

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 2022 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</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)
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>										
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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.	10/12/2023	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 (2022)
v. 220413

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	264
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)	131
a(2) Total number of active participants at the end of the plan year		6a(2)	123
b Retired or separated participants receiving benefits		6b	31
c Other retired or separated participants entitled to future benefits.....		6c	110
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	264
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	0
f Total. Add lines 6d and 6e		6f	264
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		6g	264
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) ☐ 0 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 2022 Form M-1 annual report. If the plan was not required to file the 2022 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
		2022
		This Form is Open to Public Inspection.

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
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)

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	61670	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	19452	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
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(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 2022 This Form is Open to Public Inspection.
For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
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
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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
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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 2022 This Form is Open to Public Inspection
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</u>		
A Name of plan <u>DAVIS & FLOYD, INC. PROFIT SHARING PLAN</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>DAVIS & FLOYD, INC</u>	D Employer Identification Number (EIN) <u>57-0346458</u>	

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	1263	2680
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	558529	520907
(2) Participant contributions.....	1b(2)	0	0
(3) Other.....	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	1014909	1027638
(2) U.S. Government securities	1c(2)	486714	439842
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	2711302	2474800
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	55560	42620
(B) Common.....	1c(4)(B)	12593384	9706950
(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)	29509	31017
(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)	11779827	10118028
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)	937263	923881

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(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	30168260	25288363

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h	22470	17860
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	22470	17860

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	30145790	25270503
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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)	520907	
(B) Participants	2a(1)(B)	834055	
(C) Others (including rollovers)	2a(1)(C)	68085	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1423047
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	4734	
(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)		4734
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	574569	
(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)		574569
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	31308	
(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)		31308
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	-5063914	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		-5063914

		(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		-3030256
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1699161	
(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)		1699161
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)	145870	
(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)		145870
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1845031
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		-4875287
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?			
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?			
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.)			
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?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
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 _____.

October 12, 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, 2022, and we have issued our report thereon dated October 12, 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 May 4, 2023. Professional standards also require that we communicate to you the following information related to our audit.

Significant Audit Matters

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 2022. 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
October 12, 2023
Page 2 of 4

Qualitative Aspects of Accounting Practices (continued)

Estimates

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, 2022. We evaluated the methods, assumptions, and data used to develop estimates for investments not covered by a certification in accordance with ERISA Section 103(a)(3)(C) 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 identified.



Retirement Committee
Davis & Floyd, Inc. Profit Sharing Plan
October 12, 2023
Page 3 of 4

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.

Management Representations

We have requested certain representations from management that are included in the management representation letter dated October 12, 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 each year 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).



Retirement Committee
Davis & Floyd, Inc. Profit Sharing Plan
October 12, 2023
Page 4 of 4

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.

Financial Statements
and Supplemental Schedules

Davis & Floyd, Inc. Profit Sharing Plan

*Years Ended December 31, 2022 and 2021
with Report of Independent Auditors*

Davis & Floyd, Inc. Profit Sharing Plan
Financial Statements
and Supplemental Schedules
Years Ended December 31, 2022 and 2021

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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

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, 2022 and 2021, and the related statements of changes in net assets available for Plan benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan’s 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 audits 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 certifications from Countybank Trust Services, one of the Plan’s three investment custodians and a qualified institution as of December 31, 2022 and 2021, and for the years then ended, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

- The amounts and disclosures in the 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.



Retirement Committee
Davis & Floyd, Inc. Profit Sharing Plan

Opinion (continued)

- The information in the accompanying financial statements referred to above 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

We conducted our audits in accordance with auditing standards generally accepted in the United States. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the 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 Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States, 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 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit 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 generally accepted auditing standards 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 generally accepted auditing standards, 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 Financial Statements (continued)

Our audits 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 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.

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 accounting principles generally accepted in the United States.

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.

Supplemental Schedules Required by ERISA

The supplemental schedules, as listed in the table of contents, are presented for purpose 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 2022 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 2022 financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the 2022 financial statements or to the 2022 financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. 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 their 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

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).

BANKNIGHT PIERCE & STORMER, P.A.

October 12, 2023

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

	December 31,	
	2022	2021
Assets		
Investments, at fair value:		
Participant directed	\$ 98,187	\$ 116,709
Non-participant directed	<u>24,638,252</u>	<u>29,463,513</u>
Total investments	<u>24,736,439</u>	29,580,222
Employer contributions receivable	520,907	558,529
Accrued interest and dividends	<u>31,017</u>	<u>29,509</u>
Total assets	25,288,363	30,168,260
Liabilities		
Accrued administrative expenses	<u>17,860</u>	22,470
Net assets available for plan benefits	<u><u>\$ 25,270,503</u></u>	<u><u>\$ 30,145,790</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,	
	2022	2021
Additions (deductions) to net assets attributed to:		
Investment income:		
Net appreciation (depreciation) in fair value of investments	\$ (5,032,606)	\$ 3,175,833
Interest and dividends	579,303	618,321
	<u>(4,453,303)</u>	<u>3,794,154</u>
Contributions:		
Employee, including rollovers	902,140	772,909
Employer	520,907	508,240
	<u>1,423,047</u>	<u>1,281,149</u>
Total additions (deductions)	(3,030,256)	5,075,303
Deductions from net assets attributed to:		
Benefits paid to participants, including rollovers	1,699,161	1,749,188
Administrative expenses	145,870	163,566
Total deductions	<u>1,845,031</u>	<u>1,912,754</u>
Net changes	(4,875,287)	3,162,549
Net assets available for plan benefits, beginning	<u>30,145,790</u>	26,983,241
Net assets available for plan benefits, ending	<u>\$ 25,270,503</u>	<u>\$ 30,145,790</u>

See accompanying notes.

Davis & Floyd, Inc. Profit Sharing Plan
Notes to Financial Statements
December 31, 2022 and 2021

1. Description of Plan

The following description of the 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").

Contributions

Participants may contribute up to the 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, 2022 and 2021, employer contributions totaled approximately \$521,000 and \$508,000, respectively, which was comprised of safe harbor non-elective contributions in both 2022 and 2021 of approximately \$319,000 and discretionary profit sharing contributions of approximately \$202,000 and \$189,000, respectively. Contributions are subject to certain Internal Revenue Service ("IRS") limitations.

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.

Davis & Floyd, Inc. Profit Sharing Plan
Notes to Financial Statements
December 31, 2022 and 2021

1. Description of Plan (continued)

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, 2022 and 2021, forfeited non-vested account balances totaled approximately \$9,000 and \$0, respectively. No forfeitures were used to offset plan expenses or employer contributions during the years ended December 31, 2022 or 2021.

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 (depreciation) in fair value of investments.

Davis & Floyd, Inc. Profit Sharing Plan
Notes to Financial Statements
December 31, 2022 and 2021

1. Description of Plan (continued)

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 accounting principles generally accepted in the United States ("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 (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

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 2022 statement of net assets available for plan benefits.

Davis & Floyd, Inc. Profit Sharing Plan
Notes to Financial Statements
December 31, 2022 and 2021

2. Summary of Significant Accounting Policies (continued)

Payment of Benefits

Benefits are recorded when paid.

