

TEXAS BANK 401K PLAN

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/ 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
US Stock																			
American Funds Invmt Co of Amer R6 percentile rank # of funds in category	RICGX	Large Blend	25.33 19 1,468	11.03 5 1,339	14.54 18 1,232	12.16 43 914	🟢	16.08	0.91	32.86	🟢	📊	🟢	0.27	🟢	2	—	Low Risk	
Vanguard 500 Index Admiral percentile rank # of funds in category	VFIAX	Large Blend Index	24.97 24 1,468	8.89 23 1,339	14.48 21 1,232	13.06 8 914	🟢	17.40	1.00	7.09	🟢	📊	🟢	0.04	🟢	3	1-Low	Low Risk	
State St Russell Lg Cap Gr® Indx NL Cl C percentile rank # of funds in category		Large Growth	33.29 28 1,117	10.43 11 1,050	18.92 12 980	16.72 8 762	🟢	20.62	1.00	25.52	🟢	📊	🟢	0.04	🟢	3	—	Low Risk	
State St Russell Lg Cp Val® Indx NL Cl C percentile rank # of funds in category		Large Value	14.31 52 1,190	5.58 63 1,115	8.69 62 1,058	8.50 58 823	🟢	16.89	1.00	25.86	🟢	📊	🟢	0.04	🟢	3	—	Medium Risk	
Vanguard Mid-Cap Growth Index Admiral percentile rank # of funds in category	VMGMX	Mid-Cap Growth	16.41 41 512	0.66 43 496	10.57 31 457	10.40 37 370	🟢	22.05	0.97	1.87	🔴	📊	🟢	0.07	🟢	4	1-Low	Medium Risk	
Vanguard Mid-Cap Value Index Admiral percentile rank # of funds in category	VMVAX	Mid-Cap Value	14.03 26 436	4.85 58 405	8.76 52 384	8.50 39 293	🟢	19.13	0.95	1.87	🔴	📊	🟢	0.07	🟢	4	1-Low	Medium Risk	
State St Russell Sm Cap® Gr Indx NL Cl C percentile rank # of funds in category		Small Growth	15.08 42 565	0.08 41 547	6.68 75 530	7.96 77 401	🟢	24.32	1.00	15.33	🟢	📊	🟢	0.05	🟢	3	—	Medium Risk	
State St Russell Sm Cp® Val Indx NL Cl C percentile rank # of funds in category		Small Value	8.03 58 498	1.88 88 474	7.32 77 449	7.13 61 353	🟢	23.78	1.00	15.33	🟢	📊	🟢	0.05	🟢	2	—	Medium Risk	
Non-US Stock																			
Vanguard Emerging Mkts Stock Idx Adm percentile rank # of funds in category	VEMAX	Diversified Emerging Mkts	10.95 16 794	-0.13 32 714	2.98 40 639	3.99 40 434	🟢	16.36	0.91	16.35	🟢	📊	🟢	0.14	🟢	2	1-Low	Medium Risk	
Vanguard Developed Markets Index Admiral percentile rank # of funds in category	VTMGX	Foreign Large Blend Index	3.04 75 771	0.89 50 705	4.76 42 668	5.47 28 442	🟢	18.00	1.09	11.86	🟢	📊	🟢	0.08	🟢	3	1-Low	Low Risk	
Vanguard International Growth Adm percentile rank # of funds in category	VWILX	Foreign Large Growth	9.48 17 390	-4.54 65 371	6.64 13 340	8.68 8 215	🟢	22.71	1.23	15.02	🟢	📊	🟢	0.26	🟢	3	—	Low Risk	
Vanguard International Value Inv percentile rank # of funds in category	VTRIX	Foreign Large Value	1.04 86 380	1.21 83 353	4.06 66 326	4.61 40 225	🟢	17.15	0.97	14.61	🟢	📊	🔴	0.39	🟢	3	—	Medium Risk	
Vanguard Total World Stock Index Admiral percentile rank # of funds in category	VTWAX	Global Stock	16.43 31 338	5.17 39 322	9.92 33 304	— — 199	🟢	16.74	1.02	11.86	🟢	—	🟢	0.10	🟢	2	1-Low	Low Risk	

