

FIRST STATE BANK OF ST CHARLES

Screens Summary (Data as of 12-31-2024)

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/<br>Fail | Std Dev<br>3 Yr % | Beta 3<br>Yr % | Tenure     | Pass/<br>Fail | Style<br>Box | Pass/<br>Fail | Exp<br>Ratio | Pass/<br>Fail | Sustain.<br>Rating | Commit.<br>Level | Carbon<br>Risk |         |
|                                                                                      |        |                           |                               |                     |                      |                    |               |                   |                |            |               |              |               |              |               |                    |                  |                |         |
|                                                                                      |        |                           |                               |                     |                      |                    |               |                   |                |            |               |              |               |              |               |                    | Updated          | Updated        | Updated |
| US Stock                                                                             |        |                           |                               |                     |                      |                    |               |                   |                |            |               |              |               |              |               |                    |                  |                |         |
| Vanguard Dividend Growth Inv<br>percentile rank<br># of funds in category            | VDIGX  | Large Blend               | 9.03<br>98<br>1,468           | 3.88<br>89<br>1,339 | 9.42<br>94<br>1,232  | 10.48<br>79<br>914 | ✖             | 13.84             | 0.70           | 2.50       | ✖             | 📊            | ✔             | 0.29         | ✔             | 4                  | 2-Basic          | Low Risk       |         |
| Vanguard 500 Index Admiral<br>percentile rank<br># of funds in category              | VFIAX  | Large Blend Index         | 24.97<br>24<br>1,468          | 8.89<br>23<br>1,339 | 14.48<br>21<br>1,232 | 13.06<br>8<br>914  | ✔             | 17.40             | 1.00           | 7.09       | ✔             | 📊            | ✔             | 0.04         | ✔             | 3                  | 1-Low            | Low Risk       |         |
| MFS Growth R6<br>percentile rank<br># of funds in category                           | MFEKX  | Large Growth              | 31.79<br>38<br>1,117          | 7.36<br>52<br>1,050 | 15.07<br>58<br>980   | 15.22<br>28<br>762 | ✔             | 20.27             | 0.97           | 22.76      | ✔             | 📊            | ✔             | 0.51         | ✔             | 3                  | 2-Basic          | Low Risk       |         |
| Invesco Diversified Dividend R6<br>percentile rank<br># of funds in category         | LCEFX  | Large Value               | 13.48<br>60<br>1,190          | 6.92<br>38<br>1,115 | 7.97<br>78<br>1,058  | 8.07<br>72<br>823  | ✔             | 14.69             | 0.86           | 8.85       | ✔             | 📊            | ✔             | 0.47         | ✔             | 3                  | —                | Medium Risk    |         |
| MFS Mid Cap Growth R6<br>percentile rank<br># of funds in category                   | OTCKX  | Mid-Cap Growth            | 14.79<br>52<br>512            | 0.00<br>52<br>496   | 9.17<br>51<br>457    | 11.60<br>15<br>370 | ✔             | 20.71             | 0.90           | 16.12      | ✔             | 📊            | ✔             | 0.66         | ✔             | 4                  | 2-Basic          | Low Risk       |         |
| Vanguard Selected Value Inv<br>percentile rank<br># of funds in category             | VASVX  | Mid-Cap Value             | 7.18<br>83<br>436             | 7.53<br>18<br>405   | 10.95<br>21<br>384   | 8.86<br>28<br>293  | ✔             | 20.81             | 1.01           | 19.86      | ✔             | 📊            | ✔             | 0.43         | ✔             | 4                  | —                | Medium Risk    |         |
| PGIM Jennison Small Company R6<br>percentile rank<br># of funds in category          | PJSQX  | Small Growth              | 14.18<br>47<br>565            | 1.37<br>21<br>547   | 11.50<br>15<br>530   | 9.81<br>32<br>401  | ✔             | 20.37             | 0.81           | 11.10      | ✔             | 📊            | ✖             | 0.69         | ✔             | 4                  | —                | Medium Risk    |         |
| DFA US Small Cap Value I<br>percentile rank<br># of funds in category                | DFS VX | Small Value               | 9.57<br>44<br>498             | 7.93<br>12<br>474   | 12.44<br>12<br>449   | 8.61<br>20<br>353  | ✔             | 23.11             | 0.96           | 12.85      | ✔             | 📊            | ✔             | 0.31         | ✔             | 3                  | —                | Medium Risk    |         |
| Non-US Stock                                                                         |        |                           |                               |                     |                      |                    |               |                   |                |            |               |              |               |              |               |                    |                  |                |         |
| American Funds New World R6<br>percentile rank<br># of funds in category             | RNWGX  | Diversified Emerging Mkts | 6.88<br>44<br>794             | -0.94<br>39<br>714  | 5.07<br>16<br>639    | 6.57<br>1<br>434   | ✔             | 15.98             | 0.79           | 25.56      | ✔             | 📊            | ✔             | 0.57         | ✔             | 3                  | 1-Low            | Medium Risk    |         |
| American Funds Intl Gr and Inc R6<br>percentile rank<br># of funds in category       | RIGGX  | Foreign Large Blend       | 3.68<br>64<br>771             | 0.60<br>58<br>705   | 3.94<br>68<br>668    | 4.72<br>65<br>442  | ✔             | 16.37             | 0.98           | 16.26      | ✔             | 📊            | ✔             | 0.54         | ✔             | 3                  | 1-Low            | Low Risk       |         |
| Invesco Oppenheimer International Gr R6<br>percentile rank<br># of funds in category | OIGIX  | Foreign Large Growth      | -1.41<br>91<br>390            | -4.45<br>64<br>371  | 3.45<br>65<br>340    | 4.80<br>74<br>215  | ✔             | 21.62             | 1.22           | 12.77      | ✔             | 📊            | ✔             | 0.73         | ✔             | 3                  | —                | Low Risk       |         |
| Vanguard International Value Inv<br>percentile rank<br># of funds in category        | VTRIX  | Foreign Large Value       | 1.04<br>86<br>380             | 1.21<br>83<br>353   | 4.06<br>66<br>326    | 4.61<br>40<br>225  | ✔             | 17.15             | 0.97           | 14.61      | ✔             | 📊            | ✖             | 0.39         | ✔             | 3                  | —                | Medium Risk    |         |
| American Funds Capital World Gr&Inc R6<br>percentile rank<br># of funds in category  | RWIGX  | Global Stock              | 14.26<br>50<br>338            | 4.75<br>47<br>322   | 8.91<br>48<br>304    | 8.57<br>49<br>199  | ✔             | 16.35             | 0.97           | 18.93      | ✔             | —            | ✔             | 0.41         | ✔             | 2                  | 1-Low            | Low Risk       |         |

