Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2025

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

A This return/report is for:
- [ ] a multiemployer plan
- [ ] a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)
- [X] a single-employer plan
- [ ] a DFE (specify) _____

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [ ] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . ▶ [ ]

Part II Basic Plan Information—enter all requested information

1a Name of plan
BANK OF STOCKTON 401(K) PLAN AND TRUST

1b Three-digit plan number (PN) ▶ 002

1c Effective date of plan 07/01/1987

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)
BANK OF STOCKTON

PO BOX 1110
STOCKTON, CA 95201-1110

301 E. MINER STREET
STOCKTON, CA 95202

2b Employer Identification Number (EIN) 94-0902780

2c Plan Sponsor's telephone number 209-929-1414

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.	10/09/2026	KRISTIN REZA
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address [X] Same as Plan Sponsor	**3b** Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: **a** Sponsor's name **c** Plan Name	**4b** EIN **4d** PN	

5	Total number of participants at the beginning of the plan year	**5**	569
6	Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	433
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	417
b	Retired or separated participants receiving benefits	**6b**	11
c	Other retired or separated participants entitled to future benefits	**6c**	102
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	530
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	3
f	Total. Add lines **6d** and **6e**.	**6f**	533
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	563
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	525
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	19
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 2R 2S 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)		**9b** Plan benefit arrangement (check all that apply)	
(1)	[ ] Insurance	**(1)**	[ ] Insurance
(2)	[ ] Code section 412(e)(3) insurance contracts	**(2)**	[ ] Code section 412(e)(3) insurance contracts
(3)	[X] Trust	**(3)**	[X] Trust
(4)	[ ] General assets of the sponsor	**(4)**	[ ] General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

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

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] **A** (Insurance Information) – Number Attached _____
- **(4)** [X] **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 C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**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
BANK OF STOCKTON 401(K) PLAN AND TRUST

B Three-digit plan number (PN) ▶ 002

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

D Employer Identification Number (EIN)
94-0902780

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).. . . . . [X] 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

THE VANGUARD GROUP, INC.

23-1945930

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

CHARLES SCHWAB & CO., INC.

94-1737782

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

CHARLES SCHWAB INVESTMENT MGMT

94-3106735

(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)

THE VANGUARD GROUP, INC.

23-1945930

(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 16 33 37 52 59	NONE	48937	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

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

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
THE VANGUARD GROUP, INC.	99	0

(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.
DODGE & COX 94-1441976	10 BPS

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
THE VANGUARD GROUP, INC.	99	0

(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.
COLUMBIA FUNDS MANAGEMENT CO. 13-3043478	05 BPS

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
THE VANGUARD GROUP, INC.	99	0

(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.
COLUMBIA FUNDS MANAGEMENT CO. 41-1861053	20 BPS

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
THE VANGUARD GROUP, INC.	99	0

(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.
MAINSTAY FUNDS 27-1915535	05 BPS

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
THE VANGUARD GROUP, INC.	99	0

(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.
BARON FUNDS 767 5TH AVENUE, NY 10153	35 BPS

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
THE VANGUARD GROUP, INC.	99	0

(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.
THE LAZARD FUNDS, INC. 13-3777414	15 BPS

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
THE VANGUARD GROUP, INC.	99	0

(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.
COLUMBIA FUNDS MANAGEMENT CO. 13-3043478	05 BPS

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
THE VANGUARD GROUP, INC.	99	0

(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.
COLUMBIA FUNDS MANAGEMENT CO. 41-1861053	20 BPS

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
CHARLES SCHWAB & CO., INC.	99	0

(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.
CAVANAL HILL FUNDS 73-0780382	RATE OF 0.40% OF AVERAGE DAILY BALANCE OF ASSET(S)

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
CHARLES SCHWAB & CO., INC.	99	0
(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.	
FRANKLIN TEMPLETON INVESTMENTS 94-3167260	RANGE OF 0.30 - 0.40% OF AVERAGE DAILY BALANCE OF ASSETS	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
CHARLES SCHWAB & CO., INC.	99	0
(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.	
OAKMARK 26-0221909	RATE OF 0.35% OF AVERAGE DAILY BALANCE OF ASSET(S)	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
THE VANGUARD GROUP, INC.	99	0
(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.	
COLUMBIA FUNDS MANAGEMENT CO. 13-3043478	05BPS	

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
THE VANGUARD GROUP, INC.	99	0

(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.
COLUMBIA FUNDS MANAGEMENT CO. 41-1861053	20 BPS

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
THE VANGUARD GROUP, INC.	99	0

(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.
COLUMBIA FUNDS MANAGEMENT CO. 13-3043478	05 BPS