3. Investment Certifications

The Plan administrator has obtained certifications from Countybank Trust Services (“Countybank”), one of the three investment custodians, 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,	
	2022	2021
Investments, at fair value:		
Cash and cash equivalents	\$ 645,948	\$ 589,548
U.S. government & agency securities	412,828	449,699
Corporate bonds and debentures	2,379,241	2,607,458
Exchange traded funds	7,100,098	8,741,698
Common and preferred stocks	907,923	1,361,483
Self-directed brokerage accounts	--	116,709
Total	\$ 11,446,038	\$ 13,866,595

Countybank also certified to the completeness and accuracy of (\$2,359,762) and \$1,227,785 of net appreciation (depreciation) in the fair value of investments and \$259,856 and \$248,700 of interest and dividends for the years ended December 31, 2022 and 2021, respectively.

Davis & Floyd, Inc. Profit Sharing Plan
Notes to Financial Statements
December 31, 2022 and 2021

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 as of and for the years ended December 31, 2022 and 2021.

- *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, 2022 and 2021

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, 2022				
	Level 1	Level 2	Level 3	Total
Investments measured at fair value:				
Cash and cash equivalents	\$ 280,230	\$ 720,600	\$ --	\$ 1,000,830
Mutual funds	1,274,792	--	--	1,274,792
US government & agency securities	--	450,037	--	450,037
Corporate bonds and debentures	--	2,474,735	--	2,474,735
Exchange traded funds	8,771,173	--	--	8,771,173
Common and preferred stocks	9,834,315	--	--	9,834,315
Self-directed brokerage accounts	98,187	--	--	98,187
	<u>\$ 20,160,510</u>	<u>\$ 3,645,372</u>	<u>\$ --</u>	<u>23,904,069</u>
Investments measured at NAV*				<u>832,370</u>
Investments, at fair value				<u><u>\$ 24,736,439</u></u>

Davis & Floyd, Inc. Profit Sharing Plan
Notes to Financial Statements
December 31, 2022 and 2021

4. Fair Value Measurements (continued)

	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>

*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, 2022			
	Fair Value	Unfunded Commitment	Redemption Frequency	Redemption Notice Period
Nineteen 77 Global Arbitrage Ltd.				
Series 1 - Hedge Fund	\$ 209,135	--	Monthly	15 days
Graham Absolute Return Fund Ltd.				
Class B - Hedge Fund	349,030	--	Quarterly	30 days
Atlas Enhanced Fund Ltd.				
Class Y - Hedge Fund	139,255	--	Quarterly	65 days
ACAP Strategic Fund				
Class A - Hedge Fund	<u>134,950</u>	--	Quarterly	10 days
	<u><u>\$ 832,370</u></u>			

Davis & Floyd, Inc. Profit Sharing Plan
Notes to Financial Statements
December 31, 2022 and 2021

4. Fair Value Measurements (continued)

	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	220,549	--	Quarterly	10 days
	<u>\$ 842,327</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 (depreciation) 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 \$146,000 and \$164,000 for the years ended December 31, 2022 and 2021, 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 non-standardized pre-approved profit sharing, money purchase, cash or deferred arrangement 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 June 30, 2020, that the non-standardized pre-approved profit sharing, money purchase, cash or deferred arrangement plan, as then designed was in accordance with applicable sections of the IRC. 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, 2022 and 2021

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, 2022 and 2021. The Plan is subject to routine audits by tax authorities; however, there are currently no audits for any tax periods in progress.

7. Subsequent Events

Management has evaluated events and transactions after December 31, 2022 through October 12, 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 2022 This Form is Open to Public Inspection
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Part I Annual Report Identification Information	
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</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) _____
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	1b	Three-digit plan number (PN) ▶	001
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	1c	Effective date of plan	01/01/1964
	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		10/12/2023	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 (2022)
v. 220413

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	264
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)	131
a(2) Total number of active participants at the end of the plan year		6a(2)	123
b Retired or separated participants receiving benefits		6b	31
c Other retired or separated participants entitled to future benefits		6c	110
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	264
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	0
f Total. Add lines 6d and 6e		6f	264
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	264
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 2022 Form M-1 annual report. If the plan was not required to file the 2022 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 _____

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, 2022

(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	**	\$ 98,187
Total participant directed investments				<u>\$ 98,187</u>
<u>Non-participant directed investments</u>				
Cash and cash equivalents				
	Federated Hermes Government Obligations Money Market	Cash equivalent	454,779	454,779
*	UBS Liquid Assets Government Fund	Cash equivalent	265,821	265,821
*	Countybank Trust Services	Cash account	188,355	188,355
*	Charles Schwab Bank Sweep	Cash account	91,728	91,728
*	UBS Financial Services Inc.	Cash account	147	147
Total cash and cash equivalents			<u>1,000,830</u>	<u>1,000,830</u>
Hedge funds				
	Graham Capital Management L.P.	Graham Absolute Return Ltd. Class B	231,867	349,030
	Nineteen77 Global Merger Arbitrage LTD	Nineteen77 Global Merger Arbitrage Ltd Series I	176,750	209,135
	Balyasny Asset Management L.P.	Atlas Enhanced Fund Class Y LTD	151,500	139,255
	Silverbay Capital Management LLC	ACAP Strategic Fund Class A	176,750	134,950
Total hedge funds			<u>736,867</u>	<u>832,370</u>
Mutual funds				
	Thornburg Global Opportunities Fund Class I	10,145.136 shares	275,649	313,079
	Vanguard Short Term Investment Grade Fund Admiral	20,327.82 shares	11,939	202,262
	Virtus Vontobel Emerging Markets Opportunities Fund Class I	15,844.728 shares	156,056	122,321
*	UBS Emerging Markets Equity Opportunity Fund	16,987.228 shares	145,182	121,289
	Driehaus Emerging Market	3,606.626 shares	111,302	114,979
	Goldman Sachs GQG Partners	6,617.848 shares	102,193	109,922
	Virtus International Small-Cap Fund Class I	6,314.646 shares	112,690	94,341
	Loomis Sayles Securitized Asset	9,728.627 shares	93,974	73,840
	Loomis Sayles High Income Opportunities	3,706.483 shares	36,785	31,320
	Gotham Index Plus Institutional	1,214.891 shares	16,583	22,621
	Infinity Q Diversified Alpha I	2,355.772 shares	29,456	59
Total mutual funds			<u>1,091,809</u>	<u>1,206,033</u>
US government & agency securities				
	Federal National Mortgage Association	0.520% Due 08/18/2025 \$ 150,000 Par value	150,000	135,795
	US Treasury Note	2.875% Due 09/30/2023 \$ 100,000 Par value	99,008	98,720
	Federal Farm Credit Banks Funding Corp	0.920% Due 12/09/2024 \$ 100,000 Par value	99,648	93,320
	Federal Farm Credit Banks Funding Corp	2.200% Due 11/26/2029 \$ 100,000 Par value	99,550	84,990
	United States Treasury Bond	3.000% Due 02/15/2049 \$ 5,000 Par value	6,722	4,118
	United States Treasury Bond	2.875% Due 11/15/2046 \$ 4,000 Par value	5,131	3,231
	United States Treasury Bond	2.750% Due 08/15/2047 \$ 4,000 Par value	5,072	3,121
	United States Treasury Bond	3.000% Due 05/15/2045 \$ 3,000 Par value	4,026	2,471
	US Treasury Note	4.375% Due 10/31/2024 \$ 2,000 Par value	1,997	1,994
	Federal National Mortgage Association	2.000% Due 08/01/2051 \$ 2,000 Par value	1,841	1,632
	Federal National Mortgage Association	2.500% Due 03/01/2052 \$ 2,000 Par value	1,604	1,615
	United States Treasury Bond	2.500% Due 02/15/2045 \$ 2,000 Par value	2,465	1,506
	United States Treasury Bond	2.500% Due 05/15/2046 \$ 2,000 Par value	2,489	1,504
	Federal National Mortgage Association	2.000% Due 06/01/2051 \$ 2,000 Par value	1,799	1,450
	Federal National Mortgage Association	6.625% Due 11/15/2030 \$ 100,000 Par value	1,524	1,173
	United States Treasury Bond	4.375% Due 05/15/2041 \$ 1,000 Par value	1,590	1,043

