

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2021 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>	
A This return/report is for:	☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B This return/report is:	☐ the first return/report ☐ the final return/report ☒ an amended return/report ☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☐ Form 5558 ☐ automatic extension ☐ the DFVC program ☒ special extension (enter description) <u>NATURAL DISASTER - IAN</u>
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.	☐

Part II	Basic Plan Information—enter all requested information										
1a Name of plan <u>DAVIS & FLOYD, INC. PROFIT SHARING PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>001</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/1964</u></td> </tr> <tr> <td colspan="2">2b Employer Identification Number (EIN) <u>57-0346458</u></td> </tr> <tr> <td colspan="2">2c Plan Sponsor's telephone number <u>864-229-5211</u></td> </tr> <tr> <td colspan="2">2d Business code (see instructions) <u>541330</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>01/01/1964</u>		2b Employer Identification Number (EIN) <u>57-0346458</u>		2c Plan Sponsor's telephone number <u>864-229-5211</u>		2d Business code (see instructions) <u>541330</u>	
1b Three-digit plan number (PN) ▶	<u>001</u>										
1c Effective date of plan <u>01/01/1964</u>											
2b Employer Identification Number (EIN) <u>57-0346458</u>											
2c Plan Sponsor's telephone number <u>864-229-5211</u>											
2d Business code (see instructions) <u>541330</u>											
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>DAVIS & FLOYD, INC</u> <u>P.O. DRAWER 428</u> <u>GREENWOOD, SC 29648</u>											

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	02/13/2023	DEE DEE SETZLER
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2021)
v. 210624

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN	
5 Total number of participants at the beginning of the plan year		5	265
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).			
a(1) Total number of active participants at the beginning of the plan year.....		6a(1)	140
a(2) Total number of active participants at the end of the plan year		6a(2)	130
b Retired or separated participants receiving benefits.....		6b	24
c Other retired or separated participants entitled to future benefits		6c	109
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	263
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	0
f Total. Add lines 6d and 6e		6f	263
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	263
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	1
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2H 2J 3D			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ <u>0</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2021 Form M-1 annual report. If the plan was not required to file the 2021 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2021
		This Form is Open to Public Inspection.
For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan DAVIS & FLOYD, INC. PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 DAVIS & FLOYD, INC	D Employer Identification Number (EIN) 57-0346458	

Part I	Service Provider Information (see instructions)
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You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a** Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☐ Yes ☒ No
- b** If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

GREENWOOD CAPITAL ASSOCIATES

104 MAXWELL AVE
GREENWOOD, SC 29646

57-0760907

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
51	INVESTMENT MGR	66272	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

COUNTY BANK

419 MAIN STREET
GREENWOOD, SC 29649

57-0147610

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
24	INVESTMENT MGR	20163	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration		DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.		OMB No. 1210-0110 2021 This Form is Open to Public Inspection.	
For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021					
A Name of plan DAVIS & FLOYD, INC. PROFIT SHARING PLAN				B Three-digit plan number (PN) ▶ 001	
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 DAVIS & FLOYD, INC				D Employer Identification Number (EIN) 57-0346458	
Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)					
a Name of MTIA, CCT, PSA, or 103-12 IE: COUNTY BANK					
b Name of sponsor of entity listed in (a): DAVIS & FLOYD					
c EIN-PN 57-0346458-001		d Entity code M		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
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b Name of sponsor of entity listed in (a):					
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b Name of sponsor of entity listed in (a):					
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a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at	

a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
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103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
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103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

Part II Information on Participating Plans (to be completed by DFEs)

(Complete as many entries as needed to report all participating plans)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan DAVIS & FLOYD, INC. PROFIT SHARING PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 DAVIS & FLOYD, INC	D Employer Identification Number (EIN) 57-0346458	

Part I	Asset and Liability Statement
---------------	--------------------------------------

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a	8850	1263
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	170439	558529
(2) Participant contributions.....	1b(2)	0	0
(3) Other	1b(3)	50394	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	984351	1014909
(2) U.S. Government securities	1c(2)	545364	486714
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	2590249	2711302
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	50217	55560
(B) Common	1c(4)(B)	10426356	12593384
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	11263766	11809336
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	913663	937263

		(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:		
(1)	Employer securities.....	1d(1)	
(2)	Employer real property.....	1d(2)	
e	Buildings and other property used in plan operation	1e	
f	Total assets (add all amounts in lines 1a through 1e)	1f	27003649 30168260
Liabilities			
g	Benefit claims payable	1g	
h	Operating payables	1h	20408 22470
i	Acquisition indebtedness.....	1i	
j	Other liabilities.....	1j	
k	Total liabilities (add all amounts in lines 1g through 1j)	1k	20408 22470
Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	26983241 30145790

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

		(a) Amount	(b) Total
Income			
a	Contributions:		
(1)	Received or receivable in cash from: (A) Employers	2a(1)(A)	508240
	(B) Participants	2a(1)(B)	770413
	(C) Others (including rollovers).....	2a(1)(C)	2496
(2)	Noncash contributions.....	2a(2)	
(3)	Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)	1281149
b	Earnings on investments:		
(1)	Interest:		
	(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	4175
	(B) U.S. Government securities	2b(1)(B)	
	(C) Corporate debt instruments	2b(1)(C)	
	(D) Loans (other than to participants)	2b(1)(D)	
	(E) Participant loans.....	2b(1)(E)	
	(F) Other	2b(1)(F)	
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	4175
(2)	Dividends: (A) Preferred stock.....	2b(2)(A)	
	(B) Common stock	2b(2)(B)	614146
	(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	614146
(3)	Rents	2b(3)	
(4)	Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	1147743
	(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	
	(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)	1147743
(5)	Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	
	(B) Other	2b(5)(B)	2028090
	(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)	2028090

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		5075303
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	1749188	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		1749188
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)	163566	
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		163566
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		1912754
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		3162549
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☒ DOL Regulation 2520.103-8 (2) ☒ DOL Regulation 2520.103-12(d) (3) ☐ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: BAUKNIGHT PIETRAS & STORMER, P.A.

(2) EIN: 57-0940019

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
4k		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection.
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan DAVIS & FLOYD, INC. PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 DAVIS & FLOYD, INC	D Employer Identification Number (EIN) 57-0346458

Part I	Distributions
--------	---------------

All references to distributions relate only to payments of benefits during the plan year.

1	Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
2	Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): _____ Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3	Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
---------	--

4	Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?	☐ Yes	☐ No	☐ N/A
If the plan is a defined benefit plan, go to line 8.				
5	If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6	a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a		
	b Enter the amount contributed by the employer to the plan for this plan year	6b		
	c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c		
If you completed line 6c, skip lines 8 and 9.				
7	Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes	☐ No	☐ N/A
8	If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?	☐ Yes	☐ No	☐ N/A

Part III	Amendments
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9	If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☐ Increase	☐ Decrease	☐ Both	☐ No
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Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
---------	--

10	Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11	a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
	b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes	☐ No
12	Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Schedule R (Form 5500) 2021
v. 201209

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

- 14** Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

14a

b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14b

c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14c

- 15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year.....

15a

b The corresponding number for the second preceding plan year.....

15b

- 16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year.....

16a

b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....

16b

- 17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

- 18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

- 19** If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:

Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:

☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?

☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____

- 20 PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation _____

February 3, 2023

Retirement Committee
Davis & Floyd, Inc. Profit Sharing Plan

We have audited the financial statements of the Davis & Floyd, Inc. Profit Sharing Plan (the “Plan”), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (“ERISA”), as permitted by ERISA Section 103(a)(3)(C) (“ERISA Section 103(a)(3)(C) audit”) as of and for the year ended December 31, 2021, and we have issued our report thereon dated February 3, 2023. As permitted by ERISA Section 103(a)(3)(C), our audit did not extend to any statements or information related to assets held for investment of the Plan (“investment information”) by Countybank Trust Services, one of the Plan’s three investment custodians, which is a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, that prepared and certified the statements or information regarding assets so held in accordance with 29 CFR 2520.103-5. Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements and ERISA-required supplemental schedules, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States (“US GAAP”). Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with US GAAP. Professional standards require that we provide you with information about our responsibilities under generally accepted auditing standards, as well as certain information related to the planned scope and timing of our audit. We have communicated such information to you in our letter dated June 16, 2022, as amended on September 12, 2022. Professional standards also require that we communicate to you the following information related to our audit.

Significant Audit Findings

Qualitative Aspects of Accounting Practices

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by the Plan are described in Note 2 to the financial statements. No new accounting policies were adopted and the application of existing policies was not changed during 2021. We noted no transactions entered into by the Plan during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.



Retirement Committee
Davis & Floyd, Inc. Profit Sharing Plan
February 3, 2023
Page 2 of 3

Qualitative Aspects of Accounting Practices (continued)

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected. The most sensitive estimates affecting the financial statements are those that affect the reported amounts of investments. The Plan's investments, as reported in the financial statements, were measured based on fair value as of December 31, 2021. We evaluated the key factors and assumptions used to develop estimates in determining that they are reasonable in relation to the financial statements taken as a whole.

The financial statement disclosures are neutral, consistent, and clear.

Form 5500 Procedures

We are required to obtain and read a substantially complete draft of Form 5500 prior to dating our auditors' report. The purpose of this procedure is to identify any material inconsistencies between the draft Form 5500 and the Plan's financial statements. We identified no material inconsistencies in performing and completing our audit.

Difficulties Encountered in Performing the Audit

We encountered no difficulties in dealing with management in performing and completing our audit.

Corrected and Uncorrected Misstatements

Professional standards require us to accumulate all misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. No such misstatements were noted.

Disagreements with Management

For purposes of this letter, a disagreement with management is a disagreement on a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditors' report. We are pleased to report that no such disagreements arose during the course of our audit.



Retirement Committee
Davis & Floyd, Inc. Profit Sharing Plan
February 3, 2023
Page 3 of 3

Management Representations

We have requested certain representations from management that are included in the management representation letter dated February 3, 2023.

Management Consultations with Other Independent Accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a “second opinion” on certain situations. If a consultation involves application of an accounting principle to the Plan’s financial statements or a determination of the type of auditors’ opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts. To our knowledge, there were no such consultations with other accountants.

Other Audit Findings or Issues

We discussed a variety of matters, including the application of accounting principles and auditing standards, with management prior to retention as the Plan’s auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

Other Matter

Our responsibility for the ERISA-required supplemental schedules accompanying the financial statements is to perform adequate procedures to evaluate whether the form and content of the ERISA-required supplemental schedules, other than that agreed to or derived from the certified investment information, is presented in compliance with the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA, and whether the information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

This information is intended solely for the information and use of the Retirement Committee and management of the Plan and is not intended to be and should not be used by anyone other than these specified parties.

Very truly yours,

BANKNIGHT PIETAS & STOKER, P.A.

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Financial Statements
and Supplemental Schedules

Davis & Floyd, Inc. Profit Sharing Plan

*Years Ended December 31, 2021 and 2020
with Report of Independent Auditors*

Davis & Floyd, Inc. Profit Sharing Plan
Financial Statements
and Supplemental Schedules
Years Ended December 31, 2021 and 2020

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Report of Independent Auditors

Retirement Committee
Davis & Floyd, Inc. Profit Sharing Plan

Scope and Nature of the Employee Retirement Income Security Act of 1974 (“ERISA”) Section 103(a)(3)(C) Audit of the 2021 Financial Statements

We have performed an audit of the accompanying financial statements of the Davis & Floyd, Inc. Profit Sharing Plan (the “Plan”), an employee benefit plan subject to ERISA, as permitted by ERISA Section 103(a)(3)(C) (“ERISA Section 103(a)(3)(C) audit”). The financial statements comprise the statement of net assets available for plan benefits as of December 31, 2021, and the related statement of changes in net assets available for Plan benefits for the year then ended, and the related notes to the financial statements (“2021 Financial Statements”).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the Plan’s 2021 Financial Statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor’s (“DOL”) Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the Plan (“investment information”) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL’s Rules and Regulations for Reporting and Disclosure under ERISA (“qualified institution”).

Management has obtained a certification from Countybank Trust Services, one of the Plan’s three investment custodians and a qualified institution as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion on the 2021 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditors’ Responsibilities for the Audit of the 2021 Financial Statements section:

- The amounts and disclosures in the accompanying 2021 Financial Statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States (“US GAAP”).



Retirement Committee
Davis & Floyd, Inc. Profit Sharing Plan

Opinion on the 2021 Financial Statements (continued)

- The information in the accompanying 2021 Financial Statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2021 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States (“US GAAS”). Our responsibilities under those standards are further described in the Auditors’ Responsibilities for the Audit of the 2021 Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2021 Financial Statements

Management is responsible for the preparation and fair presentation of the 2021 Financial Statements in accordance with US GAAP, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management’s election of the ERISA Section 103(a)(3)(C) audit does not affect management’s responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan’s ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments; administering the Plan; and determining that the Plan’s transactions that are presented and disclosed in the financial statements are in conformity with the Plan’s provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.



Retirement Committee
Davis & Floyd, Inc. Profit Sharing Plan

Auditors' Responsibilities for the Audit of the 2021 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2021 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with US GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with US GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.



Retirement Committee
Davis & Floyd, Inc. Profit Sharing Plan

Auditors' Responsibilities for the Audit of the 2021 Financial Statements (continued)

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2021 Financial Statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of US GAAP.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with US GAAP.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matter – 2021 Supplemental Schedules Required by ERISA

The supplemental schedules as of December 31, 2021, as listed in the table of contents, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the 2021 Financial Statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the 2021 Financial Statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the 2021 Financial Statements or to the 2021 Financial Statements themselves, and other additional procedures in accordance with US GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including its form and content, are presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.



Retirement Committee
Davis & Floyd, Inc. Profit Sharing Plan

Other Matter – 2021 Supplemental Schedules Required by ERISA (continued)

In our opinion:

- The form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to, or is derived from the certified investment information, are presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditors' Report on the 2020 Financial Statements

The 2020 financial statements of the Davis & Floyd, Inc. Profit Sharing Plan were audited by predecessor auditors. As permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, the Plan administrator instructed the predecessor auditor not to perform, and they did not perform, any auditing procedures with respect to the information certified by Countybank Trust Services, one of the Plan's three investment custodians and a qualified institution. Their report dated January 10, 2022, indicated that (a) because of the significance of the information that they did not audit, they were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, they did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information, were presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

BANKNIGHT PIETAS & STOKER, P.A.

February 3, 2023

Davis & Floyd, Inc. Profit Sharing Plan
Statements of Net Assets Available for Plan Benefits

	December 31,	
	2021	2020
Assets		
Investments, at fair value:		
Participant directed	\$ 116,709	\$ 100,252
Non-participant directed	29,463,513	26,682,564
Total investments	<u>29,580,222</u>	<u>26,782,816</u>
Employer contributions receivable	558,529	170,439
Accrued interest and dividends	<u>29,509</u>	<u>50,394</u>
Total assets	30,168,260	27,003,649
Liabilities		
Accrued administrative expenses	<u>22,470</u>	<u>20,408</u>
Net assets available for plan benefits	<u><u>\$ 30,145,790</u></u>	<u><u>\$ 26,983,241</u></u>

See accompanying notes.

Davis & Floyd, Inc. Profit Sharing Plan
Statements of Changes in Net Assets Available for Plan Benefits

	Years Ended December 31,	
	2021	2020
Additions to net assets attributed to:		
Investment income:		
Net appreciation in fair value of investments	\$ 3,175,833	\$ 2,652,944
Interest and dividends	618,321	590,612
	<u>3,794,154</u>	<u>3,243,556</u>
Contributions:		
Employee, including rollovers	772,909	755,064
Employer	508,240	475,439
	<u>1,281,149</u>	<u>1,230,503</u>
Total additions	5,075,303	4,474,059
Deductions from net assets attributed to:		
Benefits paid to participants, including rollovers	1,749,188	2,916,691
Administrative expenses	163,566	120,917
Total deductions	<u>1,912,754</u>	<u>3,037,608</u>
Net changes	3,162,549	1,436,451
Net assets available for plan benefits, beginning	<u>26,983,241</u>	<u>25,546,790</u>
Net assets available for plan benefits, ending	<u>\$ 30,145,790</u>	<u>\$ 26,983,241</u>

See accompanying notes.

Davis & Floyd, Inc. Profit Sharing Plan
Notes to Financial Statements
December 31, 2021 and 2020

1. Description of Plan

The following description of Davis & Floyd, Inc. Profit Sharing Plan (the "Plan") provides only general information. Participants may refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution profit sharing plan covering substantially all employees of Davis & Floyd, Inc. (the "Company").

Eligibility to participate in the Plan is based on attainment of age eighteen and completion of thirty days of consecutive service with the Company. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Plan Amendment

Effective January 1, 2021, the Plan was amended to add an auto-enrollment feature whereby participants are automatically enrolled when eligible with deferrals at 3% of eligible compensation as defined by the Plan.

Contributions

Participants may contribute up to maximum amount of aggregate compensation allowed by the Internal Revenue Code ("IRC"). Participants who have attained age fifty before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans. All Plan investment selections are directed by investment management firms, based upon asset allocation guidelines provided by the Plan sponsor. Participants cannot make investment choices except for those amounts merged from another plan in a prior year, which are invested in self-directed brokerage accounts. The Company contributes three percent of eligible compensation to the Plan each year in the form of a safe harbor non-elective contribution. Additional employer profit sharing contributions to the Plan are made at the discretion of the Company's board of directors. For the years ended December 31, 2021 and 2020, employer contributions totaled approximately \$508,000 and \$475,000, respectively, which was comprised of safe harbor non-elective contributions of approximately \$319,000 and \$322,000, respectively, and discretionary profit sharing contributions of approximately \$189,000 and \$153,000, respectively. Contributions are subject to certain Internal Revenue Service ("IRS") limitations.

Davis & Floyd, Inc. Profit Sharing Plan
Notes to Financial Statements
December 31, 2021 and 2020

1. Description of Plan (continued)

Participant Accounts

Each participant's account is credited with the participant's elective deferral contributions, allocations of employer contributions, plan investment earnings or losses, and charged with an allocation of any administrative expenses paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Substantially all participant accounts are non-participant directed.

Participant Loans

Participant loans are not permitted under the Plan.

Vesting

Participants are immediately vested in their contributions and the Company's safe harbor contributions, plus actual earnings thereon. Vesting in the Company's discretionary profit sharing contributions is based on years of continuous service. A participant is 100% vested after six years of credited service.

Payment of Benefits

Upon retirement, disability, death, or termination of employment, a participant or their designated beneficiary may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in their account, or as installment payments over a period of time not to exceed the expected future lifetime of the participant and their beneficiary. Participants with account balances less than \$5,000 upon termination of employment will have their account automatically distributed as a lump-sum as soon as administratively feasible, as defined in the Plan document.

Hardship distributions are permitted upon determination of financial hardship.

Fully vested balances are available for distribution after the participant reaches age 59½.

Forfeiture Accounts

In accordance with the Plan document, available forfeitures may be used first to offset plan expenses, and any remaining forfeitures may be used to offset employer contributions. As of December 31, 2021 and 2020, there were no forfeited non-vested account balances nor were any forfeitures used to offset expenses or employer contributions.

Davis & Floyd, Inc. Profit Sharing Plan
Notes to Financial Statements
December 31, 2021 and 2020

1. Description of Plan (continued)

Administrative Expenses

Fees related to third party administration, investment management services, and distributions to participants are charged directly to participant accounts and are included in administrative expenses. Certain other expenses of maintaining the Plan are paid directly by the Company and are excluded from the financial statements. Investment related expenses are included in net appreciation in fair value of investments.

Plan Termination

Although it has not expressed any intent to do so, the Company has the right, under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA.

2. Summary of Significant Accounting Policies

Basis of Accounting

The Plan's financial statements are prepared on the accrual basis of accounting.

Estimates

The preparation of financial statements in conformity with US GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of changes in net assets during the reporting period. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value measurements.

