

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
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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.) ☒ 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 FIRST PARAGOULD BANKSHARES, INC. EMPLOYEES SAVINGS TRUST
1b	Three-digit plan number (PN) ▶ 003
1c	Effective date of plan 01/01/2005
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) FIRST PARAGOULD BANKSHARES, INC 200 W. COURT STREET PARAGOULD, AR 72450
2b	Employer Identification Number (EIN) 62-1199969
2c	Plan Sponsor's telephone number 870-239-8521
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.	09/24/2026	STACEY GARCIA
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	09/24/2026	STACEY GARCIA
	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 ☒ 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	5 329
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	 6a(1) 281 6a(2) 275 6b 0 6c 51 6d 326 6e 0 6f 326 6g(1) 267 6g(2) 275 6h 0
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

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

a Pension Schedules

- (1)** ☒ **R** (Retirement Plan Information)
- (2)** ☐ **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3)** ☐ **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- (4)** ☐ **DCG** (Individual Plan Information) – Number Attached _____
- (5)** ☐ **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- (1)** ☒ **H** (Financial Information)
- (2)** ☐ **I** (Financial Information – Small Plan)
- (3)** ☒ **A** (Insurance Information) – Number Attached 1
- (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 A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance 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. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2025 This Form is Open to Public Inspection
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For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025		
A Name of plan FIRST PARAGOULD BANKSHARES, INC. EMPLOYEES SAVINGS TRUST	B Three-digit plan number (PN) ▶	003
C Plan sponsor's name as shown on line 2a of Form 5500 FIRST PARAGOULD BANKSHARES, INC	D Employer Identification Number (EIN) 62-1199969	

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions	Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier CMFG LIFE INSURANCE COMPANY
--

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
39-0230590	62626	003-0147-9	326	01/01/2025	12/31/2025

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.
--

(a) Total amount of commissions paid	(b) Total amount of fees paid
0	0

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).
(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
			3

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
--

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end **4** 1567276**5** Current value of plan's interest under this contract in separate accounts at year end **5****6** Contracts With Allocated Funds:**a** State the basis of premium rates ▶**b** Premiums paid to carrier **6b****c** Premiums due but unpaid at the end of the year **6c****d** If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. **6d**
Specify nature of costs ▶**e** Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity(3) ☐ other (specify) ▶**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**a** Type of contract: (1) ☒ deposit administration (2) ☐ immediate participation guarantee(3) ☐ guaranteed investment (4) ☐ other ▶**b** Balance at the end of the previous year **7b** 1487083**c** Additions: (1) Contributions deposited during the year **7c(1)** 294313
(2) Dividends and credits **7c(2)**
(3) Interest credited during the year **7c(3)** 36543
(4) Transferred from separate account **7c(4)** 2866103
(5) Other (specify below) **7c(5)**(6) Total additions **7c(6)** 3196959**d** Total of balance and additions (add lines **7b** and **7c(6)**) **7d** 4684042**e** Deductions:(1) Disbursed from fund to pay benefits or purchase annuities during year **7e(1)** 240583(2) Administration charge made by carrier **7e(2)** 6424(3) Transferred to separate account **7e(3)** 2869759(4) Other (specify below) **7e(4)**(5) Total deductions **7e(5)** 3116766**f** Balance at the end of the current year (subtract line **7e(5)** from line **7d**) **7f** 1567276

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
 b ☐ Dental
 c ☐ Vision
 d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
 f ☐ Long-term disability
 g ☐ Supplemental unemployment
 h ☐ Prescription drug
i ☐ Stop loss (large deductible)
 j ☐ HMO contract
 k ☐ PPO contract
 l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3))		9a(4)	
b Benefit charges (1) Claims paid	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2))		9b(3)	
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.	10b	

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

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
		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 FIRST PARAGOULD BANKSHARES, INC. EMPLOYEES SAVINGS TRUST	B Three-digit plan number (PN) ▶ 003
C Plan sponsor's name as shown on line 2a of Form 5500 FIRST PARAGOULD BANKSHARES, INC	D Employer Identification Number (EIN) 62-1199969

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
	CPI QUALIFIED PLAN CONSULTANTS, INC
	48-1205033
(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)

STEPHENS

2479 BROWNS LANE
JONESBORO, AR 72401-6106

(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?
27 50	NONE	67995	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

CPI QUALIFIED PLAN CONSULTANTS, INC

48-1205033

(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?
15 17 37 38 50 64	NONE	24916	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.	

