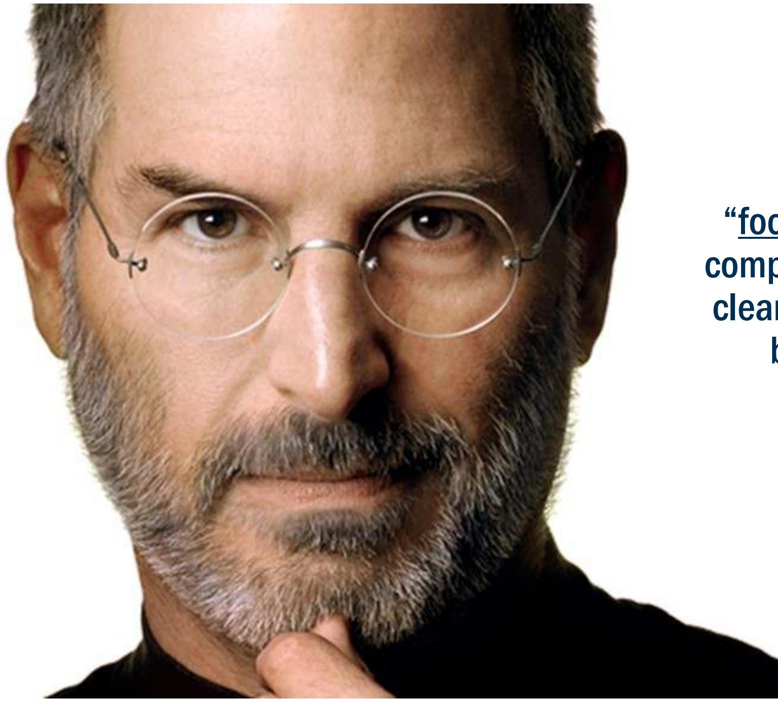
Synchronizing Performance and Risk Management Priorities

Aligning Intelligence

Integrating and Leveraging Intelligence – The PMG Model – Building A Common Data Set



Strategic Thinking



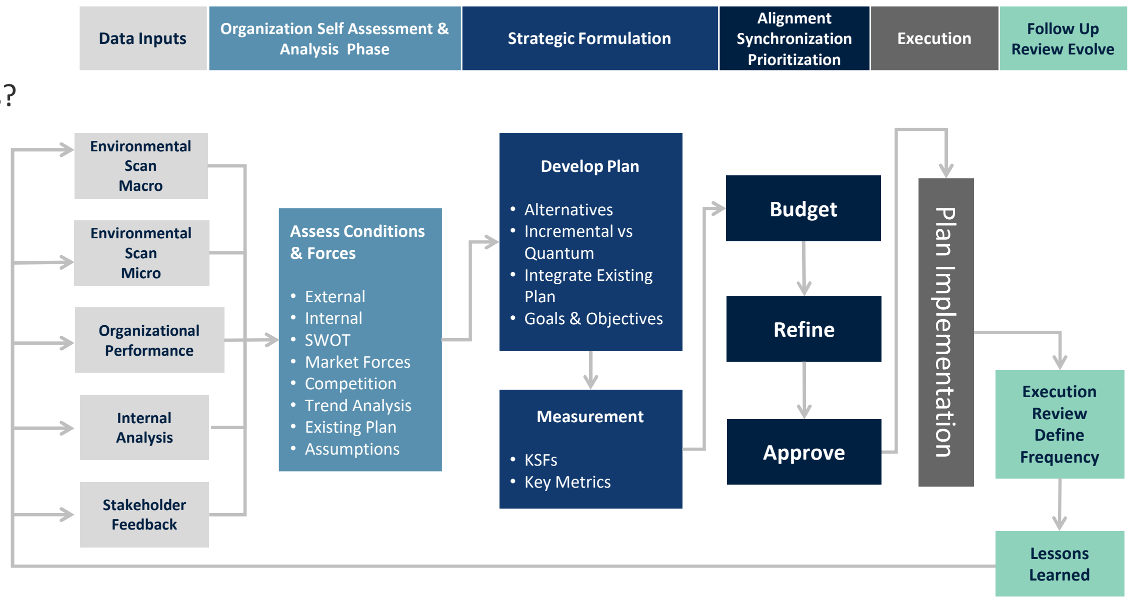
"focus and simplicity. Simple can be harder than complex: You have to work hard to get your thinking clean to make it simple. But it's worth it in the end because once you get there, you can move mountains."