Purchases and sales of securities are reflected on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Davis & Floyd, Inc. Profit Sharing Plan
Notes to Financial Statements
December 31, 2021 and 2020

2. Summary of Significant Accounting Policies

Risks and Uncertainties

The Plan's investments are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investments, it is at least reasonably possible that changes in the values of investments will occur in the near term and that such changes could materially affect the participants' account balances and the amounts reported in the 2021 statement of net assets available for plan benefits.

Payment of Benefits

Benefits are recorded when paid.

3. Investment Certifications

The following is a summary of the Plan's assets held by Countybank Trust Services ("Countybank") included throughout the Plan's financial statements and supplemental schedules that was prepared by or derived from information provided by Countybank, one of the three investment custodians, and furnished to the Plan administrator. The Plan administrator has obtained certifications from Countybank that the information provided to the Plan administrator by Countybank related to the following assets is complete and accurate. Accordingly as permitted by 29 CFR 2530.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the Plan administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to information which appears throughout the financial statements and supplemental schedules related to the following assets:

	December 31,	
	2021	2020
Investments, at fair value:		
Cash and cash equivalents	\$ 589,548	\$ 710,006
U.S. government & agency securities	449,699	509,682
Corporate bonds and debentures	2,607,458	2,478,357
Exchange traded funds	8,741,698	8,272,460
Common and preferred stocks	1,361,483	1,256,948
Self-directed brokerage accounts	116,709	100,252
	<u>\$ 13,866,595</u>	<u>\$ 13,327,705</u>

Countybank also certified to the completeness and accuracy of \$1,227,785 and \$1,149,301 of net appreciation in the fair value of investments and \$248,700 and \$388,973 of interest and dividends for the years ended December 31, 2021 and 2020, respectively.

Davis & Floyd, Inc. Profit Sharing Plan
Notes to Financial Statements
December 31, 2021 and 2020

4. Fair Value Measurements

The Plan's investments are reported at fair value in the statements of net assets available for plan benefits. The methods used to measure fair value may produce an amount that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to measure the fair value of certain financial instruments could result in a different fair value at the reporting date.

US GAAP establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority; Level 2 inputs consist of observable inputs other than quoted prices for identical assets; and Level 3 inputs to the valuation methodology are unobservable and have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2021 and 2020.

- *Cash and cash equivalents*: Substantially all holdings in cash and cash equivalents are money market funds. The Plan invests in money market funds to provide daily liquidity. Fair values are based on the net asset value ("NAV") that can be validated with a sufficient level of observable activity (i.e. purchases and sales at NAV). As these funds are not traded in an active market, Plan management has assessed these assets as Level 2 in the fair value hierarchy. The remaining cash accounts not invested in money market funds are valued at amortized cost plus accrued interest, which approximates fair value, and are assessed as Level 1 in the fair value hierarchy.
- *Mutual funds and exchange traded funds*: Valued at the daily closing price as reported by the fund. Mutual funds and exchange traded funds held by the Plan are open-end funds that are registered with the Securities and Exchange Commission. These funds are required to publish their NAV and to transact at that price. The mutual funds and exchange traded funds held by the Plan are deemed to be actively traded.
- *U.S. Government & agency securities, asset backed securities, and corporate bonds and debentures*: Valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings.

Davis & Floyd, Inc. Profit Sharing Plan
Notes to Financial Statements
December 31, 2021 and 2020

4. Fair Value Measurements (continued)

- *Common and preferred stocks*: Valued at the closing price reported on the active market on which the individual securities are traded.
- *Hedge Funds*: Valued at NAV. The NAV, as provided by the investment managers, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV. Participant transactions (purchases and sales) may occur daily.
- *Self-directed brokerage accounts*: Substantially all investments in the self-directed brokerage accounts are mutual funds.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value:

December 31, 2021				
	Level 1	Level 2	Level 3	Total
Investments measured at fair value:				
Cash and cash equivalents	\$ 169,108	\$ 847,065	\$ --	\$ 1,016,173
Mutual funds	1,336,268	--	--	1,336,268
US government & agency securities	--	493,482	--	493,482
Corporate bonds and debentures	--	2,711,302	--	2,711,302
Exchange traded funds	9,460,027	--	--	9,460,027
Common and preferred stocks	13,603,934	--	--	13,603,934
Self-directed brokerage accounts	116,709	--	--	116,709
	<u>\$ 24,686,046</u>	<u>\$ 4,051,849</u>	<u>\$ --</u>	<u>28,737,895</u>
Investments measured at NAV*				<u>842,327</u>
Investments, at fair value				<u><u>\$ 29,580,222</u></u>

Davis & Floyd, Inc. Profit Sharing Plan
Notes to Financial Statements
December 31, 2021 and 2020

4. Fair Value Measurements (continued)

December 31, 2020				
	Level 1	Level 2	Level 3	Total
Investments measured at fair value:				
Cash and cash equivalents	\$ 129,830	\$ 854,521	\$ --	\$ 984,351
Mutual funds	2,166,020	--	--	2,166,020
US government & agency securities	--	545,364	--	545,364
Corporate bonds and debentures	--	2,590,249	--	2,590,249
Exchange traded funds	9,006,344	--	--	9,006,344
Common and preferred stocks	10,476,573	--	--	10,476,573
Self-directed brokerage accounts	100,252	--	--	100,252
	<u>\$ 21,879,019</u>	<u>\$ 3,990,134</u>	<u>\$ --</u>	<u>25,869,153</u>
Investments measured at NAV*				<u>913,663</u>
Investments, at fair value				<u><u>\$ 26,782,816</u></u>

*Certain investments that were measured at net asset value per share or its equivalent have not been classified in the fair value hierarchy.

The following tables set forth a summary of the Plan's investments reported at NAV as a practical expedient to estimate fair value:

December 31, 2021				
	Fair Value	Unfunded Commitment	Redemption Frequency	Redemption Notice Period
Nineteen 77 Global Arbitrage Ltd. Series 1 - Hedge Fund	\$ 211,937	--	Monthly	15 days
Graham Absolute Return Fund Ltd. Class B - Hedge Fund	280,837	--	Quarterly	30 days
Atlas Enhanced Fund Ltd. Class Y - Hedge Fund	129,004	--	Quarterly	65 days
ACAP Strategic Fund Class A - Hedge Fund	<u>220,549</u>	--	Quarterly	10 days
	<u><u>\$ 842,327</u></u>			

Davis & Floyd, Inc. Profit Sharing Plan
Notes to Financial Statements
December 31, 2021 and 2020

4. Fair Value Measurements (continued)

December 31, 2020				
	Fair Value	Unfunded Commitment	Redemption Frequency	Redemption Notice Period
Nineteen 77 Global Arbitrage Ltd.				
Series 1 - Hedge Fund	\$ 201,839	--	Monthly	15 days
Graham Absolute Return Fund Ltd.				
Class B - Hedge Fund	276,285	--	Quarterly	30 days
Atlas Enhanced Fund Ltd.				
Class Y - Hedge Fund	180,327	--	Quarterly	65 days
ACAP Strategic Fund				
Class A - Hedge Fund	<u>255,212</u>	--	Quarterly	10 days
	<u><u>\$ 913,663</u></u>			

5. Parties-in-Interest Transactions

Certain Plan investments were managed by Countybank, UBS Financial Services, Inc. (“UBS”), and Charles Schwab & Co., Inc. (“Charles Schwab”). Countybank, UBS, and Charles Schwab served as custodians of the Plan, and therefore, these transactions qualify as party-in-interest transactions. Fees incurred by the Plan for investment management services are included in net appreciation in fair value of investments, as they are paid through revenue sharing, rather than a direct payment. As described in Note 1, the Plan made direct payments to the third party administrator and the Plan’s custodians totaling approximately \$164,000 and \$121,000 for the years ended December 31, 2021 and 2020, respectively, which were not covered by revenue sharing.

These party-in-interest transactions are exempt from the prohibited transactions rules of ERISA.

6. Income Tax Status

The Plan is a volume submitter profit sharing plan, provided by Benefits Administrators, LLC, designed to be in compliance with the applicable requirements of the IRC. The IRS has determined and informed Benefits Administrators, LLC by a letter dated March 31, 2014, that the volume submitter profit sharing plan, as then designed was in accordance with applicable sections of the IRC. Although the Plan has been amended and formally restated since the date of the letter, the Plan administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC and therefore, believes that the Plan is qualified and the related trust was tax-exempt. Therefore, no provision for income taxes has been included in the Plan’s financial statements.

Davis & Floyd, Inc. Profit Sharing Plan
Notes to Financial Statements
December 31, 2021 and 2020

6. Income Tax Status (continued)

US GAAP requires the Plan administrator to evaluate tax positions taken by the Plan and recognize a tax liability for any uncertain positions that more likely than not would not be sustained upon examination by the IRS. No such liabilities were identified at December 31, 2021 and 2020. The Plan is subject to routine audits by tax authorities. The Plan administrator believes the Plan is no longer subject to income tax examinations for years prior to 2018.

7. Subsequent Events

Management has evaluated events and transactions after December 31, 2021 through February 3, 2023, the date on which the financial statements were available to be issued, for subsequent events and determined there were no subsequent events to report.

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2021 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>	

- A** This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)
- ☒ a single-employer plan ☐ a DFE (specify) _____
- B** This return/report is: ☐ the first return/report ☐ the final return/report
- ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
- C** If the plan is a collectively-bargained plan, check here. ☐
- D** Check box if filing under: ☐ Form 5558 ☐ automatic extension ☐ the DFVC program
- ☒ special extension (enter description) NATURAL DISASTER - IAN
- E** If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ☐

Part II	Basic Plan Information—enter all requested information					
1a Name of plan	Davis & Floyd, Inc. Profit Sharing Plan	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;">001</td> </tr> <tr> <td colspan="2">1c Effective date of plan 01/01/1964</td> </tr> </table>	1b Three-digit plan number (PN) ▶	001	1c Effective date of plan 01/01/1964	
1b Three-digit plan number (PN) ▶	001					
1c Effective date of plan 01/01/1964						
2a Plan sponsor's name (employer, if for a single-employer plan)	2b Employer Identification Number (EIN) 57-0346458					
Mailing address (include room, apt., suite no. and street, or P.O. Box)	2c Plan Sponsor's telephone number 864-229-5211					
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)	2d Business code (see instructions) 541330					
DAVIS & FLOYD, INC						
P.O. DRAWER 428						
GREENWOOD SC 29648						

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE		<u>2/13/2023</u>	Dee Dee Setzler
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2021)
v. 201209

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN
		3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN
5 Total number of participants at the beginning of the plan year		5 265
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).		
a(1) Total number of active participants at the beginning of the plan year.....		6a(1) 140
a(2) Total number of active participants at the end of the plan year		6a(2) 130
b Retired or separated participants receiving benefits.....		6b 24
c Other retired or separated participants entitled to future benefits		6c 109
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 263
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 0
f Total. Add lines 6d and 6e		6f 263
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g 263
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h 1
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....		7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2H 2J 3D		
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2021 Form M-1 annual report. If the plan was not required to file the 2021 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2021
		This Form is Open to Public Inspection.

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021	
A Name of plan Davis & Floyd, Inc. Profit Sharing Plan	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 DAVIS & FLOYD, INC	D Employer Identification Number (EIN) 57-0346458

Part I	Service Provider Information (see instructions)
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You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a** Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☐ Yes ☒ No
- b** If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

GREENWOOD CAPITAL ASSOCIATES
104 MAXWELL AVE

57-0760907

GREENWOOD SC 29646

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
51						
	INVESTMENT MGR	66,272	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

County Bank
419 Main Street

57-0147610

Greenwood SC 29649

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
24						
	Investment Mgr	20,163	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III	Termination Information on Accountants and Enrolled Actuaries (see instructions) (complete as many entries as needed)
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a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection.
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For calendar plan year 2021 or fiscal plan year beginning **01/01/2021** and ending **12/31/2021**

A Name of plan Davis & Floyd, Inc. Profit Sharing Plan	B Three-digit plan number (PN)	001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 DAVIS & FLOYD, INC	D Employer Identification Number (EIN) 57-0346458	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
---------------	--

a Name of MTIA, CCT, PSA, or 103-12 IE: County Bank		
b Name of sponsor of entity listed in (a): Davis & Floyd		
c EIN-PN 57-0346458 001	d Entity code M	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

Part II **Information on Participating Plans (to be completed by DFEs)**

(Complete as many entries as needed to report all participating plans)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan Davis & Floyd, Inc. Profit Sharing Plan		B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 DAVIS & FLOYD, INC		D Employer Identification Number (EIN) 57-0346458

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a	8,850	1,263
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	170,439	558,529
(2) Participant contributions.....	1b(2)	0	0
(3) Other	1b(3)	50,394	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	984,351	1,014,909
(2) U.S. Government securities	1c(2)	545,364	486,714
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	2,590,249	2,711,302
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	50,217	55,560
(B) Common	1c(4)(B)	10,426,356	12,593,384
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	11,263,766	11,809,336
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	913,663	937,263

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	27,003,649	30,168,260

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h	20,408	22,470
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	20,408	22,470

Net Assets

l Net assets (subtract line 1k from line 1f).....	1l	26,983,241	30,145,790
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Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	508,240	
(B) Participants	2a(1)(B)	770,413	
(C) Others (including rollovers).....	2a(1)(C)	2,496	
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B), (C), and line 2a(2)	2a(3)		1,281,149
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	4,175	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		4,175
(2) Dividends: (A) Preferred stock.....	2b(2)(A)		
(B) Common stock	2b(2)(B)	614,146	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B), and (C)	2b(2)(D)		614,146
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	1,147,743	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		1,147,743
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	2,028,090	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		2,028,090

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		5,075,303

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	1,749,188	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		1,749,188
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees	2i(1)	163,566	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other.....	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		163,566
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		1,912,754

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		3,162,549
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☒ DOL Regulation 2520.103-8 (2) ☒ DOL Regulation 2520.103-12(d) (3) ☐ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: Bauknight Pietras & Stormer, P.A.

(2) EIN: 57-0940019

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		500,000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
4k		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			
5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No If "Yes," enter the amount of any plan assets that reverted to the employer this year			
5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)			
5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)	
5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year			

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection.
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For calendar plan year 2021 or fiscal plan year beginning **01/01/2021** and ending **12/31/2021**

A Name of plan Davis & Floyd, Inc. Profit Sharing Plan	B Three-digit plan number (PN)	001
C Plan sponsor's name as shown on line 2a of Form 5500 DAVIS & FLOYD, INC	D Employer Identification Number (EIN) 57-0346458	

Part I	Distributions
---------------	----------------------

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): _____		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?	☐ Yes	☐ No	☐ N/A
If the plan is a defined benefit plan, go to line 8.			
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a		
b Enter the amount contributed by the employer to the plan for this plan year	6b		
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c		
If you completed line 6c, skip lines 8 and 9.			
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes	☐ No	☐ N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?	☐ Yes	☐ No	☐ N/A

Part III	Amendments
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9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☐ Increase	☐ Decrease	☐ Both	☐ No
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Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
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10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes	☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Schedule R (Form 5500) 2021
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Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month Day Year

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents)

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month Day Year

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents)

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month Day Year

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents)

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month Day Year

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents)

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month Day Year

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents)

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month Day Year

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents)

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

14a

b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14b

c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14c

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year.....

15a

b The corresponding number for the second preceding plan year.....

15b

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year.....

16a

b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....

16b

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

19 If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:

Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:

☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?

☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____

20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation _____

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2021 This Form is Open to Public Inspection
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Part I Annual Report Identification Information	
For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021	
A This return/report is for:	☐ a multiemployer plan ☒ a single-employer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☐ a DFE (specify) ____
B This return/report is:	☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☒ special extension (enter description) NATURAL DISASTER - IAN
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.	☐

Part II Basic Plan Information—enter all requested information					
1a Name of plan Davis & Floyd, Inc. Profit Sharing Plan	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;">001</td> </tr> <tr> <td colspan="2">1c Effective date of plan 01/01/1964</td> </tr> </table>	1b Three-digit plan number (PN) ▶	001	1c Effective date of plan 01/01/1964	
1b Three-digit plan number (PN) ▶	001				
1c Effective date of plan 01/01/1964					
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) DAVIS & FLOYD, INC P.O. DRAWER 428 GREENWOOD SC 29648	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) 57-0346458</td> </tr> <tr> <td>2c Plan Sponsor's telephone number 864-229-5211</td> </tr> <tr> <td>2d Business code (see instructions) 541330</td> </tr> </table>	2b Employer Identification Number (EIN) 57-0346458	2c Plan Sponsor's telephone number 864-229-5211	2d Business code (see instructions) 541330	
2b Employer Identification Number (EIN) 57-0346458					
2c Plan Sponsor's telephone number 864-229-5211					
2d Business code (see instructions) 541330					

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	 Signature of plan administrator	2/13/2023 Date	Dee Dee Setzler Enter name of individual signing as plan administrator
SIGN HERE	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE	Signature of DFE	Date	Enter name of individual signing as DFE

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Form 5500 (2021)
v. 201209

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 265
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year..... a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	 6a(1) 140 6a(2) 130 6b 24 6c 109 6d 263 6e 0 6f 263 6g 263 6h 1
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2H 2J 3D b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	

9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)
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Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2021 Form M-1 annual report. If the plan was not required to file the 2021 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2021
		This Form is Open to Public Inspection.
For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan Davis & Floyd, Inc. Profit Sharing Plan	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 DAVIS & FLOYD, INC	D Employer Identification Number (EIN) 57-0346458	

Part I	Service Provider Information (see instructions)
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You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a** Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☐ Yes ☒ No
- b** If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

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104 MAXWELL AVE

57-0760907

GREENWOOD SC 29646

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
51						
	INVESTMENT MGR	66,272	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

County Bank
419 Main Street

57-0147610

Greenwood SC 29649

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
24						
	Investment Mgr	20,163	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III	Termination Information on Accountants and Enrolled Actuaries (see instructions) (complete as many entries as needed)
-----------------	---

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110
		2021
		This Form is Open to Public Inspection.

For calendar plan year 2021 or fiscal plan year beginning **01/01/2021** and ending **12/31/2021**

A Name of plan Davis & Floyd, Inc. Profit Sharing Plan		B Three-digit plan number (PN) ►	001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 DAVIS & FLOYD, INC		D Employer Identification Number (EIN) 57-0346458	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
---------------	--

a Name of MTIA, CCT, PSA, or 103-12 IE: County Bank			
b Name of sponsor of entity listed in (a): Davis & Floyd			
c EIN-PN 57-0346458 001	d Entity code M	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	

a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

Part II **Information on Participating Plans (to be completed by DFEs)**

(Complete as many entries as needed to report all participating plans)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan Davis & Floyd, Inc. Profit Sharing Plan		B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 DAVIS & FLOYD, INC		D Employer Identification Number (EIN) 57-0346458

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a	8,850	1,263
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	170,439	558,529
(2) Participant contributions.....	1b(2)	0	0
(3) Other	1b(3)	50,394	
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	984,351	1,014,909
(2) U.S. Government securities	1c(2)	545,364	486,714
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	2,590,249	2,711,302
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	50,217	55,560
(B) Common	1c(4)(B)	10,426,356	12,593,384
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)	0	29,509
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	11,263,766	11,779,827
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	913,663	937,263

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	27,003,649	30,168,260

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h	20,408	22,470
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	20,408	22,470

Net Assets

l Net assets (subtract line 1k from line 1f).....	1l	26,983,241	30,145,790
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Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	508,240	
(B) Participants	2a(1)(B)	770,413	
(C) Others (including rollovers).....	2a(1)(C)	2,496	
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1,281,149
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	4,175	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		4,175
(2) Dividends: (A) Preferred stock.....	2b(2)(A)		
(B) Common stock	2b(2)(B)	614,146	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		614,146
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	1,147,743	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		1,147,743
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	2,028,090	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		2,028,090

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		5,075,303

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	1,749,188	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		1,749,188
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees	2i(1)	163,566	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other.....	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		163,566
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		1,912,754

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		3,162,549
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☒ DOL Regulation 2520.103-8 (2) ☒ DOL Regulation 2520.103-12(d) (3) ☐ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: Bauknight Pietras & Stormer, P.A.