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE 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 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 FIRST PARAGOULD BANKSHARES, INC. EMPLOYEES SAVINGS TRUST	B Three-digit plan number (PN) 003
C Plan sponsor's name as shown on line 2a of Form 5500 FIRST PARAGOULD BANKSHARES, INC	D Employer Identification Number (EIN) 62-1199969	

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)		
(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)		
(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)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	23137788	26151173
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	1487083	1567276
(15) Other.....	1c(15)	3922524	6323249

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(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	28547395	34041698

Liabilities

1g Benefit claims payable	1g		
1h Operating payables	1h		
1i Acquisition indebtedness	1i		
1j Other liabilities	1j		
1k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0

Net Assets

1l Net assets (subtract line 1k from line 1f)	1l	28547395	34041698
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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)	813326	
(B) Participants	2a(1)(B)	1255055	
(C) Others (including rollovers)	2a(1)(C)	73120	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		2141501
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(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)	808852	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		808852
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	1705409	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1705409
(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)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(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)		2443013
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		7098775

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1511561	
(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)		1511561
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)	9374	
(3) Recordkeeping fees	2i(3)	15542	
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	67995	
(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)		92911
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1604472

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		5494303
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: **HCJ CPAS & ADVISORS, PLLC**

(2) EIN: **71-0650689**

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.)		☒	
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.)		☒	
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.)		☒	
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.)		☒	
e Was this plan covered by a fidelity bond?	☒		2000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
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?		☒	
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?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
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.)		☒	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		☒	
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.			

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

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 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 FIRST PARAGOULD BANKSHARES, INC. EMPLOYEES SAVINGS TRUST		B Three-digit plan number (PN) ▶ 003
C Plan sponsor's name as shown on line 2a of Form 5500 FIRST PARAGOULD BANKSHARES, INC		D Employer Identification Number (EIN) 62-1199969
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1 0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 75-3182674		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....		3
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A		
If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____		
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)		6a
b Enter the amount contributed by the employer to the plan for this plan year		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2025 v. 250312		

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 Q702918A.

**FIRST PARAGOULD BANKSHARES, INC.
EMPLOYEES SAVINGS TRUST
JONESBORO, ARKANSAS
FINANCIAL STATEMENTS
DECEMBER 31, 2025 AND 2024
with
INDEPENDENT AUDITOR'S REPORT**

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INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator and Trustee of the Plan
First Paragould Bankshares, Inc. Employees Savings Trust
Paragould, Arkansas

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed audits of the accompanying financial statements of the First Paragould Bankshares, Inc. Employees Savings Trust (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 statements of net assets available for benefits as of December 31, 2025 and 2024, and the related statement of changes in net assets available 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 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 Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2025 and 2024, 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 Auditor's Responsibilities for the Audit of the Financial Statements section—

- the amounts and disclosures in the 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 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 of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of First Paragould Bankshares, Inc. Employees Savings Trust and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. 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.

Jonesboro Office

2223 Browns Lane | Jonesboro, AR 72401
PHONE: (870) 935-2871 | FAX: (870) 935-6374

hcjcpa.com

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 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 First Paragould Bankshares, Inc. Employees Savings Trust'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 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 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 First Paragould Bankshares, Inc. Employees Savings Trust'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 First Paragould Bankshares, Inc. Employees Savings Trust's ability to continue as a going concern for a reasonable period of time.

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 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 Matter - Supplemental Schedules Required by ERISA

The supplemental schedules of assets (held at year end) are presented for purposes of additional analysis and are not a required part of the financial statements but are 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 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 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 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 Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

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 Department of Labor'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).

HCS CPA, & Advisors, PLLC

Jonesboro, Arkansas
September 1, 2026

FINANCIAL STATEMENTS

FIRST PARAGOULD BANKSHARES, INC. EMPLOYEES SAVINGS TRUST
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2025 AND 2024

	<u>Assets</u>	
	<u>2025</u>	<u>2024</u>
Investments, at Fair Value		
Mutual Funds	\$ 26,150,031	\$ 23,137,788
Exchange Traded Funds	1,142	-
Participant - Directed Brokerage Account	<u>6,323,249</u>	<u>3,922,524</u>
Total Investments, at Fair Value	32,474,422	27,060,312
Investments, at Contract Value		
Guaranteed Investment Contract	1,567,276	1,487,083
Receivables		
Employee Contributions Receivable	-	36,002
Employer Contributions Receivable	<u>-</u>	<u>23,196</u>
Total Receivables	<u>-</u>	<u>59,198</u>
Total Assets	<u>\$ 34,041,698</u>	<u>\$ 28,606,593</u>
	<u>Liabilities</u>	
Pending Trades	<u>36,507</u>	<u>15,351</u>
Net Assets Available for Benefits	<u>\$ 34,005,191</u>	<u>\$ 28,591,242</u>

