

FIRST STATE BANK OF ST CHARLES

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

⊖ Fund Removed from Approved List ⚠ Fund on Watch List

			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 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
Vanguard 500 Index Admiral	VFIAX	Large Blend Index	17.83	22.96	14.38	14.78	✓	11.95	1.00	8.18	✓	🗲	✓	0.04	✓	3	1-Low	Low Risk
percentile rank			25	24	20	14												
# of funds in category			1,379	1,265	1,169	906										12-31-2025	02-15-2022	12-31-2022
MFS Growth R6	MFEKX	Large Growth	12.41	26.38	11.48	15.73	✓	15.07	0.98	23.85	✓	🗲	✓	0.49	✓	4	2-Basic	Low Risk
percentile rank			77	63	53	40												
# of funds in category			1,098	1,025	958	770										12-31-2025	02-15-2022	12-31-2022
Invesco Diversified Dividend R6	LCEFX	Large Value	15.95	12.82	11.09	9.44	✓	11.50	0.90	9.94	✓	🗲	✓	0.47	✓	3	-	Medium Risk
percentile rank			42	63	65	83												
# of funds in category			1,122	1,073	1,011	847										12-31-2025	-	12-31-2022
MFS Mid Cap Growth R6	OTCKX	Mid-Cap Growth	3.81	13.13	3.46	11.52	✓	15.64	0.84	17.21	✓	🗲	✓	0.65	✓	3	2-Basic	Low Risk
percentile rank			64	62	58	32												
# of funds in category			503	485	459	384										12-31-2025	02-15-2022	12-31-2022
Vanguard Selected Value Inv	VASVX	Mid-Cap Value	10.98	14.24	12.01	10.43	✓	16.89	1.04	20.95	✓	🗲	✓	0.42	✓	4	-	Medium Risk
percentile rank			46	20	28	32												
# of funds in category			424	394	374	301										12-31-2025	-	12-31-2022
PGIM Jennison Small Company R6	PJSQX	Small Growth	7.39	11.16	7.70	10.97	✓	17.25	0.80	12.19	✓	🗲	✖	0.69	✓	4	-	Medium Risk
percentile rank			57	63	11	31												
# of funds in category			543	529	507	396										12-31-2025	-	12-31-2022
DFA US Small Cap Value I	DFS VX	Small Value	8.38	12.19	13.76	10.38	✓	19.79	0.96	13.93	✓	🗲	✓	0.31	✓	3	-	Medium Risk
percentile rank			36	28	9	14												
# of funds in category			491	468	445	365										12-31-2025	-	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
American Funds Intl Gr and Inc R6	RIGGX	Foreign Large Blend	35.53	17.60	8.73	8.86	✓	11.24	0.93	17.35	✓	🗲	✓	0.53	✓	2	1-Low	Low Risk
percentile rank			16	34	37	24												
# of funds in category			756	708	661	506										12-31-2025	02-15-2022	12-31-2022
⚠ Invesco International Growth R6	OIGIX	Foreign Large Growth	16.29	11.59	2.40	6.02	✓	14.54	1.13	13.85	✓	🗲	✓	0.73	✓	4	-	Low Risk
percentile rank			73	72	61	81												
# of funds in category			391	368	340	224										12-31-2025	-	12-31-2022
⚠ Vanguard International Value Inv	VTRIX	Foreign Large Value	29.98	15.11	7.79	8.11	✓	12.86	1.01	15.69	✓	🗲	✖	0.36	✓	3	-	Medium Risk
percentile rank			90	89	91	63												
# of funds in category			363	342	324	249										12-31-2025	-	12-31-2022
American Funds Capital World Gr&Inc R6	RWIGX	Global Stock	25.15	20.12	10.62	11.24	✓	11.06	0.96	20.01	✓	—	✓	0.41	✓	2	1-Low	Low Risk
percentile rank			11	29	43	32												
# of funds in category			331	307	299	200										12-31-2025	05-18-2022	12-31-2022

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⊖ Fund Removed from Approved List ⚠ Fund on Watch List

