

BANK OF BELLEVILLE 401K PLAN

Screens Summary (Data as of 12-31-2025)

🔴 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 Updated	Commit. Level Updated	Carbon Risk Updated
US Stock																		
🟡 Vanguard Dividend Growth Inv	VDIGX	Large Blend	8.30	8.47	8.67	11.08	🔴	10.19	0.67	3.59	🟢	🗄️	🟢	0.22	🟢	4	2-Basic	Low Risk
percentile rank			93	100	93	91												
# of funds in category			1,379	1,265	1,169	906									12-31-2025	02-15-2022	12-31-2022	
Fidelity 500 Index	FXAIX	Large Blend Index	17.86	22.99	14.41	14.81	🟢	11.95	1.00	17.01	🟢	🗄️	🟢	0.02	🟢	3	1-Low	Low Risk
percentile rank			24	22	19	12												
# of funds in category			1,379	1,265	1,169	906									12-31-2025	07-19-2023	12-31-2022	
JPMorgan Large Cap Growth R6	JLGMX	Large Growth	14.40	27.47	12.97	18.56	🟢	15.32	1.00	21.51	🟢	🗄️	🟢	0.44	🟢	2	2-Basic	Low Risk
percentile rank			65	57	36	7												
# of funds in category			1,098	1,025	958	770									12-31-2025	04-07-2022	12-31-2022	
Vanguard Windsor II Admiral	VWNAX	Large Value	18.69	17.98	12.99	12.70	🟢	11.30	0.85	22.16	🟢	🗄️	🔴	0.23	🟢	3	-	Low Risk
percentile rank			16	11	26	9												
# of funds in category			1,122	1,073	1,011	847									12-31-2025	-	12-31-2022	
ClearBridge Mid Cap Growth IS	LCMIX	Mid-Cap Growth	3.14	16.60	5.38	11.34	🟢	18.32	1.01	15.43	🟢	🗄️	🟢	0.75	🟢	4	-	Low Risk
percentile rank			68	32	32	35												
# of funds in category			503	485	459	384									12-31-2025	-	12-31-2022	
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	12.05	11.93	10.71	9.94	🟢	14.60	0.93	2.50	🔴	🗄️	🟢	0.07	🟢	4	1-Low	Medium Risk
percentile rank			36	41	47	45												
# of funds in category			424	394	374	301									12-31-2025	02-15-2022	12-31-2022	
Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	8.44	15.32	3.03	10.25	🟢	19.25	0.93	21.10	🟢	🗄️	🟢	0.07	🟢	4	1-Low	Medium Risk
percentile rank			50	31	51	43												
# of funds in category			543	529	507	396									12-31-2025	02-15-2022	12-31-2022	
Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	9.09	12.45	10.56	10.15	🟢	17.60	0.85	9.77	🟢	🗄️	🟢	0.07	🟢	5	1-Low	Medium Risk
percentile rank			31	24	35	19												
# of funds in category			491	468	445	365									12-31-2025	02-15-2022	12-31-2022	
Non-US Stock																		
American Funds New World R6	RNWGX	Diversified Emerging Mkts	28.60	16.90	5.62	9.92	🟢	11.42	0.75	26.64	🟢	🗄️	🟢	0.57	🟢	4	1-Low	Medium Risk
percentile rank			66	37	34	11												
# of funds in category			756	709	626	462									12-31-2025	02-15-2022	12-31-2022	
DFA Intl Sustainability Core 1	DFSPX	Foreign Large Blend	32.95	18.22	8.80	8.86	🟢	13.09	1.07	15.93	🟢	🗄️	🟢	0.24	🟢	3	-	Low Risk
percentile rank			30	24	34	24												
# of funds in category			756	708	661	506									12-31-2025	-	12-31-2022	
MFS International Equity R6	MIEIX	Foreign Large Growth	23.23	15.17	8.43	9.39	🟢	12.27	0.97	16.35	🟢	🗄️	🟢	0.64	🟢	4	2-Basic	Low Risk
percentile rank			89	77	45	11												
# of funds in category			756	708	661	506									12-31-2025	02-15-2022	12-31-2022	
Schwab Fundamental Intl Equity Index Fd	SFNXX	Foreign Large Value	41.03	20.03	12.75	9.91	🟢	12.01	0.96	8.77	🟢	🗄️	🟢	0.25	🟢	1	-	Medium Risk
percentile rank			37	44	33	17												
# of funds in category			363	342	324	249									12-31-2025	-	12-31-2022	
DFA Global Equity I	DGEIX	Global Stock	20.17	18.71	11.94	11.93	🟢	12.09	1.03	13.93	🟢	-	🟢	0.26	🟢	1	-	Medium Risk
percentile rank			51	46	18	13												
# of funds in category			331	307	299	200									12-31-2025	-	12-31-2022	