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
THE VANGUARD GROUP, INC.	99	0

(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.
COLUMBIA FUNDS MANAGEMENT CO. 41-1861053	20 BPS

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE 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
BANK OF STOCKTON 401(K) PLAN AND TRUST

B Three-digit plan number (PN) ▶ 002

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

D Employer Identification Number (EIN)
94-0902780

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	380834	346113
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	2816	451478
(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)	2185795	1425917
(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)	1332453	1718820
(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)	875872	823164
(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)	56674883	65163262
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
1e Buildings and other property used in plan operation	1e		
1f Total assets (add all amounts in lines 1a through 1e)	1f	61452653	69928754
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 through1j)	1k	0	0
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	61452653	69928754

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)	1530756	
(B) Participants	2a(1)(B)	2960198	
(C) Others (including rollovers)	2a(1)(C)	293968	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		4784922
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	7952	
(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)	78095	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		86047
(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)	2703248	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		2703248
(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)		6112877
c Other income	2c		2201
d Total income. Add all **income** amounts in column (b) and enter total	2d		13689295
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	5164806	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)	1061	
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		5165867
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(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)	47327	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		47327
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		5213194
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		8476101
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) [X] Unmodified **(2)** [ ] Qualified **(3)** [ ] Disclaimer **(4)** [ ] Adverse

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

(1) [X] DOL Regulation 2520.103-8 **(2)** [ ] DOL Regulation 2520.103-12(d) **(3)** [ ] neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

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

(1) Name: GRIMBLEBY COLEMAN ADVISORS & ACCOUN **(2)** EIN: 77-0000018

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

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

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	**4a**	X		95
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e Was this plan covered by a fidelity bond?	**4e**	X		15000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? [ ] Yes [X] No

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

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

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

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

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

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

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

A Name of plan
BANK OF STOCKTON 401(K) PLAN AND TRUST

B Three-digit plan number (PN) ▶ 002

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

D Employer Identification Number (EIN)
94-0902780

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** |

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): 23-2186884

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**

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 Q703218A .

Grimbleby Coleman
ADVISORS | ACCOUNTANTS

INDEPENDENT AUDITORS' REPORT

Plan Administrator
Bank of Stockton 401(k) Plan & Trust
Stockton, California

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

We have performed audits of the accompanying financial statements of Bank of Stockton 401(k) Plan & Trust, 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 benefits for the year ended December 31, 2025, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of Bank of Stockton 401(k) Plan & Trust'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 year ended December 31, 2025, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditor's Responsibilities for the Audit of 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).

it's the people behind the numbers®
(209) 527-4220 | contactus@gccpas.net | gccpas.net
200 West Roseburg Ave., Modesto, CA 95350

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). 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 Bank of Stockton 401(k) Plan & 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.

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 Bank of Stockton 401(k) Plan & 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 auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we –

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Bank of Stockton 401(k) Plan & 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 Bank of Stockton 401(k) Plan & 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 Matters

Supplemental Schedules Required by ERISA

The supplemental Schedules of Assets Held at December 31, 2025 and Delinquent Participant Contributions for the year ended December 31, 2025, 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 GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion –

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



Grimbleby Coleman
Advisors & Accountants

October 6, 2026

BANK OF STOCKTON 401(k) PLAN & TRUST

FINANCIAL STATEMENTS

DECEMBER 31, 2025 AND 2024

Grimbleby Coleman
ADVISORS | ACCOUNTANTS
it's the people behind the numbers®

209.527.4220
200 W. Roseburg Avenue
Modesto, CA 95350
www.gccpas.net

BANK OF STOCKTON 401(k) PLAN & TRUST
FINANCIAL STATEMENTS
DECEMBER 31, 2025 AND 2024

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Grimbleby Coleman
ADVISORS | ACCOUNTANTS

INDEPENDENT AUDITORS' REPORT

Plan Administrator
Bank of Stockton 401(k) Plan & Trust
Stockton, California

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

We have performed audits of the accompanying financial statements of Bank of Stockton 401(k) Plan & Trust, 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 benefits for the year ended December 31, 2025, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of Bank of Stockton 401(k) Plan & Trust'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 year ended December 31, 2025, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditor's Responsibilities for the Audit of 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).

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(209) 527-4220 | contactus@gccpas.net | gccpas.net
200 West Roseburg Ave., Modesto, CA 95350

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). 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 Bank of Stockton 401(k) Plan & 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.