FIRST STATE BANK OF ST CHARLES

Screens Summary (Data as of 12-31-2024)

Fund Removed from Approved List

Fund on Watch List

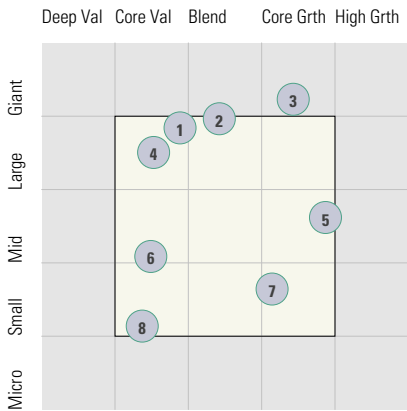
| Name                                                        | Ticker | Asset Class                  | Trailing Performance and Risk |       |      |       |               |                   |                | Management |               |              | Style         |              | Expense       |                    | ESG Metrics      |                |         |
|-------------------------------------------------------------|--------|------------------------------|-------------------------------|-------|------|-------|---------------|-------------------|----------------|------------|---------------|--------------|---------------|--------------|---------------|--------------------|------------------|----------------|---------|
|                                                             |        |                              | 1 Yr                          | 3 Yr  | 5 Yr | 10 Yr | Pass/<br>Fail | Std Dev<br>3 Yr % | Beta 3<br>Yr % | Tenure     | Pass/<br>Fail | Style<br>Box | Pass/<br>Fail | Exp<br>Ratio | Pass/<br>Fail | Sustain.<br>Rating | Commit.<br>Level | Carbon<br>Risk |         |
|                                                             |        |                              |                               |       |      |       |               |                   |                |            |               |              |               |              |               |                    |                  |                |         |
|                                                             |        |                              |                               |       |      |       |               |                   |                |            |               |              |               |              |               |                    | Updated          | Updated        | Updated |
| Alternative                                                 |        |                              |                               |       |      |       |               |                   |                |            |               |              |               |              |               |                    |                  |                |         |
| PIMCO Commodity Real Ret Strat Instl<br>percentile rank     | PCRIX  | Commodities<br>Broad Basket  | 4.69                          | 1.82  | 7.27 | 1.86  | ✔             | 16.37             | 1.10           | 6.17       | ✔             | —            | —             | 1.00         | ✔             | 3                  | —                | —              |         |
| # of funds in category                                      |        |                              | 75                            | 95    | 47   | 55    |               |                   |                |            |               |              |               |              |               | 11-30-2024         | —                | —              |         |
|                                                             |        |                              | 111                           | 103   | 98   | 67    |               |                   |                |            |               |              |               |              |               |                    |                  |                |         |
| Vanguard Real Estate Index Admiral<br>percentile rank       | VGSLX  | Real Estate                  | 4.92                          | -4.69 | 2.99 | 5.06  | ✔             | 21.84             | 1.03           | 28.65      | ✔             | —            | ✔             | 0.13         | ✔             | 3                  | 1-Low            | Low Risk       |         |
| # of funds in category                                      |        |                              | 66                            | 62    | 64   | 52    |               |                   |                |            |               |              |               |              |               | 11-30-2024         | 02-15-2022       | 12-31-2022     |         |
|                                                             |        |                              | 229                           | 219   | 203  | 150   |               |                   |                |            |               |              |               |              |               |                    |                  |                |         |
| Fixed Income                                                |        |                              |                               |       |      |       |               |                   |                |            |               |              |               |              |               |                    |                  |                |         |
| PIMCO International Bond (USD-Hdg) Instl<br>percentile rank | PFORX  | Global Bond                  | 5.68                          | 1.42  | 1.72 | 2.93  | ✔             | 5.15              | 0.56           | 10.27      | ✔             | —            | —             | 0.75         | ✔             | 4                  | —                | —              |         |
| # of funds in category                                      |        |                              | 8                             | 3     | 4    | 3     |               |                   |                |            |               |              |               |              |               | 11-30-2024         | —                | —              |         |
|                                                             |        |                              | 119                           | 114   | 98   | 60    |               |                   |                |            |               |              |               |              |               |                    |                  |                |         |
| Eaton Vance Income Fund of Boston R6<br>percentile rank     | EIBRX  | High Yield Bond              | 7.44                          | 3.55  | 4.34 | 4.92  | ✔             | 7.94              | 0.92           | 10.17      | ✔             | —            | —             | 0.66         | ✔             | —                  | —                | —              |         |
| # of funds in category                                      |        |                              | 56                            | 25    | 26   | 18    |               |                   |                |            |               |              |               |              |               |                    |                  |                |         |
|                                                             |        |                              | 642                           | 596   | 555  | 433   |               |                   |                |            |               |              |               |              |               | —                  | —                | —              |         |