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			Trailing Performance and Risk							Management			Style		Expense		ESG Metrics		
Name	Ticker	Asset Class	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	
Alternative																			
PIMCO Commodity Real Ret Strat Instl	PCRIX	Commodities Broad Basket	4.69	1.82	7.27	1.86	🟢	16.37	1.10	6.17	🟢	—	—	1.00	🟢	3	—	—	
percentile rank			75	95	47	55													
# of funds in category			111	103	98	67										11-30-2024	—	—	
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	4.92	-4.69	2.99	5.06	🟢	21.84	1.03	28.65	🟢	—	🟢	0.13	🟢	3	1-Low	Low Risk	
percentile rank			66	62	64	52													
# of funds in category			229	219	203	150										11-30-2024	02-15-2022	12-31-2022	
Fixed Income																			
Baird Core Plus Bond Inst	BCOIX	Core Plus Bond	2.54	-1.52	0.56	2.15	🟢	7.80	0.99	24.27	🟢	—	—	0.30	🟢	4	1-Low	—	
percentile rank			38	29	30	20													
# of funds in category			596	549	493	354										11-30-2024	02-15-2022	—	
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond	5.68	1.42	1.72	2.93	🟢	5.15	0.56	10.27	🟢	—	—	0.75	🟢	4	—	—	
percentile rank			8	3	4	3													
# of funds in category			119	114	98	60										11-30-2024	—	—	
⚠ Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond	6.39	2.66	3.43	4.60	🟢	8.37	0.97	2.34	🔴	—	—	0.12	🟢	2	—	—	
percentile rank			82	51	62	35													
# of funds in category			642	596	555	433										11-30-2024	—	—	
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation- Protected Bond	1.86	-2.33	1.79	2.12	🟢	7.21	0.99	3.15	🟢	—	—	0.10	🟢	3	—	—	
percentile rank			55	37	45	36													
# of funds in category			158	150	141	104										11-30-2024	—	—	
Baird Aggregate Bond Inst	BAGIX	Intermediate- Term Bond	1.85	-2.07	0.11	1.76	🟢	7.95	1.01	24.27	🟢	🟡	—	0.30	🟢	4	1-Low	—	
percentile rank			34	28	27	18													
# of funds in category			542	482	434	294										11-30-2024	02-15-2022	—	
Lincoln Stable Value Account -LNGPA		Stable Value	—	—	—	—	—	—	—	41.70	🟢	—	—	—	—	—	—	—	
percentile rank			—	—	—	—													
# of funds in category			11	—	—	—										—	—	—	
Vanguard Ultra-Short-Term Bond Admiral	VUSFX	Ultrashort Bond	5.66	3.57	2.59	—	🟢	1.22	0.10	6.72	🟢	—	—	0.10	🟢	3	—	—	
percentile rank			50	76	56	—													
# of funds in category			255	203	185	112										11-30-2024	—	—	
Balanced																			
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	7.54	0.93	3.99	4.82	🟢	10.49	1.03	2.85	🔴	—	🟢	0.12	🟢	3	1-Low	—	
percentile rank			48	50	56	30													
# of funds in category			458	442	406	299										11-30-2024	07-19-2023	—	
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	13.18	3.61	7.99	7.95	🟢	14.58	1.03	2.85	🔴	—	🟢	0.14	🟢	3	1-Low	Low Risk	
percentile rank			40	43	34	28													
# of funds in category			306	302	274	225										11-30-2024	07-19-2023	12-31-2022	
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	4.66	-0.46	1.87	3.15	🟢	8.64	1.03	2.85	🔴	—	🟢	0.11	🟢	4	1-Low	—	
percentile rank			71	72	76	57													
# of funds in category			150	140	136	105										11-30-2024	07-19-2023	—	

