PROXY CARD

GULF CAPITAL BANK
1 RIVERWAY, SUITE 150
HOUSTON, TEXAS 77056

THIS PROXY IS SOLICITED ON BEHALF OF THE BOARD OF DIRECTORS

The undersigned hereby appoints J. Downey Bridgwater and Jonathan Homeyer and each of them, with power of substitution to each, to be the proxies of the undersigned at the Annual Meeting of Shareholders of Gulf Capital Bank (the "Bank"), to be held at 1 Riverway, located at 1 Riverway, Houston, Texas 77056, on May 14, 2026, at 9:00 a.m. (local time), and any adjournment(s) or postponement(s) thereof, and to represent and vote, as designated below, all of the shares of common stock of the Bank held of record by the undersigned on April 17, 2026, granting unto such proxies, and to each of them and to their substitutes, full power and authority to act for and in the name of the undersigned at such meeting and all adjournment(s) or postponement(s) thereof, if any, as follows:

To elect the following seven (7) nominees as directors of the Bank to hold office until the 2027 annual meeting of shareholders, or until their respective successors have been duly elected and qualified or until their earlier death, resignation, or removal.

J. Downey Bridgwater	Allan Li
George DeMontrond	Dan Tutcher
Ed Jones	J. David Williams
John Kotts	

☐ **FOR ALL** ☐ **AGAINST ALL** ☐ **ABSTAIN**

☐ **FOR ALL, EXCEPT FOR THE FOLLOWING:** _____

IF PROPERLY EXECUTED, THIS PROXY WILL BE VOTED IN THE MANNER DIRECTED HEREIN BY THE UNDERSIGNED SHAREHOLDER(S). IF NO DIRECTION IS MADE AND THIS PROXY IS PROPERLY EXECUTED, THIS PROXY WILL BE VOTED "FOR" THE PROPOSAL DESCRIBED ABOVE.

The undersigned hereby revokes any and all proxies with respect to such shares previously given by the undersigned. The undersigned also acknowledges receipt of the Notice of Annual Meeting of Shareholders and the Proxy Statement for Annual Meeting of the Shareholders, dated as of April 21, 2026.

Please sign your name exactly as it appears on your stock certificate. When shares are held by two or more persons as joint tenants, both or all should sign. When signing as attorney, executor, administrator, trustee, or guardian or in another fiduciary capacity or representative capacity, please give full title as such. If a corporation, please sign in full corporate name by president or other authorized officer. If a partnership, please sign in partnership name by an authorized person.

PLEASE MARK, SIGN, DATE
AND RETURN THE PROXY PROMPTLY.

_____
Signature

DATE: _____, 2026

_____
Signature if held jointly