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

FIRST PARAGOULD BANKSHARES, INC. EMPLOYEES SAVINGS TRUST
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEARS ENDED DECEMBER 31, 2025 AND 2024

	2025	2024
Contributions:		
Participants'	\$ 1,219,053	\$ 1,165,856
Employer	790,130	755,203
Rollover	<u>73,120</u>	<u>129,741</u>
	2,082,303	2,050,800
Investment Income		
Net Appreciation in Fair Value of Investments	2,421,835	1,863,304
Dividends	1,705,431	1,169,127
Guaranteed Investment Account Earnings	<u>808,852</u>	<u>386,155</u>
	4,936,118	3,418,586
Deductions from Net Assets Attributed to:		
Benefits Paid to Participants	1,511,561	1,841,817
Administrative Fees	<u>92,911</u>	<u>113,636</u>
	1,604,472	1,955,453
Net Increase	5,413,949	3,513,933
Net Assets Available for Benefits		
Beginning of Year	<u>28,591,242</u>	<u>25,077,309</u>
End of Year	<u><u>\$ 34,005,191</u></u>	<u><u>\$ 28,591,242</u></u>

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

FIRST PARAGOULD BANKSHARES, INC. EMPLOYEES SAVINGS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Note 1: Description of Plan

The following description of the First Paragould Bankshares, Inc. Employees Savings Trust (the “Plan”) is provided for general information purposes only. Participants should refer to the Summary Plan Description, Plan Document and Adoption Agreement for more complete information.

General

The Plan is a defined contribution safe harbor plan covering substantially all employees of First Paragould Bankshares, Inc. and its subsidiaries (the “Company”) who have six months of service and are age 21 or older. The Plan is subject to the provisions of the Employment Retirement Income Security Act of 1974 (“ERISA”). CPI Qualified Plan Consultants, Inc is the third-party administrator of the Plan and MG Trust Company d.b.a. Matrix Trust Company is the custodian of the Plan. Seven members of management of the Company are the trustees of the Plan. The trustees are responsible for oversight of the Plan.

Effective January 1, 2025, The Setting Every Community Up for Retirement Enhancement (SECURE) Act extended eligibility for participation in 401(k) plans to certain long-term part-time (LTPT) employees. LTPT employees must have two consecutive years of eligible service beginning in 2021 in order to make deferral contributions into the Plan. Eligible service is defined as at least 500 hours of service for each 12-month eligibility period. The eligibility service window applies for plan years beginning after December 31, 2020, and excludes service before that. The Plan Sponsor may still require the employee to satisfy any minimum age requirements, and can also decide whether LTPT employees will receive any portion of employer contributions.

Contributions

Participants may contribute up to 100% of their annual compensation not to exceed the limit set by the Internal Revenue Code, which was \$23,500 and \$23,000 in 2025 and 2024, respectively. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions of up to an additional \$7,500 in 2025 and 2024, respectively. Effective January 1, 2025, a higher catch-up contribution limit applies to employees aged 60-63 under the SECURE Act 2.0. For 2025, the higher catch-up contribution limit is \$11,250. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans as rollover contributions. Compensation is defined as total compensation subject to income tax, excluding reimbursements and other expense allowances, and including any salary reduction contributions. The Company may make a discretionary matching contribution. For the years ending December 31, 2025 and 2024, the Company made a matching contribution up to 100% of the first 4% of base compensation that a participant contributed to the Plan.

Forfeited Accounts

As of December 31, 2025 and 2024, forfeited non-vested accounts totaled \$0. Forfeited accounts will be used to reduce future Company matching contributions or administrative expenses. No forfeitures were used to reduce employer contributions or expenses in 2025 and 2024.

Investment Options

Participants direct the investment of their contributions as well as the Company’s contributions into various investment options offered by the Plan. The Plan currently offers 27 mutual funds, 2 exchange traded funds, and a guaranteed investment contract as investment options, or the participant may have a segregated account. If a participant directs the investment of his or her assets in either funds or a segregated account, any income, gains or losses from such investments shall be allocated directly to such account, and the Plan administrator will not be responsible for such investments.

FIRST PARAGOULD BANKSHARES, INC. EMPLOYEES SAVINGS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Participant Accounts

Individual accounts are maintained for each Plan participant. Each participant's account is credited with the participant's contributions and allocations of the Company's contribution, if any, and is credited/charged with Plan earnings/losses. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Benefits

Upon termination of service due to death, disability or retirement, a participant may elect to receive either a lump-sum amount or installments equal to the value of the participant's vested interest in his or her account. For termination of services for other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution.