| Vanguard Inflation-Protected Secs Adm<br>percentile rank    | VAIPX  | Inflation-<br>Protected Bond | 1.86                          | -2.33 | 1.79 | 2.12  | ✔             | 7.21              | 0.99           | 3.15       | ✔             | —            | —             | 0.10         | ✔             | 3                  | —                | —              |         |
| # of funds in category                                      |        |                              | 55                            | 37    | 45   | 36    |               |                   |                |            |               |              |               |              |               |                    |                  |                |         |
|                                                             |        |                              | 158                           | 150   | 141  | 104   |               |                   |                |            |               |              |               |              |               | 11-30-2024         | —                | —              |         |
| Baird Aggregate Bond Inst<br>percentile rank                | BAGIX  | Intermediate-<br>Term Bond   | 1.85                          | -2.07 | 0.11 | 1.76  | ✔             | 7.95              | 1.01           | 24.27      | ✔             | 🏠            | —             | 0.30         | ✔             | 4                  | 1-Low            | —              |         |
| # of funds in category                                      |        |                              | 34                            | 28    | 27   | 18    |               |                   |                |            |               |              |               |              |               |                    |                  |                |         |
|                                                             |        |                              | 542                           | 482   | 434  | 294   |               |                   |                |            |               |              |               |              |               | 11-30-2024         | 02-15-2022       | —              |         |
| PIMCO Income Instl<br>percentile rank                       | PIMIX  | Multisector<br>Bond          | 5.42                          | 2.04  | 2.89 | 4.27  | ✔             | 6.72              | 0.82           | 17.77      | ✔             | —            | —             | 0.83         | ✔             | 4                  | —                | —              |         |
| # of funds in category                                      |        |                              | 62                            | 25    | 29   | 5     |               |                   |                |            |               |              |               |              |               |                    |                  |                |         |
|                                                             |        |                              | 372                           | 341   | 297  | 204   |               |                   |                |            |               |              |               |              |               | 11-30-2024         | —                | —              |         |
| Lincoln Stable Value Account -LNGPA<br>percentile rank      |        | Stable Value                 | —                             | —     | —    | —     | —             | —                 | —              | 41.70      | ✔             | —            | —             | —            | —             | —                  | —                | —              |         |
| # of funds in category                                      |        |                              | —                             | —     | —    | —     |               |                   |                |            |               |              |               |              |               |                    |                  |                |         |
|                                                             |        |                              | 11                            | —     | —    | —     |               |                   |                |            |               |              |               |              |               | —                  | —                | —              |         |
| Federated Hermes Govt Ultrashort R6<br>percentile rank      | FGULX  | Ultrashort Bond              | 5.68                          | 3.72  | 2.51 | —     | ✔             | 0.93              | 0.07           | 27.50      | ✔             | —            | —             | 0.24         | ✔             | —                  | —                | —              |         |
| # of funds in category                                      |        |                              | 48                            | 61    | 64   | —     |               |                   |                |            |               |              |               |              |               |                    |                  |                |         |
|                                                             |        |                              | 255                           | 203   | 185  | 112   |               |                   |                |            |               |              |               |              |               | —                  | —                | —              |         |
| Balanced                                                    |        |                              |                               |       |      |       |               |                   |                |            |               |              |               |              |               |                    |                  |                |         |
| American Funds American Balanced R6<br>percentile rank      | RLBGX  | Moderate<br>Allocation       | 15.30                         | 5.15  | 8.47 | 8.47  | ✔             | 11.99             | 0.96           | 26.02      | ✔             | —            | ✔             | 0.25         | ✔             | 3                  | 1-Low            | Low Risk       |         |
| # of funds in category                                      |        |                              | 14                            | 11    | 16   | 9     |               |                   |                |            |               |              |               |              |               |                    |                  |                |         |
|                                                             |        |                              | 736                           | 696   | 652  | 495   |               |                   |                |            |               |              |               |              |               | 11-30-2024         | 02-15-2022       | 12-31-2022     |         |