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 Bank of Stockton 401(k) Plan & 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 auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we –

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Bank of Stockton 401(k) Plan & 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 Bank of Stockton 401(k) Plan & 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 Matters

Supplemental Schedules Required by ERISA

The supplemental Schedules of Assets Held at December 31, 2025 and Delinquent Participant Contributions for the year ended December 31, 2025, 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 GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion –

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



Grimbleby Coleman
Advisors & Accountants

October 6, 2026

BANK OF STOCKTON 401(k) PLAN & TRUST
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2025 AND 2024

ASSETS

	2025	2024
Investments		
At fair value:		
Registered investment companies	$ 65,163,262	$ 56,674,883
Common stock	1,718,820	1,332,453
Money market accounts	1,074,985	1,808,637
Certificates of deposit	350,932	377,158
Total Investments	68,307,999	60,193,131
Cash	346,113	380,834
Receivables		
Employer contributions	451,478	2,816
Notes receivable from participants	823,164	875,872
Total Receivables	1,274,642	878,688
Net Assets Available for Benefits	$ 69,928,754	$ 61,452,653

The Notes to Financial Statements are an Integral Part of These Statements

BANK OF STOCKTON 401(k) PLAN & TRUST
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2025

Additions to Net Assets Attributed to:		
Investment Income:		
Net appreciation in fair value of investments	$	6,112,877
Interest and dividend income – investments		2,703,248
Other income		2,201
Total Investment Income		8,818,326
Interest income from interest-bearing cash		7,952
Interest income on notes receivable from participants		78,095
Contributions:		
Participant		2,960,198
Employer		1,530,756
Rollovers		293,968
Total Contributions		4,784,922
Total Additions to Net Assets		13,689,295
Deductions from Net Assets Attributed to:		
Benefits paid to participants		5,164,806
Benefit payments – other		1,061
Administrative expenses and fees		47,327
Total Deductions from Net Assets		5,213,194
Net increase in net assets		8,476,101
Net Assets Available for Benefits:		
Beginning of year		61,452,653
End of year	$	69,928,754

The Notes to Financial Statements are an Integral Part of These Statements

NOTE 1 – DESCRIPTION OF THE PLAN

The following description of Bank of Stockton (the Company) 401(k) Plan & Trust (the Plan), provides only general information. Participants should refer to the plan agreement for a more complete description of the plan's provisions.

General: The Plan is a defined-contribution plan covering all eligible employees of the Company at the time of employment. Employees are eligible to receive non-elective employer profit sharing contributions when eligibility requirements have been met – one year of service and at least 21 years of age. The Plan is subject to the provisions of the Employee Retirement Income Security Act (ERISA).

Vanguard Fiduciary Trust Company (Vanguard) serves as the trustee of the Plan, processes and maintains the records of the participant data, and holds plan assets. Some plan assets were also held in a suspense account with a related party (Note 5).

Contributions: Each year, participants may contribute up to the annual federal tax law limit of annual compensation, as defined in the Plan. Participants may elect to make both pre-tax deferrals and Roth 401(k) deferral contributions. Those who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined-benefit or defined-contribution plans. Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan includes an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at 3% of eligible compensation and their contributions invested in a designated balanced fund until changed by the participant. The auto-enrollment deferral rate increases 1% annually on April 1 as a percentage of compensation.

Pursuant to provisions of the SECURE 2.0 Act of 2022, the Plan has adopted enhanced catch-up contribution limits for participants who attain ages 60 through 63 during the taxable year, effective for plan years beginning after December 31, 2024. Eligible participants may contribute catch-up contributions up to 150% of the standard age-50 catch-up limit, subject to annual IRS adjustments.

The Plan also provides for nonelective quarterly employer contributions for regular salaried employees enrolled after one year of service. The contribution amount is age-based with a range of 3%-7% of compensation. For the year ended December 31, 2025, the Company made nonelective profit sharing contributions of $1,530,756 and an additional $795,255 was allocated to participants from the Plan's interest bearing cash, as described in Note 5. A receivable of $2,816 was recorded as of December 31, 2024, representing additional employer contributions due to the Plan to correct an under-allocation of the employer contributions for the plan year.

Contributions are subject to certain IRS limitations.

Participant accounts: Each participant's account is credited with the participant's contribution, allocations of employer nonelective profit sharing contributions, and plan earnings. Allocation of plan earnings is based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting: Participants are immediately vested in their voluntary contributions plus actual earnings thereon. Employer contributions vest under a three-year cliff schedule. Vesting in employer contributions is 100% after completion of three years of service. Participants automatically become 100% vested upon attainment of age 65, disability, or death. Participants who terminate for any other reason are entitled to the vested amount of their accounts.