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, 2022

(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
US government & agency securities (continued)				
	Federal National Mortgage Association	3.000% Due 07/01/2052 \$ 1,000 Par value	859	861
	Federal National Mortgage Association	3.000% Due 04/01/2052 \$ 1,000 Par value	823	843
	United States Treasury Bond	1.625% Due 11/15/2050 \$ 5,000 Par value	4,555	3,005
	United States Treasury Bond	1.375% Due 08/15/2050 \$ 3,000 Par value	2,811	1,667
	United States Treasury Bond	1.250% Due 05/15/2050 \$ 2,000 Par value	1,741	1,076
	Total US government & agency securities		496,233	446,114
Corporate bonds and debentures				
	Delmarva Power & Light Co	3.500% Due 11/15/2023 \$ 150,000 Par value	156,756	148,005
	JP Morgan Chase & Co	4.851% Due 07/25/2028 \$ 150,000 Par value	149,432	146,505
	Brown-Forman Corp	3.500% Due 04/15/2025 \$ 150,000 Par value	152,143	146,175
	Cboe Holdings Inc.	3.650% Due 01/12/2027 \$ 150,000 Par value	167,201	143,340
	American Water Capital	2.950% Due 09/01/2027 \$ 150,000 Par value	163,199	138,435
	Entergy Louisiana LLC	3.120% Due 09/01/2027 \$ 150,000 Par value	167,570	137,760
	PNC Financial Services Group	2.550% Due 01/22/2030 \$ 150,000 Par value	162,761	127,455
	TD Bank	4.110% Due 06/08/2027 \$ 125,000 Par value	124,760	120,900
	Bank of New York Mellon Co, Inc.	3.000% Due 02/24/2025 \$ 125,000 Par value	123,390	120,688
	Starbucks Corp	3.800% Due 08/15/2025 \$ 115,000 Par value	116,041	112,677
	Commonwealth Edison Co.	3.100% Due 11/01/2024 \$ 100,000 Par value	99,613	96,280
	Atlantic City Electric Co.	4.000% Due 10/15/2028 \$ 100,000 Par value	113,568	95,270
	Commonwealth Edison Co.	2.550% Due 06/15/2026 \$ 100,000 Par value	109,148	92,710
	Glaxosmithkline Capital	3.375% Due 06/01/2029 \$ 100,000 Par value	109,783	92,270
	Pfizer Inc.	6.600% Due 12/01/2028 \$ 75,000 Par value	81,983	82,163
	Cincinnati Financial Corp.	6.920% Due 05/15/2028 \$ 75,000 Par value	98,675	79,688
	MetLife Inc.	4.368% Due 09/15/2023 \$ 75,000 Par value	81,571	74,745
	NSTAR Electric Co.	2.700% Due 06/01/2026 \$ 75,000 Par value	71,585	68,978
	Walt Disney Co.	2.000% Due 09/01/2029 \$ 75,000 Par value	74,574	62,910
	Honeywell Inc.	6.625% Due 06/15/2028 \$ 50,000 Par value	53,931	53,770
	Jefferies Financial Group	5.500% Due 10/18/2023 \$ 50,000 Par value	54,577	49,900
	Eaton Vance Corp.	3.625% Due 06/15/2023 \$ 50,000 Par value	52,306	49,650
	National Penn Bancshares Inc.	4.250% Due 09/30/2024 \$ 50,000 Par value	50,017	48,855
	Entergy Louisiana LLC	3.250% Due 04/01/2028 \$ 50,000 Par value	54,791	45,410
	Bank of New York Mellon Co, Inc.	3.00% Due 10/30/2028 \$ 50,000 Par value	52,284	44,705
	TD Bank	1.250% Due 09/10/2026 \$ 3,000 Par value	2,934	2,627
	KeyCorp	2.550% Due 10/01/2029 \$ 3,000 Par value	3,113	2,527
	Shell International Fin.	6.375% Due 12/15/2038 \$ 2,000 Par value	2,862	2,211
	UnitedHealth Group Inc.	5.800% Due 03/15/2036 \$ 2,000 Par value	2,629	2,117
	Vodafone Group PLC	6.150% Due 02/27/2037 \$ 2,000 Par value	2,654	2,026
	Verizon Communications, Inc.	3.443% Due 05/15/2025 \$ 2,000 Par value	1,989	2,016
	BNP Paribas	3.250% Due 03/03/2023 \$ 2,000 Par value	2,123	1,995
	Kinder Morgan Energy	4.150% Due 02/01/2024 \$ 2,000 Par value	2,073	1,973
	Bank of New York Mellon Co, Inc.	3.650% Due 02/04/2024 \$ 2,000 Par value	2,178	1,969
	Morgan Stanley	4.680% Due 07/17/2026 \$ 2,000 Par value	2,002	1,967
	Duke Energy Corp.	3.750% Due 04/15/2024 \$ 2,000 Par value	2,153	1,964
	Citi Group Inc.	4.600% Due 03/09/2026 \$ 2,000 Par value	2,006	1,964
	JP Morgan Chase & Co	3.220% Due 03/01/2025 \$ 2,000 Par value	2,011	1,944
	Santander Holdings USA, Inc.	3.500% Due 06/07/2024 \$ 2,000 Par value	1,945	1,944
	Abbvie Inc.	3.600% Due 05/14/2025 \$ 2,000 Par value	2,097	1,938
	Energy Transfer Partners	4.050% Due 03/15/2025 \$ 2,000 Par value	1,821	1,937
	CVS Health Corp.	4.300% Due 03/25/2028 \$ 2,000 Par value	2,307	1,934
	Capital One Financial Corp.	3.300% Due 10/30/2024 \$ 2,000 Par value	1,831	1,931
	Bank of Nova Scotia	3.450% Due 04/11/2025 \$ 2,000 Par value	1,968	1,926
	Exxon Mobil Corp.	2.992% Due 03/19/2025 \$ 2,000 Par value	2,112	1,926

