

PEER SELECTION METHODOLOGY

YOUR HOME BANK



Period: September 30, 2025
Generated: 2026-01-29

The peer group for YOUR HOME BANK was selected based on a multi-factor compatibility analysis designed to identify institutions with similar operating models and market exposures.

Geographic Market (MSA/CBSA)

Institutions were limited to the

MO-IL

to ensure comparable economic conditions, labor markets, and competitive dynamics.

Asset Size Similarity

Peers were evaluated based on total asset size relative to YOUR HOME BANK. Institutions with assets within a comparable range were prioritized to align scale advantages and regulatory burdens.

Loan Portfolio Composition

Likeness was scored based on the concentration of key loan categories (CRE, C&D, C&I, Residential). This ensures the peer group reflects similar credit risk profiles and lending strategies.

Branch Network Density

We assessed the number of branches to compare institutions with similar physical footprints and overhead structures.

Exclusions

Specialty institutions such as trust companies, non-deposit holding companies, and inactive charters were excluded from the analysis.

Similarity Scoring

For each potential peer, a composite similarity score (0-100) was calculated using weighted factors: Asset Size (40%), Loan Mix (40%), and Branch Count (20%). The final peer group represents the highest-scoring matching institutions in the local market.

PEER GROUP COMPARISON (PART 1)

Size, Performance, and Capital



September 30, 2025

Metric	YOUR HOME BANK	FIRST HORIZON BANK	BANK OF NORTH HAVEN	BANK OF WEST GROVE	LYON MERCHANT BANK	ZENITH BANK	SUNCREST BANKCENTRE	LAKEVIEW CAPITAL B&T	VANTAGE BANK	LIBERTY BANK OF CANTON	Peer Median
SIZE & FOOTPRINT											
Total Assets	\$1,012.2M	\$208.8M	\$377.7M	\$953.3M	\$1,322.5M	\$1,142.9M	\$2,982.6M	\$1,116.4M	\$992.1M	\$575.4M	\$1,074.6M
Total Deposits	\$901.5M	\$178.5M	\$326.1M	\$859.7M	\$1,106.5M	\$1,015.2M	\$2,487.5M	\$962.8M	\$794.1M	\$483.5M	\$912.6M
Branch Count	2	1	2	5	3	2	18	2	2	3	4
PERFORMANCE METRICS											
ROA	0.91%	0.28%	1.56%	2.08%	2.02%	1.91%	1.17%	1.03%	1.45%	1.34%	1.43%
ROE	11.05%	2.98%	11.75%	37.62%	14.99%	18.86%	10.29%	9.28%	14.26%	17.82%	15.32%
Net Interest Margin	3.24%	3.68%	3.06%	3.64%	3.69%	3.71%	3.52%	3.99%	3.85%	3.89%	3.67%
Efficiency Ratio	63.98%	71.44%	59.04%	66.34%	68.54%	92.31%	89.57%	68.88%	52.16%	61.39%	69.96%
Yield on Assets	6.22%	6.08%	5.37%	5.94%	5.70%	7.33%	5.82%	6.02%	6.54%	6.19%	6.11%
Cost of Funds	2.82%	2.36%	2.24%	2.18%	1.64%	3.65%	2.23%	2.06%	2.62%	2.23%	2.36%
Assets per Employee (\$M)	16	9	11	12	19	24	11	10	16	7	13
Comp. per Employee (\$k)	\$203k	\$121k	\$89k	\$108k	\$157k	\$115k	\$149k	\$245k	\$166k	\$96k	\$138k
CAPITAL STRENGTH											
Leverage Ratio	9.06%	9.11%	13.30%	10.64%	14.16%	10.82%	11.13%	12.01%	10.29%	9.41%	11.21%
Tier 1 Capital Ratio	10.25%	Not Reported	22.65%	Not Reported	18.41%	Not Reported	12.72%	12.98%	13.17%	Not Reported	15.98%
Total Capital Ratio	11.51%	Not Reported	23.91%	Not Reported	19.63%	Not Reported	13.97%	14.23%	14.42%	Not Reported	17.23%

* All values in \$M unless otherwise noted. Ratios in %.

