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

2025

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A This return/report is for:
- [ ] a multiemployer plan
- [ ] a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)
- [X] 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:
- [X] 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
ABC BANK 401K AND ESOP PLAN

1b Three-digit plan number (PN) ▶ 002

1c Effective date of plan 01/01/2014

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)
AMERICAN BANK OF COMMERCE

530 EAST HIGHWAY 62 82
WOLFFORTH, TX 79382

2b Employer Identification Number (EIN)
75-1797099

2c Plan Sponsor's telephone number
806-775-5160

2d Business code (see instructions)
522110

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.	07/13/2026	LESLIE DEMMA
	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

3a Plan administrator's name and address [X] 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 AMERICAN BANK OF COMMERCE 401(K) PROFIT SHARING PLAN

c Plan Name ABC BANK 401K AND ESOP PLAN

4b EIN 75-1797099

4d PN

5	Total number of participants at the beginning of the plan year	**5**	257
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)**	168
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	144
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	91
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	235
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	235
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	198
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	205
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	40
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 Characteristic Codes in the instructions:

2E 2F 2G 2J 2K 2T 3D 3H

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

9a Plan funding arrangement (check all that apply)

- (1) [X] 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) [X] 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) [X] **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
- (4) [ ] **DCG** (Individual Plan Information) – Number Attached _____
- (5) [ ] **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- (1) [X] **H** (Financial Information)
- (2) [ ] **I** (Financial Information – Small Plan)
- (3) [ ] **A** (Insurance Information) – Number Attached _____
- (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 2025 Form M-1 annual report. If the plan was not required to file the 2025 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 H
(Form 5500)

Department of the Treasury
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

2025

This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A Name of plan
ABC BANK 401K AND ESOP PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
AMERICAN BANK OF COMMERCE

D Employer Identification Number (EIN)
75-1797099

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		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		147352
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	7639	200902
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	1264622	2471910
(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)		326068
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)		19420419
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
1e Buildings and other property used in plan operation	1e		
1f Total assets (add all amounts in lines 1a through 1e)	1f	1272261	22566651
Liabilities			
1g Benefit claims payable	1g		
1h Operating payables	1h		
1i Acquisition indebtedness	1i		
1j Other liabilities	1j	900	
1k Total liabilities (add all amounts in lines 1g through1j)	1k	900	
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	1271361	22566651

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)	207405	
(B) Participants	2a(1)(B)	547704	
(C) Others (including rollovers)	2a(1)(C)	1156554	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		1911663
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	90937	
(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)	12868	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		103805
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	4977	
(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)		4977
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
(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)		
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	2159182	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		2159182

		(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		104676
d Total income. Add all **income** amounts in column (b) and enter total	2d		4284303
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2202659	
(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)		2202659
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)	46048	
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	11015	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		57063
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		2259722
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		2024581
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		-19270709

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) [X] 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) [X] 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: PAYNE & SMITH LLC **(2)** EIN: 27-0316262

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) [ ] This form is filed for a CCT, PSA, DCG 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. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

		Yes	No	Amount
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.)	**4a**		X	
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?	**4e**	X		8000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**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.)	**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 [X] No

If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

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

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

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ..... ☐ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A Name of plan
ABC BANK 401K AND ESOP PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
AMERICAN BANK OF COMMERCE

D Employer Identification Number (EIN)
75-1797099

Part I Distributions

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 5288

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 82-3967259

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year **3** 60

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

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 **a** Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

Part III Amendments

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

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

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 **a** Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

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

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	**14a**	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14b**	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14c**	

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

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

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

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

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

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

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

19 If the total number of participants is 1,000 or more, complete lines (a) and (b):

a Enter the percentage of plan assets held as:
Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____%
High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:
☐ 0-5 years ☐ 5-10 years ☐ 10-15 years ☐ 15 years or more

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation._____

Part VII IRS Compliance Questions

21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☒ Yes ☐ No

21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).

☐ Design-based safe harbor method

☐ "Prior year" ADP test

☒ "Current year" ADP test

☐ N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q703486A .

ABC BANK 401(k) AND ESOP PLAN

Financial Statements and Supplemental Schedule

December 31, 2025 and 2024

(With Independent Auditor's Report Thereon)

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PAYNE & SMITH, LLC
Certified Public Accountants

Independent Auditor's Report

To the KSOP Trustee Committee
ABC Bank 401(k) and ESOP Plan
Wolfforth, Texas

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2025 Financial Statements

We have performed an audit of the financial statements of ABC Bank 401(k) and ESOP 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). The financial statements comprise the statement of net assets available for benefits as of December 31, 2025, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

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

Management has obtained certifications from qualified institutions as of December 31, 2025, and for the year ended December 31, 2025, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion on the 2025 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2025 Financial Statements section:

- The amounts and disclosures in the 2025 financial statements referred to above, 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 of America.

- The information in the 2025 financial statements referred to above related to assets held by and certified to by the qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by institutions that management determined meet the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2025 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2025 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.