(2) EIN: 57-0940019

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
4d		X	
e Was this plan covered by a fidelity bond?	X		500,000
4e	X		500,000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
4k		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			
5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No If "Yes," enter the amount of any plan assets that reverted to the employer this year			
5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)			
5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)	
5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year			

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection.
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For calendar plan year 2021 or fiscal plan year beginning **01/01/2021** and ending **12/31/2021**

A Name of plan Davis & Floyd, Inc. Profit Sharing Plan	B Three-digit plan number (PN)	001
C Plan sponsor's name as shown on line 2a of Form 5500 DAVIS & FLOYD, INC	D Employer Identification Number (EIN) 57-0346458	

Part I	Distributions
---------------	----------------------

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): _____		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
----------------	---

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?	☐ Yes	☐ No	☐ N/A
If the plan is a defined benefit plan, go to line 8.			
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a		
b Enter the amount contributed by the employer to the plan for this plan year	6b		
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c		
If you completed line 6c, skip lines 8 and 9.			
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes	☐ No	☐ N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?	☐ Yes	☐ No	☐ N/A

Part III	Amendments
-----------------	-------------------

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☐ Increase	☐ Decrease	☐ Both	☐ No
--	-----------------------------------	-----------------------------------	-------------------------------	-----------------------------

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes	☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Schedule R (Form 5500) 2021
v. 201209

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month Day Year

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents)

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month Day Year

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents)

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month Day Year

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents)

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month Day Year

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents)

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month Day Year

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents)

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month Day Year

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents)

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

- 14** Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

14a

b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14b

c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14c

- 15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year.....

15a

b The corresponding number for the second preceding plan year.....

15b

- 16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year.....

16a

b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....

16b

- 17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

- 18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

- 19** If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:

Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:

☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?

☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____

- 20 PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation _____

February 3, 2023

Retirement Committee
Davis & Floyd, Inc. Profit Sharing Plan

We have audited the financial statements of the Davis & Floyd, Inc. Profit Sharing Plan (the “Plan”), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (“ERISA”), as permitted by ERISA Section 103(a)(3)(C) (“ERISA Section 103(a)(3)(C) audit”) as of and for the year ended December 31, 2021, and we have issued our report thereon dated February 3, 2023. As permitted by ERISA Section 103(a)(3)(C), our audit did not extend to any statements or information related to assets held for investment of the Plan (“investment information”) by Countybank Trust Services, one of the Plan’s three investment custodians, which is a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, that prepared and certified the statements or information regarding assets so held in accordance with 29 CFR 2520.103-5. Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements and ERISA-required supplemental schedules, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States (“US GAAP”). Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with US GAAP. Professional standards require that we provide you with information about our responsibilities under generally accepted auditing standards, as well as certain information related to the planned scope and timing of our audit. We have communicated such information to you in our letter dated June 16, 2022, as amended on September 12, 2022. Professional standards also require that we communicate to you the following information related to our audit.

Significant Audit Findings

Qualitative Aspects of Accounting Practices

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by the Plan are described in Note 2 to the financial statements. No new accounting policies were adopted and the application of existing policies was not changed during 2021. We noted no transactions entered into by the Plan during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.



Retirement Committee
Davis & Floyd, Inc. Profit Sharing Plan
February 3, 2023
Page 2 of 3

Qualitative Aspects of Accounting Practices (continued)

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected. The most sensitive estimates affecting the financial statements are those that affect the reported amounts of investments. The Plan's investments, as reported in the financial statements, were measured based on fair value as of December 31, 2021. We evaluated the key factors and assumptions used to develop estimates in determining that they are reasonable in relation to the financial statements taken as a whole.

The financial statement disclosures are neutral, consistent, and clear.

Form 5500 Procedures

We are required to obtain and read a substantially complete draft of Form 5500 prior to dating our auditors' report. The purpose of this procedure is to identify any material inconsistencies between the draft Form 5500 and the Plan's financial statements. We identified no material inconsistencies in performing and completing our audit.

Difficulties Encountered in Performing the Audit

We encountered no difficulties in dealing with management in performing and completing our audit.

Corrected and Uncorrected Misstatements

Professional standards require us to accumulate all misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. No such misstatements were noted.

Disagreements with Management

For purposes of this letter, a disagreement with management is a disagreement on a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditors' report. We are pleased to report that no such disagreements arose during the course of our audit.



Retirement Committee
Davis & Floyd, Inc. Profit Sharing Plan
February 3, 2023
Page 3 of 3

Management Representations

We have requested certain representations from management that are included in the management representation letter dated February 3, 2023.

Management Consultations with Other Independent Accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a “second opinion” on certain situations. If a consultation involves application of an accounting principle to the Plan’s financial statements or a determination of the type of auditors’ opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts. To our knowledge, there were no such consultations with other accountants.

Other Audit Findings or Issues

We discussed a variety of matters, including the application of accounting principles and auditing standards, with management prior to retention as the Plan’s auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

Other Matter

Our responsibility for the ERISA-required supplemental schedules accompanying the financial statements is to perform adequate procedures to evaluate whether the form and content of the ERISA-required supplemental schedules, other than that agreed to or derived from the certified investment information, is presented in compliance with the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA, and whether the information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

This information is intended solely for the information and use of the Retirement Committee and management of the Plan and is not intended to be and should not be used by anyone other than these specified parties.

Very truly yours,

BANKNIGHT PETERS & STOKER, P.A.

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Financial Statements
and Supplemental Schedules

Davis & Floyd, Inc. Profit Sharing Plan

*Years Ended December 31, 2021 and 2020
with Report of Independent Auditors*

Davis & Floyd, Inc. Profit Sharing Plan
Financial Statements
and Supplemental Schedules
Years Ended December 31, 2021 and 2020

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Report of Independent Auditors

Retirement Committee
Davis & Floyd, Inc. Profit Sharing Plan

Scope and Nature of the Employee Retirement Income Security Act of 1974 (“ERISA”) Section 103(a)(3)(C) Audit of the 2021 Financial Statements

We have performed an audit of the accompanying financial statements of the Davis & Floyd, Inc. Profit Sharing Plan (the “Plan”), an employee benefit plan subject to ERISA, as permitted by ERISA Section 103(a)(3)(C) (“ERISA Section 103(a)(3)(C) audit”). The financial statements comprise the statement of net assets available for plan benefits as of December 31, 2021, and the related statement of changes in net assets available for Plan benefits for the year then ended, and the related notes to the financial statements (“2021 Financial Statements”).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the Plan’s 2021 Financial Statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor’s (“DOL”) Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the Plan (“investment information”) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL’s Rules and Regulations for Reporting and Disclosure under ERISA (“qualified institution”).

Management has obtained a certification from Countybank Trust Services, one of the Plan’s three investment custodians and a qualified institution as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion on the 2021 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditors’ Responsibilities for the Audit of the 2021 Financial Statements section:

- The amounts and disclosures in the accompanying 2021 Financial Statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States (“US GAAP”).



Retirement Committee
Davis & Floyd, Inc. Profit Sharing Plan

Opinion on the 2021 Financial Statements (continued)

- The information in the accompanying 2021 Financial Statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2021 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States ("US GAAS"). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the 2021 Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2021 Financial Statements

Management is responsible for the preparation and fair presentation of the 2021 Financial Statements in accordance with US GAAP, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments; administering the Plan; and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.



Retirement Committee
Davis & Floyd, Inc. Profit Sharing Plan

Auditors' Responsibilities for the Audit of the 2021 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2021 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with US GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with US GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.



Retirement Committee
Davis & Floyd, Inc. Profit Sharing Plan

Auditors' Responsibilities for the Audit of the 2021 Financial Statements (continued)

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2021 Financial Statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of US GAAP.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with US GAAP.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matter – 2021 Supplemental Schedules Required by ERISA

The supplemental schedules as of December 31, 2021, as listed in the table of contents, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the 2021 Financial Statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the 2021 Financial Statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the 2021 Financial Statements or to the 2021 Financial Statements themselves, and other additional procedures in accordance with US GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including its form and content, are presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.



Retirement Committee
Davis & Floyd, Inc. Profit Sharing Plan

Other Matter – 2021 Supplemental Schedules Required by ERISA (continued)

In our opinion:

- The form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to, or is derived from the certified investment information, are presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditors' Report on the 2020 Financial Statements

The 2020 financial statements of the Davis & Floyd, Inc. Profit Sharing Plan were audited by predecessor auditors. As permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, the Plan administrator instructed the predecessor auditor not to perform, and they did not perform, any auditing procedures with respect to the information certified by Countybank Trust Services, one of the Plan's three investment custodians and a qualified institution. Their report dated January 10, 2022, indicated that (a) because of the significance of the information that they did not audit, they were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, they did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information, were presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

BANKNIGHT PIETAS & STOKER, P.A.

February 3, 2023

Davis & Floyd, Inc. Profit Sharing Plan
Statements of Net Assets Available for Plan Benefits

	December 31,	
	2021	2020
Assets		
Investments, at fair value:		
Participant directed	\$ 116,709	\$ 100,252
Non-participant directed	29,463,513	26,682,564
Total investments	29,580,222	26,782,816
Employer contributions receivable	558,529	170,439
Accrued interest and dividends	29,509	50,394
Total assets	30,168,260	27,003,649
Liabilities		
Accrued administrative expenses	22,470	20,408
Net assets available for plan benefits	\$ 30,145,790	\$ 26,983,241

See accompanying notes.

Davis & Floyd, Inc. Profit Sharing Plan
Statements of Changes in Net Assets Available for Plan Benefits

	Years Ended December 31,	
	2021	2020
Additions to net assets attributed to:		
Investment income:		
Net appreciation in fair value of investments	\$ 3,175,833	\$ 2,652,944
Interest and dividends	618,321	590,612
	<u>3,794,154</u>	<u>3,243,556</u>
 Contributions:		
Employee, including rollovers	772,909	755,064
Employer	508,240	475,439
	<u>1,281,149</u>	<u>1,230,503</u>
 Total additions	5,075,303	4,474,059
 Deductions from net assets attributed to:		
Benefits paid to participants, including rollovers	1,749,188	2,916,691
Administrative expenses	163,566	120,917
Total deductions	<u>1,912,754</u>	<u>3,037,608</u>
 Net changes	3,162,549	1,436,451
 Net assets available for plan benefits, beginning	<u>26,983,241</u>	<u>25,546,790</u>
 Net assets available for plan benefits, ending	<u><u>\$ 30,145,790</u></u>	<u><u>\$ 26,983,241</u></u>

See accompanying notes.

Davis & Floyd, Inc. Profit Sharing Plan
Notes to Financial Statements
December 31, 2021 and 2020

1. Description of Plan

The following description of Davis & Floyd, Inc. Profit Sharing Plan (the "Plan") provides only general information. Participants may refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution profit sharing plan covering substantially all employees of Davis & Floyd, Inc. (the "Company").

Eligibility to participate in the Plan is based on attainment of age eighteen and completion of thirty days of consecutive service with the Company. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Plan Amendment

Effective January 1, 2021, the Plan was amended to add an auto-enrollment feature whereby participants are automatically enrolled when eligible with deferrals at 3% of eligible compensation as defined by the Plan.

Contributions

Participants may contribute up to maximum amount of aggregate compensation allowed by the Internal Revenue Code ("IRC"). Participants who have attained age fifty before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans. All Plan investment selections are directed by investment management firms, based upon asset allocation guidelines provided by the Plan sponsor. Participants cannot make investment choices except for those amounts merged from another plan in a prior year, which are invested in self-directed brokerage accounts. The Company contributes three percent of eligible compensation to the Plan each year in the form of a safe harbor non-elective contribution. Additional employer profit sharing contributions to the Plan are made at the discretion of the Company's board of directors. For the years ended December 31, 2021 and 2020, employer contributions totaled approximately \$508,000 and \$475,000, respectively, which was comprised of safe harbor non-elective contributions of approximately \$319,000 and \$322,000, respectively, and discretionary profit sharing contributions of approximately \$189,000 and \$153,000, respectively. Contributions are subject to certain Internal Revenue Service ("IRS") limitations.

Davis & Floyd, Inc. Profit Sharing Plan
Notes to Financial Statements
December 31, 2021 and 2020

1. Description of Plan (continued)

Participant Accounts

Each participant's account is credited with the participant's elective deferral contributions, allocations of employer contributions, plan investment earnings or losses, and charged with an allocation of any administrative expenses paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Substantially all participant accounts are non-participant directed.

Participant Loans

Participant loans are not permitted under the Plan.

Vesting

Participants are immediately vested in their contributions and the Company's safe harbor contributions, plus actual earnings thereon. Vesting in the Company's discretionary profit sharing contributions is based on years of continuous service. A participant is 100% vested after six years of credited service.

Payment of Benefits

Upon retirement, disability, death, or termination of employment, a participant or their designated beneficiary may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in their account, or as installment payments over a period of time not to exceed the expected future lifetime of the participant and their beneficiary. Participants with account balances less than \$5,000 upon termination of employment will have their account automatically distributed as a lump-sum as soon as administratively feasible, as defined in the Plan document.

Hardship distributions are permitted upon determination of financial hardship.

Fully vested balances are available for distribution after the participant reaches age 59½.

Forfeiture Accounts

In accordance with the Plan document, available forfeitures may be used first to offset plan expenses, and any remaining forfeitures may be used to offset employer contributions. As of December 31, 2021 and 2020, there were no forfeited non-vested account balances nor were any forfeitures used to offset expenses or employer contributions.

Davis & Floyd, Inc. Profit Sharing Plan
Notes to Financial Statements
December 31, 2021 and 2020

1. Description of Plan (continued)

Administrative Expenses

Fees related to third party administration, investment management services, and distributions to participants are charged directly to participant accounts and are included in administrative expenses. Certain other expenses of maintaining the Plan are paid directly by the Company and are excluded from the financial statements. Investment related expenses are included in net appreciation in fair value of investments.

Plan Termination

Although it has not expressed any intent to do so, the Company has the right, under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA.

2. Summary of Significant Accounting Policies

Basis of Accounting

The Plan's financial statements are prepared on the accrual basis of accounting.

Estimates

The preparation of financial statements in conformity with US GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of changes in net assets during the reporting period. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value measurements.

Purchases and sales of securities are reflected on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Davis & Floyd, Inc. Profit Sharing Plan
Notes to Financial Statements
December 31, 2021 and 2020

2. Summary of Significant Accounting Policies

Risks and Uncertainties

The Plan's investments are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investments, it is at least reasonably possible that changes in the values of investments will occur in the near term and that such changes could materially affect the participants' account balances and the amounts reported in the 2021 statement of net assets available for plan benefits.

Payment of Benefits

Benefits are recorded when paid.

3. Investment Certifications

The following is a summary of the Plan's assets held by Countybank Trust Services ("Countybank") included throughout the Plan's financial statements and supplemental schedules that was prepared by or derived from information provided by Countybank, one of the three investment custodians, and furnished to the Plan administrator. The Plan administrator has obtained certifications from Countybank that the information provided to the Plan administrator by Countybank related to the following assets is complete and accurate. Accordingly as permitted by 29 CFR 2530.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the Plan administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to information which appears throughout the financial statements and supplemental schedules related to the following assets:

	December 31,	
	2021	2020
Investments, at fair value:		
Cash and cash equivalents	\$ 589,548	\$ 710,006
U.S. government & agency securities	449,699	509,682
Corporate bonds and debentures	2,607,458	2,478,357
Exchange traded funds	8,741,698	8,272,460
Common and preferred stocks	1,361,483	1,256,948
Self-directed brokerage accounts	116,709	100,252
	\$ 13,866,595	\$ 13,327,705

Countybank also certified to the completeness and accuracy of \$1,227,785 and \$1,149,301 of net appreciation in the fair value of investments and \$248,700 and \$388,973 of interest and dividends for the years ended December 31, 2021 and 2020, respectively.

Davis & Floyd, Inc. Profit Sharing Plan
Notes to Financial Statements
December 31, 2021 and 2020

4. Fair Value Measurements

The Plan's investments are reported at fair value in the statements of net assets available for plan benefits. The methods used to measure fair value may produce an amount that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to measure the fair value of certain financial instruments could result in a different fair value at the reporting date.

US GAAP establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority; Level 2 inputs consist of observable inputs other than quoted prices for identical assets; and Level 3 inputs to the valuation methodology are unobservable and have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2021 and 2020.

- *Cash and cash equivalents*: Substantially all holdings in cash and cash equivalents are money market funds. The Plan invests in money market funds to provide daily liquidity. Fair values are based on the net asset value ("NAV") that can be validated with a sufficient level of observable activity (i.e. purchases and sales at NAV). As these funds are not traded in an active market, Plan management has assessed these assets as Level 2 in the fair value hierarchy. The remaining cash accounts not invested in money market funds are valued at amortized cost plus accrued interest, which approximates fair value, and are assessed as Level 1 in the fair value hierarchy.
- *Mutual funds and exchange traded funds*: Valued at the daily closing price as reported by the fund. Mutual funds and exchange traded funds held by the Plan are open-end funds that are registered with the Securities and Exchange Commission. These funds are required to publish their NAV and to transact at that price. The mutual funds and exchange traded funds held by the Plan are deemed to be actively traded.
- *U.S. Government & agency securities, asset backed securities, and corporate bonds and debentures*: Valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings.

Davis & Floyd, Inc. Profit Sharing Plan
Notes to Financial Statements
December 31, 2021 and 2020

4. Fair Value Measurements (continued)

- *Common and preferred stocks*: Valued at the closing price reported on the active market on which the individual securities are traded.
- *Hedge Funds*: Valued at NAV. The NAV, as provided by the investment managers, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV. Participant transactions (purchases and sales) may occur daily.
- *Self-directed brokerage accounts*: Substantially all investments in the self-directed brokerage accounts are mutual funds.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value:

December 31, 2021				
	Level 1	Level 2	Level 3	Total
Investments measured at fair value:				
Cash and cash equivalents	\$ 169,108	\$ 847,065	\$ --	\$ 1,016,173
Mutual funds	1,336,268	--	--	1,336,268
US government & agency securities	--	493,482	--	493,482
Corporate bonds and debentures	--	2,711,302	--	2,711,302
Exchange traded funds	9,460,027	--	--	9,460,027
Common and preferred stocks	13,603,934	--	--	13,603,934
Self-directed brokerage accounts	116,709	--	--	116,709
	<u>\$ 24,686,046</u>	<u>\$ 4,051,849</u>	<u>\$ --</u>	<u>28,737,895</u>
Investments measured at NAV*				<u>842,327</u>
Investments, at fair value				<u><u>\$ 29,580,222</u></u>

Davis & Floyd, Inc. Profit Sharing Plan
Notes to Financial Statements
December 31, 2021 and 2020

4. Fair Value Measurements (continued)

December 31, 2020				
	Level 1	Level 2	Level 3	Total
Investments measured at fair value:				
Cash and cash equivalents	\$ 129,830	\$ 854,521	\$ --	\$ 984,351
Mutual funds	2,166,020	--	--	2,166,020
US government & agency securities	--	545,364	--	545,364
Corporate bonds and debentures	--	2,590,249	--	2,590,249
Exchange traded funds	9,006,344	--	--	9,006,344
Common and preferred stocks	10,476,573	--	--	10,476,573
Self-directed brokerage accounts	100,252	--	--	100,252
	<u>\$ 21,879,019</u>	<u>\$ 3,990,134</u>	<u>\$ --</u>	<u>25,869,153</u>
Investments measured at NAV*				<u>913,663</u>
Investments, at fair value				<u><u>\$ 26,782,816</u></u>

*Certain investments that were measured at net asset value per share or its equivalent have not been classified in the fair value hierarchy.