"fewer things, better things"

The Challenge(s): Creating a True Competitive Advantage?

- ❖ Quantum Growth?
- ❖ Mergers and Acquisitions?
- ❖ Entering or exiting markets?
- ❖ Increased Dividend or Liquidity Event?
- ❖ Regulators?
- ❖ New Products or Customers?
- ❖ ??

Strategic Planning Process – A Systems Approach



STIFEL | Fixed Income Capital Markets

Capital Planning Driving Forces

- OCC Bulletin 2018-20/2012-16 compliance
- FRB SR 15-19
- FDIC response to adverse condition or guidance
- Growth: aligning capital adequacy with growth trajectory
- Elevated Risk: products, customers, business lines, etc.
- Strategic Factors: M&A, new capital, stock buy back, dividends, etc.
- Adverse Condition(s): MRA, MOU, Written Order, etc.
- Strong capital stewardship

Capital Overview and Framework

OCC directive: Capital planning is a dynamic and ongoing process that, to be effective, should be forward-looking in incorporating changes in a bank's strategic focus, risk tolerance levels, business plans, operating environment, or other factors that materially affect capital adequacy. Capital planning helps the bank's board and senior management:

- identify risks, improve their understanding of the bank's overall risks, set risk tolerance levels, and assess strategic choices in longer-term planning.
- identify vulnerabilities such as concentrations and assess the impact on capital.
- integrate business strategy, risk management, and capital and liquidity planning decisions, including due diligence for a merger or acquisition.
- have a forward-looking perspective on the bank's capital needs, including capital needs that may arise from rapid changes in the economic and financial environment.

TABLE OF CONTENTS

STIFEL | Fixed Income Capital Markets

Capital And Liquidity Plan Framework

Perform Risk Assessment & Construct Risk Profile

- Focus on the primary risk categories: credit risk, IRR, liquidity risk, operational risk, capital risk, and strategic risk

Capital Risk Analyzer Tool

- Validate Composite Risk Rating
- Quantify Risk-Weighting
- Review capital level required to support Bank's risk profile

Financial Performance Forecast, Targets, and Capital Stress Test

- Determine goals/objectives for the planning period
- Build baseline pro forma financial estimates
- Build adverse scenario to stress capital
- Build severely adverse scenario to stress capital

Capital Contingency Plan

- Build Contingency Plan Triggers
- Formulate Contingency Action Plan

Capital Risk Analyzer – Tier 1 Leverage Capital Buffer

Sample Bank

Capital Risk Analyzer
Tier 1 Leverage Capital Buffer by Risk Category

Report Period	12/31/2024
Bank's Minimum (Policy)	8.5000%
Tier 1 Leverage Ratio	11.2011%
Tier 1 Capital	$78,368
Total Assets (Leverage Purposes)	$699,644

Risk Rating	Capital Risk Buffer
Low	0.00%
Low - Moderate	1.00%
Moderate	2.50%
Moderate - High	4.00%
High	5.00%

	COMPOSITE					
Risk Categories	Risk Score	Risk Rating[1]	Risk-Weighting[2]	Capital Risk Buffer	Weighted Risk Buffer	Tier 1 Capital
Credit Risk	3.00	Moderate	35.00%	2.50%	0.875%	$ 6,122
Interest Rate Risk	3.00	Moderate	15.00%	2.50%	0.375%	$ 2,624
Liquidity Risk	3.00	Moderate	15.00%	2.50%	0.375%	$ 2,624
Operational Risk	3.00	Moderate	15.00%	2.50%	0.375%	$ 2,624
Capital Risk	2.00	Low-Moderate	10.00%	1.00%	0.100%	$ 700
Strategic Risk	2.00	Low-Moderate	10.00%	1.00%	0.100%	$ 700
Total:	**2.80**		**100.00%**		**2.200%**	**$ 15,392**