Vesting

Participants are vested immediately in their contributions, the Company's safe harbor matching contributions, plus actual earnings/losses thereon. Vesting in the Company's discretionary contribution is based on years of continuous service. After completion of one year of credited service, a participant starts vesting at the rate of 20% per year and is 100% vested after six years of credited service.

Note 2: Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP").

Investment Valuation and Income Recognition

Investments are reported at fair value, except for the guaranteed investment contract, which is reported at contract 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. Contract value is the relevant measurement attribute for that portion of the net position available for pensions of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the plan.

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

Fees charged to the Plan for investments in mutual funds are deducted from income earned on a daily basis and are not separately reflected.

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Plan Administration Costs

Certain expenses of maintaining the Plan are paid directly by the Company and are excluded from these financial statements. Administrative costs may be paid by the Company or the Plan, at the Company's discretion. Investment related expenses are included in net appreciation (depreciation) in fair value of investments.

FIRST PARAGOULD BANKSHARES, INC. EMPLOYEES SAVINGS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Subsequent Events

The Company has evaluated events and transactions for potential recognition or disclosure in the financial statements through September 1, 2026, the date which the financial statements were available to be issued.

Use of Estimates

The preparation of financial statements in conformity with U.S. GAAP requires the plan administrator to make estimates and assumptions that affect certain reported amounts of net assets available for benefits and changes therein. The Plan's most significant estimate relates to the valuation of investments. Accordingly, actual results could differ from those estimates.

Note 3: Information Prepared and Certified by the Custodian

The plan administrator elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Matrix Trust Company, the custodian of the Plan, has certified that the following data included in the accompanying financial statements and supplemental schedule is complete and accurate with respect to investments:

- Investments, at fair value
- Net appreciation (depreciation) in fair value of investments
- Interest and dividends
- Schedule of assets (held at end of year)

The Plan's independent public accountants did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedules.

Note 4: Fair Value Measurements

FASB ASC 820, *Fair Value Measurements*, establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of fair value hierarchy under FASB ASC 820 are described as follows:

Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the plan has the ability to access.

Level 2 Inputs to the valuation methodology include:

- quoted prices for similar assets or liabilities in active markets;
- quoted prices for identical or similar assets or liabilities in inactive markets;
- inputs other than quoted prices that are observable for the asset or liability; and
- inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

FIRST PARAGOULD BANKSHARES, INC. EMPLOYEES SAVINGS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Level 3 Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

An asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used maximize the use of observable inputs and minimize the use of unobservable inputs.

The availability of observable market data is monitored to assess the appropriate classification of financial instruments within the fair value hierarchy. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value level to another. In such instances, the transfer is reported at the beginning of the reporting period.

We have evaluated the significance of transfers between levels based upon the nature of the financial instruments and size of the transfer relative to total net assets available for benefits. For the year ended December 31, 2025, there were no transfers in or out of levels 1, 2, or 3.

Following are the valuation methodologies the Plan uses to measure financial instruments at fair value. There have been no changes in the methodologies used as of December 31, 2025 and 2024.

Mutual Funds: Mutual funds are valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Participant-Directed Brokerage Account: Accounts consist of common stock, bonds, mutual funds, treasury bills, and money market funds, and savings and time deposits. The common stock and mutual funds are valued at the closing price reported on the active market in which the individual securities are traded. The money market funds, bonds, treasury, bills and savings and time deposits are valued using pricing models maximizing the use of observable inputs for similar securities.

Exchange Traded Funds: Exchange traded funds are valued at the closing market price as reported on national securities exchanges, and their fair value is based on observable quoted prices in active markets. The exchange traded fund held by the Plan is deemed to be actively traded.

The preceding methods may produce a fair value calculation 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 determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2025 and 2024.

	2025			
	Total	Level 1	Level 2	Level 3
Participant-Directed				
Brokerage Account	\$ 6,323,249	\$ 2,953,640	\$ 3,369,609	\$ -
Mutual Funds	26,150,031	26,150,031	-	-
Exchange Traded Funds	1,142	1,142	-	-
Total Assets	<u>\$ 32,474,422</u>	<u>\$ 29,104,813</u>	<u>\$ 3,369,609</u>	<u>\$ -</u>

FIRST PARAGOULD BANKSHARES, INC. EMPLOYEES SAVINGS TRUST

NOTES TO THE FINANCIAL STATEMENTS

	2024			
	Total	Level 1	Level 2	Level 3
Participant-Directed				
Brokerage Account	\$ 3,922,524	\$ 1,138,412	\$ 2,784,112	\$ -
Mutual Funds	23,137,788	23,137,788	-	-
Total Assets	\$ 27,060,312	\$ 24,276,200	\$ 2,784,112	\$ -

Note 5: Related Party and Parties-In-Interest Transactions

The Plan holds investments in a GIC with CMFG Life Insurance Company, a member of TruStage Financial Group, Inc. The Plan's third-party administrator is also a member of TruStage Financial Group, Inc. These transactions qualify as party-in-interest transactions.