NOTE 1 – DESCRIPTION OF THE PLAN (CONTINUED)

Notes receivable from participants: Participants may borrow from their vested accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000, reduced by the highest outstanding loan balance during the preceding 12-month period, or 50% of their vested account balance. The loans are secured by the balance in the participant's account and bear interest at rates that range from 5.25% to 10.50%, which are based on interest rates charged for similar types of loans by other lenders. Only one loan may be outstanding at any given time. Principal and interest are paid ratably through payroll deductions.

Payment of benefits: Upon retirement, termination, disability or death, a participant, or his or her beneficiary in the event of death, may elect to receive a lump-sum amount equal to the value of the participant's vested interest in his or her account. Additionally, participants may take in-service distributions upon reaching age 59½. Upon termination, automatic rollovers are required in a single lump-sum for balances of less than $5,000. If the account balance exceeds $5,000, the participant must consent to any distribution with the option of being paid in a single lump-sum or partial withdrawals. Generally, certain minimum distributions are required for participants who have separated from service and have reached the age determined by the Internal Revenue Service. For 2025, the age for required minimum distributions was 73.

The Plan allows hardship withdrawals, subject to account balance limits and applicable laws.

Forfeited accounts: Amounts that are forfeited due to a participant's termination of employment prior to vesting in Company contributions made on the participant's behalf are used to reduce the required Company contributions and expenses for the current period. For 2025, $43,877 of forfeitures were used to pay administrative expenses. At December 31, 2025, there were $112,628 of available forfeitures to reduce future Company contributions and administrative expenses.

Administrative expenses: Administrative expenses recorded in the Plan represent custodial fees paid directly from the Plan to the service provider. The Company pays the administrative costs of the Plan associated with plan communication and recordkeeping, and third-party administration fees, as well as providing equipment, personnel, and supplies to administer the Plan (Note 5). Loan and distribution fees are deducted directly from the participants' accounts. Investment related expenses are included in net appreciation of fair value of investments.

Plan amendments: Effective April 2, 2025, the Plan was amended to require that all involuntary cash-out distributions of vested account balances of $5,000 or less, including those of less than $1,000, be automatically rolled over to an individual retirement account established on the participant's behalf.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The summary of significant accounting policies of the Plan is presented to assist in understanding the plan's financial statements and supplemental schedules. The financial statements, notes, and supplemental schedules are representations of the plan's management who is responsible for their integrity and objectivity. These accounting policies conform to generally accepted accounting principles and have been consistently applied in the preparation of the financial statements and supplemental schedules.

Basis of accounting: The financial statements of the Plan are prepared on the accrual basis of accounting.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Use of estimates: The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment valuation and investment income recognition: The plan's investments are stated at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

Purchases and sales of investments are recorded on a trade-date basis. Interest income is accrued when earned. Dividend income is recorded on the ex-dividend date. Capital gain distributions are included in dividend income. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes receivable from participants are measured at their unpaid principal balance, which approximates fair value.

Notes receivable from participants: Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. No allowance for credit losses has been recorded as of December 31, 2025 and 2024. Delinquent participant loans are reclassified as distributions based upon the terms of the plan document.

Payments of benefits: Benefits are recorded when paid.

NOTE 3 – INFORMATION PREPARED AND CERTIFIED BY THE TRUSTEE/CUSTODIAN

The following information included in the accompanying financial statements and the supplemental schedules was obtained from data that has been prepared and certified as complete and accurate by the custodian.

	2025	2024
Registered investment companies	$65,163,262	$56,674,883
Common stock	1,718,820	1,332,453
Money market accounts	1,074,985	1,021,334
Certificate of deposits	350,932	377,158
Cash	346,113	380,834
Notes receivable from participants	823,164	875,872
	$69,477,276	$60,662,534

Vanguard also certified the completeness and accuracy of the $6,112,877 of net appreciation of investments, $2,703,248 of interest and dividend income from investments, $78,095 of interest income on notes receivable from participants, and $47,327 of administrative expenses for the year ended December 31, 2025.

NOTE 4 – FAIR VALUE MEASUREMENTS

Financial Accounting Standards Board (FASB), Accounting Standards Codification (ASC) 820, *Fair Value Measurements and Disclosures*, provides the 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 the 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: (a) quoted prices for similar assets or liabilities in active markets; (b) quoted prices for identical or similar assets or liabilities in inactive markets; (c) inputs other than quoted prices that are observable for the asset or liability; (d) 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.

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

The asset 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 need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2025 and 2024.

Mutual funds: 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 Security and Exchange Commission. These funds are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Money market funds: Valued at the daily closing price as reported by the fund.

Certificates of deposit: Valued using a matrix pricing model that incorporates observable market inputs, including current interest rates and yields for instruments of similar maturity and credit quality.

Common stock, exchange-traded funds, and warrants: Valued at the closing price reported on the active market on which the individual securities are 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.