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, 2022

(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)				
	Simon Property Group LP	3.500% Due 09/01/2025 \$ 2,000 Par value	2,173	1,915
	Comcast Corp.	4.250% Due 10/15/2030 \$ 2,000 Par value	2,324	1,913
	Virginia Electric & Power Co.	3.150% Due 01/15/2026 \$ 2,000 Par value	2,077	1,904
	Royal Bank of Canada	3.625% Due 05/04/2027 \$ 2,000 Par value	1,997	1,904
	AT&T Inc.	4.350% Due 03/01/2029 \$ 2,000 Par value	2,349	1,902
	General Motors Financial Co.	4.350% Due 01/17/2027 \$ 2,000 Par value	1,902	1,900
	Oracle Corp.	2.950% Due 05/15/2025 \$ 2,000 Par value	2,097	1,899
	Westpac Banking Corp.	2.350% Due 02/19/2025 \$ 2,000 Par value	2,119	1,899
	Anheuser-Busch Inbev Financial	4.700% Due 02/01/2036 \$ 2,000 Par value	2,210	1,894
	Broadcom Corp.	3.875% Due 01/15/2027 \$ 2,000 Par value	1,914	1,892
	Pepsico Inc.	3.900% Due 07/18/2032 \$ 2,000 Par value	2,041	1,891
	Truist Financial Corp.	4.920% Due 07/28/2033 \$ 2,000 Par value	2,010	1,882
	Toyota Motor Credit Corp.	3.050% Due 03/22/2027 \$ 2,000 Par value	1,945	1,868
	CSX Corp.	2.600% Due 11/01/2026 \$ 2,000 Par value	2,009	1,841
	Honda Motor Co.	2.534% Due 03/10/2027 \$ 2,000 Par value	1,978	1,830
	NiSource Inc.	0.950% Due 08/15/2025 \$ 2,000 Par value	2,011	1,805
	US Bancorp	2.215% Due 01/27/2028 \$ 2,000 Par value	2,006	1,798
	Amazon Company, Inc.	3.875% Due 08/22/2037 \$ 2,000 Par value	2,201	1,784
	Entergy Corp.	0.900% Due 09/15/2025 \$ 2,000 Par value	2,007	1,783
	American Express Co.	1.650% Due 11/04/2026 \$ 2,000 Par value	2,010	1,774
	Goldman Sachs Group, Inc.	1.948% Due 10/21/2027 \$ 2,000 Par value	1,786	1,749
	NVIDIA Corp.	2.850% Due 04/01/2030 \$ 2,000 Par value	2,098	1,745
	Intel Corp.	2.450% Due 11/15/2029 \$ 2,000 Par value	2,113	1,718
	Blackrock Inc.	2.400% Due 04/30/2030 \$ 2,000 Par value	1,957	1,709
	Bank of America Corp.	2.087% Due 06/14/2029 \$ 2,000 Par value	1,969	1,683
	International Business Machines	4.000% Due 06/20/2042 \$ 2,000 Par value	2,455	1,667
	Starbucks Corp.	2.250% Due 03/12/2030 \$ 2,000 Par value	2,081	1,661
	Johnson & Johnson	1.300% Due 09/01/2030 \$ 2,000 Par value	2,014	1,612
	Total corporate bonds and debentures		2,748,645	2,474,735
Asset backed securities				
	FHLMC PL SD8151	2.500% Due 06/01/2051 \$ 2,000 Par value	1,723	1,415
	FHLMC PL SD8236	3.500% Due 08/01/2052 \$ 1,000 Par value	878	909
	FHLMC PL SD8219	2.500% Due 06/01/2052 \$ 1,000 Par value	857	826
	FHLMC PL SD8188	2.000% Due 01/01/2052 \$ 1,000 Par value	943	773
	Total asset backed securities		4,401	3,923
Fixed income				
	iShares 1-3 Year Treasury Bond	6,642 shares	573,776	539,131
	iShares Intermediate Government/Credit Bond	4,383 shares	509,582	449,082
	iShares Core US Aggregate Bond	4,072 shares	473,973	394,943
	iShares Ultra Short-Term Bond	5,166 shares	260,434	258,506
	BlackRock Strategic Income Opportunity Portfolio I	21,866.846 shares	214,880	201,175
	iShares Preferred & Income Securities	5,861 shares	202,503	178,936
	Miller Intermediate Bond	5,776.483 shares	92,207	89,073
	SPDR Bloomberg Short Term High Yield Bond	3,672 shares	91,243	89,009
	Bramshill Income Performance Institutional	8,948.676 shares	86,677	85,549
	iShares Barclays 10-12 Year Treasury Bond	715 shares	90,258	77,349
	Janus Henderson Developing World Bond Fund Class I	9,575.374 shares	91,063	72,198
	BrandyWine Global Opportunities Bond Fund	7,575.816 shares	78,629	66,061
	WisdomTree Floating Rate Treasury Fund	914 shares	45,984	45,947
	Alerian MLP	888 shares	33,633	33,806
	iShares iBoxx Investment Grade Corporate Bond	262 shares	30,747	27,623
	iShares MBS	293 shares	28,729	27,176

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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
Fixed income (continued)				
	iShares Barclays 7-10 Year Treasury Bond	186 shares	22,538	17,815
	Total fixed income		<u>2,948,885</u>	<u>2,674,906</u>
Non-traditional				
	Blackstone Alternative Multi-Strategy I	3,010.242 shares	30,901	30,434
	BlackRock Event Driven Equity Institutional	2,576.034 shares	24,066	24,910
	Legg Mason Western Asset Macro Opportunities I	1,479.025 shares	15,122	13,415
	Total non-traditional		<u>70,089</u>	<u>68,759</u>
Exchange traded funds				
	iShares Core S&P 500	5,544 shares	1,731,703	2,130,060
	iShares Core S&P Small-Cap	13,362 shares	981,040	1,264,580
	iShares Core MSCI Total International Stock	13,771 shares	725,513	797,065
	iShares Core MSCI Emerging Markets	9,319 shares	435,844	435,197
	iShares ESG Aware MSCI USA	4,100 shares	279,189	347,475
	Dimensional US Targeted Value	3,100 shares	129,184	136,245
	VanEck Gold Miners	4,358 shares	139,953	124,900
	Vanguard Extended Market Index	900 shares	126,459	119,574
	iShares ESG MSCI EAFE	1,773 shares	102,073	116,557
	Vanguard Real Estate	1,378 shares	103,563	113,657
	VanEck Oil Service	294 shares	55,719	89,391
	SPDR Oil & Gas Exploration & Production	568 shares	64,438	77,180
	IQ Hedge Multi-Strategy Tracker	2,489 shares	74,950	70,837
	iShares S&P Latin America 40 Index	2,886 shares	84,211	66,061
	iShares S&P Global Consumer Staples	389 shares	23,695	23,200
	iShares MSCI International Developed Quality Factor	624 shares	18,137	20,211
	iShares MSCI China Index	404 shares	20,500	19,190
	SPDR S&P Dividend	153 shares	19,465	19,142
	iShares Global Healthcare	222 shares	17,338	18,843
	Vanguard Value	95 shares	13,328	13,335
	SPDR Technology Select Sector	101 shares	15,790	12,568
	JP Morgan BetaBuilders Japan	267 shares	15,154	11,988
	SPDR S&P Global Natural Resources	190 shares	11,687	10,834
	Graniteshares Gold Tr Shs Ben Int	566 shares	9,312	10,216
	SPDR Health Care Select Sector	74 shares	8,257	10,053
	Vanguard European Stock	156 shares	7,972	8,649
	iShares DJ US Aerospace & Defense	72 shares	7,463	8,054
	SPDR Utilities Select Sector	113 shares	8,347	7,967
	SPDR Energy Select Sector ETF	63 shares	2,878	5,511
	iShares MSCI Taiwan Capped ETF	101 shares	5,902	4,056
	iShares MSCI South Korea Index	65 shares	6,084	3,671
	Total exchange traded funds		<u>5,245,148</u>	<u>6,096,267</u>
Common and preferred stocks				
	Microsoft Corp	877 shares	169,226	208,979
	Merck & Co. Inc.	1,430 shares	111,908	158,659
	Apple Inc	1,215 shares	40,426	157,865
	UnitedHealth Group Inc	287 shares	71,075	152,162
	Johnson & Johnson	794 shares	85,393	140,260
	Alphabet Inc Class C	1,499 shares	156,357	133,006
	Broadcom Inc	200 shares	44,630	111,826
	Visa Inc	530 shares	83,164	110,113
	Bank of America Corp	3,301 shares	78,216	109,330