As described in Note 2, the Plan paid certain expenses related to plan operations and investment activity to various service providers. These transactions qualify as party-in-interest transactions.

However, these party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

Note 6: Fully Benefit-Responsive Guaranteed Investment Contract

Plan participants may contribute to the guaranteed investment contract (the "GIC"). The GIC is a fixed interest rate group annuity contract issued by CMFG Life Insurance Company ("CMFG Life") totaling \$1,567,276 and \$1,487,083 as of December 31, 2025 and 2024, respectively. Allocations to the GIC become part of CMFG Life's general assets, also called the general account, which support the guarantees provided by CMFG Life under the contract. The declared interest rates are guaranteed for a minimum period regardless of market fluctuations, and principal and interest credited are guaranteed (except in limited circumstances related to a plan terminating the contract).

After the initial guaranteed interest period, interest rates may be adjusted quarterly and are credited daily. The stated interest rate represents an annual interest rate and may not have been adjusted to reflect plan administration, transaction or contract fees. There are no penalties assessed by the GIC for benefit payments or other withdrawals taken by participants. Certain contract fees are currently waived. This contract is subject to a market value adjustment if the plan terminates the contract and elects a lump sum distribution, which may result in a payout of less than 100% of principal and interest credited. Guarantees are based on the claims-paying ability of the insurer.

The contract meets the traditional fully benefit-responsive investment contract criteria and therefore is reported at contract value. Contract value is the relevant measure for fully benefit-responsive investment contracts because this is the amount received by participants if they were to initiate permitted transactions under the terms of the Plan. Contract value represents contributions made under each contract, plus earnings, less participant withdrawals, and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. The following represents the disaggregation of contract value between types of investment contracts held by the Plan. The key difference between a synthetic investment contract and a traditional investment contract is that the Plan owns the underlying assets of the synthetic investment contract. A synthetic investment contract includes a wrapper contract, which is an agreement for a wrap issuer, such as a bank or insurance company, to make payments to the Plan in certain circumstances. The wrapper contract typically includes certain conditions and limitations on the underlying assets owned by the Plan. With traditional investment contracts, the Plan owns only the contract itself. Synthetic and traditional investment contracts are designed to accrue interest based on crediting rates established by the contract issuers.

FIRST PARAGOULD BANKSHARES, INC. EMPLOYEES SAVINGS TRUST

NOTES TO THE FINANCIAL STATEMENTS

The Plan's ability to receive amounts due is dependent on the third-party issuer's ability to meet its financial obligations. The issuer's ability to meet its contractual obligations may be affected by future economic and regulatory developments.

Certain events might limit the ability of the Plan to transact at contract value with the contract issuer. These events may be different under each contract. Examples of such events include the following:

1. Amendments to the Plan document (including complete or partial Plan termination or merger)
2. Changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions
3. Bankruptcy of the Plan sponsor or other plan sponsor events (for example, divestitures or spinoffs of a subsidiary) that cause a significant withdrawal from the Plan
4. The failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exempt under ERISA
5. Premature termination of the contracts

No events are probable of occurring that might limit the ability of the Plan to transact at contract value with the contract issuers and that also would limit the ability of the Plan to transact at contract value with the participants.

In addition, certain events allow the issuer to terminate the contracts with the Plan and settle at an amount different from contract value. Those events may be different under each contract. Examples of such events include the following:

1. An uncured violation of the Plan's investment guidelines
2. A breach of material obligation under the contract
3. A material misrepresentation
4. A material amendment to the agreements without the consent of the issuer

Note 7: Risks and Uncertainties

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

Note 8: 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. In the event that the Plan is terminated, participants would become 100% vested in their accounts.

FIRST PARAGOULD BANKSHARES, INC. EMPLOYEES SAVINGS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Note 9: Plan Tax Status

The Plan obtained its latest determination letter on June 30, 2020, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable sections of the Internal Revenue Code (the "IRC"). The Plan has been amended since receiving the determination letter. However, the plan administrator and the Plan's tax counsel believe the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC. Therefore, they believe that the Plan was qualified, and the related trust was tax-exempt as of the financial statement date.

U.S. GAAP requires plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the United States Department of the Treasury Internal Revenue Service.

The Plan has analyzed all tax positions and does not believe that the Plan meets the requirements for reporting under U.S. GAAP. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for periods prior to 2022.