Emphasis of Matter – Plan Merger and Restatement

As discussed in Notes 1 and 2 to the financial statements, effective January 1, 2025, the Plan Sponsor merged the American Bank of Commerce 401(k) Profit-Sharing Plan into the Americo Bancshares, Inc. Employee Stock Ownership Plan. Concurrent with the merger, the Plan was restated and renamed the ABC Bank 401(k) and ESOP Plan. Accordingly, the financial information and balances presented in the accompanying financial statements for periods prior to January 1, 2025 reflect solely the operations of the Americo Bancshares, Inc. Employee Stock Ownership Plan. The financial information and balances presented for periods subsequent to January 1, 2025 reflect the combined operations of the ABC Bank 401(k) and ESOP Plan. Our opinion is not modified with respect to this matter.

Responsibilities of Management for the 2025 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 of America, 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.

Auditor's Responsibilities for the Audit of the 2025 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2025 Financial Statements section of our report, our objective is 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 auditor's 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.

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 2025 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 of America.

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 of America.

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

Other Matters

2025 Supplemental Schedule Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) as of or for the year ended December 31, 2025 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor'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 financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedule 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 schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including their form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- The form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

- The information in the supplemental schedule related to assets held by and certified to by qualified institutions agree to, or is derived from, in all material respects, the information prepared and certified by institutions that management determined to meet the requirements of ERISA Section 103(a)(3)(C).

Auditor's Report on the 2024 Financial Statements

We have audited the statement of net assets available for benefits of Americo Bancshares, Inc. Employee Stock Ownership Plan as of December 31, 2024 and the related statement of changes in net assets available for benefits for the year ended December 31, 2024 (not presented herein), and in our report dated September 3, 2025, we expressed an unmodified opinion on those financial statements.



June 29, 2026

ABC BANK 401(K) AND ESOP PLAN

STATEMENTS OF NET ASSETS
AVAILABLE FOR BENEFITS

December 31, 2025 and 2024

	2025	2024
ASSETS		
Investments at fair value:		
Interest-bearing cash	$ 42,812	$ 7,639
Money market funds	158,090	-
Mutual funds	19,420,419	-
	19,621,321	7,639
Company common stock	2,471,910	1,264,623
Total investments at fair value	22,093,231	1,272,262
Receivables:		
Employer's contribution	147,352	-
Notes receivable from participants	326,068	-
Total receivables	473,420	-
Total assets	22,566,651	1,272,262
LIABILITIES-		
Distributions fees payable	-	900
Total liabilities	-	900
NET ASSETS AVAILABLE FOR BENEFITS	$ 22,566,651	$ 1,271,362

The accompanying notes are an integral part of these financial statements.

ABC BANK 401(K) AND ESOP PLAN

STATEMENTS OF CHANGES IN NET ASSETS
AVAILABLE FOR BENEFITS

For the Years Ended December 31, 2025 and 2024

	2025	2024
ADDITIONS TO NET ASSETS ATTRIBUTED TO:		
Investment income:		
Net appreciation in fair value of investments	$ 1,977,481	$ 112,849
Interest and dividend income on investments	402,706	14,121
Investment advisory fees	(11,015)	-
Total investment income	2,369,172	126,970
Interest income on notes receivable from participants	12,868	-
Contributions:		
Employer	207,404	20,000
Participants'	547,703	-
Rollover	1,156,553	-
Total contributions	1,911,660	20,000
Total additions	4,293,700	146,970
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:		
Benefit payments to participants	2,202,659	59,005
Administrative expenses	66,461	11,250
Total deductions	2,269,120	70,255
NET INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS	2,024,580	76,715
TRANSFER OF ASSETS INTO THE PLAN (Note 1)	19,270,709	-
NET ASSETS AVAILABLE FOR BENEFITS:		
Beginning of year	1,271,362	1,194,647
End of year	$ 22,566,651	$ 1,271,362

The accompanying notes are an integral part of these financial statements.

1. Description of the Plan

The following description of ABC Bank 401(k) and ESOP Plan (the "Plan" or "KSOP"), as merged and amended effective January 1, 2025, provides general information only. Participants are advised to refer to the applicable Plan Document and Summary Plan Description for a more complete description of the Plan's provisions.

General, Plan Merger and restatement

The Plan is a defined contribution plan sponsored by American Bank of Commerce and its subsidiary, Infinity Mortgage Holdings, LLC (collectively, the "Company"), for the benefit of its employees who are not Excluded Employees (covered employees) and who have met the eligibility requirements of the Plan. Excluded Employees are employees who are residents of Puerto Rico or are reclassified employees as defined in the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

The Plan was originally established on January 1, 2014, as the Americo Bancshares, Inc. Employee Stock Ownership Plan (the "ESOP") and was amended effective January 1, 2025, when the Plan Sponsor merged the American Bank of Commerce 401(k) Profit-Sharing Plan (the "401(k) Plan") into the ESOP to consolidate its employee benefit plans into a single plan. In connection with the merger and restatement, the ESOP was restated to include provisions of the terminated 401(k) Plan, and the Plan was renamed the ABC Bank 401(k) and ESOP Plan (the "KSOP"). On June 26, 2025, the terminated 401(k) Plan's net assets in the amount of $19,270,709, consisting of $18,971,837 in liquidated plan assets allocated to individual participant accounts and $298,872 in participant loan balances, were transferred into the KSOP.