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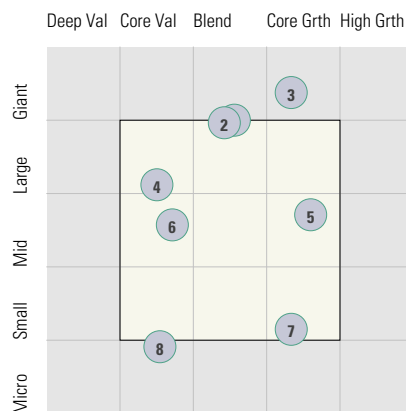
Name	Ticker	Asset Class	Trailing Performance and Risk							Management			Style		Expense		ESG Metrics			
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk		
																		Updated	Updated	Updated
Vanguard LifeStrategy Mod Gr Inv Shrs	VSMGX	Target Risk	10.31	2.29	6.00	6.41	🟢	12.51	1.01	2.85	🔴	—	🟢	0.13	🟢	3	1-Low	Low Risk		
percentile rank			58	61	65	53														
# of funds in category			736	696	652	495											11-30-2024	07-19-2023	12-31-2022	

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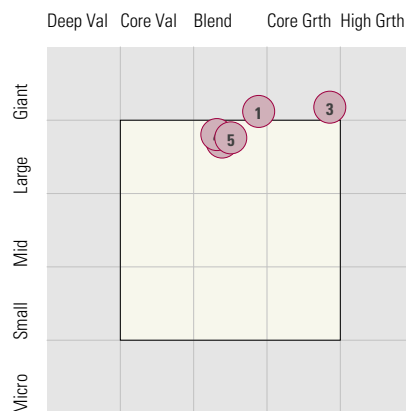
Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds

US Stock Funds			Super Sectors %			Asset Allocation %			
		Category	Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	Avg Mkt Cap M\$
1	American Funds Invmt Co of Amer R6	Large Blend	27.37	20.72	51.90	4.72	86.78	8.40	278.67
2	Vanguard 500 Index Admiral	Large Blend Index	28.32	18.14	53.53	0.10	99.34	0.56	362.38
3	State St Russell Lg Cap Gr® Indx NL CI C	Large Growth	22.83	10.11	67.04	0.34	99.54	0.11	747.37
4	State St Russell Lg Cp Val® Indx NL CI C	Large Value	37.14	27.09	35.77	0.16	98.69	1.16	81.89
5	Vanguard Mid-Cap Growth Index Admiral	Mid-Cap Growth	26.77	16.71	56.51	0.27	97.63	2.09	38.81
6	Vanguard Mid-Cap Value Index Admiral	Mid-Cap Value	39.35	27.47	33.16	0.22	98.72	1.06	30.92
7	State St Russell Sm Cap® Gr Indx NL CI C	Small Growth	22.32	27.86	49.80	0.38	98.63	1.00	3.40
8	State St Russell Sm Cp® Val Indx NL CI C	Small Value	54.87	17.17	27.95	0.32	97.90	1.78	2.13

Non-US Stock Funds

Non-US Stock Funds			Super Sectors %			Regional Exposure %			Market Maturity %		
		Category	Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Develop- ed	EM%	Avg Mkt Cap M\$
1	Vanguard Emerging Mkts Stock Idx Adm	Diversified Emerging Mkts	43.86	12.60	43.54	6.70	79.79	13.49	25.50	74.50	28.09
2	Vanguard Developed Markets Index Admiral	Foreign Large Blend Index	42.13	20.07	37.81	11.37	35.62	53.00	99.40	0.60	32.20
3	Vanguard International Growth Adm	Foreign Large Growth	34.16	16.78	49.05	27.29	30.88	41.82	79.44	20.56	82.17
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	Vanguard Total World Stock Index Admiral	Global Stock	34.15	17.94	47.90	67.90	16.94	15.15	92.32	7.68	115.69

Fixed Income Funds

	Category	Super Sectors %				Other Stats		Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US	Avg Eff Duration		Inv Grade	Below Inv Grade	NR/NA
1	Baird Core Plus Bond Inst	Core Plus Bond	23.21	18.14	50.79	0.00	5.84	97.50	2.20	0.30
2	PIMCO International Bond (USD-Hdg) Instl	Global Bond	45.51	10.28	4.38	0.00	6.39	96.17	3.83	0.00
3	Vanguard High-Yield Corporate Adm	High Yield Bond	5.80	0.00	88.82	0.00	2.88	11.34	89.26	-0.60
4	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	97.08	0.00	0.00	0.00	6.70	97.69	0.00	2.31
5	Baird Aggregate Bond Inst	Intermediate-Term Bond	28.07	21.85	43.22	0.00	6.08	99.80	0.20	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	8.30	0.79	86.30	0.00	0.90	98.74	0.32	0.94