The following tables set forth a summary of the Plan's investments reported at NAV as a practical expedient to estimate fair value:

December 31, 2021				
	Fair Value	Unfunded Commitment	Redemption Frequency	Redemption Notice Period
Nineteen 77 Global Arbitrage Ltd. Series 1 - Hedge Fund	\$ 211,937	--	Monthly	15 days
Graham Absolute Return Fund Ltd. Class B - Hedge Fund	280,837	--	Quarterly	30 days
Atlas Enhanced Fund Ltd. Class Y - Hedge Fund	129,004	--	Quarterly	65 days
ACAP Strategic Fund Class A - Hedge Fund	<u>220,549</u>	--	Quarterly	10 days
	<u><u>\$ 842,327</u></u>			

Davis & Floyd, Inc. Profit Sharing Plan
Notes to Financial Statements
December 31, 2021 and 2020

4. Fair Value Measurements (continued)

December 31, 2020				
	Fair Value	Unfunded Commitment	Redemption Frequency	Redemption Notice Period
Nineteen 77 Global Arbitrage Ltd.				
Series 1 - Hedge Fund	\$ 201,839	--	Monthly	15 days
Graham Absolute Return Fund Ltd.				
Class B - Hedge Fund	276,285	--	Quarterly	30 days
Atlas Enhanced Fund Ltd.				
Class Y - Hedge Fund	180,327	--	Quarterly	65 days
ACAP Strategic Fund				
Class A - Hedge Fund	<u>255,212</u>	--	Quarterly	10 days
	<u><u>\$ 913,663</u></u>			

5. Parties-in-Interest Transactions

Certain Plan investments were managed by Countybank, UBS Financial Services, Inc. (“UBS”), and Charles Schwab & Co., Inc. (“Charles Schwab”). Countybank, UBS, and Charles Schwab served as custodians of the Plan, and therefore, these transactions qualify as party-in-interest transactions. Fees incurred by the Plan for investment management services are included in net appreciation in fair value of investments, as they are paid through revenue sharing, rather than a direct payment. As described in Note 1, the Plan made direct payments to the third party administrator and the Plan’s custodians totaling approximately \$164,000 and \$121,000 for the years ended December 31, 2021 and 2020, respectively, which were not covered by revenue sharing.

These party-in-interest transactions are exempt from the prohibited transactions rules of ERISA.

6. Income Tax Status

The Plan is a volume submitter profit sharing plan, provided by Benefits Administrators, LLC, designed to be in compliance with the applicable requirements of the IRC. The IRS has determined and informed Benefits Administrators, LLC by a letter dated March 31, 2014, that the volume submitter profit sharing plan, as then designed was in accordance with applicable sections of the IRC. Although the Plan has been amended and formally restated since the date of the letter, the Plan administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC and therefore, believes that the Plan is qualified and the related trust was tax-exempt. Therefore, no provision for income taxes has been included in the Plan’s financial statements.

Davis & Floyd, Inc. Profit Sharing Plan
Notes to Financial Statements
December 31, 2021 and 2020

6. Income Tax Status (continued)

US GAAP requires the Plan administrator to evaluate tax positions taken by the Plan and recognize a tax liability for any uncertain positions that more likely than not would not be sustained upon examination by the IRS. No such liabilities were identified at December 31, 2021 and 2020. The Plan is subject to routine audits by tax authorities. The Plan administrator believes the Plan is no longer subject to income tax examinations for years prior to 2018.

7. Subsequent Events

Management has evaluated events and transactions after December 31, 2021 through February 3, 2023, the date on which the financial statements were available to be issued, for subsequent events and determined there were no subsequent events to report.

SUPPLEMENTAL SCHEDULES

Davis & Floyd, Inc. Profit Sharing Plan
Employer ID # 57-0932430 Plan # 001
Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2021

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
<u>Participant directed investments - self-directed brokerage accounts</u>				
Mutual fund				
	Morgan Stanley Smith Barney	Mutual fund	**	\$ 116,709
Total participant directed investments				<u>\$ 116,709</u>
<u>Non-participant directed investments</u>				
Cash and cash equivalents				
	Invesco Government & Agency Portfolio	Cash equivalent	\$ 589,548	\$ 589,548
	UBS Liquid Assets Government Fund	Cash equivalent	257,517	257,517
*	UBS Financial Services Inc.	Cash account	251	251
*	Charles Schwab	Cash account	1,263	1,263
	Charles Schwab Bank Sweep	Cash account	167,594	167,594
Total cash and cash equivalents			<u>1,016,173</u>	<u>1,016,173</u>
Hedge funds				
	Nineteen77 Global Merger Arbitrage LTD	Nineteen77 Global Merger Arbitrage Ltd Series 1	176,750	211,937
	Graham Capital Management L.P.	Graham Absolute Return Ltd. Class B	231,867	280,837
	Balyasny Asset Management L.P.	Atlas Enhanced Fund Class Y LTD	120,216	129,004
	Silverbay Capital Management LLC	ACAP Strategic Fund Class A	190,041	220,549
Total hedge funds			<u>718,874</u>	<u>842,327</u>
Mutual funds				
	Driehaus Emerging Market	4,662.587 shares	161,430	192,845
	Goldman Sachs GQG Partners	4,518.096 shares	62,073	88,555
	Wasatch Micro Cap Instit.	7,238.122 shares	67,244	67,966
	Vanguard Short Term Investment Grade Fund Admiral	19,899.048 shares	8,002	214,313
	Loomis Sayles Securitized Asset	8,836.989 shares	86,382	80,770
	Loomis Sayles High Income Opportunities	3,477.142 shares	34,759	36,128
Total mutual funds			<u>419,890</u>	<u>680,577</u>
US government & agency securities				
	Federal Farm Credit Banks Funding Corp	0.920% Due 12/09/2024 \$ 100,000 Par value	99,648	99,776
	Federal Farm Credit Banks Funding Corp	2.200% Due 11/26/2029 \$ 100,000 Par value	99,550	102,061
	Federal Home Loan Bank	2.000% Due 09/09/2022 \$ 100,000 Par value	99,953	101,185
	Federal National Mortgage Association	0.520% Due 08/18/2025 \$ 150,000 Par value	150,000	146,678
	FNMA Call Bond	6.625% Due 11/15/2030 \$ 1,000 Par value	1,524	1,409
	US Treasury Note	1.250% Due 08/15/2031 \$ 1,000 Par value	994	979
	United States Treasury Bond	4.375% Due 05/15/2041 \$ 3,000 Par value	4,770	4,238
	United States Treasury Bond	2.000% Due 11/15/2041 \$ 1,000 Par value	1,000	1,015
	United States Treasury Bond	2.500% Due 02/15/2045 \$ 2,000 Par value	2,465	2,208
	United States Treasury Bond	3.000% Due 05/15/2045 \$ 3,000 Par value	4,026	3,601
	United States Treasury Bond	2.500% Due 05/15/2046 \$ 2,000 Par value	2,489	2,219
	United States Treasury Bond	2.875% Due 11/15/2046 \$ 2,000 Par value	2,671	2,375
	United States Treasury Bond	2.875% Due 11/15/2046 \$ 1,000 Par value	1,274	1,187
	United States Treasury Bond	2.750% Due 08/15/2047 \$ 2,000 Par value	2,632	2,337
	United States Treasury Bond	2.750% Due 08/15/2047 \$ 1,000 Par value	2,440	2,337
	United States Treasury Bond	3.000% Due 02/15/2049 \$ 4,000 Par value	5,583	4,938
	United States Treasury Bond	1.250% Due 05/15/2050 \$ 1,000 Par value	964	853
	United States Treasury Bond	1.375% Due 08/15/2050 \$ 2,000 Par value	1,882	1,760
	United States Treasury Bond	1.375% Due 08/15/2050 \$ 1,000 Par value	928	880
	United States Treasury Bond	1.625% Due 11/15/2050 \$ 2,000 Par value	3,617	3,744
	United States Treasury Bond	1.625% Due 11/15/2050 \$ 1,000 Par value	899	936
Total US government & agency securities			<u>489,309</u>	<u>486,716</u>

Davis & Floyd, Inc. Profit Sharing Plan
Employer ID # 57-0932430 Plan # 001
Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year) (continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
Corporate bonds and debentures				
	American Water Capital Corp Awk	2.950% Due 09/01/2027 \$ 150,000 Par value	163,199	158,371
	Atlantic City Electric CO Exc	4.000% Due 10/15/2028 \$ 100,000 Par value	113,568	111,420
	BP Capital Markets America INC	3.194% Due 04/06/2025 \$ 150,000 Par value	163,634	157,872
	Bank Of New York Mellon Corp Bk	3.000% Due 02/24/2025 \$ 125,000 Par value	123,390	131,310
	Brown-forman Corp Bf	3.500% Due 04/15/2025 \$ 75,000 Par value	79,287	79,880
	Cboe Global Markets INC	3.650% Due 01/12/2027 \$ 150,000 Par value	167,201	162,373
	Cincinnati Financial Corp Cinf	6.920% Due 05/15/2028 \$ 75,000 Par value	98,675	96,304
	Commonwealth Edison CO Exc	3.100% Due 11/01/2024 \$ 100,000 Par value	99,613	104,343
	Consolidated Edison Co	2.550% Due 06/15/2026 \$ 100,000 Par value	109,148	104,188
	Costco Wholesale Corp	1.600% Due 04/20/2030 \$ 75,000 Par value	74,952	72,553
	Delmarva Power & Light Co	3.500% Due 11/15/2023 \$ 150,000 Par value	156,756	155,974
	Eaton Vance Corp	3.625% Due 06/15/2023 \$ 50,000 Par value	52,306	51,857
	Entergy Louisiana LLC	3.120% Due 09/01/2027 \$ 150,000 Par value	167,570	158,235
	Entergy Louisiana LLC	3.250% Due 04/01/2028 \$ 50,000 Par value	54,791	53,443
	Glaxosmithkline Capital Plc	3.375% Due 06/01/2029 \$ 100,000 Par value	109,783	108,861
	Goldman Sachs Group INC	5.750% Due 01/24/2022 \$ 100,000 Par value	115,660	100,294
	JPMORGAN Chase & CO	3.782% Due 02/01/2028 \$ 125,000 Par value	142,633	135,310
	Leucadia Natl Corp	5.500% Due 10/18/2023 \$ 50,000 Par value	54,577	52,259
	MetLife Inc	4.368% Due 09/15/2023 \$ 75,000 Par value	81,571	79,339
	Morgan Stanley	2.750% Due 05/19/2022 \$ 50,000 Par value	48,792	50,438
	NSTAR Electric Co	2.700% Due 06/01/2026 \$ 75,000 Par value	71,585	77,186
	Nasdaq OMX Group Inc	4.250% Due 06/01/2024 \$ 50,000 Par value	54,028	53,149
	PNC Financial Services Group INC	2.550% Due 01/22/2030 \$ 150,000 Par value	162,761	153,982
	Qualcomm INC	3.250% Due 05/20/2027 \$ 115,000 Par value	127,196	123,968
	Walt Disney CO	2.000% Due 09/01/2029 \$ 75,000 Par value	74,574	74,550
	John Deere Capital Corp	2.650% Due 01/06/2022 \$ 2,000 Par value	2,040	2,000
	SunTrust Bank NTS B/E	2.800% Due 05/17/2022 \$ 2,000 Par value	2,058	2,015
	Orix Corp NTS	2.900% Due 07/18/2022 \$ 2,000 Par value	2,049	2,023
	BNP Paribas Med Term NTS	3.250% Due 03/03/2023 \$ 2,000 Par value	2,123	2,059
	Kinder Morgan Energy	4.150% Due 02/01/2024 \$ 2,000 Par value	2,073	2,104
	Bank of NY Mellon Corp B/E	3.650% Due 02/04/2024 \$ 2,000 Par value	2,178	2,105
	BP Capital Markets PLC	3.814% Due 02/10/2024 \$ 2,000 Par value	2,120	2,108
	Bank of Nova Scotia NTS	3.400% Due 02/11/2024 \$ 2,000 Par value	2,093	2,099
	Duke Energy Corp B/E	3.750% Due 04/15/2024 \$ 2,000 Par value	2,153	2,101
	Morgan Stanley B/E	3.875% Due 04/29/2024 \$ 2,000 Par value	2,143	2,121
	Santander Holdings USA	3.500% Due 06/07/2024 \$ 2,000 Par value	1,945	2,085
	Capital One Financial Corp	3.300% Due 10/30/2024 \$ 2,000 Par value	1,831	2,105
	Apple Inc B/E	2.500% Due 02/09/2025 \$ 2,000 Par value	2,093	2,082
	Wells Fargo & Co NTS B/E	3.000% Due 02/19/2025 \$ 2,000 Par value	2,082	2,089
	Westpac Banking Corp NTS	2.350% Due 02/19/2025 \$ 2,000 Par value	2,119	2,066
	JP Morgan Chase & Co NTS	3.220% Due 03/01/2025 \$ 2,000 Par value	2,011	2,079
	Energy Transfer Partners	4.050% Due 03/15/2025 \$ 2,000 Par value	1,821	2,119
	Exxon Mobile Corp NTS B/E	2.992% Due 03/19/2025 \$ 2,000 Par value	2,112	2,103
	Abbvie Inc NTS B/E	3.600% Due 05/14/2025 \$ 2,000 Par value	2,097	2,127
	Oracle Corp NTS B/E	2.950% Due 05/15/2025 \$ 2,000 Par value	2,097	2,077
	Verizon Communications NTS B/E	1.256% Due 05/15/2025 \$ 2,000 Par value	1,989	2,038
	Goldman Sachs Group INC B/E	3.750% Due 05/22/2025 \$ 2,000 Par value	2,057	2,135
	NiSource INC NTS B/E	0.950% Due 08/15/2025 \$ 2,000 Par value	2,011	1,948
	Simon Property Group LP B/E	3.500% Due 09/01/2025 \$ 2,000 Par value	2,173	2,132
	Entergy Corp NTS B/E	0.900% Due 09/15/2025 \$ 2,000 Par value	2,007	1,938
	Virginia Electric & Power Co	3.150% Due 01/15/2026 \$ 2,000 Par value	2,077	2,115
	Citi Group Inc B/E	4.600% Due 03/09/2026 \$ 2,000 Par value	2,006	2,207
	Toronto-Dominion Bank	1.250% Due 09/10/2026 \$ 2,000 Par value	1,963	1,966
	CSX Corp B/E	2.600% Due 11/01/2026 \$ 2,000 Par value	2,009	2,086
	American Express Co NTS B/E	1.650% Due 11/04/2026 \$ 2,000 Par value	2,010	2,005

Davis & Floyd, Inc. Profit Sharing Plan
Employer ID # 57-0932430 Plan # 001
Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year) (continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
Corporate bonds and debentures (continued)				
	General Motors Financial C INC	4.350% Due 01/17/2027 \$ 2,000 Par value	1,902	2,204
	Anthem INC NTS B/E	4.101% Due 03/01/2028 \$ 2,000 Par value	2,243	2,219
	CVS Health Corp NTS B/E	4.300% Due 03/25/2028 \$ 2,000 Par value	2,307	2,246
	AT&T INC B/E	4.350% Due 03/01/2029 \$ 2,000 Par value	2,349	2,248
	Bank of America Corp NTS	2.087% Due 06/14/2029 \$ 2,000 Par value	1,969	1,988
	KeyCorp B/E	2.550% Due 10/01/2029 \$ 2,000 Par value	2,141	2,050
	Intel Corp NTS B/E	2.450% Due 11/15/2029 \$ 2,000 Par value	2,113	2,071
	Starbucks Corp NTS B/E	2.250% Due 03/12/2030 \$ 2,000 Par value	2,081	1,988
	Nvidia Corp B/E	2.850% Due 04/01/2030 \$ 2,000 Par value	2,098	2,126
	Blackrock INC NTS B/E	2.400% Due 04/30/2030 \$ 2,000 Par value	1,957	2,060
	American Intl Group INC	3.400% Due 06/30/2030 \$ 2,000 Par value	2,233	2,165
	Johnson & Johnson NTS	1.300% Due 09/01/2030 \$ 2,000 Par value	2,014	1,929
	Comcast Corp NTS B/E	4.250% Due 10/15/2030 \$ 2,000 Par value	2,324	2,310
	Anheuser-Busch Inbev Fin	4.700% Due 02/01/2036 \$ 2,000 Par value	2,210	2,385
	UnitedHealth Group INC	5.800% Due 03/15/2036 \$ 2,000 Par value	2,629	2,779
	Vodafone Group PLC	6.150% Due 02/27/2037 \$ 2,000 Par value	2,654	2,717
	Amazon COM INC NTS B/E	3.875% Due 08/22/2037 \$ 2,000 Par value	2,201	2,354
	Shell Intl Fin NTS	6.375% Due 12/15/2038 \$ 1,000 Par value	1,392	1,460
	Intl Business Machs NTS B/E	4.000% Due 06/20/2042 \$ 2,000 Par value	2,455	2,307
	Total corporate bonds and debentures		2,770,062	2,711,302
Asset backed securities				
	FNMA PL MA4355	2.000% Due 05/01/2021 \$ 1,919 Par value	1,946	1,916
	FHLMC PL SD8151	2.500% Due 06/01/2051 \$ 1,865 Par value	1,929	1,905
	FNMA PL MA4398	2.000% Due 08/01/2051 \$ 1,950 Par value	1,982	1,947
	FHLMC PL SD8188	2.000% Due 01/01/2052 \$ 1,000 Par value	997	998
	Total asset backed securities		6,854	6,766
Fixed income				
	Blackrock Strategic Income	20,970 shares	207,183	212,849
	Bramshill Income Performance	8,707 shares	84,665	90,896
	Janus Henderson Developed World Bond	8,784 shares	84,937	86,344
	Miller Intermediate Bond	5,579 shares	89,057	96,521
	Templeton Global Bond ADV	8,425 shares	87,100	74,144
	Total fixed income		552,942	560,754
Non-traditional				
	Blackrock Event Driven Equity Fund Class	2,511 shares	23,439	24,909
	Blackstone Alternative Multi-Strategy Fund	3,010 shares	30,901	31,909
	Catalyst/Millburn Hedge Strategy Fund	582 shares	15,365	21,066
	Legg Mason Western Asset Macro Opportunities Fund	1,479 shares	15,122	16,994
	Infinity Q Div Alpha Ins	2,356 shares	29,456	59
	Total non-traditional		114,283	94,937
Exchange traded funds				
	Iq Hedge Multi-strategy Tracker	4,511 shares	135,861	143,405
	ishares S&P 500 Core	5,091 shares	1,518,543	2,428,356
	Vaneck Vec Gold Miners	4,616 shares	161,941	147,850
	Vanguard Index Fds REIT	1,243 shares	91,140	144,200
	iShares Core MSCI Total International Stock	13,417 shares	702,401	951,802
	iShares ESG Aware MSCI EAFE	2,170 shares	124,614	172,428
	iShares ESG MSCI USA	6,804 shares	455,858	734,152
	iShares Inc Core MSCI Emerging Mkts	9,886 shares	464,092	591,776
	iShares S&P Small Cap Index	9,829 shares	647,647	1,125,519
	Blackrock Ultra Short-term Bond	4,734 shares	238,955	238,546