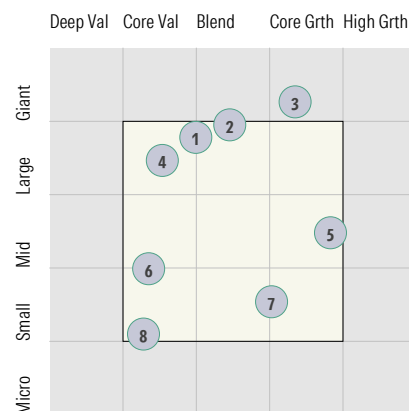
Name	Ticker	Asset Class	Trailing Performance and Risk							Management		Style		Expense		ESG Metrics		
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk
																Updated	Updated	Updated
Alternative																		
PIMCO Commodity Real Ret Strat Instl percentile rank	PCRIX	Commodities Broad Basket	19.27 19	4.97 33	10.94 53	6.79 38	✔	10.40	1.04	7.25	✔	—	—	0.90	✔	3	-	-
# of funds in category			112	102	97	71										12-31-2025	-	-
Vanguard Real Estate Index Admiral percentile rank	VGSLX	Real Estate	3.19 21	6.58 42	4.64 57	5.14 45	✔	17.25	1.04	29.74	✔	—	✔	0.13	✔	2	1-Low	Low Risk
# of funds in category			215	204	195	150										12-31-2025	02-15-2022	12-31-2022
Fixed Income																		
PIMCO International Bond (USD-Hdg) Instl percentile rank	PFORX	Global Bond	4.31 66	6.47 17	1.36 13	3.32 15	✔	3.38	0.48	11.36	✔	—	—	0.57	✔	3	-	-
# of funds in category			106	101	96	63										12-31-2025	-	-
Eaton Vance Income Fund of Boston R6 percentile rank	EIBRX	High Yield Bond	8.55 37	9.36 48	5.00 19	5.99 28	✔	4.51	0.93	11.25	✔	—	—	0.64	✔	-	-	-
# of funds in category			626	595	560	452										-	-	-
Vanguard Inflation-Protected Secs Adm percentile rank	VAIPX	Inflation- Protected Bond	6.87 42	4.15 45	1.03 38	2.98 37	✔	4.65	1.01	4.23	✔	—	—	0.10	✔	3	-	-
# of funds in category			158	149	142	118										12-31-2025	-	-
Baird Aggregate Bond Inst percentile rank	BAGIX	Intermediate- Term Bond	7.36 32	5.19 25	-0.13 27	2.43 16	✔	6.13	1.01	25.36	✔	🟡	—	0.30	✔	4	1-Low	-
# of funds in category			512	471	422	299										12-31-2025	02-15-2022	-
PIMCO Income Instl percentile rank	PIMIX	Multisector Bond	11.04 4	8.57 18	3.89 19	5.09 10	✔	4.82	0.79	18.85	✔	—	—	0.54	✔	4	-	-
# of funds in category			360	340	309	215										12-31-2025	-	-
Lincoln Stable Value Account -LNGPA percentile rank		Stable Value	- -	- -	- -	- -	—	-	-	42.78	✔	—	—	-	—	-	-	-
# of funds in category			37	-	-	-										-	-	-
Federated Hermes Govt Ultrashort R6 percentile rank	FGULX	Ultrashort Bond	5.11 25	5.30 57	3.25 51	- -	✔	0.58	0.08	28.58	✔	—	—	0.24	✔	-	-	-
# of funds in category			247	209	182	111										-	-	-
Balanced																		
American Funds American Balanced R6 percentile rank	RLBGX	Moderate Allocation	18.85 3	16.16 11	9.92 3	10.14 10	✔	8.46	0.98	27.10	✔	—	✔	0.25	✔	3	1-Low	Low Risk
# of funds in category			492	470	452	373										12-31-2025	02-15-2022	12-31-2022

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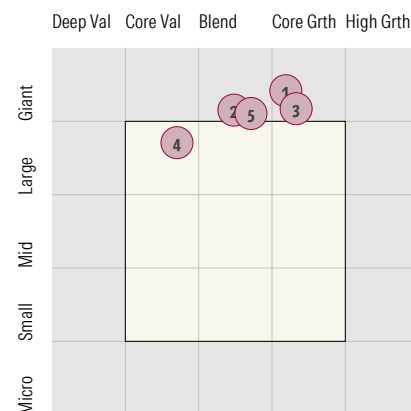
Style Analysis (Data as of 12-31-2025)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds

US Stock Funds			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	Vanguard 500 Index Admiral	Large Blend Index	27.06	16.58	56.36	0.22	99.07	0.53	461.00
3	MFS Growth R6	Large Growth	19.51	8.69	71.79	0.49	97.18	2.33	775.68
4	Invesco Diversified Dividend R6	Large Value	34.66	30.21	35.13	1.53	92.55	5.92	164.41
5	MFS Mid Cap Growth R6	Mid-Cap Growth	28.92	20.44	50.63	0.83	92.63	6.54	29.03
6	Vanguard Selected Value Inv	Mid-Cap Value	53.91	14.68	31.42	4.12	82.70	13.18	10.77
7	PGIM Jennison Small Company R6	Small Growth	43.92	17.43	38.64	2.38	88.76	8.86	6.13
8	DFA US Small Cap Value I	Small Value	50.55	13.55	35.91	1.23	96.89	1.87	3.93

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	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	American Funds Intl Gr and Inc R6	Foreign Large Blend	40.74	18.81	40.44	11.18	30.42	58.41	87.65	12.35	70.46
3	Invesco International Growth R6	Foreign Large Growth	24.64	25.87	49.49	24.35	31.16	44.49	86.32	13.68	96.39
4	Vanguard International Value Inv	Foreign Large Value	51.47	16.71	31.84	12.87	39.32	47.81	83.76	16.24	33.51
5	American Funds Capital World Gr&Inc R6	Global Stock	30.22	15.60	54.18	60.02	14.04	25.94	94.97	5.03	207.59

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	PIMCO International Bond (USD-Hdg) Instl	Global Bond	44.35	9.26	4.31	0.00	7.49	96.20	3.80	0.00
2	Eaton Vance Income Fund of Boston R6	High Yield Bond	0.00	0.00	85.90	0.00	2.81	2.29	95.07	2.64
3	Vanguard Inflation-Protected Secs Adm	Inflation-Protected Bond	99.88	0.00	0.00	0.00	6.55	99.77	0.00	0.23
4	Baird Aggregate Bond Inst	Intermediate-Term Bond	29.47	19.85	42.33	0.00	5.98	99.70	0.30	0.00
5	PIMCO Income Instl	Multisector Bond	30.67	17.06	10.74	0.00	5.10	88.79	11.21	0.00
6	Lincoln Stable Value Account - LNGPA	Stable Value	-	-	-	0.00	-	0.00	0.00	-
7	Federated Hermes Govt Ultrashort R6	Ultrashort Bond	9.35	65.89	0.00	0.00	0.81	100.00	0.00	0.00