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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)				
	Elevance Health Inc.	205 shares	57,723	105,159
	Deckers Outdoor Corp	260 shares	31,108	103,782
	Citizens Financial Group Inc	2,600 shares	59,293	102,362
	Amazon.com Inc	1,180 shares	137,851	99,120
	Target Corp	646 shares	113,136	96,280
	FEDEX Corp	547 shares	73,748	94,740
	Lowes Companies Inc	471 shares	43,874	93,842
	CROCS Inc	860 shares	64,096	93,250
	AbbVie Inc	566 shares	43,884	91,471
	Wells Fargo & Co	2,200 shares	67,357	90,838
	Diamondback Energy Inc	639 shares	51,187	87,402
	Exxon Mobil Corp	786 shares	48,962	86,696
	Tractor Supply Comp	385 shares	58,175	86,613
	L3Harris Technologies Inc.	412 shares	29,871	85,782
	PepsiCo Inc	471 shares	44,023	85,090
	Qualcomm Inc	772 shares	103,722	84,874
	Cisco Systems Inc	1,735 shares	84,323	82,656
	Kraft Heinz Co	2,000 shares	64,902	81,420
	HCA Healthcare Inc	330 shares	37,816	79,187
	Advanced Micro Devices	1,185 shares	114,277	76,752
	Morgan Stanley	900 shares	45,729	76,518
	Procter & Gamble Co	495 shares	69,329	75,022
	Southern Copper Corp	1,240 shares	51,473	74,884
	Vertex Pharmaceuticals	255 shares	59,508	73,639
	Synovus Financial Co	1,950 shares	41,595	73,223
	Nvidia Corp	500 shares	23,170	73,070
	Adobe Inc	216 shares	67,519	72,691
	Meta Platforms Inc	583 shares	108,410	70,158
	RIO Tinto PLC	985 shares	71,979	70,132
	RTX Corporation	680 shares	62,510	68,626
	Williams Companies	2,067 shares	52,207	68,005
	Huntington Bancshares	4,695 shares	63,712	66,200
	Keycorp Inc	3,800 shares	49,752	66,196
	Lockheed Martin Corp	130 shares	41,700	63,244
	Expedia Inc	715 shares	84,904	62,634
	Dow Inc	1,230 shares	33,704	61,980
	Laboratory Corp of Amer Holdings	257 shares	30,272	60,518
	Palo Alto Networks	420 shares	20,063	58,607
	OneMain Holdings	1,750 shares	80,945	58,293
	CVS Health Corp	600 shares	38,612	55,914
	Williams-Sonoma Inc	464 shares	73,054	53,323
	Alphabet Inc Class A	600 shares	20,289	52,938
	Accenture PLC	197 shares	47,527	52,568
	Chevron Corp	292 shares	28,307	52,411
	Goodyear Tire & Rubber	5,100 shares	76,102	51,765
	Nestle S A Sponsored ADR	413 shares	42,619	47,635
	Global Payments Inc.	475 shares	56,383	47,177
	Air Products & Chemicals Inc	151 shares	34,625	46,547
	Texas Instruments Inc.	279 shares	30,697	46,097
	Netflix Inc	150 shares	28,449	44,232
	Generac Holdings Inc	439 shares	78,478	44,190
	Blackrock Inc	62 shares	26,665	43,935
	Skyworks Solutions	480 shares	44,681	43,742

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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)				
	Walt Disney	500 shares	50,902	43,440
	Ford Motor Co	3,675 shares	57,955	42,740
	Truist Financial Corp. Dep. Pfd.	2,000 shares	50,000	42,620
	GXO Logistics Inc	995 shares	66,969	42,477
	Paramount Global B	2,485 shares	76,445	41,947
	Starbucks Corp	420 shares	35,571	41,664
	Union Pacific Corp	200 shares	41,649	41,414
	PayPal Holdings Incorporated	580 shares	48,794	41,308
	Goldman Sachs Group	117 shares	19,001	40,175
	Icon PLC ADR	198 shares	46,207	38,462
	Abbott Labs	348 shares	30,144	38,207
	Crown Castle Intl Corp REIT	275 shares	43,367	37,301
	Nordson Corp	148 shares	21,288	35,183
	Six Flags Inc	1,455 shares	30,957	33,829
	Globus Medical Inc	453 shares	28,384	33,644
	ANSYS Inc	137 shares	31,045	33,097
	Novo Nordisk ADR Denmark ADR	239 shares	17,487	32,346
	Berkley W R Corp	438 shares	19,038	31,786
	Autodesk Inc	170 shares	32,663	31,768
	Progressive Corp Ohio	244 shares	23,237	31,649
	Kinder Morgan Inc	1,730 shares	28,758	31,278
	Albertson Companies	1,500 shares	31,729	31,110
	Fidelity National Financial IN COM	454 shares	42,016	30,804
	RH	114 shares	29,687	30,460
	SAP SE Spon ADR	285 shares	34,920	29,409
	Berkshire Hathaway Inc NEW	94 shares	18,390	29,037
	Regeneron Pharms Inc	40 shares	18,560	28,860
	Lululemon Athletica Inc.	90 shares	27,455	28,834
	Pnc Financial Services Group	179 shares	20,637	28,271
	Cinn Financial Corp	275 shares	22,391	28,158
	AstraZeneca PLC Spon ADR	407 shares	18,685	27,595
	Coterra Energy Inc	1,087 shares	21,557	26,708
	Pfizer Inc	518 shares	16,297	26,542
	LVMH Moet Hennessy Louis ADR	183 shares	16,596	26,511
	United Parcel Service Inc CL B	152 shares	13,346	26,424
	Cullen Frost Bankers Inc	193 shares	12,892	25,804
	Cooper Companies Inc New	76 shares	23,976	25,131
	Diageo PLC New GB Spon ADR	141 shares	19,054	25,125
	Cutera Inc	563 shares	12,759	24,896
	Aon PLC	80 shares	19,129	24,011
	Pool Corp	78 shares	17,962	23,582
	Conmed Corp	264 shares	21,083	23,401
	Rpm Intl Inc	240 shares	15,386	23,388
	Steris PLC	126 shares	17,131	23,271
	Comfort Systems USA Inc	202 shares	10,511	23,246
	Churchill Downs Inc	109 shares	18,643	23,046
	Catalyst/Millburn Hedge Strategy I	628.613 shares	16,991	22,693
	Corteva Inc	385 shares	8,960	22,630
	L'Oreal Co ADR France ADR	317 shares	22,602	22,585
	Paychex Inc	193 shares	13,981	22,303
	Bentley Systems	603 shares	22,161	22,287
	LPL FINL Holdings Inc Com	103 shares	13,720	22,266
	Motorola Solutions Inc	86 shares	14,821	22,163

