

# TEXAS BANK 401K PLAN

## Screens Summary (Data as of 12-31-2022)

🚫 Fund Removed from Approved List    ⚠️ Fund on Watch List

Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense		ESG Metrics				
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Sustain. Rating	Commit. Level	Carbon Risk	
US Stock																		
American Funds Invmt Co of Amer R6	RICGX	Large Blend	-15.26	6.87	7.41	11.28	✔️	19.53	0.91	30.85	✔️	🇺🇸	✔️	0.27	✔️	1	-	Low Risk
<i>percentile rank</i>			31	61	76	63												
<i># of funds in category</i>			1,379	1,247	1,137	837												
-----																		
Vanguard 500 Index Admiral	VFIAX	Large Blend Index	-18.15	7.62	9.39	12.52	✔️	21.17	1.00	6.68	✔️	🇺🇸	✔️	0.04	✔️	3	1-Low	Low Risk
<i>percentile rank</i>			52	33	25	13												
<i># of funds in category</i>			1,379	1,247	1,137	837												
-----																		
State St Russell Lg Cap Gr® Indx NL Cl C		Large Growth	-29.18	7.73	10.89	14.04	✔️	23.78	1.00	23.52	✔️	🇺🇸	✔️	0.04	✔️	3	-	Low Risk
<i>percentile rank</i>			48	21	15	9												
<i># of funds in category</i>			1,237	1,133	1,056	807												
-----																		
State St Russell Lg Cp Val® Indx NL Cl C		Large Value	-7.64	5.98	6.68	10.30	✔️	21.53	1.00	23.86	✔️	🇺🇸	✔️	0.04	✔️	3	-	Medium Risk
<i>percentile rank</i>			68	69	63	51												
<i># of funds in category</i>			1,233	1,161	1,105	825												
-----																		
Vanguard Mid-Cap Growth Index Admiral	VMGMX	Mid-Cap Growth	-28.84	4.86	7.81	10.90	✔️	24.98	1.00	9.86	✔️	🇺🇸	✔️	0.07	✔️	3	1-Low	Medium Risk
<i>percentile rank</i>			64	42	40	45												
<i># of funds in category</i>			592	540	505	395												
-----																		
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	-7.90	6.74	6.39	10.98	✔️	24.01	0.96	16.38	✔️	🇺🇸	✔️	0.07	✔️	4	1-Low	Medium Risk
<i>percentile rank</i>			47	50	40	13												
<i># of funds in category</i>			407	395	374	274												
-----																		
State St Russell Sm Cap® Gr Indx NL Cl C		Small Growth	-26.49	0.43	3.34	9.07	✔️	26.57	1.00	13.33	✔️	🇺🇸	✔️	0.05	✔️	2	-	Medium Risk
<i>percentile rank</i>			45	84	88	78												
<i># of funds in category</i>			604	576	534	405												
-----																		
State St Russell Sm Cp® Val Indx NL Cl C		Small Value	-14.57	4.77	4.15	8.46	✔️	27.47	0.99	13.33	✔️	🇺🇸	✔️	0.05	✔️	2	-	Medium Risk
<i>percentile rank</i>			85	75	62	55												
<i># of funds in category</i>			483	455	428	324												
-----																		
Non-US Stock																		
Vanguard Emerging Mkts Stock Idx Adm	VEMAX	Diversified Emerging Mkts	-17.78	-1.50	-0.36	1.55	✔️	20.04	0.96	14.35	✔️	🇺🇸	✔️	0.14	✔️	2	1-Low	Medium Risk
<i>percentile rank</i>			32	38	30	43												
<i># of funds in category</i>			820	736	652	397												
-----																		
Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend Index	-15.32	1.33	1.67	4.92	✔️	21.45	1.08	9.86	✔️	🇺🇸	✔️	0.07	✔️	2	1-Low	Low Risk
<i>percentile rank</i>			47	28	35	20												
<i># of funds in category</i>			763	723	630	440												
-----																		
Vanguard International Growth Adm	VWILX	Foreign Large Growth	-30.79	3.14	4.75	7.84	✔️	24.95	1.05	13.02	✔️	🇺🇸	✔️	0.34	✔️	3	-	Low Risk
<i>percentile rank</i>			82	9	13	4												
<i># of funds in category</i>			443	399	346	230												
-----																		
Vanguard International Value Inv	VTRIX	Foreign Large Value	-11.66	1.30	1.36	4.31	✔️	21.95	1.04	12.60	✔️	🇺🇸	✔️	0.36	✔️	2	-	Medium Risk
<i>percentile rank</i>			75	40	27	25												
<i># of funds in category</i>			356	326	303	180												
-----																		
Vanguard Total World Stock Index Admiral	VTWAX	Global Stock	-18.01	4.18	-	-	✔️	20.59	1.02	9.86	✔️	---	✔️	0.10	✔️	2	1-Low	Low Risk
<i>percentile rank</i>			60	46	-	-												
<i># of funds in category</i>			370	340	290	180												

©2023 Morningstar Investment Management LLC. All Rights Reserved. Morningstar Investment Management LLC is a registered investment adviser and subsidiary of Morningstar, Inc. The services are either performed by Morningstar Investment Management or an affiliate. The data shown represents past performance which is no guarantee of future performance. The Morningstar name and logo are registered marks of Morningstar, Inc. This report is not complete without the accompanying disclosure. Please visit [https://fiduciaryservices.morningstar.com/Disclosures/Fiduciary\\_Services\\_Report\\_Disclosure.pdf](https://fiduciaryservices.morningstar.com/Disclosures/Fiduciary_Services_Report_Disclosure.pdf) to view these disclosures.