A Plan Administrator and the Board of Trustees (the "Committee") administer the Plan. The Board of Trustees is responsible for oversight of the Plan including determining the appropriateness of the Plan's investment offerings and monitoring investment performance.

Eligibility

Prior to January 1, 2025, eligibility to participate in the ESOP portion of the Plan was limited to covered employees who had attained age 21 and completed at least one year of service, defined as 1,000 hours of service in a calendar year. Eligible employees were able to enter the Plan on the January 1 or July 1 coincident with or following satisfaction of these requirements.

Effective January 1, 2025, eligibility provisions of the ESOP portion was amended to align with the 401(k) component of the KSOP. Accordingly, covered employees who have attained age 21 and completed at least 60 days of service are eligible to participate in the Plan. Eligible employees enter the Plan on the first day of the month coinciding with or following the date the age and service requirements are satisfied.

For purposes of elective deferrals, Employer matching contribution, and nonelective contributions (which includes any profit sharing contribution), a covered employee becomes eligible to actually participate on the Entry Date. Covered employees who are 100% commissioned and those classified as Long-Term Part-Time (LTPT) are eligible to make salary deferral contributions but are not eligible to receive Employer matching contributions and nonelective contributions.

Investment Options

The Plan offers participants a range of investment options, including money market funds, mutual funds, and the Sponsor's common stock. Except for the special rules applicable to investments in the Sponsor common stock, participants are responsible for directing their contributions among the investment options and may modify their investment elections at any time throughout the year via the internet or by telephone through the Plan trustee's website.

Special rules applicable to investments in the Sponsor common stock, participants may be restricted from directing account balances or contributions into Sponsor common stock unless permitted by the Committee under certain conditions. In addition, no participant may own more than 10% of the outstanding Sponsor company stock through the Plan.

Contributions for participants who do not provide investment instructions are automatically invested in the Plan's designated default investment alternatives until such time as the participant provides alternative directions.

Contributions

Participants may elect to make Pre-Tax 401(k) deferral contributions and Roth 401(k) deferrals contributions to the Plan through salary deductions, as defined in the Plan, not to exceed the maximum limitations imposed by the Internal Revenue Code ("the Code"). Participants who are eligible to make salary deferral contributions under the Plan and have attained age 50 before the close of the Plan year may make catch-up contributions in accordance with, and subject to the maximum limitation imposed by the Code.

The Plan includes an automatic deferral feature under which the Employer automatically withholds a portion of an employee's compensation each payroll period as a Pre-Tax 401(k) deferral contribution unless the participant enters into a Salary Reduction Agreement to change the deferral amount or to elect not to defer. The automatic enrollment provisions shall be effective as of the first day of the first pay period that occurs on or after the 30th day following the later date of: the Employee's Entry Date; or the date on which the Employee has received notice of such automatic reduction. The automatic deferral is equal to 6% of the participant's compensation and is automatically increased by 1% each Plan Year until the amount withheld reaches 15 percent of compensation unless the Employer amends the Plan, or the participant enters into a Salary Reduction Agreement to change or end the election. The automatic increase in the withheld deferral occurs each July 1 in the manner defined in the Plan.

The Company provides matching contributions equal to 50% of participant elective deferrals up to 6% of eligible compensation. The Company may also make discretionary profit-sharing contributions, which are allocated to eligible participants based on relative compensation. Additionally, the Company may contribute non-elective cash or shares of Company common stock from current or accumulated profits, as determined by the Committee. Total employer contributions, net of forfeitures, were $207,404 and $20,000 for the years ended December 31, 2025 and 2024, respectively. The total 2025 employer contributions presented in the 2025 statement of changes in net assets available for benefits consisted of $147,352 in matching contributions and $60,052 in non-elective contributions to fund distributions for the Plan's ESOP portion. The 2025 employer matching contributions is also presented as employer contribution receivable in the 2025 statement of net assets available for benefits. The total 2024 employer contributions presented in the 2024 statement of changes in net assets available for benefits consisted entirely of non-elective contributions used to fund distributions for the Plan's ESOP.

Participant Accounts

The Plan is a defined contribution plan under which a separate individual account is established for each participant. A participant is entitled to the benefit that can be provided from the vested account balance. Each participant's account is credited with the participant's contribution, employer matching contribution, plan earnings or losses, charges for allocated transaction-specific plan expenses, and an allocation of the Company's non-elective contributions using a formula based on eligible compensation, as defined in the Plan. Only those participants who are eligible employees of the Company as of the last day of the Plan year will receive an allocation. Plan earnings or losses are allocated to each participant's account balance based on the ratio of the participant's compensation for the year as defined in the Plan Document.

Put Option

Under federal income tax regulations, the Company common stock that is held by the Plan and its participants and is not readily tradable on an established market or is subject to trading limitations includes a put option. The put option is a right to demand that the Company buy any shares of its stock distributed to participants for which there is no market. The put price is representative of the current appraised value of the stock. The Company can pay for the purchase with interest over a period of five years. The purpose of the put option is to ensure the participant has the ability to ultimately obtain cash.