Note: Dollar figures in thousands

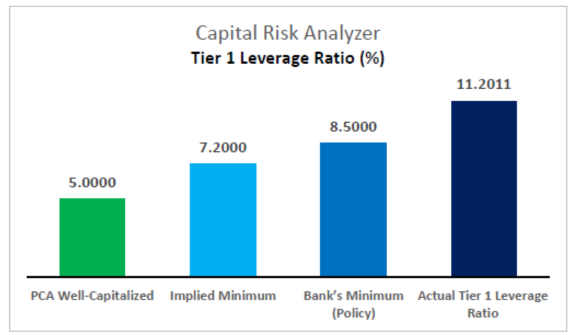
1 - LOW	2 - LOW-MOD	3 - MODERATE	4 - MOD-HIGH	5 - HIGH
$ -	$ 2,449	$ 6,122	$ 9,795	$ 12,244
$ -	$ 1,049	$ 2,624	$ 4,198	$ 5,247
$ -	$ 1,049	$ 2,624	$ 4,198	$ 5,247
$ -	$ 1,049	$ 2,624	$ 4,198	$ 5,247
$ -	$ 700	$ 1,749	$ 2,799	$ 3,498
$ -	$ 700	$ 1,749	$ 2,799	$ 3,498
$ -	$ 6,996	$ 17,491	$ 27,986	$ 34,982

Tier 1 Leverage Capital

Regulatory Standard for Tier 1 Leverage Ratio	5.0000%	$ 34,982
Implied Minimum Target Tier 1 Leverage Ratio per Risk Assessment	7.2000%	$ 50,374
Bank's Minimum (Policy) Target Range for Tier 1 Leverage Ratio	8.5000%	$ 59,470
Risk Assessment Buffer: Bank's Minimum (Policy) Less Implied Minimum	1.3000%	$ 9,095
Bank's Tier 1 Leverage Ratio	11.2011%	$ 78,368
Risk Assessment Buffer: Tier 1 Leverage Less Implied Minimum	4.0011%	$ 27,994

Tier 1 Leverage Capital Summary

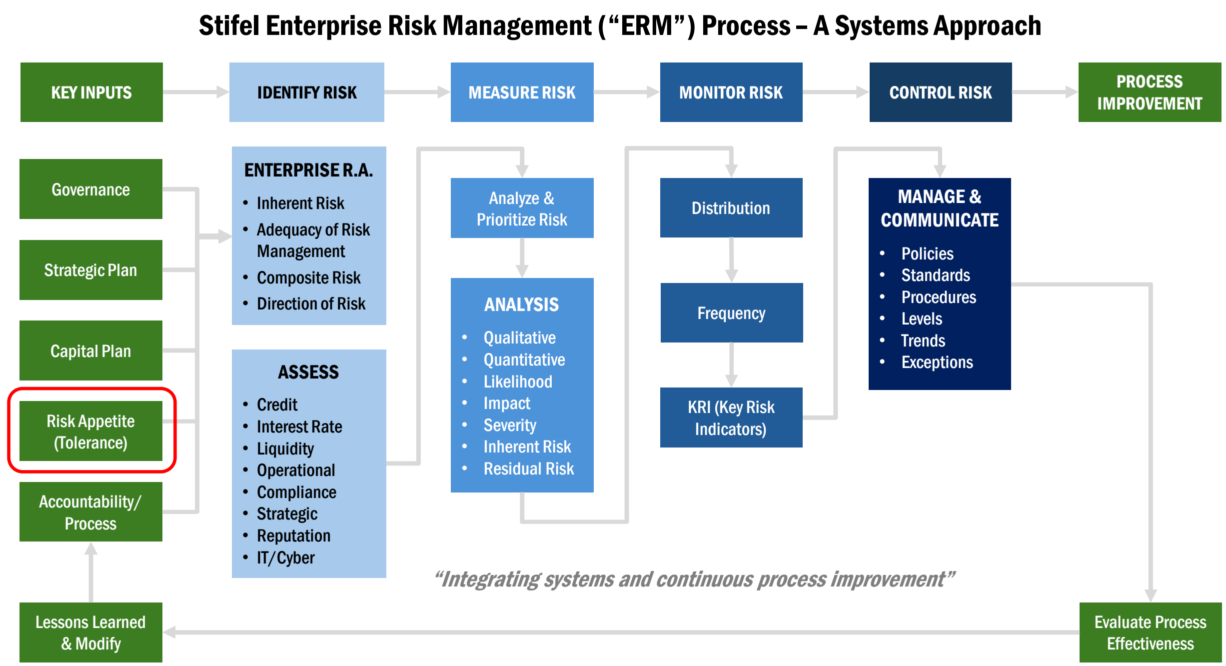
Regulatory Standard	5.0000%	$ 34,982
Buffer: Based on Risk Profile	2.2000%	$ 15,392
Buffer: Bank's Minimum (Policy) Less Implied Minimum	1.3000%	$ 9,095
Buffer: Actual Capital above Bank's Minimum (Policy)	2.7011%	$ 18,898
Actual Stated Tier 1 Leverage Ratio	11.2011%	$ 78,368