BANK OF BELLEVILLE 401K PLAN

Screens Summary (Data as of 12-31-2025)

⊖ 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 Updated	Commit. Level Updated	Carbon Risk Updated
Alternative																		
PIMCO Commodity Real Ret Strat Instl	PCRIX	Commodities Broad Basket	19.27	4.97	10.94	6.79	✓	10.40	1.04	7.25	✓	—	—	0.90	✓	3	-	-
percentile rank			19	33	53	38												
# of funds in category			112	102	97	71									12-31-2025	-	-	
DFA Real Estate Securities I	DFREX	Real Estate	1.51	6.00	4.86	5.54	✓	16.69	1.00	13.93	✓	—	✓	0.18	✓	2	-	Low Risk
percentile rank			58	63	45	35												
# of funds in category			215	204	195	150									12-31-2025	-	12-31-2022	
Fixed Income																		
Federated Hermes Total Return Bond R6	FTRLX	Core Plus Bond	7.31	4.77	0.19	2.81	✓	6.03	0.99	26.94	✓	—	—	0.38	✓	3	-	-
percentile rank			59	82	45	30												
# of funds in category			546	510	471	349									12-31-2025	-	-	
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond	4.31	6.47	1.36	3.32	✓	3.38	0.48	11.36	✓	—	—	0.57	✓	3	-	-
percentile rank			66	17	13	15												
# of funds in category			106	101	96	63									12-31-2025	-	-	
American Funds American High-Inc R6	RITGX	High Yield Bond	8.65	10.32	5.88	7.04	✓	4.62	0.95	22.18	✓	—	—	0.36	✓	1	1-Low	-
percentile rank			32	10	4	5												
# of funds in category			626	595	560	452									12-31-2025	02-15-2022	-	
ⓘ BlackRock Inflation Protected Bond K	BPLBX	Inflation-Protected Bond	7.05	4.21	1.17	3.09	✓	4.63	1.00	1.93	✖	—	—	1.04	✖	3	-	-
percentile rank			32	38	23	19												
# of funds in category			158	149	142	118									10-31-2025	-	-	
American Funds Bond Fund of Amer R6	RBFGX	Intermediate-Term Bond	7.52	4.68	-0.02	2.57	✓	6.08	1.00	16.93	✓	⊠	—	0.24	✓	3	1-Low	-
percentile rank			22	56	21	7												
# of funds in category			512	471	422	299									12-31-2025	02-15-2022	-	
Lincoln Stable Value Account -LNGPA		Stable Value	-	-	-	-	—	-	-	42.78	✓	—	—	-	-	-	-	-
percentile rank			-	-	-	-												
# of funds in category			37	-	-	-												
Baird Ultra Short Bond Institutional	BUBIX	Ultrashort Bond	4.81	5.39	3.44	2.67	✓	0.35	0.04	12.09	✓	—	—	0.15	✓	3	1-Low	-
percentile rank			48	49	28	37												
# of funds in category			247	209	182	111									12-31-2025	02-15-2022	-	
Balanced																		
BlackRock 20/80 Target Allocation K	BKCPX	Target Risk	10.69	8.48	2.65	-	✓	6.75	1.16	10.69	✓	—	✓	0.31	✓	3	-	-
percentile rank			18	35	56	-												
# of funds in category			91	84	81	61									12-31-2025	-	-	
BlackRock 40/60 Target Allocation K	BKMPX	Target Risk	13.45	11.44	4.97	-	✓	7.79	1.11	10.69	✓	—	✓	0.32	✓	3	-	Low Risk
percentile rank			8	16	41	-												
# of funds in category			223	216	207	167									12-31-2025	-	09-30-2022	
BlackRock 60/40 Target Allocation K	BKGPX	Target Risk	16.13	14.49	7.08	-	✓	9.00	1.06	10.69	✓	—	✓	0.32	✓	3	-	Low Risk
percentile rank			8	31	57	-												
# of funds in category			492	470	452	373									12-31-2025	-	12-31-2022	