Voting Rights

Each participant is entitled to exercise voting rights attributable to the shares allocated to their account and is notified by the Committee prior to the time that such rights are to be exercised. The Committee is not permitted to vote any allocated share for which a participant has not given instructions. The Committee is required, however, to vote any unallocated shares on behalf of the collective best interest of Plan participants and beneficiaries.

Diversification

Diversification is offered to participants close to retirement so that they may have the opportunity to move part of their investment in Company common stock into investments that are more diversified. Participants who are at least age 55 with at least 10 years of participation in the Plan may elect to diversify a portion of their account. Diversification is offered to each eligible participant over a six-year period. During the first 5 years, a participant may diversify up to 25 percent of the shares allocated to their accounts. In the sixth year, the percentage changes to 50 percent. The Plan may satisfy the requirements of the diversification by offering at least three investment options to the participant. In addition, if the participant consents, the Plan may distribute the portion of the Company common stock covered by the election.

Vesting

Participants are always 100% vested in their voluntary salary deferrals and rollover contributions, including accumulated earnings or losses. Vesting in Plan Sponsor matching and discretionary profit-sharing contributions is based on the participant's years of service. One year of vesting service is credited for each calendar year in which a participant completes at least 1,000 hours of service. A participant's nonforfeitable right to the Plan Sponsor's contributions is determined by the following schedule:

Years of Vesting Service	Percentage Vested
Less than 2 years	0%
2 but less than 3 years	20%
3 but less than 4 years	40%
4 but less than 5 years	60%
5 but less than 6 years	80%
At least 6 years	100%

Notes Receivable from Participants

Participants may borrow from their 401(k) Portion of Plan accounts, a minimum of $1,000 up to a maximum equal to the lesser of: (a) one-half of the participant's vested account balance or (b) $50,000 reduced by the participant's greatest outstanding loan balance during the 12 months preceding the date of the loan. The loans are secured by the balance in the participant's account and bear interest (priced at Prime Rate published by the Wall Street Journal on the first business day of the month in which the loan is originated) ranging from 6.75% to 8.50%, which is commensurate with local prevailing rates as determined by the Plan administrator. Loans are required to be repaid within five years of the date the loan proceeds are received except in the case of certain loans to acquire a principal residence, which may be repaid over a period not to exceed 10 years. Principal and interest are repaid ratably through periodic payroll deductions. Participants can have two outstanding loans at any time subject to any internal administrative limitations.

Payments of Benefits

Upon attainment of age 59½, normal retirement (age 62), disability, or termination of employment, a participant may withdraw all or any portion of their vested Account Balance. A participant may receive a distribution of their entire vested Account Balance in a single lump sum. Alternatively, to the extent available under the Plan's Investment Arrangement(s), a participant may elect to receive partial distributions, a partial lump sum, or installment distributions over a specified period.

Participants with vested account balances not exceeding $5,000 may receive a lump sum distribution within a reasonable period following termination subject to the Special rules applicable to distributions of the ESOP portion. Participants with vested account balances exceeding $5,000 may elect to receive a distribution in any permitted form within a reasonable period following or during termination subject to the Special rules applicable to distributions of the ESOP portion, or they may choose not to elect a distribution and defer.

Special rules apply to the ESOP portion of any distribution, regardless of the account balance. The ESOP portion will be distributed as soon as possible after the valuation date following termination, subject to the ESOP's liquidity, and may be paid out over a period of 5 years. If a participant does not elect a distribution, the ESOP portion will be liquidated and reinvested according to the participant's Employee Deferral Elections. Additionally, the Plan Administrator may permit partial or installment distributions solely to satisfy the required minimum distribution (RMD) rules under the Plan.

Forfeitures

Terminated participants may forfeit the non-vested portion of their account balance. The Plan permits forfeited account balances to be reinstated to a participant's account in accordance with the Plan's reinstatement of forfeitures provisions. Forfeited account balances are reinstated when a terminated participant is re-employed during the five-year period that began on the date of termination, and upon repayment of the entire vested account balance distributed to the participant at the time of termination.

Forfeitures not used to reinstate previously forfeited account balances may be used to reduce future Employer contributions or pay administrative expenses of the Plan. Reinstatement of forfeited Company common stock shall be based on the dollar value of the common stock forfeited, adjusted for subsequent gains or losses.

At December 31, 2025 and 2024, forfeited nonvested accounts totaled $15,174 and $4,117, respectively. During 2025, newly forfeited account balances net of earnings or losses totaled $37,146, and the Plan used $26,089 in forfeitures to reduce Employer matching contributions. During 2024, the Plan reallocated forfeitures to participant accounts based on eligible compensation.

2. Summary of Significant Accounting Policies

Date of Management's Review

The Plan has evaluated events and transactions for potential recognition or disclosure through June 29, 2026, which is the date the financial statements were available to be issued.

Basis of Accounting

The accompanying financial statements of the Plan have been prepared on the accrual basis of accounting. As a result of the Plan merger and restatement discussed in Note 1 to the financial statements, the Plan's financial information and amounts presented for periods prior to January 1, 2025 reflect only operations of the Americo Bancshares, Inc. Employee Stock Ownership Plan (the "ESOP"), whereas the financial information and amounts presented for the period after January 1, 2025 reflect the combined operations of the ABC Bank 401(k) and ESOP Plan (the "KSOP").