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
Exchange traded funds (continued)				
	SPDR Barclays Short Term High Yield	3,988 shares	99,116	108,274
	iShares Barclays Aggregate Bond Fund	4,556 shares	532,620	519,748
	iShares Intermediate Government/Credit Bond Fund	4,755 shares	554,922	540,881
	iShares Preferred and Income Securities	3,328 shares	115,615	131,223
	iShares Treasury Barclays 1-3 Year Treasury Bond Fund	7,605 shares	658,622	650,532
	iShares Biotechnology	470 shares	66,910	71,731
	iShares Core S&P Small Cap	2,100 shares	155,250	240,471
	Vaneck Oil Services	185 shares	34,885	34,195
	Energy Select Sector SPDR Fund ETF	160 shares	7,197	8,880
	Health Care Select Sector SPDR Fund ETF	41 shares	4,003	5,776
	iShares MSCI Taiwan ETF	101 shares	5,902	6,728
	iShares MSCI South Korea ETF	63 shares	5,938	4,906
	iShares Russell 2000 Value ETF	40 shares	5,726	6,642
	iShares Global Financials ETF	154 shares	11,602	12,329
	iShares Global Healthcare ETF	70 shares	4,541	6,324
	iShares US Transn ETF	37 shares	6,467	10,230
	iShares Global Consumer Staples ETF	175 shares	10,974	11,328
	iShares Global Materials ETF	55 shares	3,549	4,975
	iShares MSCI EAFE Small Cap ETF	236 shares	13,329	17,249
	iShares MSCI China ETF	81 shares	5,016	5,084
	iShares MSCI USA Quality Factor ETF	433 shares	38,434	63,027
	iShares MSCI Intl Quality Factor ETF	1,077 shares	30,696	42,412
	JP Morgan Exchange Traded FD	265 shares	15,048	14,596
	SPDR S&P REGL Banking ETF	248 shares	14,334	17,571
	Technology Select Sector Spdr ETF	66 shares	10,178	11,475
	Vanguard Value ETF	95 shares	13,328	13,975
	Vanguard FTSE Europe ETF	137 shares	6,736	9,349
	iShares 7-10 Year Treas Bond ETF	201 shares	24,361	23,115
	iShares 10-20 Year Treas Bond ETF	94 shares	15,607	13,950
	iShares Int Rate Hedged Corporate Bond ETF	302 shares	28,359	28,904
	PIMCO 0-5 Year H/Y Corp Bond Index ETF	164 shares	15,529	16,254
	Proshares Investment-Grade Int Rate Hedged ETF	633 shares	45,924	47,076
	Vaneck Emerging Markets High Yield Bond ETF	1,288 shares	30,740	28,864
	Wisdomtree Floating Rate Treas ETF	1,741 shares	43,718	43,682
	Graniteshares Gold Trust ETF	564 shares	9,274	10,237
	Total exchange traded funds		7,185,502	9,460,027
Common and preferred stocks				
	3M Co	295 shares	49,798	52,401
	Abbvie Inc	1,018 shares	83,739	137,837
	ACI Worldwide	510 shares	16,205	17,697
	Adobe Inc	140 shares	66,577	79,388
	Alphabet Inc	60 shares	40,578	173,822
	Anthem Inc	205 shares	57,723	95,026
	Applied Materials	500 shares	25,894	78,680
	Apyx Medical Corp Common	1,143 shares	13,708	14,653
	Arhaus Inc	3,820 shares	36,069	50,615
	Aspen Aerogels Inc	1,438 shares	17,366	71,598
	AT&T Inc	2,090 shares	50,174	51,414
	Autodesk Inc	356 shares	86,328	100,103
	Avid Bioservices Inc	1,222 shares	9,843	35,658
	Bank of America Corp	2,792 shares	60,505	124,216
	Boeing Co	250 shares	56,985	50,330
	Broadcom Inc	215 shares	47,834	143,063
	Cantaloupe Inc	3,038 shares	25,724	26,977

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
Common and preferred stocks (continued)				
	Capital One FC	566 shares	30,864	82,121
	Cardinal Health Inc	1,070 shares	51,764	55,094
	Caredx Inc	404 shares	20,917	18,374
	Carparts.com Inc	1,293 shares	17,657	14,482
	Chart Industries Inc	132 shares	12,088	21,053
	Churchill Downs Inc	109 shares	18,643	26,258
	Citizens Financial Group Inc	2,600 shares	59,293	122,850
	Clarus Corp	925 shares	16,521	25,641
	Cleveland-Cliffs Inc	2,400 shares	49,142	52,248
	Columbia Sportswear Co	145 shares	12,333	14,129
	Conmed Corp	287 shares	22,777	40,685
	Corecard Corp	266 shares	10,902	10,321
	Cryoport Inc	566 shares	25,479	33,490
	Cutera Inc	817 shares	17,176	33,758
	CVS Health Corp	875 shares	49,290	90,265
	Deckers Outdoor Corp	235 shares	25,077	86,083
	Digi Intl Inc	638 shares	9,739	15,676
	Docusign Inc	600 shares	56,275	91,386
	Dow Inc	1,185 shares	31,613	67,213
	E.l.f. Beauty Inc	460 shares	9,567	15,277
	Eagle Materials Inc	195 shares	16,698	32,460
	Emergent Biosolutions Inc	300 shares	27,783	13,041
	Envestnet Inc	245 shares	19,058	19,438
	EQT Corp	2,075 shares	41,698	45,256
	Exact Sciences Corp	113 shares	13,433	8,795
	Exxon Mobil Corp	1,900 shares	108,148	116,261
	FEDEX Corp	440 shares	55,943	113,802
	First Bancorp N C Npv	349 shares	11,762	15,956
	First Industrial Realty Truscom	346 shares	14,375	22,905
	Ford Motor Co	2,790 shares	39,613	57,948
	Garmin Ltd	107 shares	11,897	14,570
	Generac Holdings Inc	66 shares	14,473	23,227
	General Dynamics Co	318 shares	45,391	66,293
	Globus Medical Inc CLASS A	179 shares	9,719	12,924
	Goldman Sachs Group	205 shares	33,293	78,423
	Goodyear Tire Rubber	2,605 shares	42,020	55,539
	Green Dot Corp CLASS A	289 shares	15,159	10,473
	GXO Logistics Inc	850 shares	63,194	77,205
	Hannon Armstrong Sustainable Infrastructure Capital	322 shares	14,820	17,105
	Harvard Bioscience Inc	4,151 shares	15,446	29,265
	HCA Healthcare Inc	400 shares	42,718	102,768
	Hometrust Bancshares Inc	598 shares	10,175	18,526
	Icad Inc	2,983 shares	30,012	21,478
	Icon PLC	98 shares	19,325	30,351
	Immersion Corp	3,124 shares	22,035	17,838
	Infusystem Holdings Inc	1,335 shares	24,566	22,735
	Ingevity Corp	257 shares	14,629	18,427
	Invesco LTD	2,260 shares	52,703	52,025
	Keycorp Inc	3,800 shares	49,752	87,894
	Kraft Heinz Co	2,000 shares	64,902	71,800
	L3Harris Technologies In	412 shares	29,871	87,854
	Lab Co of Amer Holdings	335 shares	39,175	105,260
	Lattice Semiconductor	257 shares	10,213	19,804
	Lennar Corp	700 shares	29,823	81,312
	Liqtech International Inc	2,766 shares	20,045	15,822

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
Common and preferred stocks (continued)				
	Lockheed Martin Corp	160 shares	48,021	56,866
	Magnachip Semiconductor Corp	1,284 shares	18,845	26,925
	Magnite, Inc	1,184 shares	12,734	20,720
	Mastec Inc Com	241 shares	12,596	22,239
	Merck & Co. Inc.	1282 shares	96,983	98,253
	Meta Platforms Inc	365 shares	69,183	122,768
	Microsoft Corp	990 shares	84,115	332,957
	Model N Inc	338 shares	12,062	10,150
	Morgan Stanley	900 shares	45,729	88,344
	Nestle S A	800 shares	41,747	112,296
	Nextera Energy Partners Lp Unt	218 shares	14,435	18,399
	Nvidia Corp	695 shares	32,206	204,406
	Omniceil Inc	150 shares	13,627	27,066
	On Semiconductor Corp	518 shares	13,042	35,183
	Opsens, Inc.	5,705 shares	14,645	14,005
	Optimizerx Corp	564 shares	11,403	35,030
	Palo Alto Networks	300 shares	43,510	167,028
	PayPal Holdings Incorporated	818 shares	74,786	154,259
	Pegasystems Inc	132 shares	15,376	14,760
	PepsiCo Inc	561 shares	51,354	97,452
	Petiq Inc CLASS A	587 shares	16,803	13,331
	PGT Inc	865 shares	14,777	19,454
	Raytheon Technologies Co	825 shares	61,274	70,999
	Regeneron Pharms Inc	85 shares	41,183	53,679
	Repligen Corp	66 shares	13,136	17,479
	RIO Tinto PLC	780 shares	58,264	52,213
	Salesforce Com	325 shares	74,366	82,592
	Schrodinger Inc	283 shares	13,924	9,857
	Scotts Miracle Gro Co	350 shares	53,028	56,350
	Siemens A G	850 shares	72,158	73,610
	Sierra Wireless Inc	1,149 shares	19,300	20,245
	Skyworks Solutions	370 shares	55,702	57,402
	Southern Copper Corp	900 shares	33,634	55,539
	Southern First Bancshares	357 shares	10,869	22,309
	Stanley Black & Decker	275 shares	50,846	51,870
	Sunrun Inc	217 shares	12,047	7,443
	SWK Holdings Corp	844 shares	15,723	16,568
	Synchrony Financial	1,450 shares	41,445	67,266
	Synovus Financial Co	2,600 shares	50,160	124,462
	Take Two Interactive	455 shares	56,730	80,863
	Tandem Diabetes Care Inc	147 shares	15,185	22,126
	The Joint Corp	537 shares	10,780	35,276
	Thor Inds Inc	336 shares	24,840	34,867
	Tractor Supply Comp	462 shares	79,755	110,233
	Truist Financial Corp	2,255 shares	59,414	70,490
	Uber Technologies Inc	2,000 shares	52,374	83,860
	Ultra Clean Hldgs Inc	581 shares	12,614	33,326
	Union Pacific Corp	341 shares	71,037	85,908
	United Rentals Inc	100 shares	34,661	33,229
	UnitedHealth Group Inc	250 shares	60,297	125,535
	Universal Technical Institute Inc	2,128 shares	10,659	16,641
	Viavi Solutions Inc	1,158 shares	14,620	20,404
	Victory Cap Holdings Inc	758 shares	14,532	27,690
	Visa Inc	400 shares	57,097	86,684
	Wells Fargo & Co	2,200 shares	67,357	105,556

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
Common and preferred stocks (continued)				
	Williams Companies	2,095 shares	48,956	54,554
	Williams Sonoma Inc	306 shares	56,708	51,754
	Alexandria Real Estate Equities	8 shares	1,381	1,784
	AvalonBay Communities Inc SBI	8 shares	1,587	2,021
	Brixmor Property Group Inc REIT	89 shares	1,214	2,261
	Digital Realty Trust Inc REIT	6 shares	886	1,061
	Eastgroup Properties Inc	13 shares	1,751	2,962
	Empire State Realty Trust In REIT	22 shares	212	196
	Equinix Inc REIT	6 shares	3,811	5,075
	Essex Property Trust Inc	9 shares	2,387	3,170
	Extra Space Storage Inc REITS	18 shares	1,956	4,081
	Federal Realty Inv TR BI MD	6 shares	639	818
	Global Med REIT Inc	58 shares	885	1,030
	Healthcare TR Amer Inc New REIT Class A	22 shares	669	735
	Host Hotels & Resorts Inc REIT	82 shares	1,012	1,426
	Independence Reality Trust Inc REIT	57 shares	868	1,472
	Invitation Homes Inc REIT	37 shares	1,388	1,678
	Kilroy Realty Corp	17 shares	1,035	1,130
	Life Storage Inc REIT	23 shares	2,165	3,523
	Macerich Company	111 shares	1,482	1,918
	Paramount Group Inc REIT	26 shares	274	217
	Prologis Inc Com	42 shares	3,609	7,071
	Retail Opportunity Invt Corp Com	19 shares	354	372
	Ryman Hospitality Properties Inc Com	14 shares	1,168	1,287
	SBA Communications Corp New REIT	3 shares	826	1,167
	Simon Property Group Inc SBI	5 shares	784	799
	Spirit Realty Cap Inc REIT	34 shares	1,476	1,638
	Tricon Residential Inc CAD	118 shares	1,601	1,803
	UDF Inc REITS	43 shares	1,934	2,580
	Ventas Inc	44 shares	2,280	2,249
	VCI Properties Inc REIT	100 shares	2,298	3,011
	Welltower Inc REIT	12 shares	619	1,029
	Allegion PLC	148 shares	16,027	19,601
	ANSYS Inc	101 shares	23,232	40,513
	Aspen Technologies	124 shares	12,740	18,873
	Bentley Systems	415 shares	13,859	20,057
	Berkley W R Corp	292 shares	19,038	24,058
	Bright Horizons Family	119 shares	16,636	14,980
	CDW Corp	230 shares	24,389	47,100
	Charles River Laboratories	101 shares	15,669	38,055
	Chemed Corp New	32 shares	14,550	16,929
	Cooper Companies Inc New	63 shares	20,603	26,393
	Copart Inc	171 shares	13,657	25,927
	Duck Creek Technologies	300 shares	14,286	9,033
	Equifax Inc	97 shares	14,946	28,401
	Exponent Inc	128 shares	9,798	14,941
	Fair Isaac Corp	26 shares	9,356	11,275
	Henry Jack & Assoc Inc	80 shares	12,802	13,359
	Interactive Brokers Group Inc CL A	283 shares	14,607	22,476
	Lennox Intl Inc	64 shares	15,905	20,759
	LPL FINL Holdings Inc Com	139 shares	18,555	22,253
	MSCI Inc	52 shares	14,646	31,860
	Nordson Corp	147 shares	20,669	37,524
	Pool Corp	69 shares	15,314	39,054
	Rollins Inc	360 shares	9,431	12,316

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Common and preferred stocks (continued)				
	Scotts Miracle Gro Co CL A	200 shares	23,001	32,200
	Siteone Landscape Supply Inc	155 shares	15,478	37,553
	Teledyne Technologies Inc	20 shares	8,410	8,738
	Teradyne Inc	211 shares	12,307	34,505
	Zebra Technologies Corp CL A	74 shares	14,806	44,045
	Adobe Inc (Delaware)	102 shares	32,632	57,840
	Alcon Inc CHF	176 shares	10,193	15,333
	Ameriprise Financial Inc	63 shares	6,932	19,005
	Amgen Inc	68 shares	13,925	15,298
	Chubb LTD CHF	62 shares	8,399	11,985
	Coca Cola Co Comp	256 shares	13,488	15,158
	Commerce Bancshares	135 shares	6,429	9,280
	Constellation Brands Inc CL A	52 shares	11,388	13,050
	Corteva Inc	449 shares	10,499	21,229
	Coterra Energy Inc	1097 shares	13,777	20,843
	Danaher Corp	93 shares	13,210	30,598
	Ecolab Inc	77 shares	16,426	18,063
	Elanco Animal Health Inc	898 shares	20,445	25,485
	Equity Lifestyle Properties Inc REIT	106 shares	7,641	9,292
	Honeywell Intl Inc	75 shares	16,779	15,638
	Johnson CTLS Intl PLC	256 shares	9,219	20,815
	Lennar Corp CL A	201 shares	11,997	23,348
	Martin Marietta Materials Inc	46 shares	9,926	20,264
	Michelin Compagnie Generale Adr	508 shares	13,012	16,657
	Microchip Technology Inc	238 shares	9,796	20,720
	Mitsubishi Ufj Financial Group Inc Spon Adr	1,249 shares	5,015	6,820
	Oshkosh Corp	102 shares	10,845	11,496
	Parker Hannifin Corp	59 shares	8,574	18,769
	Phillips 66	173 shares	11,037	12,535
	Pnc Financial Services Group	156 shares	16,828	31,281
	Qualcomm Inc	218 shares	20,965	39,865
	Rpm Intl Inc (Dela)	269 shares	17,118	27,169
	Sony Group Corp Sponsored Adr	183 shares	11,415	23,131
	Sun Communities Inc	51 shares	8,185	10,709
	Twitter Inc	272 shares	9,731	11,756
	Tyson Foods Inc CL A	143 shares	8,810	12,464
	Walgreens Boots Alliance Inc	135 shares	6,658	7,042
	Xylem Inc	142 shares	11,784	17,029
	Gotham Index Plus	1194 shares	16,181	25,592
	Thornburg Global	9753 shares	263,497	349,246
	UBS Emerging Markets	16,607 shares	142,434	163,907
	Virtus Kar International	6,315 shares	112,690	143,848
	Virtus Vontobel Emerging Markets	15,845 shares	156,056	159,398
	Abbott Labs	348 shares	30,144	48,977
	Accenture PLC Ireland CL A	104 shares	21,365	43,113
	American Tower Corp REIT	52 shares	12,987	15,210
	Apple Inc	1375 shares	46,449	244,159
	Baxter INTL Inc	114 shares	8,825	9,786
	Best Buy Co Inc	82 shares	9,544	8,331
	Blackrock Inc	65 shares	27,971	59,511
	Broadridge Financial Solutions Inc	92 shares	8,481	16,819
	Chevron Corp	240 shares	19,974	28,164
	Cintas Corp	41 shares	10,334	18,170
	Comcast Corp New CL A	625 shares	29,057	31,457
	Corning Inc	262 shares	9,170	9,754

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Common and preferred stocks (continued)				
	Evercore Inc CL A	34 shares	4,733	4,619
	Genpact LTD	120 shares	4,329	6,370
	Home Depot Inc	57 shares	11,952	23,656
	Illinois Tool Works Inc	26 shares	3,998	6,417
	JP Morgan Chase & Co	582 shares	45,762	92,159
	KLA Corp	21 shares	6,500	9,032
	Lilly Eli & Co	85 shares	12,734	23,479
	Marketaxess Holdings Inc	8 shares	2,822	3,290
	Marsh & McLennan Cos Inc	123 shares	12,228	21,380
	McAfee Corp CL A	304 shares	6,661	7,840
	Medtronic PLC	783 shares	70,282	81,001
	Mondelez INTL Inc	267 shares	14,883	17,705
	Motorola Solutions Inc	86 shares	14,821	23,366
	Nextera Energy Inc COM	233 shares	15,138	21,753
	Northrop Grumman Corp	22 shares	6,738	8,516
	Procter & Gamble Co	172 shares	23,308	28,135
	Sempra	62 shares	8,017	8,201
	Stryker Corp	39 shares	6,950	10,429
	Texas Instruments	280 shares	30,703	52,772
	TJX Cos Inc New	46 shares	3,343	3,492
	United Health Group Inc	33 shares	8,764	16,571
	Verisk Analytics Inc	35 shares	6,963	8,006
	Waste Mgmt Inc NEW	84 shares	11,085	14,020
	Air Prod & Chemical Inc	164 shares	36,306	49,899
	Altria Group Inc	383 shares	14,699	18,150
	Berkshire Hathaway Inc NEW	107 shares	20,932	31,993
	Cinn Financial Corp	282 shares	22,897	32,128
	Cisco Systems Inc	444 shares	16,852	28,136
	Crown Castle Intl Corp REIT	272 shares	43,059	56,778
	Diageo PLC New GB Spon ADR	181 shares	24,474	39,845
	Dominion Energy Inc	346 shares	26,921	27,182
	Fastenal Co	385 shares	12,067	24,663
	Franklin Resources Inc	325 shares	6,099	10,884
	Intel Corp	372 shares	18,779	19,158
	Johnson & Johnson	794 shares	85,393	135,829
	Lowes Companies Inc	639 shares	50,286	165,169
	Nestle S A Sponsored ADR	141 shares	14,491	19,792
	Nintendo LTD ADR New Japan ADR	277 shares	18,666	16,168
	Norfolk STHN Corp	115 shares	17,719	34,237
	Paychex Inc	196 shares	14,198	26,754
	Pfizer Inc	524 shares	16,486	30,942
	Philip Morris INTL Inc	174 shares	13,399	16,530
	Progressive Corp Ohio	244 shares	23,237	25,047
	Target Corp	133 shares	13,960	30,782
	United Parcel Service Inc CL B	153 shares	13,357	32,794
	Verizon Communications Inc	343 shares	18,848	17,822
	ABB LTD Spon ADR	517 shares	13,891	19,734
	Adidas AG Spon ADR	150 shares	25,107	21,600
	AIA Group LTD Spon ADR	483 shares	17,865	19,476
	Air Liquide ADR France ADR	239 shares	7,794	8,334
	Airbus SE Un-sponsored ADR	470 shares	10,923	14,998
	America Movil S.A.B. DE C.V. Ser L Spon ADR	280 shares	5,159	5,911
	Anheuser Busch Inbev Spon ADR	195 shares	11,787	11,807
	Aon PLC CL A	89 shares	20,734	26,749
	Asahi Kasei Corp Un-spon ADR	389 shares	6,397	7,309