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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)				
	Immersion Corp	3,124 shares	22,035	21,962
	Marsh & McLennan Cos Inc	131 shares	13,607	21,678
	AIA Group LTD Spon ADR	483 shares	17,865	21,460
	Charles River Laboratories	98 shares	15,204	21,354
	APA Corp	457 shares	14,697	21,333
	Chart Industries Inc	185 shares	19,964	21,318
	ASML HLDG NV Spon ADR	39 shares	14,795	21,310
	Dominion Energy Inc	346 shares	26,921	21,217
	Norfolk STHN Corp	85 shares	13,097	20,946
	Aspen Aerogels Inc	1,776 shares	21,455	20,939
	Exponent Inc	206 shares	17,368	20,413
	Mondelez INTL Inc	302 shares	17,252	20,128
	Copart Inc	326 shares	13,018	19,850
	Keyence Corp ORD JPY	50 shares	15,565	19,596
	Nextera Energy Inc COM	233 shares	15,138	19,479
	MasterCard Inc CL A	56 shares	16,226	19,473
	Totalenergies SE Spon ADR	313 shares	15,467	19,431
	Eli Lilly & Co	53 shares	8,382	19,390
	Danaher Corp	73 shares	10,891	19,376
	Verizon Communications Inc	487 shares	26,667	19,188
	Interactive Brokers Group Inc CL A	265 shares	13,772	19,173
	Zebra Technologies Corp CL A	74 shares	14,806	18,974
	Safran SA ADR	607 shares	18,245	18,963
	Equifax Inc	97 shares	14,946	18,853
	Essilorluxottica ADR	208 shares	13,521	18,841
	Avid Bioservices Inc	1,365 shares	13,219	18,796
	Cintas Corp	41 shares	10,334	18,516
	Eagle Materials Inc	138 shares	11,817	18,333
	Digi Intl Inc	500 shares	7,829	18,275
	Siteone Landscape Supply Inc	155 shares	15,477	18,185
	Fastenal Co	382 shares	11,973	18,076
	Cantaloupe Inc	4,123 shares	30,219	17,935
	On Semiconductor Corp	287 shares	7,226	17,900
	Altria Group Inc	391 shares	15,064	17,873
	Teradyne Inc	204 shares	11,899	17,819
	Philip Morris INTL Inc	175 shares	13,486	17,712
	Model N Inc	435 shares	14,741	17,644
	Ameriprise Financial Inc	56 shares	6,161	17,437
	Siemens A G	690 shares	16,943	17,202
	Teledyne Technologies Inc	43 shares	19,236	17,196
	Parker Hannifin Corp	59 shares	8,922	17,169
	Medtronic PLC	220 shares	21,456	17,098
	Coca Cola Co	267 shares	14,150	16,984
	Lennar Corp CL A	187 shares	11,212	16,924
	Amgen Inc	64 shares	13,124	16,809
	Kirby Corp	261 shares	17,611	16,795
	Dolby Lab Inc CL A	237 shares	17,721	16,718
	Lattice Semiconductor	257 shares	10,213	16,674
	Magnite, Inc	1,571 shares	17,197	16,637
	Infusystem Holdings Inc	1,883 shares	30,073	16,344
	Microchip Technology Inc	232 shares	9,829	16,298
	Ultra Clean Hldgs Inc	491 shares	10,660	16,277
	British American Tobacco PLC GB Spon ADR	407 shares	15,216	16,272

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Common and preferred stocks (continued)				
	Honeywell Intl Inc	75 shares	16,779	16,073
	London Stk Exchange Un-sponsored ADR	747 shares	17,667	16,005
	Automatic Data Processing Inc	67 shares	11,724	16,004
	Thor Industries Inc.	212 shares	14,367	16,004
	CDW Corp	89 shares	9,349	15,894
	Xcel Energy Corp	226 shares	15,573	15,845
	Atmos Energy Corp	141 shares	14,842	15,802
	ABB LTD Spon ADR	517 shares	13,958	15,748
	Xylem Inc	142 shares	11,839	15,701
	Genmab A/S Spon ADR	370 shares	9,162	15,681
	Corecard Corp	538 shares	18,626	15,586
	Allegion PLC	148 shares	16,027	15,578
	Martin Marietta Materials Inc	46 shares	10,247	15,547
	Mastec Inc Com	182 shares	9,512	15,530
	TJX Cos Inc New	195 shares	13,777	15,522
	E.l.f. Beauty Inc	280 shares	5,824	15,484
	Broadridge Financial Solutions	115 shares	12,016	15,425
	Chemed Corp New	30 shares	13,651	15,313
	Lennox Intl Inc	64 shares	15,905	15,311
	Nextera Energy Partners Lp Unit	218 shares	14,435	15,280
	Now Inc	1,199 shares	12,112	15,227
	Envestnet Inc	245 shares	19,058	15,117
	SWK Holdings Corp	844 shares	15,723	14,888
	Optimizerx Corp	885 shares	17,054	14,868
	Watsco Inc	58 shares	16,534	14,465
	Bank OZK	361 shares	8,076	14,462
	Taiwan Semiconductor MFG Co LTD ADR	194 shares	12,975	14,451
	Kering S A Un-sponsored ADR	285 shares	14,436	14,438
	Fair Isaac Corp	24 shares	8,636	14,366
	Universal Technical Institute Inc	2,128 shares	10,659	14,300
	Nintendo LTD ADR	1,371 shares	18,476	14,286
	Home Depot Inc	45 shares	9,436	14,214
	Amdocs LTD GBP	155 shares	9,958	14,090
	Henry Jack & Assoc Inc	80 shares	12,802	14,045
	Sony Group Corp Sponsored Adr	183 shares	11,415	13,959
	Carlsberg AS Spon ADR	523 shares	12,850	13,875
	Harvard Bioscience Inc	5,003 shares	18,482	13,858
	Magnachip Semiconductor Corp	1,462 shares	22,379	13,728
	General Dynamics Co	55 shares	8,343	13,646
	Comcast Corp New CL A	388 shares	19,954	13,568
	Capital One FC	143 shares	11,303	13,293
	Agree Realty Corp	187 shares	12,880	13,264
	Waste Mgmt Inc NEW	84 shares	11,085	13,178
	Opsens, Inc.	9,663 shares	20,635	13,142
	East West Bancorp Inc	197 shares	6,494	12,982
	Aspen Technologies	63 shares	11,509	12,940
	AAR Corp	286 shares	13,703	12,841
	Alcon Inc CHF	187 shares	10,983	12,819
	Curtiss Wright Corp	76 shares	11,330	12,691
	Sempra	82 shares	11,179	12,672
	Joint Corp	906 shares	14,190	12,666
	Brunswick Corp	175 shares	7,834	12,614
	Truist Financial Corp	293 shares	11,260	12,608