PEER GROUP COMPARISON (PART 2)

Liquidity, Credit Risk, and Concentration



September 30, 2025

Metric	YOUR HOME BANK	FIRST HORIZON BANK	BANK OF NORTH HAVEN	BANK OF WEST GROVE	LYON MERCHANT BANK	ZENITH BANK	SUNCREST BANKCENTRE	LAKEVIEW CAPITAL B&T	VANTAGE BANK	LIBERTY BANK OF CANTON	Peer Median
LIQUIDITY & FUNDING											
Loan-to-Deposit	9.23%	95.53%	81.80%	69.38%	91.87%	93.70%	96.05%	82.63%	92.59%	95.57%	88.79%
Brokered Deposits %	37.30%	0.00%	0.00%	23.14%	17.86%	36.01%	1.21%	15.34%	11.39%	2.07%	11.89%
CREDIT RISK CATEGORY											
Nonaccrual Loans Ratio	1.91%	1.30%	0.56%	0.00%	0.69%	0.00%	0.62%	0.00%	0.15%	2.73%	0.67%
90+ Days Past Due Ratio	0.00%	0.00%	0.02%	0.00%	0.32%	0.00%	0.01%	0.00%	0.00%	0.00%	0.04%
Total Past Due Ratio	2.38%	1.30%	1.54%	0.07%	1.01%	0.00%	0.73%	0.00%	0.63%	3.06%	0.93%
NPL Ratio (Nonaccrual + 90+)	0.00%	0.00%	0.02%	0.00%	0.32%	0.00%	0.80%	0.00%	0.00%	0.00%	0.13%
ALLL / Loans	1.54%	1.88%	1.67%	1.44%	1.30%	1.33%	1.45%	1.87%	1.81%	1.49%	1.58%
Texas Ratio	21.09%	10.21%	9.08%	0.38%	4.72%	0.00%	4.97%	0.00%	4.12%	23.62%	6.34%
CONCENTRATION RISK AS A % OF (TIER 1 CAP + ACL)											
CRE / (Tier 1 Cap + ACL)	435.73%	587.50%	147.40%	280.95%	234.77%	167.15%	389.44%	234.27%	380.14%	444.11%	318.41%
C&D / (Tier 1 Cap + ACL)	83.89%	46.16%	71.00%	168.76%	17.52%	133.99%	60.87%	29.47%	96.96%	123.30%	83.11%
NOO Commercial Real Estate CRE	328.93%	327.32%	125.33%	213.79%	34.06%	167.15%	300.81%	177.47%	264.71%	271.94%	209.18%
1-4 Family Residential	79.88%	70.19%	296.03%	103.17%	0.95%	10.86%	97.80%	18.19%	125.71%	169.98%	99.21%
Home Equity Loans	29.75%	10.45%	15.53%	24.95%	0.00%	0.00%	11.34%	1.18%	6.99%	33.57%	11.56%
Multifamily	43.81%	23.82%	11.12%	5.74%	0.00%	4.90%	61.73%	8.44%	31.05%	36.76%	20.40%
Secured by Farmland	6.00%	15.42%	1.52%	51.21%	0.00%	0.03%	0.00%	1.83%	2.53%	6.50%	8.78%
Agricultural Loans	0.00%	0.00%	0.00%	7.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.15%	0.81%
Commercial & Industrial Loans	232.30%	100.46%	32.00%	90.99%	195.90%	510.48%	154.34%	283.29%	125.13%	142.62%	181.69%
Consumer Loans	14.79%	12.10%	18.20%	1.94%	0.00%	0.38%	19.51%	0.00%	1.48%	6.30%	6.66%

PEER GROUP COMPARISON (PART 3)