Note 10: Reconciliation of Financial Statements to Form 5500

Certain amounts reported in the Plan's annual Form 5500 for changes in net assets available for benefits are different from the amounts reporting in the accompanying financial statements. These differences are due to different presentation of investments and investment income but have no effect on the net assets of the Plan.

The following is a reconciliation of net assets available for benefits per the financial statements to Schedule H of Form 5500 at December 31:

	<u>2025</u>	<u>2024</u>
Net Available for Benefits per the Financial Statements	\$ 34,005,191	\$ 28,591,242
Employee Contributions Receivable	-	(36,002)
Employer Contributions Receivable	-	(23,196)
Accrued Income Receivable	-	-
Pending Trades	<u>36,507</u>	<u>15,351</u>
Net Assets Available for Benefits per Schedule H of Form 5500	<u>\$ 34,041,698</u>	<u>\$ 28,547,395</u>

The following is a reconciliation of the change in net assets per the financial statements to Schedule H of Form 5500 for the years ended December 31, 2025 and 2024:

	<u>2025</u>	<u>2024</u>
Net Increase in Net Assets per the Financial Statements	\$ 5,413,949	\$ 3,513,933
Employee Contributions Receivable	36,002	(36,002)
Employer Contributions Receivable	23,196	(23,196)
PY Pending Trades	(15,351)	1,555
CY Pending Trades	<u>36,507</u>	<u>15,351</u>
Net Increase in Net Assets per Schedule H of Form 5500	<u>\$ 5,494,303</u>	<u>\$ 3,471,641</u>

SUPPLEMENTAL SCHEDULES

FIRST PARAGOULD BANKSHARES, INC. EMPLOYEES SAVINGS TRUST

SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EIN: 62-1199969, PLAN NO. 003

(a)	(b)	(c) DECEMBER 31, 2025	(d) Cost**	(e) Current Value
Identity of Issue, Borrower, Lessor or Similar Party		Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value		
<u>Mutual Funds</u>				
Amr Fnd 2010 TD Rt Inc R3		Value of Interest in Registered Investment Companies	**	\$ 6,393
Amr Fnd 2015 TD Rt Inc R3		Value of Interest in Registered Investment Companies	**	54,912
Amr Fnd 2020 TD Rt Inc R3		Value of Interest in Registered Investment Companies	**	85,394
Amr Fnd 2025 TD Rt Inc R3		Value of Interest in Registered Investment Companies	**	1,335,273
Amer Funds 2030 Tdate R3		Value of Interest in Registered Investment Companies	**	2,264,941
Amer Funds 2035 Tdate R3		Value of Interest in Registered Investment Companies	**	2,928,347
Amer Funds 2040 Tdate R3		Value of Interest in Registered Investment Companies	**	1,338,587
Amer Funds 2045 Tdate R3		Value of Interest in Registered Investment Companies	**	3,161,192
Amer Funds 2050 Tdate R3		Value of Interest in Registered Investment Companies	**	2,419,300
Amer Funds 2055 Tdate R3		Value of Interest in Registered Investment Companies	**	978,615
Amer Funds Bond FD AM R3		Value of Interest in Registered Investment Companies	**	227,930
Amer Funds CAP IN BLD R3		Value of Interest in Registered Investment Companies	**	888,798
Amer Funds CAPWLD G&I R3		Value of Interest in Registered Investment Companies	**	426,245
American Funds EUPAC R3		Value of Interest in Registered Investment Companies	**	373,084
Amer Funds Growth FND R3		Value of Interest in Registered Investment Companies	**	3,576,129
Amer Funds SmallCap R3		Value of Interest in Registered Investment Companies	**	247,394
Amer Funds Wash Mtual R3		Value of Interest in Registered Investment Companies	**	2,107,082
Amer IntermBondAmer R3		Value of Interest in Registered Investment Companies	**	77,554
American Mutual Fund R3		Value of Interest in Registered Investment Companies	**	2,243,565
American US Gov Secur R3		Value of Interest in Registered Investment Companies	**	10,207
PIMCO Total Return A		Value of Interest in Registered Investment Companies	**	313,258
Fidelity 500 Index		Value of Interest in Registered Investment Companies	**	502,743
Fidelity Adv Utilities I		Value of Interest in Registered Investment Companies	**	148,239
Fidelity Blue Chip Growth		Value of Interest in Registered Investment Companies	**	403,517
Fidelity Mid Cap Index		Value of Interest in Registered Investment Companies	**	1,532
Fidelity Sm Cp Grw Idx		Value of Interest in Registered Investment Companies	**	1,544
TRP Equity IND 500		Value of Interest in Registered Investment Companies	**	28,256
				26,150,031
<u>Exchange Traded Funds</u>				
Fidelity Enh Mid Cp ETF		Value of Interest in Registered Investment Companies	**	553
Fidelity Enh Sm Cp ETF		Value of Interest in Registered Investment Companies	**	589
				1,142
<u>Guaranteed Investment Contract</u>				
* CUNA Guaranteed Investment Contract		Value of Funds Held in Insurance Company General Account	**	1,567,276
<u>Participant - Directed Brokerage Accounts</u>				
		Other	**	6,323,249
				\$ 34,041,698