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Common and preferred stocks (continued)				
	ASML HLDG NV Spon ADR	47 shares	12,709	37,419
	Assa Abloy AB ADR	306 shares	3,152	4,673
	Associated British Foods PLC NEW ADR	196 shares	6,496	5,382
	AstraZeneca PLC Spon ADR	407 shares	18,685	23,708
	Atlassian Corp PLC CL A	15 shares	3,845	5,719
	B&M European Value Retail SA Un-sponsored ADR	268 shares	7,915	9,259
	Banco Bilbao Vizcaya Argentaria S.A. Spon ADR	1,480 shares	7,296	8,688
	Beigene LTD Spon ADR	32 shares	5,806	8,670
	BNP Paribas SA ADR	199 shares	6,379	6,923
	British American Tobacco PLC GB Spon ADR	410 shares	15,112	15,338
	Carlsberg AS Spon ADR	523 shares	12,850	18,159
	Compagnie Financiere Richemont AG ADR	827 shares	7,912	12,364
	Daiichi Sankyo Co LTD Spon ADR	189 shares	3,761	4,821
	Daikin Inds LTD ADR	219 shares	4,633	4,963
	DBS Group Hldgs LTD. Spon ADR	119 shares	9,487	11,586
	Deutsche Boerse ADR	249 shares	3,856	4,136
	DNB BK ASA Spon ADR	425 shares	6,671	9,754
	DSV A/S ADR	70 shares	3,389	8,217
	Enel SPA ADR	1,993 shares	15,225	15,864
	Engie Spon ADR	845 shares	11,820	12,489
	Epiroc Aktiebolag ADR	363 shares	8,129	9,158
	Essilorluxottica ADR	182 shares	11,277	19,458
	Flutter ENTMT PLC ADR	36 shares	2,665	2,868
	Genmab A/S Spon ADR	360 shares	7,846	14,242
	Givaudan SA ADR	155 shares	9,725	16,261
	HDFC Bank LTD ADR Repstd 3 ORD SHS	123 shares	6,996	8,004
	Hermes Intl SCA ADR	78 shares	5,767	13,691
	Hong Kong Exchanges & Clearing LTD ADR	153 shares	5,899	9,065
	Hoya Corp Spon ADR	67 shares	5,854	10,021
	Hutchmed (China) LTD Spon ADR	144 shares	3,731	5,052
	Iberdrola SA Spon ADR	225 shares	10,124	10,622
	Industria De Diseno Textil Ind ADR	704 shares	11,751	11,397
	ING Group N V NL Spon ADR	315 shares	3,853	4,385
	Jardine Matheson HD-UNSP ADR	79 shares	3,181	4,368
	Kering S A Un-sponsored ADR	244 shares	12,599	19,644
	Keyence Corp ORD JPY	50 shares	15,565	31,740
	Koninklijke Philips NV Spon ADR	133 shares	5,725	4,901
	London Stk Exchange Un-sponsored ADR	747 shares	17,667	17,622
	L'Oreal Co ADR France ADR	207 shares	14,620	19,752
	LVMH Moet Hennessy Louis ADR	153 shares	11,925	25,322
	Mercadolibre Inc	8 shares	6,741	10,787
	Murata MFG Co LTD ADR	268 shares	3,387	5,347
	Nestle S A Sponsored ADR Repstg Reg Shs Switz ADR	285 shares	29,473	40,005
	Netease Inc Spon ADR	39 shares	4,685	3,969
	Nice LTD Spon ADR	16 shares	4,466	4,858
	Nidec Corp ADR	280 shares	4,249	8,263
	Nitori Hldgs Co LTD ADR	470 shares	9,121	6,984
	Nokia Corp Spons ADR Finland ADR	863 shares	4,804	5,368
	Novo Nordisk ADR Denmark ADR	307 shares	18,241	34,384
	Orsted A/S Un-sponsored ADR	106 shares	5,476	4,529
	Pernod Ricard SA Spon ADR	169 shares	5,375	8,193
	Reckitt Benckiser PLC Spon ADR	687 shares	10,637	12,023
	Recruit Hldgs Co LTD Un-sponsored ADR	785 shares	5,903	9,561
	Relx PLC Spon ADR	468 shares	11,562	15,261
	Rio Tinto PLC Spon ADR	47 shares	2,836	3,146

Davis & Floyd, Inc. Profit Sharing Plan
Employer ID # 57-0932430 Plan # 001
Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year) (continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
Common and preferred stocks (continued)				
	Royal KPN N.V. Spon ADR	1,473 shares	3,410	4,507
	Safran SA ADR	546 shares	16,604	16,702
	SAP SE Spon ADR	247 shares	30,098	34,607
	Shin Etsu Chem Co LTD ADR	356 shares	9,381	15,458
	Shionogi & Co LTD ADR	672 shares	9,338	11,871
	SMC Corp Yen SHS ORD JPY	23 shares	8,705	15,611
	STMicroelectronics N.V Eur	272 shares	11,151	13,295
	Straumann Hldg AG ADR	122 shares	4,657	13,176
	Taiwan Semiconductor MFG Co LTD ADR	264 shares	16,680	31,762
	Tencent Hldgs LTD ADR	192 shares	9,763	11,194
	Terumo Corp ADR	124 shares	4,286	5,355
	TFI Intl Inc CAD	90 shares	3,806	10,090
	Tokyo Electron LTD ADR	47 shares	4,137	6,763
	Totalenergies SE Spon ADR	139 shares	6,036	6,875
	Unicharm Corp Spon ADR	626 shares	4,207	5,481
	Acushnet Hldgs Corp	291 shares	7,800	15,446
	Agree Realty Corp	176 shares	11,996	12,559
	Albany Intl Corp New CL A	105 shares	6,425	9,287
	Allete Inc New	146 shares	10,620	9,687
	Amdocs LTD GBP	188 shares	12,011	14,070
	Assured Guaranty LTD	187 shares	6,935	9,387
	Avery Dennison Corp	59 shares	6,742	12,778
	Bank OZK	360 shares	7,619	16,751
	Brunswick Corp	163 shares	7,044	16,419
	Cable One Inc	9 shares	17,075	15,871
	Camden PPTY TR SBI	44 shares	5,014	7,862
	Cathay Genl Bancorp	206 shares	4,951	8,856
	Comfort Systems USA Inc	296 shares	15,476	29,286
	Cousins Properties Inc	83 shares	3,156	3,343
	Crane Co	85 shares	5,031	8,647
	Cullen Frost Bankers Inc	170 shares	9,343	21,432
	Cyrusone Inc REIT	35 shares	1,966	3,140
	Dentsply Sirona Inc	58 shares	3,044	3,236
	Diamondback Energy Inc	787 shares	57,361	84,878
	Donaldson Co Inc	95 shares	4,813	5,630
	East West Bancorp Inc	205 shares	6,369	16,129
	Eastgroup Properties Inc (Maryland Corp)	65 shares	7,776	14,810
	Energizer Hldgs Inc	173 shares	7,506	6,937
	Enpro Industries Inc	54 shares	3,279	5,944
	Federal Agricultural MTG Corp CL C Non VTG	53 shares	3,675	6,568
	Fidelity National Financial IN COM	307 shares	10,861	16,019
	Four Corners PPTY Trust REIT	213 shares	5,386	6,264
	H B Fuller Co	66 shares	2,558	5,346
	Hamilton Lane Inc CL A	92 shares	8,309	9,533
	Hasbro Inc	68 shares	4,047	6,921
	HollyFrontier Corp Com	165 shares	4,591	5,409
	Hubbell Inc	46 shares	6,022	9,580
	Huntington Ingalls Inds Inc	31 shares	5,400	5,789
	Huntsman Group	311 shares	5,021	10,848
	IdaCorp Inc (holding company)	74 shares	7,505	8,385
	Ingredion Inc COM	108 shares	8,661	10,437
	Interpublic Group of Cos Inc	149 shares	2,645	5,580
	James Riv Group Hldgs LTD	142 shares	5,494	4,091
	Kinsale Cap Group Inc	15 shares	3,165	3,568
	LCI Industries	95 shares	7,671	14,808

Davis & Floyd, Inc. Profit Sharing Plan
Employer ID # 57-0932430 Plan # 001
Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year) (continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
Common and preferred stocks (continued)				
	Leidos Hldgs Inc	48 shares	4,626	4,267
	Lincoln Elec Holdings New	69 shares	5,138	9,623
	Littelfuse Inc	42 shares	6,134	13,217
	ManTech Intl Corp CL A	29 shares	2,007	2,115
	MDC Holdings Inc Del	129 shares	7,100	7,202
	Medical Properties Trust Inc REIT	435 shares	9,132	10,279
	Mesa Labs Inc	13 shares	3,917	4,265
	MKS Instruments Inc	104 shares	9,795	18,114
	Monolithic Power Systems Inc	17 shares	4,450	8,387
	MSA Safety Inc COM	52 shares	6,028	7,850
	NiSource Inc	273 shares	6,908	7,538
	Nvent Elec PLC	268 shares	5,151	10,184
	Organon & Co	106 shares	3,654	3,228
	Packaging Corp of America	53 shares	4,631	7,216
	Papa Johns INTL Inc	53 shares	4,589	7,074
	Phibro Animal Health Corp CL A	99 shares	2,426	2,022
	Raymond James Financial Corp	122 shares	6,951	12,249
	Select Medical Holdings Corp	197 shares	7,186	5,792
	Servisfirst Bancshares Inc	150 shares	4,789	12,741
	Snap On Inc	47 shares	6,342	10,123
	Steris PLC	174 shares	20,576	42,353
	Store Cap Corp REIT	281 shares	5,966	9,666
	Targa Resources Investments	172 shares	1,987	8,985
	Terreno Realty Corp SBI	186 shares	11,158	15,864
	Timken Co	114 shares	6,155	7,899
	Wash Trust Bancorp Inc	84 shares	3,072	4,735
	WD-40 Co (Del)	13 shares	2,810	3,180
	Wiley John & Sons Inc CL A	45 shares	1,743	2,577
	Align Technology Inc	29 shares	10,300	19,058
	Alphabet Inc CL C	17 shares	21,472	49,191
	Amazon.com Inc	6 shares	18,941	20,006
	Automatic Data Processing Inc	42 shares	6,431	10,356
	CSL LTD Spon ADR	110 shares	11,068	11,638
	Icon PLC Eur	120 shares	30,826	37,164
	MasterCard Inc CL A	72 shares	20,639	25,871
	Meta Platforms Inc CL A	49 shares	8,677	16,481
	Nike Inc CL B	81 shares	7,104	13,500
	Siemens Healthineers Ag ADR	586 shares	14,151	22,379
	Starbucks Corp	225 shares	17,920	26,318
	Visa Inc CL A	178 shares	34,266	38,574
	Total common and preferred stocks		8,647,381	13,603,934
	Total non-participant directed investments		21,921,270	29,463,513
	Total		\$ 21,921,270	\$ 29,580,222

* Indicates a party-in-interest to the Plan.

** Cost information has been omitted for participant-directed funds.

Davis & Floyd, Inc. Profit Sharing Plan
Employer ID # 57-0932430 Plan # 001
Schedule H, Part IV, Line 4j - Schedule of Reportable Transactions
Year Ended December 31, 2021

Identity of Party Involved	Description of asset	Purchase price	Selling price	Lease rental	Expenses incurred with transaction	Cost of asset	Current value of asset on transaction date	Net gain or (loss)
Series of transactions by security								
Federated US Treasury Taxable Com/Prin. #59	Money market fund	\$ 3,330,359	\$ --	\$ --	\$ --	\$ 3,330,359	\$ 3,330,359	\$ --
Federated US Treasury Taxable Com/Prin. #59	Money market fund	--	4,040,346	--	--	4,040,346	4,040,346	--

SUPPLEMENTAL SCHEDULES

Davis & Floyd, Inc. Profit Sharing Plan
Employer ID # 57-0932430 Plan # 001
Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2021

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
<u>Participant directed investments - self-directed brokerage accounts</u>				
Mutual fund				
	Morgan Stanley Smith Barney	Mutual fund	**	\$ 116,709
Total participant directed investments				<u>\$ 116,709</u>
<u>Non-participant directed investments</u>				
Cash and cash equivalents				
	Invesco Government & Agency Portfolio	Cash equivalent	\$ 589,548	\$ 589,548
	UBS Liquid Assets Government Fund	Cash equivalent	257,517	257,517
*	UBS Financial Services Inc.	Cash account	251	251
*	Charles Schwab	Cash account	1,263	1,263
	Charles Schwab Bank Sweep	Cash account	167,594	167,594
Total cash and cash equivalents			<u>1,016,173</u>	<u>1,016,173</u>
Hedge funds				
	Nineteen77 Global Merger Arbitrage LTD	Nineteen77 Global Merger Arbitrage Ltd Series 1	176,750	211,937
	Graham Capital Management L.P.	Graham Absolute Return Ltd. Class B	231,867	280,837
	Balyasny Asset Management L.P.	Atlas Enhanced Fund Class Y LTD	120,216	129,004
	Silverbay Capital Management LLC	ACAP Strategic Fund Class A	190,041	220,549
Total hedge funds			<u>718,874</u>	<u>842,327</u>
Mutual funds				
	Driehaus Emerging Market	4,662.587 shares	161,430	192,845
	Goldman Sachs GQG Partners	4,518.096 shares	62,073	88,555
	Wasatch Micro Cap Instit.	7,238.122 shares	67,244	67,966
	Vanguard Short Term Investment Grade Fund Admiral	19,899.048 shares	8,002	214,313
	Loomis Sayles Securitized Asset	8,836.989 shares	86,382	80,770
	Loomis Sayles High Income Opportunities	3,477.142 shares	34,759	36,128
Total mutual funds			<u>419,890</u>	<u>680,577</u>
US government & agency securities				
	Federal Farm Credit Banks Funding Corp	0.920% Due 12/09/2024 \$ 100,000 Par value	99,648	99,776
	Federal Farm Credit Banks Funding Corp	2.200% Due 11/26/2029 \$ 100,000 Par value	99,550	102,061
	Federal Home Loan Bank	2.000% Due 09/09/2022 \$ 100,000 Par value	99,953	101,185
	Federal National Mortgage Association	0.520% Due 08/18/2025 \$ 150,000 Par value	150,000	146,678
	FNMA Call Bond	6.625% Due 11/15/2030 \$ 1,000 Par value	1,524	1,409
	US Treasury Note	1.250% Due 08/15/2031 \$ 1,000 Par value	994	979
	United States Treasury Bond	4.375% Due 05/15/2041 \$ 3,000 Par value	4,770	4,238
	United States Treasury Bond	2.000% Due 11/15/2041 \$ 1,000 Par value	1,000	1,015
	United States Treasury Bond	2.500% Due 02/15/2045 \$ 2,000 Par value	2,465	2,208
	United States Treasury Bond	3.000% Due 05/15/2045 \$ 3,000 Par value	4,026	3,601
	United States Treasury Bond	2.500% Due 05/15/2046 \$ 2,000 Par value	2,489	2,219
	United States Treasury Bond	2.875% Due 11/15/2046 \$ 2,000 Par value	2,671	2,375
	United States Treasury Bond	2.875% Due 11/15/2046 \$ 1,000 Par value	1,274	1,187
	United States Treasury Bond	2.750% Due 08/15/2047 \$ 2,000 Par value	2,632	2,337
	United States Treasury Bond	2.750% Due 08/15/2047 \$ 1,000 Par value	2,440	2,337
	United States Treasury Bond	3.000% Due 02/15/2049 \$ 4,000 Par value	5,583	4,938
	United States Treasury Bond	1.250% Due 05/15/2050 \$ 1,000 Par value	964	853
	United States Treasury Bond	1.375% Due 08/15/2050 \$ 2,000 Par value	1,882	1,760
	United States Treasury Bond	1.375% Due 08/15/2050 \$ 1,000 Par value	928	880
	United States Treasury Bond	1.625% Due 11/15/2050 \$ 2,000 Par value	3,617	3,744
	United States Treasury Bond	1.625% Due 11/15/2050 \$ 1,000 Par value	899	936
Total US government & agency securities			<u>489,309</u>	<u>486,716</u>

Davis & Floyd, Inc. Profit Sharing Plan
Employer ID # 57-0932430 Plan # 001
Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year) (continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
Corporate bonds and debentures				
	American Water Capital Corp Awk	2.950% Due 09/01/2027 \$ 150,000 Par value	163,199	158,371
	Atlantic City Electric CO Exc	4.000% Due 10/15/2028 \$ 100,000 Par value	113,568	111,420
	BP Capital Markets America INC	3.194% Due 04/06/2025 \$ 150,000 Par value	163,634	157,872
	Bank Of New York Mellon Corp Bk	3.000% Due 02/24/2025 \$ 125,000 Par value	123,390	131,310
	Brown-forman Corp Bf	3.500% Due 04/15/2025 \$ 75,000 Par value	79,287	79,880
	Cboe Global Markets INC	3.650% Due 01/12/2027 \$ 150,000 Par value	167,201	162,373
	Cincinnati Financial Corp Cinf	6.920% Due 05/15/2028 \$ 75,000 Par value	98,675	96,304
	Commonwealth Edison CO Exc	3.100% Due 11/01/2024 \$ 100,000 Par value	99,613	104,343
	Consolidated Edison Co	2.550% Due 06/15/2026 \$ 100,000 Par value	109,148	104,188
	Costco Wholesale Corp	1.600% Due 04/20/2030 \$ 75,000 Par value	74,952	72,553
	Delmarva Power & Light Co	3.500% Due 11/15/2023 \$ 150,000 Par value	156,756	155,974
	Eaton Vance Corp	3.625% Due 06/15/2023 \$ 50,000 Par value	52,306	51,857
	Entergy Louisiana LLC	3.120% Due 09/01/2027 \$ 150,000 Par value	167,570	158,235
	Entergy Louisiana LLC	3.250% Due 04/01/2028 \$ 50,000 Par value	54,791	53,443
	Glaxosmithkline Capital Plc	3.375% Due 06/01/2029 \$ 100,000 Par value	109,783	108,861
	Goldman Sachs Group INC	5.750% Due 01/24/2022 \$ 100,000 Par value	115,660	100,294
	JPMORGAN Chase & CO	3.782% Due 02/01/2028 \$ 125,000 Par value	142,633	135,310
	Leucadia Natl Corp	5.500% Due 10/18/2023 \$ 50,000 Par value	54,577	52,259
	MetLife Inc	4.368% Due 09/15/2023 \$ 75,000 Par value	81,571	79,339
	Morgan Stanley	2.750% Due 05/19/2022 \$ 50,000 Par value	48,792	50,438
	NSTAR Electric Co	2.700% Due 06/01/2026 \$ 75,000 Par value	71,585	77,186
	Nasdaq OMX Group Inc	4.250% Due 06/01/2024 \$ 50,000 Par value	54,028	53,149
	PNC Financial Services Group INC	2.550% Due 01/22/2030 \$ 150,000 Par value	162,761	153,982
	Qualcomm INC	3.250% Due 05/20/2027 \$ 115,000 Par value	127,196	123,968
	Walt Disney CO	2.000% Due 09/01/2029 \$ 75,000 Par value	74,574	74,550
	John Deere Capital Corp	2.650% Due 01/06/2022 \$ 2,000 Par value	2,040	2,000
	SunTrust Bank NTS B/E	2.800% Due 05/17/2022 \$ 2,000 Par value	2,058	2,015
	Orix Corp NTS	2.900% Due 07/18/2022 \$ 2,000 Par value	2,049	2,023
	BNP Paribas Med Term NTS	3.250% Due 03/03/2023 \$ 2,000 Par value	2,123	2,059
	Kinder Morgan Energy	4.150% Due 02/01/2024 \$ 2,000 Par value	2,073	2,104
	Bank of NY Mellon Corp B/E	3.650% Due 02/04/2024 \$ 2,000 Par value	2,178	2,105
	BP Capital Markets PLC	3.814% Due 02/10/2024 \$ 2,000 Par value	2,120	2,108
	Bank of Nova Scotia NTS	3.400% Due 02/11/2024 \$ 2,000 Par value	2,093	2,099
	Duke Energy Corp B/E	3.750% Due 04/15/2024 \$ 2,000 Par value	2,153	2,101
	Morgan Stanley B/E	3.875% Due 04/29/2024 \$ 2,000 Par value	2,143	2,121
	Santander Holdings USA	3.500% Due 06/07/2024 \$ 2,000 Par value	1,945	2,085
	Capital One Financial Corp	3.300% Due 10/30/2024 \$ 2,000 Par value	1,831	2,105
	Apple Inc B/E	2.500% Due 02/09/2025 \$ 2,000 Par value	2,093	2,082
	Wells Fargo & Co NTS B/E	3.000% Due 02/19/2025 \$ 2,000 Par value	2,082	2,089
	Westpac Banking Corp NTS	2.350% Due 02/19/2025 \$ 2,000 Par value	2,119	2,066
	JP Morgan Chase & Co NTS	3.220% Due 03/01/2025 \$ 2,000 Par value	2,011	2,079
	Energy Transfer Partners	4.050% Due 03/15/2025 \$ 2,000 Par value	1,821	2,119
	Exxon Mobile Corp NTS B/E	2.992% Due 03/19/2025 \$ 2,000 Par value	2,112	2,103
	Abbvie Inc NTS B/E	3.600% Due 05/14/2025 \$ 2,000 Par value	2,097	2,127
	Oracle Corp NTS B/E	2.950% Due 05/15/2025 \$ 2,000 Par value	2,097	2,077
	Verizon Communications NTS B/E	1.256% Due 05/15/2025 \$ 2,000 Par value	1,989	2,038
	Goldman Sachs Group INC B/E	3.750% Due 05/22/2025 \$ 2,000 Par value	2,057	2,135
	NiSource INC NTS B/E	0.950% Due 08/15/2025 \$ 2,000 Par value	2,011	1,948
	Simon Property Group LP B/E	3.500% Due 09/01/2025 \$ 2,000 Par value	2,173	2,132
	Entergy Corp NTS B/E	0.900% Due 09/15/2025 \$ 2,000 Par value	2,007	1,938
	Virginia Electric & Power Co	3.150% Due 01/15/2026 \$ 2,000 Par value	2,077	2,115
	Citi Group Inc B/E	4.600% Due 03/09/2026 \$ 2,000 Par value	2,006	2,207
	Toronto-Dominion Bank	1.250% Due 09/10/2026 \$ 2,000 Par value	1,963	1,966
	CSX Corp B/E	2.600% Due 11/01/2026 \$ 2,000 Par value	2,009	2,086
	American Express Co NTS B/E	1.650% Due 11/04/2026 \$ 2,000 Par value	2,010	2,005