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

Investment Valuation and Income Recognition

Investments of the Plan are reported at fair value. The Plan's investment in Company common stock shares is stated at estimated fair value based on the appraisal of an independent third-party valuation specialist performed annually. 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 disclosure of fair value measurements.

The net appreciation in fair value of investments consists of the realized gains and losses from sales of investments and unrealized appreciation (depreciation) of investments. The net change in unrealized appreciation (depreciation) in fair value of investments is determined by the change in fair value from the beginning of the year to the end of the year or change in fair value from date of the purchase to the end of the year.

Purchases and sales are recorded on a trade date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

The classification of investment earnings reported in the statements of changes in net assets available for benefits may differ from the classification of earnings on Form 5500 due to different reporting requirements on Form 5500.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2025 and 2024.

If a participant does not make loan repayments and the plan administrator considers the participant loan to be in default, the loan balance is reduced, and the delinquent note receivable from participant is recorded as a benefit payment based on the terms of the Plan document. All other loan transactions are treated as transfers between the investment fund and the participant loan fund.

The fair value disclosures for financial instruments are not required for participant loans. Also, participant loans continue to be considered as investments for Form 5500 reporting purposes.

Administrative Expenses

Officers or employees of the Company perform certain administrative functions for the Plan. However, such officers and employees receive no compensation from the Plan. Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Plan expenses that are absorbed by the Company are excluded from these financial statements. Plan expenses that are paid by the Company and reimbursed to the Company by the Plan are accrued in liabilities in the statements of net assets available for benefits if reimbursed after the Plan year end. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment-related expense fees are included in net appreciation in fair value of investments in the statements of changes in net assets available for benefits.

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

3. Information Certified by Trustees

The following information included in the accompanying 2025 financial statements and supplemental schedule was obtained from data that has been prepared and certified to as complete and accurate by Charles Schwab Trust Bank, and First Financial Trust & Asset Management as agents of Leverage Retirement, Inc., the Plan trustee.

	2025
Investments:	
Interest-bearing cash	$ 42,812
Money market funds	158,090
Mutual funds	19,420,419
Total	$ 19,621,321
Notes receivable from participants	$ 326,068
Interest income on notes receivable from participants	$ 12,868
Net appreciation in fair value of investments in interest-bearing cash, money market funds, and mutual funds	$ 1,640,726
Interest and dividend income on interest-bearing cash, money market funds, and mutual funds	$ 397,729
Transfer of assets into the Plan	$ 19,270,709

Information relating to dividends and net appreciation (depreciation) in the fair value of investments for the Plan's investment in Company common stock as of December 31, 2025 and 2024, as well as related information on interest-bearing cash as of December 31, 2024, is not included in the certified investment information presented above. Such information is not covered by the certification because the underlying assets are held and managed by the Plan Sponsor and Leverage, which are not qualified institutions under Department of Labor Regulations Section 2520.103-5.

4. Fair Value Measurements

ASC Topic 820, *Fair Value Measurements and Disclosures* establishes a fair value hierarchy for valuation inputs that gives the highest priority to quoted prices in active markets for identical assets or liabilities and the lowest priority to unobservable inputs. The three broad levels of the fair value hierarchy are as follows:

- 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 (Level 1).
- Level 3 inputs consist of unobservable inputs 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. Level 2 inputs are used for investments for which Level 1 inputs are not available. Level 3 inputs are used for investments for which Level 1 or Level 2 inputs are not available.

Level 1 Fair Value Measurements

Interest-bearing cash - The fair value of interest-bearing cash is based on quoted market values as reported in the money market business account maintained at a Bank owned by the Company.

Money market funds - The money market fund is valued using pricing models maximizing the use of observable inputs for similar securities. Although a money market fund seeks to preserve the value of $1 of investment at $1 per share (unit), it is possible to lose money by investing in such a fund.

Mutual funds - The fair value of mutual funds is based on quoted net asset values of the shares as reported by the fund. The mutual funds held by the Plan are open-end mutual funds registered with the U.S. Securities and Exchange Commission. The funds must publish their daily net asset value and transact at that price. The mutual funds held by the Plan are considered to be actively traded.

Level 3 Fair Value Measurements

Company common stock - The Plan's investment in Company common stock is stated at fair value, which is determined based on appraisals performed by an independent third-party valuation specialist. The fair value as of December 31, 2025 was based on an appraisal performed as of that date, while the fair value as of December 31, 2024 was based on an appraisal performed as of September 30, 2024. The per-share value is determined using a combined valuation approach that considers both the income and market approaches to value blocks of stock held by the Plan. This base value is then discounted to account for a lack of marketability and liquidity. For each of the years presented, a marketability discount of 10% was applied. The Plan held 11,060 and 7,165 shares of Company common stock as of December 31, 2025 and 2024, respectively. Based on the independent appraisals, the fair value per share was $223.50 as of December 31, 2025, and $176.50 as of December 31, 2024. During 2025, the Plan purchased 3,895 shares of Company common stock. No stock transactions occurred during 2024. See Note 5 for additional information on related-party transactions involving Company common stock.