* Party-in-interest as defined by ERISA

** Cost information is omitted for participant directed investments

FIRST PARAGOULD BANKSHARES, INC. EMPLOYEES SAVINGS TRUST

SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EIN: 62-1199969, PLAN NO. 003

(a)	(b)	(c) DECEMBER 31, 2024	(d)	(e)
	Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost**	Current Value
	<u>Mutual Funds</u>			
	AMER FUNDS 2010 TDATE R3	Value of Interest in Registered Investment Companies	** \$	4,995
	AMER FUNDS 2015 TDATE R3	Value of Interest in Registered Investment Companies	**	50,954
	AMER FUNDS 2020 TDATE R3	Value of Interest in Registered Investment Companies	**	63,347
	AMER FUNDS 2025 TDATE R3	Value of Interest in Registered Investment Companies	**	1,282,263
	AMER FUNDS 2030 TDATE R3	Value of Interest in Registered Investment Companies	**	2,237,354
	AMER FUNDS 2035 TDATE R3	Value of Interest in Registered Investment Companies	**	2,488,001
	AMER FUNDS 2040 TDATE R3	Value of Interest in Registered Investment Companies	**	1,084,280
	AMER FUNDS 2045 TDATE R3	Value of Interest in Registered Investment Companies	**	2,566,258
	AMER FUNDS 2050 TDATE R3	Value of Interest in Registered Investment Companies	**	1,867,651
	AMER FUNDS 2055 TDATE R3	Value of Interest in Registered Investment Companies	**	723,051
	AMER FUNDS BOND FD AM R3	Value of Interest in Registered Investment Companies	**	205,213
	AMER FUNDS CAP IN BLD R3	Value of Interest in Registered Investment Companies	**	821,379
	AMER FUNDS CAPWLD G&I R3	Value of Interest in Registered Investment Companies	**	620,191
	AMER FUNDS EUROPACIFIC R3	Value of Interest in Registered Investment Companies	**	370,583
	AMER FUNDS GROWTH FND R3	Value of Interest in Registered Investment Companies	**	3,586,391
	AMER FUNDS SMALLCAP R3	Value of Interest in Registered Investment Companies	**	439,833
	AMER FUNDS WASH MUTUAL R3	Value of Interest in Registered Investment Companies	**	1,913,662
	AMER INTERM BOND AMER R3	Value of Interest in Registered Investment Companies	**	82,901
	AMERICAN MUTUAL FUND R3	Value of Interest in Registered Investment Companies	**	2,393,706
	AMERICAN US GOV SECUR R3	Value of Interest in Registered Investment Companies	**	11,596
	PIMCO Total Return A	Value of Interest in Registered Investment Companies	**	324,179
				<u>23,137,788</u>
	<u>Guaranteed Investment Contract</u>			
*	CUNA Guaranteed Investment Contract	Value of Funds Held in Insurance Company General Account	**	1,487,083
	<u>Participant - Directed Brokerage Accounts</u>	Other	**	<u>3,922,524</u>
				<u>\$ 28,547,395</u>

* Party-in-interest as defined by ERISA

** Cost information is omitted for participant directed investments

FIRST PARAGOULD BANKSHARES, INC. EMPLOYEES SAVINGS TRUST

SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EIN: 62-1199969, PLAN NO. 003