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Common and preferred stocks (continued)				
	Apyx Medical Corp Common	5,375 shares	32,619	12,578
	Aehr Test Systems	621 shares	8,467	12,482
	HDFC Bank LTD ADR Repstd 3 ORD SHS	181 shares	10,909	12,382
	Rollins Inc	338 shares	8,854	12,351
	First Bancorp N C Npv	286 shares	9,639	12,252
	Hermes Intl SCA ADR	78 shares	5,767	12,074
	First Industrial Realty Truscom	250 shares	10,387	12,065
	DBS Group Hldgs LTD. Spon ADR	119 shares	9,487	12,063
	Constellation Brands Inc CL A	52 shares	11,388	12,051
	Northrop Grumman Corp	22 shares	6,738	12,003
	Ecolab Inc	81 shares	17,058	11,790
	Anheuser Busch Inbev Spon ADR	195 shares	11,787	11,708
	KLA Corp	31 shares	9,818	11,688
	Carparts.com Inc	1,865 shares	21,358	11,675
	ServiceNow Inc	30 shares	11,778	11,648
	Assured Guaranty LTD	187 shares	6,935	11,643
	Phillips 66	111 shares	7,078	11,553
	Acushnet Hldgs Corp	272 shares	7,331	11,549
	Fidelity National Financial Inc.	307 shares	10,861	11,549
	Eastgroup Properties Inc (Maryland Corp)	78 shares	9,712	11,548
	Sysco Corporation	151 shares	12,842	11,544
	Blackstone Inc.	152 shares	16,962	11,277
	Haynes Interantion Inc	244 shares	10,947	11,148
	Victory Cap Holdings Inc	414 shares	7,937	11,108
	Omniceil Inc	220 shares	18,706	11,092
	Cryoport Inc	638 shares	28,041	11,069
	Michelin Compagnie Generale ADR	793 shares	12,654	11,015
	Lincoln Elec Holdings New	75 shares	5,938	10,837
	Icad Inc	5,907 shares	38,371	10,810
	Hubbell Inc	46 shares	6,022	10,795
	Callon Petroleum Co	291 shares	14,893	10,793
	CSL LTD Spon ADR	110 shares	11,068	10,729
	TFI Intl Inc CAD	107 shares	5,598	10,726
	RPC Inc	1,201 shares	12,049	10,677
	Apple Hospitality	676 shares	12,119	10,667
	MKS Instruments Inc	125 shares	11,955	10,591
	Ingredion Inc COM	108 shares	8,661	10,576
	Shin Etsu Chem Co LTD ADR	346 shares	10,148	10,557
	Iberdrola SA Spon ADR	225 shares	10,124	10,521
	Industria De Diseno Textil Ind ADR	786 shares	10,206	10,481
	Airbus Group	352 shares	8,673	10,440
	Nippon Telegraph and Telephone	369 shares	10,964	10,424
	Raymond James Financial Corp	97 shares	6,377	10,364
	Southern First Bancshares	224 shares	6,820	10,248
	Semler Scientific	309 shares	13,250	10,197
	Avery Dennison Corp	56 shares	6,910	10,136
	Loews Corp	173 shares	11,572	10,091
	Bright Horizons Family	159 shares	19,271	10,033
	Littelfuse Inc	45 shares	6,899	9,909
	Clarus Corp	1,260 shares	22,308	9,878
	Oshkosh Corp	112 shares	11,732	9,877
	Equity Lifestyle Properties Inc REIT	151 shares	10,327	9,755
	National Fuel Gas Co	154 shares	11,111	9,748

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, 2022

(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	9,718
	IdaCorp Inc (holding company)	90 shares	9,154	9,707
	Reckitt Benckiser PLC Spon ADR	687 shares	10,637	9,680
	STMicroelectronics N.V Eur	272 shares	11,151	9,675
	SMC Corp Yen SHS ORD JPY	23 shares	8,705	9,599
	Commerce Bancshares	141 shares	6,395	9,598
	Stryker Corp	39 shares	6,950	9,535
	Givaudan SA ADR	155 shares	9,725	9,503
	Snap On Inc	41 shares	5,532	9,368
	Prologis Inc Com	83 shares	9,043	9,356
	Hometrust Bancshares Inc	387 shares	6,585	9,354
	MDC Holdings Inc Del	293 shares	13,344	9,259
	NiSource Inc	337 shares	8,622	9,241
	Nvent Elec PLC	239 shares	4,582	9,194
	Mitsubishi Ufj Financial Group Inc Spon ADR	1,362 shares	5,646	9,085
	Cathay Genl Bancorp	221 shares	5,572	9,015
	Terreno Realty Corp SBI	156 shares	9,263	8,872
	Timken Co	125 shares	6,897	8,834
	Select Medical Holdings Corp	354 shares	11,136	8,790
	LCI Industries	95 shares	7,671	8,783
	MSA Safety Inc COM	60 shares	6,995	8,651
	Regions Financial Corp	392 shares	8,189	8,452
	DNB BK ASA Spon ADR	425 shares	6,671	8,402
	Corning Inc	262 shares	9,170	8,368
	PGT Inc	464 shares	7,927	8,333
	Albany Intl Corp New CL A	84 shares	5,161	8,282
	Hamilton Lane Inc CL A	129 shares	10,867	8,241
	Tencent Hldgs LTD ADR	192 shares	9,763	8,133
	Celsius Holdings Inc	78 shares	6,771	8,115
	The Hershey Company	35 shares	7,923	8,105
	Royal KPN N.V. Spon ADR	2,642 shares	7,664	8,058
	Carlisle Companies Inc	34 shares	8,957	8,012
	Evercore Inc CL A	72 shares	9,158	7,854
	Cable One Inc	11 shares	18,442	7,830
	Targa Resources Investments	106 shares	1,224	7,791
	Thermo Fisher Scientific Inc.	14 shares	7,543	7,710
	Booz Allen Hamilton Holding Corp CL A	73 shares	7,401	7,630
	Align Technology Inc	36 shares	13,736	7,592
	Servisfirst Bancshares Inc	110 shares	4,146	7,580
	Huntsman Group	274 shares	4,727	7,530
	Keurig Dr Pepper Inc	211 shares	7,866	7,524
	Genpact LTD	161 shares	6,068	7,458
	Air Liquide ADR France ADR	262 shares	7,773	7,410
	Hackett Group Inc	360 shares	7,926	7,333
	Fluor Corp	210 shares	7,025	7,279
	Cousins Properties Inc	283 shares	10,022	7,157
	Alliant Energy Corp	129 shares	6,759	7,122
	Amadeus IT Group S A	139 shares	7,513	7,115
	Beigene LTD Spon ADR	32 shares	5,806	7,038
	Organon & Co	252 shares	8,094	7,038
	Bioline Solutions, Inc	385 shares	9,363	7,007
	SPX Technologies, Inc.	106 shares	7,312	6,959
	Engie Spon ADR	487 shares	6,689	6,954