The following table set forth, the Plan's investments at fair value as of December 31, 2025 and 2024:

	Fair Value Measurements Using:			
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Other Observable Inputs (Level 2)	Unobservable Inputs (Level 3)	Total
December 31, 2025:				
Interest-bearing cash	$ 42,812	$ -	$ -	$ 42,812
Money market funds	158,090	-	-	158,090
Mutual funds	19,420,419	-	-	19,420,419
Americo Bancshares, Inc. common stock	-	-	2,471,910	2,471,910
Investments at fair value	$ 19,621,321	$ -	$ 2,471,910	$ 22,093,231
December 31, 2024:				
Interest-bearing cash	$ 7,639	$ -	$ -	$ 7,639
Americo Bancshares, Inc. common stock	-	-	1,264,623	1,264,623
Investments at fair value	$ 7,639	$ -	$ 1,264,623	$ 1,272,262

Gains and losses included in changes in net assets available for benefits for the year ended December 31, 2025 and 2024 are reported in net appreciation in fair value of investments.

5. Related-party and Party-in-Interest Transactions

Parties-in-interest are defined under Department of Labor (DOL) regulations as fiduciaries of the Plan, parties providing services to the Plan, the Company, and certain other related entities. Transactions involving these parties qualify as party-in-interest transactions under the Employee Retirement Income Security Act of 1974 (ERISA).

During 2025, certain Plan investments consisted of mutual funds sponsored and managed by Charles Schwab Trust Bank ("Schwab"), as well as money market funds sponsored and managed by Schwab and First Financial Trust & Asset Management ("FFTAM"). Schwab and FFTAM serve as custodians of the Plan, acting as agents of Leverage Retirement, Inc. ("Leverage"), the Plan trustee and recordkeeper. Fees paid to Schwab and FFTAM for investment management services during 2025 are included in net appreciation in the fair value of investments, as such fees were indirectly paid through revenue-sharing arrangements rather than direct payments. Fees paid to Leverage (dba Schnitman & Associates, Inc) for contract administration and recordkeeping services in 2025 totaled $53,961 and are included in administrative expenses in the accompanying 2025 statement of changes in net assets available for benefits.

During 2024, Financial Consulting Group ("FCG") served as the Plan's recordkeeper and third-party administrator. Fees paid to FCG for contract administration and recordkeeping services are presented as administrative expenses in the 2024 statement of changes in net assets available for benefits and totaled $11,250 for the year.

In June 2025, in connection with the liquidation of assets from the terminated 401(k) Plan discussed in Note 1, Empower, the contract administrator, assessed a market value adjustment (MVA) fee of $326,710 under the provisions of a liquidating fixed annuity contract. To mitigate the financial impact on participant accounts, the Plan Sponsor utilized $31,904 in forfeiture credits at liquidation and made an additional employer cash contribution of $102,500 to further lessen the MVA fee impact. Consequently, a net MVA fee balance of $192,306 was allocated to individual participant accounts. This allocation was based on a formula approved by the Plan Sponsor, the Committee, and Leverage (the Plan trustee and recordkeeper). The net MVA fee is included in the net appreciation in fair value of investments in the accompanying 2025 statement of changes in net assets available for benefits.

As of December 31, 2025 and 2024, certain plan investments were 11,060 shares and 7,165 shares of common stock of Americo Bancshares Inc. (the Plan Sponsor or Employer). During 2025, Company common stock was held by the Plan Sponsor, and managed by the Committee, and Leverage (the Plan trustee and recordkeeper). During 2024, Company common stock was held by the Plan Sponsor, and managed by the Committee, and FCG. As discussed in Note 4, the Company common stock is recorded at estimated fair value based on independent appraisals performed annually for the Plan by Sheshunoff & Co. Investment Banking ("SSC"), a third-party valuation specialist. No fees are charged for transactions between the Plan, the Plan Sponsor, or the Committee. During 2025 and 2024, fees for Company common stock valuation services provided by SSC were fully absorbed by the Company and, accordingly, are not reflected in, accrued in, or disclosed within the accompanying financial statements.

Payne & Smith, LLC, is the Plan's independent public accountants ("IPA"). During 2025, fees paid to the IPA for audit and nonattest services totaled $12,500 and are included in administrative expenses in the accompanying 2025 statement of changes in net assets available for benefits. During 2024, fees paid to the IPA for audit and nonattest services in the amount of $12,500 were fully absorbed by the Company and, accordingly, are not reflected in or accrued in the accompanying financial statements.

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

6. Tax Status

As a result of the Plan merger discussed in Note 1, effective January 1, 2025, the Plan sponsor adopted a non-standardized pre-approved profit sharing/CODA/ESOP plan sponsored by Leverage Retirement, Inc., which received a favorable Internal Revenue Service ("IRS") Opinion Letter dated June 30, 2020. The Opinion Letter states that the form of the plan is acceptable for use by adopting employers under applicable provisions of the Internal Revenue Code ("IRC"). The Opinion Letter applies only to the form of the plan and does not represent a determination of the Plan's qualified status for any particular employer or that the Plan is operated in compliance with the IRC. The Plan Administrator believes the Plan, as currently designed and operated, complies with the applicable provisions of the IRC.