(a)	(b)	(c) DECEMBER 31, 2025	(d)	(e)
Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost**	Current Value	
<u>Mutual Funds</u>				
Amr Fnd 2010 TD Rt Inc R3	Value of Interest in Registered Investment Companies	** \$	6,393	
Amr Fnd 2015 TD Rt Inc R3	Value of Interest in Registered Investment Companies	**	54,912	
Amr Fnd 2020 TD Rt Inc R3	Value of Interest in Registered Investment Companies	**	85,394	
Amr Fnd 2025 TD Rt Inc R3	Value of Interest in Registered Investment Companies	**	1,335,273	
Amer Funds 2030 Tdate R3	Value of Interest in Registered Investment Companies	**	2,264,941	
Amer Funds 2035 Tdate R3	Value of Interest in Registered Investment Companies	**	2,928,347	
Amer Funds 2040 Tdate R3	Value of Interest in Registered Investment Companies	**	1,338,587	
Amer Funds 2045 Tdate R3	Value of Interest in Registered Investment Companies	**	3,161,192	
Amer Funds 2050 Tdate R3	Value of Interest in Registered Investment Companies	**	2,419,300	
Amer Funds 2055 Tdate R3	Value of Interest in Registered Investment Companies	**	978,615	
Amer Funds Bond FD AM R3	Value of Interest in Registered Investment Companies	**	227,930	
Amer Funds CAP IN BLD R3	Value of Interest in Registered Investment Companies	**	888,798	
Amer Funds CAPWLD G&I R3	Value of Interest in Registered Investment Companies	**	426,245	
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Fidelity Blue Chip Growth	Value of Interest in Registered Investment Companies	**	403,517	
Fidelity Mid Cap Index	Value of Interest in Registered Investment Companies	**	1,532	
Fidelity Sm Cp Grw Idx	Value of Interest in Registered Investment Companies	**	1,544	
TRP Equity IND 500	Value of Interest in Registered Investment Companies	**	28,256	
				26,150,031
<u>Exchange Traded Funds</u>				
Fidelity Enh Mid Cp ETF	Value of Interest in Registered Investment Companies	**	553	
Fidelity Enh Sm Cp ETF	Value of Interest in Registered Investment Companies	**	589	
				1,142
<u>Guaranteed Investment Contract</u>				
* CUNA Guaranteed Investment Contract	Value of Funds Held in Insurance Company General Account	**	1,567,276	
<u>Participant - Directed Brokerage Accounts</u>				
	Other	**		6,323,249
				\$ 34,041,698

* Party-in-interest as defined by ERISA

** Cost information is omitted for participant directed investments

FIRST PARAGOULD BANKSHARES, INC. EMPLOYEES SAVINGS TRUST

SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EIN: 62-1199969, PLAN NO. 003

(a)	(b)	(c) DECEMBER 31, 2024	(d)	(e)
	Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost**	Current Value
	<u>Mutual Funds</u>			
	AMER FUNDS 2010 TDATE R3	Value of Interest in Registered Investment Companies	** \$	4,995
	AMER FUNDS 2015 TDATE R3	Value of Interest in Registered Investment Companies	**	50,954
	AMER FUNDS 2020 TDATE R3	Value of Interest in Registered Investment Companies	**	63,347
	AMER FUNDS 2025 TDATE R3	Value of Interest in Registered Investment Companies	**	1,282,263
	AMER FUNDS 2030 TDATE R3	Value of Interest in Registered Investment Companies	**	2,237,354
	AMER FUNDS 2035 TDATE R3	Value of Interest in Registered Investment Companies	**	2,488,001
	AMER FUNDS 2040 TDATE R3	Value of Interest in Registered Investment Companies	**	1,084,280
	AMER FUNDS 2045 TDATE R3	Value of Interest in Registered Investment Companies	**	2,566,258
	AMER FUNDS 2050 TDATE R3	Value of Interest in Registered Investment Companies	**	1,867,651
	AMER FUNDS 2055 TDATE R3	Value of Interest in Registered Investment Companies	**	723,051
	AMER FUNDS BOND FD AM R3	Value of Interest in Registered Investment Companies	**	205,213
	AMER FUNDS CAP IN BLD R3	Value of Interest in Registered Investment Companies	**	821,379
	AMER FUNDS CAPWLD G&I R3	Value of Interest in Registered Investment Companies	**	620,191
	AMER FUNDS EUROPACIFIC R3	Value of Interest in Registered Investment Companies	**	370,583
	AMER FUNDS GROWTH FND R3	Value of Interest in Registered Investment Companies	**	3,586,391
	AMER FUNDS SMALLCAP R3	Value of Interest in Registered Investment Companies	**	439,833
	AMER FUNDS WASH MUTUAL R3	Value of Interest in Registered Investment Companies	**	1,913,662
	AMER INTERM BOND AMER R3	Value of Interest in Registered Investment Companies	**	82,901
	AMERICAN MUTUAL FUND R3	Value of Interest in Registered Investment Companies	**	2,393,706
	AMERICAN US GOV SECUR R3	Value of Interest in Registered Investment Companies	**	11,596
	PIMCO Total Return A	Value of Interest in Registered Investment Companies	**	324,179
				<u>23,137,788</u>
	<u>Guaranteed Investment Contract</u>			
*	CUNA Guaranteed Investment Contract	Value of Funds Held in Insurance Company General Account	**	1,487,083
	<u>Participant - Directed Brokerage Accounts</u>	Other	**	<u>3,922,524</u>
				<u>\$ 28,547,395</u>

* Party-in-interest as defined by ERISA

** Cost information is omitted for participant directed investments