FIRST STATE BANK OF ST CHARLES

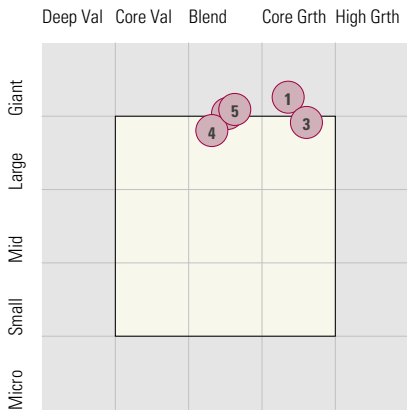
Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



| US Stock Funds |                                 |                   | Super Sectors % |           |           | Asset Allocation % |          |         |                 |  |  |
|----------------|---------------------------------|-------------------|-----------------|-----------|-----------|--------------------|----------|---------|-----------------|--|--|
|                |                                 | Category          | Cyclical        | Defensive | Sensitive | Cash               | US Stock | Foreign | Avg Mkt Cap M\$ |  |  |
| 1              | Vanguard Dividend Growth Inv    | Large Blend       | 33.30           | 32.40     | 34.29     | 2.20               | 90.61    | 7.19    | 221.96          |  |  |
| 2              | Vanguard 500 Index Admiral      | Large Blend Index | 28.32           | 18.14     | 53.53     | 0.10               | 99.34    | 0.56    | 362.38          |  |  |
| 3              | MFS Growth R6                   | Large Growth      | 27.50           | 10.15     | 62.35     | 0.42               | 97.41    | 2.17    | 510.11          |  |  |
| 4              | Invesco Diversified Dividend R6 | Large Value       | 34.44           | 28.43     | 37.13     | 1.01               | 90.07    | 8.92    | 135.69          |  |  |
| 5              | MFS Mid Cap Growth R6           | Mid-Cap Growth    | 29.60           | 13.66     | 56.74     | 1.11               | 91.54    | 7.35    | 30.27           |  |  |
| 6              | Vanguard Selected Value Inv     | Mid-Cap Value     | 50.07           | 16.78     | 33.14     | 5.25               | 83.02    | 11.72   | 10.91           |  |  |
| 7              | PGIM Jennison Small Company R6  | Small Growth      | 45.02           | 18.04     | 36.95     | 2.82               | 88.91    | 8.27    | 6.08            |  |  |
| 8              | DFA US Small Cap Value I        | Small Value       | 53.18           | 10.20     | 36.61     | 0.51               | 97.75    | 1.74    | 3.55            |  |  |