Accounting principles generally accepted in the United States of America require the Plan administrator to evaluate tax positions taken by the Plan and recognize a tax liability for any uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by tax authorities; however, there are currently no audits for any tax periods in progress.

7. Plan Termination

While there is no intention to do so, the Company reserves the right to terminate the Plan. In the event of termination of the Plan, the participants will become fully vested in their employer contribution balances, and the net assets of the Plan will be distributed to the participants in accordance with the provisions of ERISA.

8. Risks and Uncertainties

The Plan invests in various investment securities, including interest-bearing cash, money market funds, mutual funds, and Company common stock. These investments are subject to various risks, including market, interest rate, credit, and valuation risks, particularly with respect to Company common stock, which is not publicly traded and is valued based on independent appraisals. In addition, the Plan's investment in Company common stock represents a concentration of risk due to its lack of diversification and dependence on the financial performance of the Plan sponsor. Due to the level of risk associated with these investments, it is at least reasonably possible that changes in their values will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the accompanying financial statements.

The following table presents concentrations of investments that represented 5% or more of the Plan's net assets at December 31, 2025 and 2024:

	2025	2024
Company common stock-		
Americo Bancshares, Inc. common stock	$ 2,471,910	$ 1,264,623
Mutual funds, at fair value:		
BNY U.S. Midcap Index Fund	1,806,050	***
Federated US Gov't Securities	1,560,957	***
Schwab Developed Intl Index Fund	1,845,939	***
Schwab U.S. Small Cap Index Fund	1,648,720	***
Vanguard 500 Index Fund	6,764,604	***
Vanguard Total Bond Market Index Fund	1,164,366	***

***Investment election options were not permitted in the Plan prior to the Plan merger and restatement effective January 1, 2025.

SUPPLEMENTAL SCHEDULE

ABC BANK 401(K) AND ESOP PLAN

SCHEDULE H, PART IV, LINE 4 (i) – SCHEDULE OF ASSETS
(HELD AT END OF YEAR)

December 31, 2025

EIN: 75-1797099
PN: 002

(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment	Units(Shares)	(d) Cost	(e) Current Value
*	Charles Schwab Bank	Interest-bearing cash	42,812.030	**	$ 42,812
*	First Financial Trust & Asset Management:				
	Invesco Treasury Portfolio Fd	Money market funds	58,722.120	**	58,722
	Goldman Sachs Govt Money Market Fd	Money market funds	99,367.850	**	99,368
		Total money market funds			158,090
	BlackRock Income Fund Instl.	Mutual funds	62,163.574	**	569,418
	BNY U.S. Midcap Index Fund	Mutual funds	66,965.141	**	1,806,050
	Dodge & Cox Income Fund	Mutual funds	35,900.883	**	461,326
	DoubleLine Total Return Bond	Mutual funds	41,430.282	**	369,144
	Federal Total Return Bond	Mutual funds	20,039.067	**	192,174
	Federated US Gov't Securities	Mutual funds	159,118.930	**	1,560,957
	Fidelity Balanced Fund	Mutual funds	5,497.810	**	176,645
	Invesco Intl. Small-Mid Equity Fund	Mutual funds	9,118.411	**	319,509
*	Schwab Developed Intl Index Fund	Mutual funds	64,273.639	**	1,845,939
*	Schwab S&P 500 Select Fund	Mutual funds	28,335.378	**	497,003
*	Schwab U.S. Small Cap Index Fund	Mutual funds	41,404.319	**	1,648,720
	Vanguard 500 Index Fund	Mutual funds	10,706.197	**	6,764,604
	Vanguard Developed Intl. Equity Fund	Mutual funds	475.725	**	9,548
	Vanguard Emerging Markets Index Fund	Mutual funds	11,018.148	**	491,519
	Vanguard Energy Index Fund	Mutual funds	94.640	**	5,954
	Vanguard Long-term Inv Gr Bond	Mutual funds	1,801.524	**	13,836
	Vanguard REIT Index Fund	Mutual funds	455.979	**	57,175
	Vanguard Short-term Inv. Grade Fund Adm	Mutual funds	71,973.761	**	757,164
	Vanguard Small-Cap Index Fund	Mutual funds	291.196	**	35,986
	Vanguard Total Bond Market Index Fund	Mutual funds	119,177.738	**	1,164,366
	Vanguard US Lg Cap Growth Index Fund	Mutual funds	1,690.780	**	424,622
	Vanguard US Lg Cap Value Index Fund	Mutual funds	3,338.611	**	248,760
		Total mutual funds			19,420,419
*	Americo Bancshares, Inc. (Plan Sponsor)-				
	Americo Bancshares, Inc. common stock	Common stock	11,060.000	**	2,471,910
	Notes Receivable from Participants-				
	Participant loans	Interest rates range from 6.75% to 8.50%, various maturity dates through December 2030			326,068
		TOTAL ASSETS HELD FOR INVESTMENTS AT DECEMBER 31, 2025			$ 22,419,299

* Denotes Party in interest to the Plan.

** Cost is not required for participant-directed investments.

See accompanying independent auditor's report and notes thereto.