NOTE 4 – FAIR VALUE MEASUREMENTS (CONTINUED)

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:

Assets at Fair Value as of December 31, 2025:

	Level 1	Level 2	Level 3	Total
Money market funds	$ 1,074,985	$ –	$ –	$ 1,074,985
Mutual funds	64,244,005	–	–	64,244,005
Certificates of deposit	–	350,932	–	350,932
Stocks	1,702,748	–	–	1,702,748
Exchange-traded funds	919,257	–	–	919,257
Warrants	16,072	–	–	16,072
	$67,957,067	$ 350,932	$ –	$68,307,999

Assets at Fair Value as of December 31, 2024:

	Level 1	Level 2	Level 3	Total
Money market funds	$ 1,808,637	$ –	$ –	$ 1,808,637
Mutual funds	56,040,150	–	–	56,040,150
Certificates of deposit	–	377,158	–	377,158
Stocks	1,332,095	–	–	1,332,095
Exchange-traded funds	634,733	–	–	634,733
Warrants	358	–	–	358
	$59,815,973	$ 377,158	$ –	$60,193,131

NOTE 5 – RELATED-PARTY TRANSACTIONS

Certain plan investments are mutual funds managed by Vanguard Fiduciary Trust Company, the custodian of the Plan, and therefore these transactions qualify as party-in-interest transactions which are exempt from the prohibited transaction rules. Certain administrative services were paid by the Plan. These transactions qualify as party-in-interest transactions. Direct fees paid by the Plan for contract administration, fiduciary services, and compliance reporting services, totaled $47,327 for the year ended December 31, 2025.

The Company sponsored a defined benefit plan which was terminated in 2022. As part of the termination, excess assets from the defined benefit plan were transferred to the Bank of Stockton 401(k) Plan & Trust. These assets included a $222,865 receivable, which the Plan collected in 2023, and cash totaling $3,659,489. The transferred assets were held in money market funds at Bank of Stockton Wealth Management Group, which is a party-in-interest. These transactions were exempt from the prohibited transaction rules. The assets were held in a suspense account, to be allocated as employer contributions to participant accounts within six years. The remaining assets in the suspense account were allocated to employer contributions during the year ended December 31, 2025.

The suspense account received interest income of $7,952 for the year ended December 31, 2025. The account was used to allocate $795,255 to participants during the year ended December 31, 2025.

NOTE 6 – PLAN TERMINATION

Although it has not expressed 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 of plan termination, participants would become 100% vested in their employer contributions.

NOTE 7 – 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 requirements of the Internal Revenue Code (IRC). The Plan has been amended since receiving the determination letter. However, the plan administrator and the Plan's tax counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken a significant uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan's last three years remain open for examination by the Internal Revenue Service.

NOTE 8 – 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 9 – PROHIBITED TRANSACTIONS

During the plan year ended December 31, 2024, the plan sponsor failed to remit a total of $95 of participant contributions in a timely manner in accordance with Department of Labor regulations. This late remittance constitutes a nonexempt prohibited transaction. The delinquent contributions were remitted to the Plan during the year ended December 31, 2024, and the lost earnings of $0.85 will be remitted to the affected participant's account in 2026.

NOTE 10 – SUBSEQUENT EVENTS

The plan sponsor evaluates events occurring subsequent to the date of the financial statements in determining the accounting for and disclosure of transactions and events that affect the financial statements. Subsequent events have been evaluated through October 6, 2026, which is the date the financial statements were available to be issued.

BANK OF STOCKTON 401(k) PLAN & TRUST
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS HELD AT DECEMBER 31, 2025

PLAN NAME: BANK OF STOCKTON 401(k) PLAN AND TRUST
PLAN SPONSOR: BANK OF STOCKTON
PLAN NUMBER: 002
EMPLOYER IDENTIFICATION NUMBER: 94-0902780