BANK OF BELLEVILLE 401K PLAN

Screens Summary (Data as of 12-31-2025)

⊖ 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 Updated	Commit. Level Updated
BlackRock 80/20 Target Allocation K	BKAPX	Target Risk	18.37	17.36	9.30	-	✔ 10.33	1.06	10.69	✔	-	✔	0.30	✔	4	-	Low Risk
percentile rank			16	26	33	-											
# of funds in category			127	126	120	101									12-31-2025	-	12-31-2022

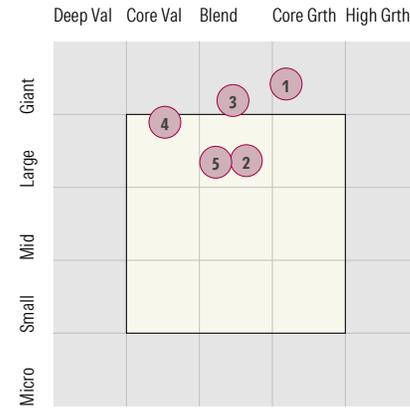
BANK OF BELLEVILLE 401K PLAN

Style Analysis (Data as of 12-31-2025)

Style Analysis

Morningstar Style Box US Stock

Morningstar Style Box Non-US Stock



US Stock Funds

Fund	Category	Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
		Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	
1 Vanguard Dividend Growth Inv	Large Blend	33.18	25.03	41.78	1.23	94.19	4.58	311.99
2 Fidelity 500 Index	Large Blend Index	26.56	16.99	56.44	0.01	99.48	0.51	465.35
3 JPMorgan Large Cap Growth R6	Large Growth	20.73	12.14	67.13	1.23	93.82	4.96	791.22
4 Vanguard Windsor II Admiral	Large Value	31.13	20.48	48.38	4.62	84.79	10.58	111.94
5 ClearBridge Mid Cap Growth IS	Mid-Cap Growth	31.17	19.89	48.92	0.06	98.34	1.60	30.60
6 Vanguard Mid-Cap Value Index Admiral	Mid-Cap Value	36.72	26.82	36.46	0.10	98.51	1.25	39.06
7 Vanguard Small Cap Growth Index Admiral	Small Growth	23.27	20.82	55.91	1.63	96.17	2.11	10.33
8 Vanguard Small Cap Value Index Admiral	Small Value	47.49	17.76	34.74	0.63	97.42	1.85	8.11

Non-US Stock Funds

Fund	Category	Super Sectors %			Regional Exposure %			Market Maturity %		
		Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Developed	EM	Avg Mkt Cap M\$
1 American Funds New World R6	Diversified Emerging Mkts	39.93	11.22	48.85	28.89	48.96	22.16	58.82	41.18	106.08
2 DFA Intl Sustainability Core 1	Foreign Large Blend	43.31	18.64	38.04	11.78	27.26	60.95	99.74	0.26	24.25
3 MFS International Equity R6	Foreign Large Growth	40.19	21.68	38.14	3.77	27.99	68.25	96.69	3.31	78.96
4 Schwab Fundamental Intl Equity Index Fd	Foreign Large Value	41.78	18.46	39.75	9.99	39.61	50.40	99.28	0.72	47.20
5 DFA Global Equity I	Global Stock	33.70	15.42	50.89	75.82	12.93	11.25	94.34	5.66	85.14

Fixed Income Funds

Fund	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 Federated Hermes Total Return Bond R6	Core Plus Bond	59.89	16.56	18.82	0.00	6.10	90.11	4.45	5.44	
2 PIMCO International Bond (USD-Hdg) Instl	Global Bond	44.35	9.26	4.31	0.00	7.49	96.20	3.80	0.00	
3 American Funds American High-Inc R6	High Yield Bond	0.00	0.00	86.49	0.00	2.62	11.49	87.39	1.12	
4 BlackRock Inflation Protected Bond K	Inflation-Protected Bond	65.08	2.97	1.93	0.00	6.66	95.11	1.93	2.96	
5 American Funds Bond Fund of Amer R6	Intermediate-Term Bond	29.54	25.16	33.74	0.00	5.70	96.16	2.74	1.10	
6 Lincoln Stable Value Account -LNGPA	Stable Value	-	-	-	0.00	-	0.00	0.00	-	
7 Baird Ultra Short Bond Institutional	Ultrashort Bond	18.08	0.00	53.72	0.00	0.50	99.80	0.00	0.20	