Davis & Floyd, Inc. Profit Sharing Plan
Employer ID # 57-0932430 Plan # 001
Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year) (continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
Corporate bonds and debentures (continued)				
	General Motors Financial C INC	4.350% Due 01/17/2027 \$ 2,000 Par value	1,902	2,204
	Anthem INC NTS B/E	4.101% Due 03/01/2028 \$ 2,000 Par value	2,243	2,219
	CVS Health Corp NTS B/E	4.300% Due 03/25/2028 \$ 2,000 Par value	2,307	2,246
	AT&T INC B/E	4.350% Due 03/01/2029 \$ 2,000 Par value	2,349	2,248
	Bank of America Corp NTS	2.087% Due 06/14/2029 \$ 2,000 Par value	1,969	1,988
	KeyCorp B/E	2.550% Due 10/01/2029 \$ 2,000 Par value	2,141	2,050
	Intel Corp NTS B/E	2.450% Due 11/15/2029 \$ 2,000 Par value	2,113	2,071
	Starbucks Corp NTS B/E	2.250% Due 03/12/2030 \$ 2,000 Par value	2,081	1,988
	Nvidia Corp B/E	2.850% Due 04/01/2030 \$ 2,000 Par value	2,098	2,126
	Blackrock INC NTS B/E	2.400% Due 04/30/2030 \$ 2,000 Par value	1,957	2,060
	American Intl Group INC	3.400% Due 06/30/2030 \$ 2,000 Par value	2,233	2,165
	Johnson & Johnson NTS	1.300% Due 09/01/2030 \$ 2,000 Par value	2,014	1,929
	Comcast Corp NTS B/E	4.250% Due 10/15/2030 \$ 2,000 Par value	2,324	2,310
	Anheuser-Busch Inbev Fin	4.700% Due 02/01/2036 \$ 2,000 Par value	2,210	2,385
	UnitedHealth Group INC	5.800% Due 03/15/2036 \$ 2,000 Par value	2,629	2,779
	Vodafone Group PLC	6.150% Due 02/27/2037 \$ 2,000 Par value	2,654	2,717
	Amazon COM INC NTS B/E	3.875% Due 08/22/2037 \$ 2,000 Par value	2,201	2,354
	Shell Intl Fin NTS	6.375% Due 12/15/2038 \$ 1,000 Par value	1,392	1,460
	Intl Business Machs NTS B/E	4.000% Due 06/20/2042 \$ 2,000 Par value	2,455	2,307
	Total corporate bonds and debentures		2,770,062	2,711,302
Asset backed securities				
	FNMA PL MA4355	2.000% Due 05/01/2021 \$ 1,919 Par value	1,946	1,916
	FHLMC PL SD8151	2.500% Due 06/01/2051 \$ 1,865 Par value	1,929	1,905
	FNMA PL MA4398	2.000% Due 08/01/2051 \$ 1,950 Par value	1,982	1,947
	FHLMC PL SD8188	2.000% Due 01/01/2052 \$ 1,000 Par value	997	998
	Total asset backed securities		6,854	6,766
Fixed income				
	Blackrock Strategic Income	20,970 shares	207,183	212,849
	Bramshill Income Performance	8,707 shares	84,665	90,896
	Janus Henderson Developed World Bond	8,784 shares	84,937	86,344
	Miller Intermediate Bond	5,579 shares	89,057	96,521
	Templeton Global Bond ADV	8,425 shares	87,100	74,144
	Total fixed income		552,942	560,754
Non-traditional				
	Blackrock Event Driven Equity Fund Class	2,511 shares	23,439	24,909
	Blackstone Alternative Multi-Strategy Fund	3,010 shares	30,901	31,909
	Catalyst/Millburn Hedge Strategy Fund	582 shares	15,365	21,066
	Legg Mason Western Asset Macro Opportunities Fund	1,479 shares	15,122	16,994
	Infinity Q Div Alpha Ins	2,356 shares	29,456	59
	Total non-traditional		114,283	94,937
Exchange traded funds				
	Iq Hedge Multi-strategy Tracker	4,511 shares	135,861	143,405
	ishares S&P 500 Core	5,091 shares	1,518,543	2,428,356
	Vaneck Vec Gold Miners	4,616 shares	161,941	147,850
	Vanguard Index Fds REIT	1,243 shares	91,140	144,200
	iShares Core MSCI Total International Stock	13,417 shares	702,401	951,802
	iShares ESG Aware MSCI EAFE	2,170 shares	124,614	172,428
	iShares ESG MSCI USA	6,804 shares	455,858	734,152
	iShares Inc Core MSCI Emerging Mkts	9,886 shares	464,092	591,776
	iShares S&P Small Cap Index	9,829 shares	647,647	1,125,519
	Blackrock Ultra Short-term Bond	4,734 shares	238,955	238,546

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
Exchange traded funds (continued)				
	SPDR Barclays Short Term High Yield	3,988 shares	99,116	108,274
	iShares Barclays Aggregate Bond Fund	4,556 shares	532,620	519,748
	iShares Intermediate Government/Credit Bond Fund	4,755 shares	554,922	540,881
	iShares Preferred and Income Securities	3,328 shares	115,615	131,223
	iShares Treasury Barclays 1-3 Year Treasury Bond Fund	7,605 shares	658,622	650,532
	iShares Biotechnology	470 shares	66,910	71,731
	iShares Core S&P Small Cap	2,100 shares	155,250	240,471
	Vaneck Oil Services	185 shares	34,885	34,195
	Energy Select Sector SPDR Fund ETF	160 shares	7,197	8,880
	Health Care Select Sector SPDR Fund ETF	41 shares	4,003	5,776
	iShares MSCI Taiwan ETF	101 shares	5,902	6,728
	iShares MSCI South Korea ETF	63 shares	5,938	4,906
	iShares Russell 2000 Value ETF	40 shares	5,726	6,642
	iShares Global Financials ETF	154 shares	11,602	12,329
	iShares Global Healthcare ETF	70 shares	4,541	6,324
	iShares US Transn ETF	37 shares	6,467	10,230
	iShares Global Consumer Staples ETF	175 shares	10,974	11,328
	iShares Global Materials ETF	55 shares	3,549	4,975
	iShares MSCI EAFE Small Cap ETF	236 shares	13,329	17,249
	iShares MSCI China ETF	81 shares	5,016	5,084
	iShares MSCI USA Quality Factor ETF	433 shares	38,434	63,027
	iShares MSCI Intl Quality Factor ETF	1,077 shares	30,696	42,412
	JP Morgan Exchange Traded FD	265 shares	15,048	14,596
	SPDR S&P REGL Banking ETF	248 shares	14,334	17,571
	Technology Select Sector Spdr ETF	66 shares	10,178	11,475
	Vanguard Value ETF	95 shares	13,328	13,975
	Vanguard FTSE Europe ETF	137 shares	6,736	9,349
	iShares 7-10 Year Treas Bond ETF	201 shares	24,361	23,115
	iShares 10-20 Year Treas Bond ETF	94 shares	15,607	13,950
	iShares Int Rate Hedged Corporate Bond ETF	302 shares	28,359	28,904
	PIMCO 0-5 Year H/Y Corp Bond Index ETF	164 shares	15,529	16,254
	Proshares Investment-Grade Int Rate Hedged ETF	633 shares	45,924	47,076
	Vaneck Emerging Markets High Yield Bond ETF	1,288 shares	30,740	28,864
	Wisdomtree Floating Rate Treas ETF	1,741 shares	43,718	43,682
	Graniteshares Gold Trust ETF	564 shares	9,274	10,237
	Total exchange traded funds		7,185,502	9,460,027
Common and preferred stocks				
	3M Co	295 shares	49,798	52,401
	Abbvie Inc	1,018 shares	83,739	137,837
	ACI Worldwide	510 shares	16,205	17,697
	Adobe Inc	140 shares	66,577	79,388
	Alphabet Inc	60 shares	40,578	173,822
	Anthem Inc	205 shares	57,723	95,026
	Applied Materials	500 shares	25,894	78,680
	Apyx Medical Corp Common	1,143 shares	13,708	14,653
	Arhaus Inc	3,820 shares	36,069	50,615
	Aspen Aerogels Inc	1,438 shares	17,366	71,598
	AT&T Inc	2,090 shares	50,174	51,414
	Autodesk Inc	356 shares	86,328	100,103
	Avid Bioservices Inc	1,222 shares	9,843	35,658
	Bank of America Corp	2,792 shares	60,505	124,216
	Boeing Co	250 shares	56,985	50,330
	Broadcom Inc	215 shares	47,834	143,063
	Cantaloupe Inc	3,038 shares	25,724	26,977

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
Common and preferred stocks (continued)				
	Capital One FC	566 shares	30,864	82,121
	Cardinal Health Inc	1,070 shares	51,764	55,094
	Caredx Inc	404 shares	20,917	18,374
	Carparts.com Inc	1,293 shares	17,657	14,482
	Chart Industries Inc	132 shares	12,088	21,053
	Churchill Downs Inc	109 shares	18,643	26,258
	Citizens Financial Group Inc	2,600 shares	59,293	122,850
	Clarus Corp	925 shares	16,521	25,641
	Cleveland-Cliffs Inc	2,400 shares	49,142	52,248
	Columbia Sportswear Co	145 shares	12,333	14,129
	Conmed Corp	287 shares	22,777	40,685
	Corecard Corp	266 shares	10,902	10,321
	Cryoport Inc	566 shares	25,479	33,490
	Cutera Inc	817 shares	17,176	33,758
	CVS Health Corp	875 shares	49,290	90,265
	Deckers Outdoor Corp	235 shares	25,077	86,083
	Digi Intl Inc	638 shares	9,739	15,676
	Docusign Inc	600 shares	56,275	91,386
	Dow Inc	1,185 shares	31,613	67,213
	E.l.f. Beauty Inc	460 shares	9,567	15,277
	Eagle Materials Inc	195 shares	16,698	32,460
	Emergent Biosolutions Inc	300 shares	27,783	13,041
	Envestnet Inc	245 shares	19,058	19,438
	EQT Corp	2,075 shares	41,698	45,256
	Exact Sciences Corp	113 shares	13,433	8,795
	Exxon Mobil Corp	1,900 shares	108,148	116,261
	FEDEX Corp	440 shares	55,943	113,802
	First Bancorp N C Npv	349 shares	11,762	15,956
	First Industrial Realty Truscom	346 shares	14,375	22,905
	Ford Motor Co	2,790 shares	39,613	57,948
	Garmin Ltd	107 shares	11,897	14,570
	Generac Holdings Inc	66 shares	14,473	23,227
	General Dynamics Co	318 shares	45,391	66,293
	Globus Medical Inc CLASS A	179 shares	9,719	12,924
	Goldman Sachs Group	205 shares	33,293	78,423
	Goodyear Tire Rubber	2,605 shares	42,020	55,539
	Green Dot Corp CLASS A	289 shares	15,159	10,473
	GXO Logistics Inc	850 shares	63,194	77,205
	Hannon Armstrong Sustainable Infrastructure Capital	322 shares	14,820	17,105
	Harvard Bioscience Inc	4,151 shares	15,446	29,265
	HCA Healthcare Inc	400 shares	42,718	102,768
	Hometrust Bancshares Inc	598 shares	10,175	18,526
	Icad Inc	2,983 shares	30,012	21,478
	Icon PLC	98 shares	19,325	30,351
	Immersion Corp	3,124 shares	22,035	17,838
	Infusystem Holdings Inc	1,335 shares	24,566	22,735
	Ingevity Corp	257 shares	14,629	18,427
	Invesco LTD	2,260 shares	52,703	52,025
	Keycorp Inc	3,800 shares	49,752	87,894
	Kraft Heinz Co	2,000 shares	64,902	71,800
	L3Harris Technologies In	412 shares	29,871	87,854
	Lab Co of Amer Holdings	335 shares	39,175	105,260
	Lattice Semiconductor	257 shares	10,213	19,804
	Lennar Corp	700 shares	29,823	81,312
	Liqtech International Inc	2,766 shares	20,045	15,822

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
Common and preferred stocks (continued)				
	Lockheed Martin Corp	160 shares	48,021	56,866
	Magnachip Semiconductor Corp	1,284 shares	18,845	26,925
	Magnite, Inc	1,184 shares	12,734	20,720
	Mastec Inc Com	241 shares	12,596	22,239
	Merck & Co. Inc.	1282 shares	96,983	98,253
	Meta Platforms Inc	365 shares	69,183	122,768
	Microsoft Corp	990 shares	84,115	332,957
	Model N Inc	338 shares	12,062	10,150
	Morgan Stanley	900 shares	45,729	88,344
	Nestle S A	800 shares	41,747	112,296
	Nextera Energy Partners Lp Unt	218 shares	14,435	18,399
	Nvidia Corp	695 shares	32,206	204,406
	Omniceil Inc	150 shares	13,627	27,066
	On Semiconductor Corp	518 shares	13,042	35,183
	Opsens, Inc.	5,705 shares	14,645	14,005
	Optimizerx Corp	564 shares	11,403	35,030
	Palo Alto Networks	300 shares	43,510	167,028
	PayPal Holdings Incorporated	818 shares	74,786	154,259
	Pegasystems Inc	132 shares	15,376	14,760
	PepsiCo Inc	561 shares	51,354	97,452
	Petiq Inc CLASS A	587 shares	16,803	13,331
	PGT Inc	865 shares	14,777	19,454
	Raytheon Technologies Co	825 shares	61,274	70,999
	Regeneron Pharms Inc	85 shares	41,183	53,679
	Repligen Corp	66 shares	13,136	17,479
	RIO Tinto PLC	780 shares	58,264	52,213
	Salesforce Com	325 shares	74,366	82,592
	Schrodinger Inc	283 shares	13,924	9,857
	Scotts Miracle Gro Co	350 shares	53,028	56,350
	Siemens A G	850 shares	72,158	73,610
	Sierra Wireless Inc	1,149 shares	19,300	20,245
	Skyworks Solutions	370 shares	55,702	57,402
	Southern Copper Corp	900 shares	33,634	55,539
	Southern First Bancshares	357 shares	10,869	22,309
	Stanley Black & Decker	275 shares	50,846	51,870
	Sunrun Inc	217 shares	12,047	7,443
	SWK Holdings Corp	844 shares	15,723	16,568
	Synchrony Financial	1,450 shares	41,445	67,266
	Synovus Financial Co	2,600 shares	50,160	124,462
	Take Two Interactive	455 shares	56,730	80,863
	Tandem Diabetes Care Inc	147 shares	15,185	22,126
	The Joint Corp	537 shares	10,780	35,276
	Thor Inds Inc	336 shares	24,840	34,867
	Tractor Supply Comp	462 shares	79,755	110,233
	Truist Financial Corp	2,255 shares	59,414	70,490
	Uber Technologies Inc	2,000 shares	52,374	83,860
	Ultra Clean Hldgs Inc	581 shares	12,614	33,326
	Union Pacific Corp	341 shares	71,037	85,908
	United Rentals Inc	100 shares	34,661	33,229
	UnitedHealth Group Inc	250 shares	60,297	125,535
	Universal Technical Institute Inc	2,128 shares	10,659	16,641
	Viavi Solutions Inc	1,158 shares	14,620	20,404
	Victory Cap Holdings Inc	758 shares	14,532	27,690
	Visa Inc	400 shares	57,097	86,684
	Wells Fargo & Co	2,200 shares	67,357	105,556

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
Common and preferred stocks (continued)				
	Williams Companies	2,095 shares	48,956	54,554
	Williams Sonoma Inc	306 shares	56,708	51,754
	Alexandria Real Estate Equities	8 shares	1,381	1,784
	AvalonBay Communities Inc SBI	8 shares	1,587	2,021
	Brixmor Property Group Inc REIT	89 shares	1,214	2,261
	Digital Realty Trust Inc REIT	6 shares	886	1,061
	Eastgroup Properties Inc	13 shares	1,751	2,962
	Empire State Realty Trust In REIT	22 shares	212	196
	Equinix Inc REIT	6 shares	3,811	5,075
	Essex Property Trust Inc	9 shares	2,387	3,170
	Extra Space Storage Inc REITS	18 shares	1,956	4,081
	Federal Realty Inv TR BI MD	6 shares	639	818
	Global Med REIT Inc	58 shares	885	1,030
	Healthcare TR Amer Inc New REIT Class A	22 shares	669	735
	Host Hotels & Resorts Inc REIT	82 shares	1,012	1,426
	Independence Realty Trust Inc REIT	57 shares	868	1,472
	Invitation Homes Inc REIT	37 shares	1,388	1,678
	Kilroy Realty Corp	17 shares	1,035	1,130
	Life Storage Inc REIT	23 shares	2,165	3,523
	Macerich Company	111 shares	1,482	1,918
	Paramount Group Inc REIT	26 shares	274	217
	Prologis Inc Com	42 shares	3,609	7,071
	Retail Opportunity Invt Corp Com	19 shares	354	372
	Ryman Hospitality Properties Inc Com	14 shares	1,168	1,287
	SBA Communications Corp New REIT	3 shares	826	1,167
	Simon Property Group Inc SBI	5 shares	784	799
	Spirit Realty Cap Inc REIT	34 shares	1,476	1,638
	Tricon Residential Inc CAD	118 shares	1,601	1,803
	UDF Inc REITS	43 shares	1,934	2,580
	Ventas Inc	44 shares	2,280	2,249
	VCI Properties Inc REIT	100 shares	2,298	3,011
	Welltower Inc REIT	12 shares	619	1,029
	Allegion PLC	148 shares	16,027	19,601
	ANSYS Inc	101 shares	23,232	40,513
	Aspen Technologies	124 shares	12,740	18,873
	Bentley Systems	415 shares	13,859	20,057
	Berkley W R Corp	292 shares	19,038	24,058
	Bright Horizons Family	119 shares	16,636	14,980
	CDW Corp	230 shares	24,389	47,100
	Charles River Laboratories	101 shares	15,669	38,055
	Chemed Corp New	32 shares	14,550	16,929
	Cooper Companies Inc New	63 shares	20,603	26,393
	Copart Inc	171 shares	13,657	25,927
	Duck Creek Technologies	300 shares	14,286	9,033
	Equifax Inc	97 shares	14,946	28,401
	Exponent Inc	128 shares	9,798	14,941
	Fair Isaac Corp	26 shares	9,356	11,275
	Henry Jack & Assoc Inc	80 shares	12,802	13,359
	Interactive Brokers Group Inc CL A	283 shares	14,607	22,476
	Lennox Intl Inc	64 shares	15,905	20,759
	LPL FINL Holdings Inc Com	139 shares	18,555	22,253
	MSCI Inc	52 shares	14,646	31,860
	Nordson Corp	147 shares	20,669	37,524
	Pool Corp	69 shares	15,314	39,054
	Rollins Inc	360 shares	9,431	12,316