| Non-US Stock Funds |                                         |                           | Super Sectors % |           |           | Regional Exposure % |              |                | Market Maturity % |       |                 |
|--------------------|-----------------------------------------|---------------------------|-----------------|-----------|-----------|---------------------|--------------|----------------|-------------------|-------|-----------------|
|                    |                                         | Category                  | Cyclical        | Defensive | Sensitive | Americas            | Greater Asia | Greater Europe | Developed         | EM%   | Avg Mkt Cap M\$ |
| 1                  | American Funds New World R6             | Diversified Emerging Mkts | 40.46           | 19.44     | 40.09     | 31.83               | 45.97        | 22.21          | 54.30             | 45.70 | 80.24           |
| 2                  | American Funds Intl Gr and Inc R6       | Foreign Large Blend       | 36.43           | 21.80     | 41.76     | 12.63               | 29.98        | 57.38          | 86.75             | 13.25 | 57.70           |
| 3                  | Invesco Oppenheimer International Gr R6 | Foreign Large Growth      | 27.21           | 25.48     | 47.30     | 14.37               | 20.19        | 65.43          | 93.88             | 6.12  | 53.08           |
| 4                  | Vanguard International Value Inv        | Foreign Large Value       | 43.10           | 17.61     | 39.31     | 10.95               | 39.95        | 49.11          | 80.11             | 19.89 | 34.15           |
| 5                  | American Funds Capital World Gr&Inc R6  | Global Stock              | 29.70           | 22.24     | 48.06     | 57.18               | 15.31        | 27.52          | 94.16             | 5.84  | 148.43          |

| Fixed Income Funds |                                          |                          | Super Sectors % |       |           |        | Other Stats      |  | Credit Quality % |                 |       |
|--------------------|------------------------------------------|--------------------------|-----------------|-------|-----------|--------|------------------|--|------------------|-----------------|-------|
|                    |                                          | Category                 | US Govt Debt    | Mtg   | US Credit | Non US | Avg Eff Duration |  | Inv Grade        | Below Inv Grade | NR/NA |
| 1                  | PIMCO International Bond (USD-Hdg) Instl | Global Bond              | 45.51           | 10.28 | 4.38      | 0.00   | 6.39             |  | 96.17            | 3.83            | 0.00  |
| 2                  | Eaton Vance Income Fund of Boston R6     | High Yield Bond          | 0.00            | 0.00  | 87.24     | 0.00   | 3.13             |  | 2.46             | 94.67           | 2.87  |
| 3                  | Vanguard Inflation-Protected Secs Adm    | Inflation-Protected Bond | 97.08           | 0.00  | 0.00      | 0.00   | 6.70             |  | 97.69            | 0.00            | 2.31  |
| 4                  | Baird Aggregate Bond Inst                | Intermediate-Term Bond   | 28.07           | 21.85 | 43.22     | 0.00   | 6.08             |  | 99.80            | 0.20            | 0.00  |
| 5                  | PIMCO Income Instl                       | Multisector Bond         | 28.82           | 16.21 | 10.66     | 0.00   | 3.28             |  | 87.20            | 12.80           | 0.00  |
| 6                  | Lincoln Stable Value Account -LNGPA      | Stable Value             | —               | —     | —         | 0.00   | —                |  | 0.00             | 0.00            | —     |
| 7                  | Federated Hermes Govt Ultrashort R6      | Ultrashort Bond          | 7.66            | 69.83 | 0.00      | 0.00   | 0.69             |  | 100.00           | 0.00            | 0.00  |