(a)	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	(c) Description of Investment, including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
*	Vanguard Fiduciary Trust Company	Vanguard Cash Reserves Federal MM Fund Admiral Shares	**	$ 8,899,212
*	Vanguard Fiduciary Trust Company	Vanguard Core Bond Fund Admiral Shares	**	352,849
*	Vanguard Fiduciary Trust Company	Vanguard Emerging Markets Stock Index Fund Admiral Shr	**	202,809
*	Vanguard Fiduciary Trust Company	Vanguard FTSE All-World ex-US Index Fund Admiral	**	2,685,552
*	Vanguard Fiduciary Trust Company	Vanguard FTSE All-World ex-US Small-Cap Index Fund Admiral Shares	**	124,880
*	Vanguard Fiduciary Trust Company	Vanguard Federal Money Market Fund	**	804,015
*	Vanguard Fiduciary Trust Company	Vanguard High-Yield Corporate Fund Admiral Shares	**	322,581
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Index Fund Inst'l Shares	**	15,528,095
*	Vanguard Fiduciary Trust Company	Vanguard Mid-Cap Index Fund Admiral Shares	**	1,108,617
*	Vanguard Fiduciary Trust Company	Vanguard Multi-Sector Income Bond Fund Admiral Shares	**	483,484
*	Vanguard Fiduciary Trust Company	Vanguard Real Estate Index Fund Admiral Shares	**	73,459
*	Vanguard Fiduciary Trust Company	Vanguard Short-Term Bond Index Fund Admiral Shares	**	1,429,866
*	Vanguard Fiduciary Trust Company	Vanguard Small-Cap Index Fund Admiral Shares	**	894,748
*	Vanguard Fiduciary Trust Company	Vanguard Strategic Equity Fund	**	310,622
*	Vanguard Fiduciary Trust Company	Vanguard Strategic Small-Cap Equity Fund	**	429,416
*	Vanguard Fiduciary Trust Company	Vanguard Target Retirement 2020 Fund	**	4,267,483
*	Vanguard Fiduciary Trust Company	Vanguard Target Retirement 2025 Fund	**	4,519,491
*	Vanguard Fiduciary Trust Company	Vanguard Target Retirement 2030 Fund	**	5,079,637
*	Vanguard Fiduciary Trust Company	Vanguard Target Retirement 2035 Fund	**	3,624,798
*	Vanguard Fiduciary Trust Company	Vanguard Target Retirement 2040 Fund	**	1,352,126
*	Vanguard Fiduciary Trust Company	Vanguard Target Retirement 2045 Fund	**	3,341,928
*	Vanguard Fiduciary Trust Company	Vanguard Target Retirement 2050 Fund	**	1,614,644
*	Vanguard Fiduciary Trust Company	Vanguard Target Retirement 2055 Fund	**	1,991,425
*	Vanguard Fiduciary Trust Company	Vanguard Target Retirement 2060 Fund	**	851,733
*	Vanguard Fiduciary Trust Company	Vanguard Target Retirement 2065 Fund	**	320,184
*	Vanguard Fiduciary Trust Company	Vanguard Target Retirement 2070 Fund	**	45,562
*	Vanguard Fiduciary Trust Company	Vanguard Target Retirement Income	**	599,317
*	Vanguard Fiduciary Trust Company	Vanguard Value Index Fund Admiral Shares	**	60,742
*	Vanguard Fiduciary Trust Company	Vanguard Wellington Fund Admiral Shares	**	3,590,991
*	Vanguard Fiduciary Trust Company	Cash	**	346,113
*	Vanguard Fiduciary Trust Company	American Express Ban UT 4.45% CD 05/24/2028	**	7,130
*	Vanguard Fiduciary Trust Company	Capital One Natl Ass DE 4.5% CD 10/12/2027	**	32,468
*	Vanguard Fiduciary Trust Company	Capital One, Ntnl AS VA 5% CD 11/16/2027	**	286,867
*	Vanguard Fiduciary Trust Company	Morgan Stanley Bank, UT 4.5% CD 05/17/2028	**	24,468
*	Vanguard Fiduciary Trust Company	Abbvie Inc	**	4,570
*	Vanguard Fiduciary Trust Company	Alphabet Inc Class A	**	7,215
*	Vanguard Fiduciary Trust Company	Alphabet Inc Class C	**	1,883
*	Vanguard Fiduciary Trust Company	Amazon.com Inc	**	222,741
*	Vanguard Fiduciary Trust Company	Angel Studios Inc Class A	**	117
*	Vanguard Fiduciary Trust Company	Apple Inc	**	134,333
*	Vanguard Fiduciary Trust Company	Archer Aviation Inc A	**	7,520

BANK OF STOCKTON 401(k) PLAN & TRUST
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS HELD AT DECEMBER 31, 2025

PLAN NAME: BANK OF STOCKTON 401(k) PLAN AND TRUST
PLAN SPONSOR: BANK OF STOCKTON
PLAN NUMBER: 002
EMPLOYER IDENTIFICATION NUMBER: 94-0902780