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
Common and preferred stocks (continued)				
	Scotts Miracle Gro Co CL A	200 shares	23,001	32,200
	Siteone Landscape Supply Inc	155 shares	15,478	37,553
	Teledyne Technologies Inc	20 shares	8,410	8,738
	Teradyne Inc	211 shares	12,307	34,505
	Zebra Technologies Corp CL A	74 shares	14,806	44,045
	Adobe Inc (Delaware)	102 shares	32,632	57,840
	Alcon Inc CHF	176 shares	10,193	15,333
	Ameriprise Financial Inc	63 shares	6,932	19,005
	Amgen Inc	68 shares	13,925	15,298
	Chubb LTD CHF	62 shares	8,399	11,985
	Coca Cola Co Comp	256 shares	13,488	15,158
	Commerce Bancshares	135 shares	6,429	9,280
	Constellation Brands Inc CL A	52 shares	11,388	13,050
	Corteva Inc	449 shares	10,499	21,229
	Coterra Energy Inc	1097 shares	13,777	20,843
	Danaher Corp	93 shares	13,210	30,598
	Ecolab Inc	77 shares	16,426	18,063
	Elanco Animal Health Inc	898 shares	20,445	25,485
	Equity Lifestyle Properties Inc REIT	106 shares	7,641	9,292
	Honeywell Intl Inc	75 shares	16,779	15,638
	Johnson CTLS Intl PLC	256 shares	9,219	20,815
	Lennar Corp CL A	201 shares	11,997	23,348
	Martin Marietta Materials Inc	46 shares	9,926	20,264
	Michelin Compagnie Generale Adr	508 shares	13,012	16,657
	Microchip Technology Inc	238 shares	9,796	20,720
	Mitsubishi Ufj Financial Group Inc Spon Adr	1,249 shares	5,015	6,820
	Oshkosh Corp	102 shares	10,845	11,496
	Parker Hannifin Corp	59 shares	8,574	18,769
	Phillips 66	173 shares	11,037	12,535
	Pnc Financial Services Group	156 shares	16,828	31,281
	Qualcomm Inc	218 shares	20,965	39,865
	Rpm Intl Inc (Dela)	269 shares	17,118	27,169
	Sony Group Corp Sponsored Adr	183 shares	11,415	23,131
	Sun Communities Inc	51 shares	8,185	10,709
	Twitter Inc	272 shares	9,731	11,756
	Tyson Foods Inc CL A	143 shares	8,810	12,464
	Walgreens Boots Alliance Inc	135 shares	6,658	7,042
	Xylem Inc	142 shares	11,784	17,029
	Gotham Index Plus	1194 shares	16,181	25,592
	Thornburg Global	9753 shares	263,497	349,246
	UBS Emerging Markets	16,607 shares	142,434	163,907
	Virtus Kar International	6,315 shares	112,690	143,848
	Virtus Vontobel Emerging Markets	15,845 shares	156,056	159,398
	Abbott Labs	348 shares	30,144	48,977
	Accenture PLC Ireland CL A	104 shares	21,365	43,113
	American Tower Corp REIT	52 shares	12,987	15,210
	Apple Inc	1375 shares	46,449	244,159
	Baxter INTL Inc	114 shares	8,825	9,786
	Best Buy Co Inc	82 shares	9,544	8,331
	Blackrock Inc	65 shares	27,971	59,511
	Broadridge Financial Solutions Inc	92 shares	8,481	16,819
	Chevron Corp	240 shares	19,974	28,164
	Cintas Corp	41 shares	10,334	18,170
	Comcast Corp New CL A	625 shares	29,057	31,457
	Corning Inc	262 shares	9,170	9,754

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Common and preferred stocks (continued)				
	Evercore Inc CL A	34 shares	4,733	4,619
	Genpact LTD	120 shares	4,329	6,370
	Home Depot Inc	57 shares	11,952	23,656
	Illinois Tool Works Inc	26 shares	3,998	6,417
	JP Morgan Chase & Co	582 shares	45,762	92,159
	KLA Corp	21 shares	6,500	9,032
	Lilly Eli & Co	85 shares	12,734	23,479
	Marketaxess Holdings Inc	8 shares	2,822	3,290
	Marsh & McLennan Cos Inc	123 shares	12,228	21,380
	McAfee Corp CL A	304 shares	6,661	7,840
	Medtronic PLC	783 shares	70,282	81,001
	Mondelez INTL Inc	267 shares	14,883	17,705
	Motorola Solutions Inc	86 shares	14,821	23,366
	Nextera Energy Inc COM	233 shares	15,138	21,753
	Northrop Grumman Corp	22 shares	6,738	8,516
	Procter & Gamble Co	172 shares	23,308	28,135
	Sempra	62 shares	8,017	8,201
	Stryker Corp	39 shares	6,950	10,429
	Texas Instruments	280 shares	30,703	52,772
	TJX Cos Inc New	46 shares	3,343	3,492
	United Health Group Inc	33 shares	8,764	16,571
	Verisk Analytics Inc	35 shares	6,963	8,006
	Waste Mgmt Inc NEW	84 shares	11,085	14,020
	Air Prod & Chemical Inc	164 shares	36,306	49,899
	Altria Group Inc	383 shares	14,699	18,150
	Berkshire Hathaway Inc NEW	107 shares	20,932	31,993
	Cinn Financial Corp	282 shares	22,897	32,128
	Cisco Systems Inc	444 shares	16,852	28,136
	Crown Castle Intl Corp REIT	272 shares	43,059	56,778
	Diageo PLC New GB Spon ADR	181 shares	24,474	39,845
	Dominion Energy Inc	346 shares	26,921	27,182
	Fastenal Co	385 shares	12,067	24,663
	Franklin Resources Inc	325 shares	6,099	10,884
	Intel Corp	372 shares	18,779	19,158
	Johnson & Johnson	794 shares	85,393	135,829
	Lowes Companies Inc	639 shares	50,286	165,169
	Nestle S A Sponsored ADR	141 shares	14,491	19,792
	Nintendo LTD ADR New Japan ADR	277 shares	18,666	16,168
	Norfolk STHN Corp	115 shares	17,719	34,237
	Paychex Inc	196 shares	14,198	26,754
	Pfizer Inc	524 shares	16,486	30,942
	Philip Morris INTL Inc	174 shares	13,399	16,530
	Progressive Corp Ohio	244 shares	23,237	25,047
	Target Corp	133 shares	13,960	30,782
	United Parcel Service Inc CL B	153 shares	13,357	32,794
	Verizon Communications Inc	343 shares	18,848	17,822
	ABB LTD Spon ADR	517 shares	13,891	19,734
	Adidas AG Spon ADR	150 shares	25,107	21,600
	AIA Group LTD Spon ADR	483 shares	17,865	19,476
	Air Liquide ADR France ADR	239 shares	7,794	8,334
	Airbus SE Un-sponsored ADR	470 shares	10,923	14,998
	America Movil S.A.B. DE C.V. Ser L Spon ADR	280 shares	5,159	5,911
	Anheuser Busch Inbev Spon ADR	195 shares	11,787	11,807
	Aon PLC CL A	89 shares	20,734	26,749
	Asahi Kasei Corp Unspn ADR	389 shares	6,397	7,309

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Common and preferred stocks (continued)				
	ASML HLDG NV Spon ADR	47 shares	12,709	37,419
	Assa Abloy AB ADR	306 shares	3,152	4,673
	Associated British Foods PLC NEW ADR	196 shares	6,496	5,382
	AstraZeneca PLC Spon ADR	407 shares	18,685	23,708
	Atlassian Corp PLC CL A	15 shares	3,845	5,719
	B&M European Value Retail SA Un-sponsored ADR	268 shares	7,915	9,259
	Banco Bilbao Vizcaya Argentaria S.A. Spon ADR	1,480 shares	7,296	8,688
	Beigene LTD Spon ADR	32 shares	5,806	8,670
	BNP Paribas SA ADR	199 shares	6,379	6,923
	British American Tobacco PLC GB Spon ADR	410 shares	15,112	15,338
	Carlsberg AS Spon ADR	523 shares	12,850	18,159
	Compagnie Financiere Richemont AG ADR	827 shares	7,912	12,364
	Daiichi Sankyo Co LTD Spon ADR	189 shares	3,761	4,821
	Daikin Inds LTD ADR	219 shares	4,633	4,963
	DBS Group Hldgs LTD. Spon ADR	119 shares	9,487	11,586
	Deutsche Boerse ADR	249 shares	3,856	4,136
	DNB BK ASA Spon ADR	425 shares	6,671	9,754
	DSV A/S ADR	70 shares	3,389	8,217
	Enel SPA ADR	1,993 shares	15,225	15,864
	Engie Spon ADR	845 shares	11,820	12,489
	Epiroc Aktiebolag ADR	363 shares	8,129	9,158
	Essilorluxottica ADR	182 shares	11,277	19,458
	Flutter ENTMT PLC ADR	36 shares	2,665	2,868
	Genmab A/S Spon ADR	360 shares	7,846	14,242
	Givaudan SA ADR	155 shares	9,725	16,261
	HDFC Bank LTD ADR Repstd 3 ORD SHS	123 shares	6,996	8,004
	Hermes Intl SCA ADR	78 shares	5,767	13,691
	Hong Kong Exchanges & Clearing LTD ADR	153 shares	5,899	9,065
	Hoya Corp Spon ADR	67 shares	5,854	10,021
	Hutchmed (China) LTD Spon ADR	144 shares	3,731	5,052
	Iberdrola SA Spon ADR	225 shares	10,124	10,622
	Industria De Diseno Textil Ind ADR	704 shares	11,751	11,397
	ING Group N V NL Spon ADR	315 shares	3,853	4,385
	Jardine Matheson HD-UNSP ADR	79 shares	3,181	4,368
	Kering S A Un-sponsored ADR	244 shares	12,599	19,644
	Keyence Corp ORD JPY	50 shares	15,565	31,740
	Koninklijke Philips NV Spon ADR	133 shares	5,725	4,901
	London Stk Exchange Un-sponsored ADR	747 shares	17,667	17,622
	L'Oreal Co ADR France ADR	207 shares	14,620	19,752
	LVMH Moet Hennessy Louis ADR	153 shares	11,925	25,322
	Mercadolibre Inc	8 shares	6,741	10,787
	Murata MFG Co LTD ADR	268 shares	3,387	5,347
	Nestle S A Sponsored ADR Repstg Reg Shs Switz ADR	285 shares	29,473	40,005
	Netease Inc Spon ADR	39 shares	4,685	3,969
	Nice LTD Spon ADR	16 shares	4,466	4,858
	Nidec Corp ADR	280 shares	4,249	8,263
	Nitori Hldgs Co LTD ADR	470 shares	9,121	6,984
	Nokia Corp Spons ADR Finland ADR	863 shares	4,804	5,368
	Novo Nordisk ADR Denmark ADR	307 shares	18,241	34,384
	Orsted A/S Un-sponsored ADR	106 shares	5,476	4,529
	Pernod Ricard SA Spon ADR	169 shares	5,375	8,193
	Reckitt Benckiser PLC Spon ADR	687 shares	10,637	12,023
	Recruit Hldgs Co LTD Un-sponsored ADR	785 shares	5,903	9,561
	Relx PLC Spon ADR	468 shares	11,562	15,261
	Rio Tinto PLC Spon ADR	47 shares	2,836	3,146

Davis & Floyd, Inc. Profit Sharing Plan
Employer ID # 57-0932430 Plan # 001
Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year) (continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
Common and preferred stocks (continued)				
	Royal KPN N.V. Spon ADR	1,473 shares	3,410	4,507
	Safran SA ADR	546 shares	16,604	16,702
	SAP SE Spon ADR	247 shares	30,098	34,607
	Shin Etsu Chem Co LTD ADR	356 shares	9,381	15,458
	Shionogi & Co LTD ADR	672 shares	9,338	11,871
	SMC Corp Yen SHS ORD JPY	23 shares	8,705	15,611
	STMicroelectronics N.V Eur	272 shares	11,151	13,295
	Straumann Hldg AG ADR	122 shares	4,657	13,176
	Taiwan Semiconductor MFG Co LTD ADR	264 shares	16,680	31,762
	Tencent Hldgs LTD ADR	192 shares	9,763	11,194
	Terumo Corp ADR	124 shares	4,286	5,355
	TFI Intl Inc CAD	90 shares	3,806	10,090
	Tokyo Electron LTD ADR	47 shares	4,137	6,763
	Totalenergies SE Spon ADR	139 shares	6,036	6,875
	Unicharm Corp Spon ADR	626 shares	4,207	5,481
	Acushnet Hldgs Corp	291 shares	7,800	15,446
	Agree Realty Corp	176 shares	11,996	12,559
	Albany Intl Corp New CL A	105 shares	6,425	9,287
	Allete Inc New	146 shares	10,620	9,687
	Amdocs LTD GBP	188 shares	12,011	14,070
	Assured Guaranty LTD	187 shares	6,935	9,387
	Avery Dennison Corp	59 shares	6,742	12,778
	Bank OZK	360 shares	7,619	16,751
	Brunswick Corp	163 shares	7,044	16,419
	Cable One Inc	9 shares	17,075	15,871
	Camden PPTY TR SBI	44 shares	5,014	7,862
	Cathay Genl Bancorp	206 shares	4,951	8,856
	Comfort Systems USA Inc	296 shares	15,476	29,286
	Cousins Properties Inc	83 shares	3,156	3,343
	Crane Co	85 shares	5,031	8,647
	Cullen Frost Bankers Inc	170 shares	9,343	21,432
	Cyrusone Inc REIT	35 shares	1,966	3,140
	Dentsply Sirona Inc	58 shares	3,044	3,236
	Diamondback Energy Inc	787 shares	57,361	84,878
	Donaldson Co Inc	95 shares	4,813	5,630
	East West Bancorp Inc	205 shares	6,369	16,129
	Eastgroup Properties Inc (Maryland Corp)	65 shares	7,776	14,810
	Energizer Hldgs Inc	173 shares	7,506	6,937
	Enpro Industries Inc	54 shares	3,279	5,944
	Federal Agricultural MTG Corp CL C Non VTG	53 shares	3,675	6,568
	Fidelity National Financial IN COM	307 shares	10,861	16,019
	Four Corners PPTY Trust REIT	213 shares	5,386	6,264
	H B Fuller Co	66 shares	2,558	5,346
	Hamilton Lane Inc CL A	92 shares	8,309	9,533
	Hasbro Inc	68 shares	4,047	6,921
	HollyFrontier Corp Com	165 shares	4,591	5,409
	Hubbell Inc	46 shares	6,022	9,580
	Huntington Ingalls Inds Inc	31 shares	5,400	5,789
	Huntsman Group	311 shares	5,021	10,848
	IdaCorp Inc (holding company)	74 shares	7,505	8,385
	Ingredion Inc COM	108 shares	8,661	10,437
	Interpublic Group of Cos Inc	149 shares	2,645	5,580
	James Riv Group Hldgs LTD	142 shares	5,494	4,091
	Kinsale Cap Group Inc	15 shares	3,165	3,568
	LCI Industries	95 shares	7,671	14,808

Davis & Floyd, Inc. Profit Sharing Plan
Employer ID # 57-0932430 Plan # 001
Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year) (continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
Common and preferred stocks (continued)				
	Leidos Hldgs Inc	48 shares	4,626	4,267
	Lincoln Elec Holdings New	69 shares	5,138	9,623
	Littelfuse Inc	42 shares	6,134	13,217
	ManTech Intl Corp CL A	29 shares	2,007	2,115
	MDC Holdings Inc Del	129 shares	7,100	7,202
	Medical Properties Trust Inc REIT	435 shares	9,132	10,279
	Mesa Labs Inc	13 shares	3,917	4,265
	MKS Instruments Inc	104 shares	9,795	18,114
	Monolithic Power Systems Inc	17 shares	4,450	8,387
	MSA Safety Inc COM	52 shares	6,028	7,850
	NiSource Inc	273 shares	6,908	7,538
	Nvent Elec PLC	268 shares	5,151	10,184
	Organon & Co	106 shares	3,654	3,228
	Packaging Corp of America	53 shares	4,631	7,216
	Papa Johns INTL Inc	53 shares	4,589	7,074
	Phibro Animal Health Corp CL A	99 shares	2,426	2,022
	Raymond James Financial Corp	122 shares	6,951	12,249
	Select Medical Holdings Corp	197 shares	7,186	5,792
	Servisfirst Bancshares Inc	150 shares	4,789	12,741
	Snap On Inc	47 shares	6,342	10,123
	Steris PLC	174 shares	20,576	42,353
	Store Cap Corp REIT	281 shares	5,966	9,666
	Targa Resources Investments	172 shares	1,987	8,985
	Terreno Realty Corp SBI	186 shares	11,158	15,864
	Timken Co	114 shares	6,155	7,899
	Wash Trust Bancorp Inc	84 shares	3,072	4,735
	WD-40 Co (Del)	13 shares	2,810	3,180
	Wiley John & Sons Inc CL A	45 shares	1,743	2,577
	Align Technology Inc	29 shares	10,300	19,058
	Alphabet Inc CL C	17 shares	21,472	49,191
	Amazon.com Inc	6 shares	18,941	20,006
	Automatic Data Processing Inc	42 shares	6,431	10,356
	CSL LTD Spon ADR	110 shares	11,068	11,638
	Icon PLC Eur	120 shares	30,826	37,164
	MasterCard Inc CL A	72 shares	20,639	25,871
	Meta Platforms Inc CL A	49 shares	8,677	16,481
	Nike Inc CL B	81 shares	7,104	13,500
	Siemens Healthineers Ag ADR	586 shares	14,151	22,379
	Starbucks Corp	225 shares	17,920	26,318
	Visa Inc CL A	178 shares	34,266	38,574
	Total common and preferred stocks		8,647,381	13,603,934
	Total non-participant directed investments		21,921,270	29,463,513
	Total		\$ 21,921,270	\$ 29,580,222

* Indicates a party-in-interest to the Plan.

** Cost information has been omitted for participant-directed funds.

Davis & Floyd, Inc. Profit Sharing Plan
Employer ID # 57-0932430 Plan # 001
Schedule H, Part IV, Line 4j - Schedule of Reportable Transactions
Year Ended December 31, 2021

Identity of Party Involved	Description of asset	Purchase price	Selling price	Lease rental	Expenses incurred with transaction	Cost of asset	Current value of asset on transaction date	Net gain or (loss)
Series of transactions by security								
Federated US Treasury Taxable Com/Prin. #59	Money market fund	\$ 3,330,359	\$ --	\$ --	\$ --	\$ 3,330,359	\$ 3,330,359	\$ --
Federated US Treasury Taxable Com/Prin. #59	Money market fund	--	4,040,346	--	--	4,040,346	4,040,346	--