STILWELL ACTIVIST INVESTMENTS, L.P.
111 BROADWAY • 12TH FLOOR
NEW YORK, NY 10006
(787) 985-2194
INFO@STILWELLGROUP.COM

July 14, 2026

Dear Fellow CPBI Owner,

During the past fiscal year, our Company repurchased only 43,183[1] of its shares despite trading below book value for the **entire** year.[2] During the same period of time, 1,111,920 shares were traded on the stock exchange.[3] In other words, our Company missed out on 96.1% of the shares that were traded during the year.

We were in touch with management during the last year (and for part of the previous year) encouraging the Company to repurchase as many of CPBI's shares as possible. Despite their professed willingness, professed desire, and professed intention to repurchase a substantial number of CPBI's shares, they failed to do so (as you can see from the above figures).

Our company has substantial excess capital. Nothing would have been more accretive to shareholder value than repurchasing a substantial quantity of its shares.[4] On several occasions, we offered to help management structure the share repurchases in a way that would have helped the Company repurchase the shares that management said they wanted to repurchase. They failed to do so (as you can see from the above figures).

Respectfully,

/s/ Megan Parisi

(787) 985-2194

mparisi@stilwellgroup.com

[1] CPBI's Form 10-K filed on June 18, 2026, p. 55, Consolidated Statements of Stockholders' Equity, Stock Purchased and Retired: 43,183.
[2] Book value per share (calculated as total stockholders' equity divided by shares outstanding at each reporting date) was $20.04 as of June 30, 2025 (~$84.6M ÷ 4,223,278 shares per Form 10-Q filed on August 12, 2025); $20.44 as of September 30, 2025 (~$86.2M ÷ 4,217,338 shares per Form 10-Q filed on November 13, 2025); $20.87 as of December 31, 2025 (~$87.8M ÷ 4,205,255 shares per Form 10-Q filed on February 11, 2026); and $21.21 as of March 31, 2026 (~$88.9M ÷ 4,196,359 shares per Form 10-K filed on June 18, 2026). Share price data for fiscal year 2026 per Yahoo Finance.
[3] Total trading volume of CPBI shares (listed on NasdaqCM) per S&P Global Market Intelligence, fiscal year April 1, 2025–March 31, 2026.
[4] During fiscal year 2026, CPBI shares traded at an average price of $15.97 per share (Yahoo Finance, CPBI historical prices, fiscal year April 1, 2025–March 31, 2026). CPBI book value per share was approximately $19.78 as of fiscal year-end (March 31) 2025 (~$83.3M ÷ 4,211,689 shares outstanding per CPBI's Form 10-K filed on June 26, 2025). Repurchasing and retiring 419,636 CPBI shares (10% of CPBI shares outstanding on March 31, 2026) at the annual average price per share for fiscal year 2026 would have cost approximately $6.7M, reducing March 31, 2026 book value of equity to approximately $82.3M. This would result in an ending CPBI book value per share of approximately $21.79 (~$82.3M ÷ 3,776,723 shares) and annual accretion of approximately 10.1% for remaining stockholders.

Stilwell Joseph / DFAN14A / Originally Filed with the SEC July 14, 2026
View Original Filing