Note 1 -- *Composite Risk Rating is based on the Bank's most recent Enterprise Risk Assessment.*
Note 2 -- *Risk-Weighting integrates the Bank's risk appetite and the level of risk associated with each risk category. This risk-weighting may change as market conditions change.*

STIFEL | Fixed Income Capital Markets

ERM: "Manage Risk in Creating, Preserving, and Realizing Value"



The Five Non-Negotiables of ERM

1. **Risk Appetite**: Does your risk appetite clearly define the level of risk you are taking in each risk category and align with your strategy? Defines KRIs and KPIs tolerances. Does it calibrate your assessment system?
2. **Risk Assessment**: Does your risk assessment system or platform integrate qualitative and quantitative data? Does it aggregate at the key risk levels?
3. **Top Risk Mitigation**: Does your process identify the top critical risks that impact earnings and value – and facilitate mitigation solutions
4. **Tracking & Reporting**: A routine (quarterly) tracking and reporting system that provides useful trend analysis, forward looking considerations and management and board friendly interface.
5. **Manageability**: a process that leverages technology, subject matter expertise and efficiencies.

"manage risk in creating, preserving, and realizing value"

-COSO 2017

Closing Thoughts

- Future is bright for community banking
- Focus on strengths
- Specialization is proving to be a durable edge
- Less is more – Fewer Things – Better Things (Steve Jobs)
- Common Data Set for multiple disciplines
- Aligning Strategy and Capital Adequacy with Risk Management is a path to Optimal Perfromance

Closing Thoughts

- Future is bright for community banking
- Focus on strengths
- Specialization is proving to be a durable edge
- Less is more – Fewer Things – Better Things (Steve Jobs)
- Common Data Set for multiple disciplines
- Aligning Strategy and Capital Adequacy with Risk Management is a path to Optimal Perfromance

Q&A

The Performance Management Group provides strategic, capital, advisory and risk management solutions for depository institutions. Its web-based services and subject matter expertise equip executive teams with actionable intelligence and unique financial solutions.

Strategic Planning
Develop and execute a targeted, performance-driven plan that focuses on your institution's priorities for growth, earnings, technology, target markets, risks/rewards, and other strategic areas of focus. Using PMG's proven process of aggregating industry data and producing meaningful guidance, institutions will be able to evaluate myriad alternatives and ultimately engineer a focused and actionable strategic plan.

Capital & Liquidity Planning
Make sure your institution is meeting capital requirements and regulatory expectations. PMG's comprehensive Capital & Liquidity Plan solution includes the necessary components for management teams and boards to assess capital adequacy when considering its strategy, risk profile, and capital contingencies.