ABC Bank 401k and ESOP Plan

LEVERAGE

Summary of Fund Activity - 1/1/2025 to 12/31/2025

Investment	Ticker	Beginning Balance	Contributions	Transfers	Gain/Loss	Distributions	Other Activity	Forfeitures	Ending Balance	Ending Units
Americo Bancshares Stock	ABCBANKSTOCK	1,264,622.53	0.00	809,438.66	468,416.68	-65,101.44	0.00	-5,466.44	2,471,909.99	11,060.000
Balanced Account (50/50)		0.00	5,734.64	39,006.21	2,750.90	0.00	0.00	0.00	47,491.75	2,712.628
Blackrock Income Fund Institu	BMSIX	0.00	2,317.50	0.00	35.77	0.00	0.00	0.00	2,353.27	256.907
Bny U.S. Midcap Index Fund	PESPX	0.00	1,407.47	149,238.31	10,073.73	0.00	0.00	0.00	160,719.51	5,959.196
Conservative Account (25/75)		0.00	10,802.00	1,193,156.27	162,092.82	0.00	0.00	0.00	1,366,051.09	108,575.659
Dodge & Cox Income Fund	DODIX	0.00	0.00	502,108.05	17,039.95	-249,286.30	0.00	0.00	269,861.70	21,000.910
ESOP Cash Account	ESOPCASH_ABC	6,688.82	0.00	47,588.12	4,486.32	-12.61	0.00	-28.53	58,722.12	58,722.120
Fidelity Balanced Fund (60/40)	FBALX	0.00	0.00	161,275.47	15,369.16	0.00	0.00	0.00	176,644.63	5,497.810
General Account	GENERAL ACCT	20,649,755.14	837,736.38	-18,976,267.98	797,081.41	-3,298,705.49	-9,599.46	0.00	0.00	0.000
Goldman Sachs Govt Money Mkt	FGTXX2	0.00	1,103.14	338,986.53	307.93	-241,029.75	0.00	0.00	99,367.85	99,367.850
Growth Account (100/0)		0.00	13,656.05	86,698.75	5,466.07	0.00	0.00	0.00	105,820.87	1,712.413
Invesco Intl Small-Mid Equity	OSMYX	0.00	274.12	6,308.62	-2.94	0.00	0.00	0.00	6,579.80	187.780
Moderate Growth Account(75/25)		0.00	1,279,435.34	14,021,721.04	1,344,988.37	-1,126,655.35	-19,061.52	-41,641.36	15,458,786.52	564,149.415
Participant Loan	LOAN	301,113.07	0.00	0.00	-47.78	-28,012.20	53,014.60	0.00	326,067.69	326,067.690
Schwab Bank Savings	RBS1CSBS	0.00	16,213.27	43,124.00	-65,833.83	0.00	0.00	49,308.59	42,812.03	42,812.030
Schwab Developed Intl Index Fd	SWISX	0.00	1,894.04	161,667.40	16,201.36	0.00	0.00	0.00	179,762.80	6,259.151
Schwab S&P 500 Select	SWPPX	0.00	38,016.23	714,777.31	62,642.49	-316,261.21	0.00	-2,172.26	497,002.56	28,335.378
Schwab U.S. Smallcap Index Fd	SWSSX	0.00	548.35	51,663.29	7,401.53	0.00	0.00	0.00	59,613.17	1,497.066
Vanguard 500 (Lg Cap Us)	VFIAX	0.00	3,278.32	240,284.53	27,723.35	0.00	0.00	0.00	271,286.20	429.359
Vanguard Developed Intl Equity	VTMGX	0.00	2,299.11	6,292.03	956.66	0.00	0.00	0.00	9,547.80	475.725
Vanguard Emerging Mkts Index	VEMAX	0.00	1,912.03	18,034.88	2,030.14	0.00	0.00	0.00	21,977.05	492.649
Vanguard Energy Index Fund	VENAX	0.00	586.61	198,209.59	9,555.24	-202,397.64	0.00	0.00	5,953.80	94.640
Vanguard Long-Term Inv Gr Bond	VWESX	0.00	735.33	12,748.39	351.99	0.00	0.00	0.00	13,835.71	1,801.524
Vanguard Reit Index	VGSLX	0.00	2,231.09	54,432.89	511.22	0.00	0.00	0.00	57,175.20	455.979
Vanguard Short-Term Inv Gr Bd	VFSUX	0.00	707.15	-339.27	66.87	0.00	0.00	0.00	434.75	41.326
Vanguard Small-Cap Index Fund	VSMAX	0.00	4,188.59	29,345.29	2,452.13	0.00	0.00	0.00	35,986.01	291.196
Vanguard Total Bond Mkt Index	VBTLX	0.00	432.52	-285.87	6.05	0.00	0.00	0.00	152.70	15.631
Vanguard Us Lg Cap Growth Ind	VIGAX	0.00	520,113.90	-132,722.88	37,231.47	0.00	0.00	0.00	424,622.49	1,690.780
Vanguard Us Lg Cap Value Ind	VVIAX	0.00	3,775.14	223,510.37	21,474.39	0.00	0.00	0.00	248,759.90	3,338.611
Totals		**22,222,179.56**	**2,749,398.32**	**0.00**	**2,950,829.45**	**-5,527,461.99**	**24,353.62**	**0.00**	**22,419,298.96**	