Interest Rate Sensitivity



September 30, 2025

Metric	YOUR HOME BANK	FIRST HORIZON BANK	BANK OF NORTH HAVEN	BANK OF WEST GROVE	LYON MERCHANT BANK	ZENITH BANK	SUNCREST BANKCENTRE	LAKEVIEW CAPITAL B&T	VANTAGE BANK	LIBERTY BANK OF CANTON	Peer Median
INTEREST SENSITIVITY											
Net Interest Margin (QoQ Change)	0.00%	-0.18%	0.15%	0.06%	0.04%	0.21%	0.19%	-0.01%	-0.05%	0.01%	0.05%
Short-Term Assets to Total Assets	68.14%	47.73%	50.31%	43.99%	37.46%	53.45%	37.40%	53.01%	60.36%	52.84%	48.51%
Non-maturity Deposits as % of Assets	45.76%	45.25%	52.53%	50.47%	76.62%	26.17%	51.98%	71.16%	63.64%	49.73%	54.17%
Short-Term Liabilities to Total Assets	86.17%	88.38%	77.22%	71.30%	83.56%	76.33%	83.97%	76.16%	81.64%	90.60%	81.02%
Securities Unrealized Gain (Loss) to T1 Cap	-5.05%	-0.14%	0.02%	-41.05%	-2.08%	-3.79%	-2.29%	-3.23%	-0.35%	-15.21%	-7.57%
Securities to Total Assets	10.35%	0.39%	5.19%	28.36%	4.88%	2.72%	10.52%	6.27%	3.28%	11.21%	8.09%
Net Asset/Liability Mat/Reprice Over 3 Year Position	13.62%	16.24%	24.94%	31.67%	42.64%	17.57%	29.92%	19.73%	8.52%	21.76%	23.67%
Net Asset/Liability Mat/Reprice Over 1 Year Position	23.17%	46.71%	38.48%	31.08%	59.22%	25.99%	52.98%	31.17%	29.54%	40.88%	39.56%
Off-Balance Sheet Derivative Contracts	0	0	0	\$281.61M	\$4.20M	0	\$162.47M	\$87.12M	\$87.12M	\$1.64M	\$69.35M

COMPETITIVE POSITIONING

Executive Summary



September 30, 2025

Strengths vs. Peers

The bank demonstrates strong performance in: Stronger operational efficiency (63.98% vs 69.96%); Stronger asset quality (NPLs) (0.00% vs 0.13%).

Weaknesses vs. Peers

Areas for potential improvement include: Lagging profitability (ROA) (0.91% vs 1.43%); Lagging return on equity (11.05% vs 15.32%); Lagging net interest margin (3.24% vs 3.67%); Lagging credit quality (Texas Ratio) (21.09% vs 6.34%); Lagging cost of funds (2.82% vs 2.36%); Lagging capital position (Tier 1) (10.25% vs 15.98%).

Notable Outliers

No significant outliers detected.

Strategic Implications

Strategic focus should remain on maintaining core stability while addressing any identified gaps.

Market Posture

Competes in the 41180 MSA.

APPENDIX A

Metric Definitions & Calculation Methods



September 30, 2025

Metric	Definition & Calculation
ROA	Return on Assets = Net Income / Average Total Assets.
ROE	Return on Equity = Net Income / Average Total Equity.
Net Interest Margin	Net Interest Income / Average Earning Assets.
Efficiency Ratio	Non-Interest Expense / (Net Interest Income + Non-Interest Income).
Assets per Employee	Total Assets / Full-Time Equivalent Employees.
Comp. per Employee	Salaries & Benefits / Full-Time Equivalent Employees.
Brokered Deposits %	Brokered Deposits / Total Deposits.
Nonaccrual Loans Ratio	Nonaccrual Loans / Gross Loans.
Total Past Due Ratio	(Past Due 30-89 Days + Past Due 90+) / Gross Loans.
NPL Ratio	(Nonaccrual Loans + Past Due 90+) / Gross Loans.
Texas Ratio	(Nonaccrual + Past Due 90+ + OREO) / (Tangible Equity + ALLL).
CRE Concentration	Commercial Real Estate Loans / (Tier 1 Capital + ACL).
C&D Concentration	Construction & Development Loans / (Tier 1 Capital + ACL).