Enterprise Risk Management
Use our modular, web-based Enterprise Risk Management solution to identify, measure, monitor and control your risk. With scalable features and "board-friendly" tracking and reporting, it includes all the components needed to implement a forward-looking fully integrated ERM "process."

Interactive Analytics

Using new age solutions to bring quality intelligence to the decision-making process, PMG's entire suite of services is built on a first generation, client support center and industry intelligence system.

Clients have access to its customizable risk analysis systems and databases, which include more than 20 million bank records.

- Interactive icon-driven intuitive dashboard
- Over 20 million bank records in database
- Track and report over 150 key risk trends
- Custom benchmarking and trend analysis
- Forecast/What If App - up to eight 5-year scenarios
- Capital Risk Analyzer synced to Bank Risk Profile
- Call Report Analyzer
- Bank vs. Bank Analyzer and Merger App
- ERM assessment suite includes over 22 unique assessments

Disclaimer

This material is prepared by the Fixed Income Department of Stifel Nicolaus & Co ("Stifel") and intended for Institutional Use Only and is not intended for use by retail clients. The information contained herein has been prepared solely for informational purposes and is not an offer to buy or sell or a solicitation of an offer to buy or sell any security or instrument or to participate in any trading strategy. Your decision to invest in any security or instrument, liquidate or hold a current position should be made after consultation with legal, tax and accounting professionals in light of your own profile, investment strategy, and risk tolerance.

All materials, including proposed terms and conditions, are indicative and for discussion purposes only. Finalized terms and conditions are subject to further discussion and negotiation and will be evidenced by a formal agreement. Opinions expressed are current as of the date of this publication and are subject to change without notice and may differ from those of the Fixed Income Research Department or other departments that produce similar material. The information contained herein is confidential. By accepting this information, the recipient agrees that it will, and it will cause its directors, partners, officers, employees and representatives to use the information only to evaluate its potential interest in the strategies described herein and for no other purpose and will not divulge any such information to any other party. Any reproduction of this information, in whole or in part, is prohibited. Except in so far as required to do so to comply with applicable law or regulation, express or implied, no warranty whatsoever, including but not limited to, warranties as to quality, accuracy, performance, timeliness, continued availability or completeness of any information contained herein is made. Any historical price(s) or value(s) are also only as of the date indicated.

Stifel does not provide accounting, tax or legal advice; however, you should be aware that any proposed indicative transaction could have accounting, tax, legal or other implications that should be discussed with your advisors and or counsel. The materials should not be relied upon for the maintenance of your books and records or for any tax, accounting, legal or other purposes. In addition, we mutually agree that, subject to applicable law, you may disclose any and all aspects of any potential transaction or structure described herein that are necessary to support any U.S. federal income tax benefits, without Stifel imposing any limitation of any kind.

Stifel shall have no liability, contingent or otherwise, to the user or to third parties, or any responsibility whatsoever, for the correctness, quality, accuracy, timeliness, pricing, reliability, performance or completeness of the data or formulae provided herein or for any other aspect of the performance of this material. In no event will Stifel be liable for any special, indirect, incidental or consequential damages which may be incurred or experienced on account of the user using the data provided herein or this material.

2025 ACBB SUMMIT

Break

ATLANTIC COMMUNITY BANKERS BANK

SESSION #5

Gain Traction: Systems And Partners That Drive Results

ATLANTIC COMMUNITY BANKERS BANK

Key Thoughts on Traction

- There is a difference between CHANGE and TRANSFORMATION
  - Change is a to-do list, Transformation is a to-be list
- Understand the implications of SPENDING vs. INVESTING
- Start with a VISION of the future state
- Assemble the right PEOPLE and surround them with the appropriate PROCESS & INFRASTRUCTURE
- Stop creating EXPECTATIONS and start making AGREEMENTS with people.
- Create FOCUS. Often, doing LESS results in MORE progress.
- Start initiatives with the expectation of a POST-MORTEM to review results

WRAP UP

Activation

Which single goal, if achieved in the next 90 days, would create the greatest impact for your bank?

ATLANTIC COMMUNITY BANKERS BANK