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, 2022

(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)				
	Straumann Hldg AG ADR	610 shares	4,657	6,899
	HF Sinclair Corp	132 shares	3,879	6,849
	Mercadolibre Inc	8 shares	6,741	6,770
	FAMC	60 shares	4,534	6,763
	Papa Johns International Inc	82 shares	6,993	6,749
	Four Corners Property Trust REIT	260 shares	6,639	6,742
	Monolithic Power Systems Inc	19 shares	5,335	6,719
	Epiroc Aktiebolag ADR	363 shares	8,129	6,621
	Fujitsu LTD ADR	245 shares	7,281	6,524
	Schrodinger Inc	344 shares	15,685	6,429
	CIE Financiere Richemont	496 shares	4,809	6,393
	Sika Ag Un-sponsored ADR	264 shares	6,154	6,315
	Camden PPTY TR SBI	56 shares	6,875	6,265
	Dentsply Sirona Inc	196 shares	8,862	6,241
	Leidos Holdings Inc	58 shares	5,668	6,101
	Recruit Holdings Co LTD Un-sponsored ADR	983 shares	7,158	6,085
	Daiichi Sankyo Co LTD Spon ADR	189 shares	3,761	6,084
	Nitori Holdings Co LTD ADR	470 shares	9,121	6,021
	H B Fuller Co	84 shares	3,863	6,016
	Interpublic Group of Companies Inc	180 shares	3,671	5,996
	MTU Aero Engines	55 shares	5,499	5,939
	American Tower Corp REIT	28 shares	7,425	5,933
	Shionogi & Co LTD ADR	477 shares	6,628	5,905
	Energizer Holdings Corp	173 shares	7,506	5,804
	Store Cap Corp REIT	181 shares	4,499	5,803
	Packaging Corp of America	45 shares	3,936	5,756
	Illinois Tool Works Inc	26 shares	3,998	5,728
	Donaldson Co Inc	95 shares	4,813	5,593
	DSV A/S ADR	70 shares	3,389	5,557
	Danone ADR	527 shares	6,421	5,541
	Huntington Ingalls Industries Inc	24 shares	4,188	5,536
	Asahi Kasei Corp Unspn ADR	389 shares	6,397	5,520
	Enel Societa per Azi ADR	1,025 shares	7,830	5,474
	Relx PLC Spon ADR	191 shares	5,645	5,295
	Mesa Laboratories Inc	30 shares	7,665	4,986
	Kinsale Cap Group Inc	19 shares	4,209	4,969
	Medical Properties Trust Inc REIT	433 shares	8,642	4,824
	Unicharm Corp Spon ADR	626 shares	4,207	4,783
	Crane NXT Co	47 shares	3,282	4,721
	Cirspr Therapeutics	110 shares	8,222	4,472
	Livent Corp	220 shares	6,737	4,371
	Deutsche Boerse ADR	249 shares	3,856	4,273
	BHP Group LTD ADR	68 shares	3,906	4,219
	America Movil Series	228 shares	4,204	4,150
	Hasbro Inc	68 shares	4,047	4,149
	Morningstar Inc	19 shares	5,076	4,115
	Jardine Matheson HD-UNSP ADR	79 shares	3,181	4,008
	Nokia Corp Spons ADR Finland ADR	863 shares	4,804	4,004
	Washington Trust Bancorp	84 shares	3,072	3,963
	Liqtech International Inc	10,100 shares	24,318	3,838
	ING Group N V NL Spon ADR	315 shares	3,853	3,834
	Enpro Industries Inc	35 shares	2,405	3,804
	Sociedad Quimica Minera De	47 shares	5,311	3,752

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, 2022

(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)				
	Adyen NV Un-sponsored ADR	264 shares	4,858	3,643
	Nidec Corp Sponsored ADR	280 shares	4,249	3,576
	Caredx Inc	307 shares	14,959	3,503
	Terumo Corp Un-sponsored ADR	124 shares	4,286	3,495
	Daikin Inds LTD	219 shares	4,633	3,309
	Equinix Inc REIT	5 shares	3,230	3,275
	Lazard Assa Abloy Sponsored ADR	306 shares	3,152	3,274
	Orsted A/S Un-sponsored ADR	106 shares	5,476	3,200
	Shopify Inc.	92 shares	3,084	3,193
	Nice LTD	16 shares	4,466	3,077
	Netease Inc	39 shares	4,685	2,833
	Inpx Holdings Inc	258 shares	2,921	2,755
	Vici Properties	83 shares	1,967	2,689
	B&M European Value Retail SA Un-sponsored ADR	132 shares	4,450	2,611
	Advance Auto Parts Inc	17 shares	3,094	2,500
	Estee Lauder Companies Inc	10 shares	2,263	2,481
	WorldLine ADR	111 shares	2,449	2,163
	Adidas AG ADR	31 shares	5,314	2,100
	WD-40 Co	13 shares	2,810	2,096
	Ventas Inc	44 shares	2,293	1,982
	John Wiley & Sons Inc	45 shares	1,743	1,803
	AvalonBay Communities Inc	11 shares	2,248	1,777
	Tokyo Electron LTD	24 shares	2,113	1,755
	Sun Communities Inc	12 shares	2,162	1,716
	Public Storage	6 shares	2,073	1,681
	Brixmor Property Group Inc REIT	70 shares	894	1,587
	Hong Kong Exchanges & Clearing LTD ADR	37 shares	2,162	1,587
	Simon Property Group Inc	13 shares	1,354	1,527
	Cubesmart	36 shares	1,579	1,489
	UDR, Inc	34 shares	1,527	1,317
	Essex Property Trust Inc	6 shares	1,545	1,272
	Extra Space Storage Inc REITS	8 shares	1,192	1,177
	American Homes 4 Rent	39 shares	1,353	1,175
	Invitation Homes Inc REIT	36 shares	1,359	1,067
	Americold Rlty Tr Com	31 shares	915	878
	Welltower Inc REIT	13 shares	914	852
	Netstret Corp	45 shares	878	825
	Ryman Hospitality Properties Inc Com	10 shares	840	818
	Healthcare TR Amer Inc New REIT Class A	38 shares	903	732
	Realty Income Corp	11 shares	732	698
	Regency Ctrs Corp	9 shares	572	625
	Rexford Industrial Realty Inc	11 shares	719	601
	Retail Opportunity Investments Corp	37 shares	637	556
	Digital Realty Trust Inc REIT	5 shares	676	501
	Independence Realty Trust Inc REIT	26 shares	564	455
	F&G Annuities & Life Inc.	20 shares	385	400
	Healthpeak Properties Inc	13 shares	324	326
	Alexandria Real Estate Equities	2 shares	378	291
	Corporate Office Properties	11 shares	257	285
	Physicians Realty Trust	15 shares	224	217
	Tanger Factory Outlet Centers	12 shares	227	215
	Veris Residential Inc.	13 shares	206	207
	Total common and preferred stocks		8,318,484	9,834,315
Total			\$ 22,661,391	\$ 24,736,439

* 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, 2022

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 Government Obligations Fund IS Shares #5	Money market fund	\$ 2,351,494	\$ --	\$ --	\$ --	\$ 2,351,494	\$ 2,351,494	\$ --
Federated Government Obligations Fund IS Shares #5	Money market fund	--	1,705,569	--	--	1,705,569	1,705,569	--
Invesco Government & Agency Porfolio	Money market fund	1,548,075	--	--	--	1,548,075	1,548,075	--
Invesco Government & Agency Porfolio	Money market fund	--	2,137,623	--	--	2,137,623	2,137,623	--