(a)	(b)	(c)	(d)	(e)
	Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment, including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current Value
*	Vanguard Fiduciary Trust Company	Arcos Dorados Holdin Class A	**	39
*	Vanguard Fiduciary Trust Company	Arista Networks Inc	**	4,586
*	Vanguard Fiduciary Trust Company	Asml Hldg N V ADR	**	10,699
*	Vanguard Fiduciary Trust Company	AT&T Inc	**	2,484
*	Vanguard Fiduciary Trust Company	Berkshire Hathaway B	**	2,513
*	Vanguard Fiduciary Trust Company	Beyond Meat Inc	**	328
*	Vanguard Fiduciary Trust Company	Bigbear AI Hldgs Inc	**	5,400
*	Vanguard Fiduciary Trust Company	Boeing Co	**	59,708
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*	Vanguard Fiduciary Trust Company	Canopy Growth Corp	**	24
*	Vanguard Fiduciary Trust Company	Carnival Corp	**	3,054
*	Vanguard Fiduciary Trust Company	Chevron Corp New	**	3,258
*	Vanguard Fiduciary Trust Company	Collegium Pharmaceut	**	2,824
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*	Vanguard Fiduciary Trust Company	Corning Inc	**	8,756
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*	Vanguard Fiduciary Trust Company	Crowdstrike Hldgs In A	**	4,688
*	Vanguard Fiduciary Trust Company	Dell Technologies In Class C	**	1,385
*	Vanguard Fiduciary Trust Company	Diamondback Energy I	**	48,857
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*	Vanguard Fiduciary Trust Company	Gamestop Corp New A	**	40
*	Vanguard Fiduciary Trust Company	Glacier Bancorp Inc	**	9,497
*	Vanguard Fiduciary Trust Company	Global Warming Solut	**	805
*	Vanguard Fiduciary Trust Company	Intel Corp	**	18,561
*	Vanguard Fiduciary Trust Company	Kinder Morgan Inc DE	**	29,993
*	Vanguard Fiduciary Trust Company	Labor Smart Inc	**	1
*	Vanguard Fiduciary Trust Company	Lauder Estee Cos Inc Class A	**	1,094
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*	Vanguard Fiduciary Trust Company	Lucid Group Inc	**	53
*	Vanguard Fiduciary Trust Company	Mannkind Corp	**	113

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PLAN NUMBER: 002
EMPLOYER IDENTIFICATION NUMBER: 94-0902780

(a)	(b)	(c)	(d)	(e)
	Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment, including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current Value
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*	Vanguard Fiduciary Trust Company	Mcdonalds Corp	**	1,612
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*	Vanguard Fiduciary Trust Company	Meta Platforms Inc A	**	6,601
*	Vanguard Fiduciary Trust Company	Micron Technology In	**	23,468
*	Vanguard Fiduciary Trust Company	Microsoft Corp	**	48,362
*	Vanguard Fiduciary Trust Company	Moderna Inc	**	59
*	Vanguard Fiduciary Trust Company	Neurocrine Bioscienc	**	3,546
*	Vanguard Fiduciary Trust Company	Newmont Corp	**	10,081
*	Vanguard Fiduciary Trust Company	Nike Inc B	**	637
*	Vanguard Fiduciary Trust Company	Nintendo Co LTD Kyot	**	676
*	Vanguard Fiduciary Trust Company	Nio Inc A ADR	**	36
*	Vanguard Fiduciary Trust Company	Northern Oil & Gas I	**	1,503
*	Vanguard Fiduciary Trust Company	Novo-nordisk A S ADR	**	1,221
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*	Vanguard Fiduciary Trust Company	Nvidia Corp	**	161,007
*	Vanguard Fiduciary Trust Company	Occidental Pete Corp	**	4,947
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*	Vanguard Fiduciary Trust Company	Oracle Corp	**	3,898
*	Vanguard Fiduciary Trust Company	Os Therapies Inc Equ Equity	**	4,200
*	Vanguard Fiduciary Trust Company	Paccar Inc	**	17,256
*	Vanguard Fiduciary Trust Company	Palantir Technologie Class A	**	31,106
*	Vanguard Fiduciary Trust Company	Peloton Interactive Class A	**	616
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*	Vanguard Fiduciary Trust Company	Pinterest Inc A	**	129
*	Vanguard Fiduciary Trust Company	Planet Fitness Inc Class A	**	434
*	Vanguard Fiduciary Trust Company	Portland Gen Elec Co	**	4,919
*	Vanguard Fiduciary Trust Company	Precigen Inc	**	21
*	Vanguard Fiduciary Trust Company	QXO Inc	**	19,290
*	Vanguard Fiduciary Trust Company	Red Cat Hldgs Inc	**	3,569
*	Vanguard Fiduciary Trust Company	Rigetti Computing In	**	1,108
*	Vanguard Fiduciary Trust Company	Rio Tinto PLC ADR	**	8,186
*	Vanguard Fiduciary Trust Company	Rivian Automotive In Class A	**	197
*	Vanguard Fiduciary Trust Company	Rocket Lab Corp Class A	**	13,952
*	Vanguard Fiduciary Trust Company	Rtx Corp	**	5,502
*	Vanguard Fiduciary Trust Company	Sasol LTD ADR	**	2,604
*	Vanguard Fiduciary Trust Company	Seres Therapeutics I	**	149
*	Vanguard Fiduciary Trust Company	Servicenow Inc	**	3,830
*	Vanguard Fiduciary Trust Company	Soundhound AI Inc A	**	10,040