# TEXAS BANK 401K PLAN

## Screens Summary (Data as of 12-31-2022)

🚫 Fund Removed from Approved List    ⚠️ Fund on Watch List

Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense		ESG Metrics				
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Sustain. Rating	Commit. Level	Carbon Risk	
																Updated	Updated	Updated
<b>Alternative</b>																		
PIMCO Commodity Real Ret Strat Instl	PCRIX	Commodities Broad Basket	8.85	13.57	7.23	-1.44	✔️	22.31	1.17	4.17	✔️	—	—	0.76	✔️	3	—	—
<i>percentile rank</i>			91	49	36	71												
<i># of funds in category</i>			114	109	91	65									12-31-2022	—	—	
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	-26.20	-0.41	3.68	6.42	✔️	22.84	0.96	26.65	✔️	—	✔️	0.12	✔️	3	1-Low	Low Risk
<i>percentile rank</i>			61	57	50	34												
<i># of funds in category</i>			257	238	214	155									12-31-2022	02-15-2022	12-31-2022	
<b>Fixed Income</b>																		
⚠️ Western Asset Core Plus Bond IS	WAPSX	Core Plus Bond	-18.83	-4.45	-0.70	1.58	✔️	9.06	1.45	16.01	✔️	—	—	0.42	✔️	2	—	—
<i>percentile rank</i>			99	96	89	25												
<i># of funds in category</i>			623	565	513	370									12-31-2022	—	—	
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond	-9.84	-2.00	0.72	2.61	✔️	4.88	0.64	8.27	✔️	—	—	0.51	✔️	3	—	—
<i>percentile rank</i>			14	13	5	1												
<i># of funds in category</i>			130	112	98	59									12-31-2022	—	—	
Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond	-8.97	-0.15	2.31	3.75	✔️	10.27	0.90	14.89	✔️	—	—	0.13	✔️	—	—	—
<i>percentile rank</i>			27	44	26	23												
<i># of funds in category</i>			687	630	584	417												
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation-Protected Bond	-11.89	1.09	1.96	1.00	✔️	6.84	0.97	1.15	✖️	—	—	0.10	✔️	3	—	—
<i>percentile rank</i>			54	53	52	43												
<i># of funds in category</i>			217	204	195	138									12-31-2022	—	—	
Baird Aggregate Bond Inst	BAGIX	Intermediate-Term Bond	-13.35	-2.48	0.25	1.49	✔️	6.23	1.05	22.27	✔️	📄	—	0.30	✔️	3	1-Low	—
<i>percentile rank</i>			49	31	22	9												
<i># of funds in category</i>			471	423	389	289									12-31-2022	02-15-2022	—	
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	39.69	✔️	—	—	—	—	—	—	—
<i>percentile rank</i>			—	—	—	—												
<i># of funds in category</i>			42	—	—	—												
Vanguard Ultra-Short-Term Bond Admiral	VUSFX	Ultrashort Bond	-0.38	0.63	1.47	—	✔️	1.13	0.12	5.93	✔️	—	—	0.10	✔️	3	—	—
<i>percentile rank</i>			60	46	26	—												
<i># of funds in category</i>			237	218	180	107									12-31-2022	—	—	
<b>Balanced</b>																		
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	-14.99	0.18	2.45	4.44	✔️	10.44	1.02	0.85	✖️	—	✔️	0.12	✔️	3	1-Low	—
<i>percentile rank</i>			78	68	45	31												
<i># of funds in category</i>			467	433	406	300									12-31-2022	02-15-2022	—	
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	-17.09	3.06	4.64	7.60	✔️	17.09	1.02	0.85	✖️	—	✔️	0.14	✔️	3	1-Low	Low Risk
<i>percentile rank</i>			63	60	43	34												
<i># of funds in category</i>			322	296	279	224									12-31-2022	02-15-2022	12-31-2022	
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	-13.93	-1.45	1.20	2.77	✔️	7.50	0.99	0.85	✖️	—	✔️	0.11	✔️	4	1-Low	—
<i>percentile rank</i>			85	84	64	42												
<i># of funds in category</i>			142	128	125	90									12-31-2022	02-15-2022	—	

# TEXAS BANK 401K PLAN

## Screens Summary (Data as of 12-31-2022)

⊖ Fund Removed from Approved List
 ! Fund on Watch List

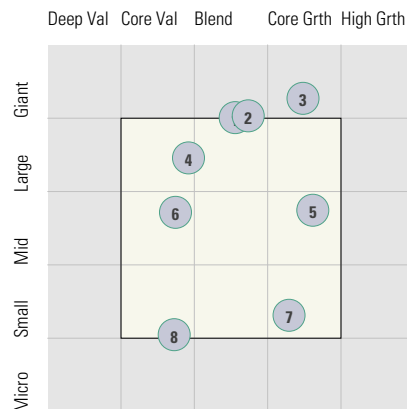
Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense		ESG Metrics				
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
															Updated	Updated	Updated	
Vanguard LifeStrategy Moderate Gr Inv	VSMGX	Target Risk	-16.00	1.65	3.58	6.05	✔	13.71	0.99	0.85	✖	—	✔	0.13	✔	3	1-Low	Low Risk
<i>percentile rank</i>			<i>66</i>	<i>79</i>	<i>64</i>	<i>55</i>												
<i># of funds in category</i>			<i>758</i>	<i>698</i>	<i>658</i>	<i>495</i>												
															12-31-2022	02-15-2022	12-31-2022	

# TEXAS BANK 401K PLAN

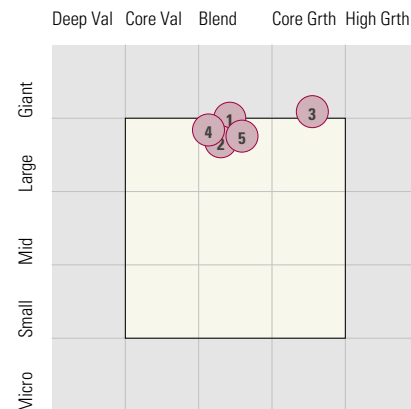
## Style Analysis (Data as of 12-31-2022)

### Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



#### US Stock Funds

	Category	Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$	
		Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign		
1	American Funds Invmt Co of Amer R6	Large Blend	25.76	28.02	46.22	5.72	82.37	11.44	138.42
2	Vanguard 500 Index Admiral	Large Blend Index	28.67	26.71	44.61	0.33	98.54	1.12	161.35
3	State St Russell Lg Cap Gr® Indx NL CI C	Large Growth	23.91	20.17	55.92	0.86	98.90	0.24	221.97
4	State St Russell Lg Cp Val® Indx NL CI C	Large Value	34.87	30.79	34.34	1.36	97.03	1.60	73.22
5	Vanguard Mid-Cap Growth Index Admiral	Mid-Cap Growth	27.75	17.64	54.62	0.66	98.09	1.25	23.11
6	Vanguard Mid-Cap Value Index Admiral	Mid-Cap Value	43.78	28.95	27.26	0.41	97.96	1.63	21.77
7	State St Russell Sm Cap® Gr Indx NL CI C	Small Growth	22.71	29.84	47.46	0.92	97.19	1.90	2.51
8	State St Russell Sm Cp® Val Indx NL CI C	Small Value	53.43	19.23	27.35	0.33	98.10	1.57	1.82

#### Non-US Stock Funds

	Category	Super Sectors %			Regional Exposure %			Market Maturity %			
		Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Developed	EM	Avg Mkt Cap M\$	
1	Vanguard Emerging Mkts Stock Idx Adm	Diversified Emerging Mkts	47.33	15.11	37.56	9.72	75.93	14.35	21.09	78.91	20.09
2	Vanguard Developed Markets Index Admiral	Foreign Large Blend Index	41.39	22.98	35.64	10.76	36.24	53.00	99.43	0.57	27.03
3	Vanguard International Growth Adm	Foreign Large Growth	35.62	24.85	39.52	19.40	30.58	50.02	79.91	20.09	51.99
4	Vanguard International Value Inv	Foreign Large Value	43.79	16.66	39.54	9.51	40.34	50.14	79.78	20.22	28.83
5	Vanguard Total World Stock Index Admiral	Global Stock	35.24	23.67	41.09	62.54	19.09	18.37	91.49	8.51	58.67

#### Fixed Income Funds

	Category	Super Sectors %				Avg Eff Duration	Credit Quality %			
		US Govt Debt	Mtg	US Credit	Non US		Inv Grade	Below Inv Grade	NR/NA	
1	Western Asset Core Plus Bond IS	Core Plus Bond	15.65	15.77	36.10	0.00	7.66	90.71	11.64	-2.36
2	PIMCO International Bond (USD-Hdg) Instl	Global Bond	40.62	2.82	6.35	0.00	6.67	94.31	5.70	0.00
3	Vanguard High-Yield Corporate Adm	High Yield Bond	5.10	0.00	85.52	0.00	3.94	13.62	86.14	0.24
4	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	95.86	0.00	0.00	0.00	6.54	95.88	0.00	4.12
5	Baird Aggregate Bond Inst	Intermediate-Term Bond	25.92	25.01	47.20	0.00	6.17	99.70	0.30	0.00
6	Lincoln Stable Value Account -LNGPA	Stable Value	-	-	-	0.00	-	0.00	0.00	-
7	Vanguard Ultra-Short-Term Bond Admiral	Ultrashort Bond	5.81	0.00	85.43	0.00	0.96	99.63	0.63	-0.26