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*	Vanguard Fiduciary Trust Company	Starbucks Corp	**	842
*	Vanguard Fiduciary Trust Company	Take-two Interactive	**	2,560
*	Vanguard Fiduciary Trust Company	Target Corp Equity Equity	**	54,832
*	Vanguard Fiduciary Trust Company	Tesla Inc	**	13,941
*	Vanguard Fiduciary Trust Company	Textron Inc	**	4,359
*	Vanguard Fiduciary Trust Company	The Campbell's Co	**	2,858
*	Vanguard Fiduciary Trust Company	TIM SA ADR ADR	**	1,945
*	Vanguard Fiduciary Trust Company	Trico Bancshares	**	47
*	Vanguard Fiduciary Trust Company	Trivago N V ADR	**	6
*	Vanguard Fiduciary Trust Company	Uniti Group Inc New	**	168
*	Vanguard Fiduciary Trust Company	Valero Energy Corp N	**	13,023
*	Vanguard Fiduciary Trust Company	Walmart Inc	**	2,832
*	Vanguard Fiduciary Trust Company	Whirlpool Corp	**	54,105
*	Vanguard Fiduciary Trust Company	Williams Cos Inc	**	6,011
*	Vanguard Fiduciary Trust Company	Zoom Communications A	**	431
*	Vanguard Fiduciary Trust Company	Abrdn Physical Gold Shares ETF	**	148,504
*	Vanguard Fiduciary Trust Company	Calamos Global Dynamic Income CF	**	12,966
*	Vanguard Fiduciary Trust Company	Defdly 2xlng ORCL	**	1,723
*	Vanguard Fiduciary Trust Company	Direxion Daily GOOGL Bull 2X ETF	**	4,166
*	Vanguard Fiduciary Trust Company	Direxion Daily NFLX Bull 2X ETF	**	1,318
*	Vanguard Fiduciary Trust Company	Eagle Point Credit CF	**	837
*	Vanguard Fiduciary Trust Company	Franklin FTSE Canada ETF	**	2,415
*	Vanguard Fiduciary Trust Company	Franklin Intrnt Lw Vltlt Hgh Div ETF	**	3,800
*	Vanguard Fiduciary Trust Company	Ft NASDAQ Artific Intelgn Robtic ETF	**	1,297
*	Vanguard Fiduciary Trust Company	Gabelli Convertble & Incm Securty CF	**	513
*	Vanguard Fiduciary Trust Company	Global X Defn Tech	**	25,916
*	Vanguard Fiduciary Trust Company	Global X Fund Glb X Art Intl TGY ETF	**	10,194
*	Vanguard Fiduciary Trust Company	Invesco QQQ TR	**	5,656
*	Vanguard Fiduciary Trust Company	Invsc Aerospace Defense ETF	**	4,242
*	Vanguard Fiduciary Trust Company	Ishares Bitcoin ETF	**	10,178
*	Vanguard Fiduciary Trust Company	Ishares Core S&P 500 ETF	**	10,274
*	Vanguard Fiduciary Trust Company	Ishares Fallen Angels Usd Bond ETF	**	27,745
*	Vanguard Fiduciary Trust Company	Ishares Gold ETF	**	8,117
*	Vanguard Fiduciary Trust Company	Ishares Silver Trust ETF	**	6,442
*	Vanguard Fiduciary Trust Company	Ishares US Aerospace Defense ETF	**	8,619
*	Vanguard Fiduciary Trust Company	J P Morgan NASDAQ Eqt Prm Inc ETF	**	79,310
*	Vanguard Fiduciary Trust Company	Jpmorgan Equity Premium Income ETF	**	63,532
*	Vanguard Fiduciary Trust Company	Neos NASDAQ 100 High Income ETF	**	53,860
*	Vanguard Fiduciary Trust Company	Neos S&P 500 High Income ETF	**	26,265
*	Vanguard Fiduciary Trust Company	Netflix Inc	**	9,376
*	Vanguard Fiduciary Trust Company	Oxford Lane Capital ORD	**	8,179

BANK OF STOCKTON 401(k) PLAN & TRUST
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS HELD AT DECEMBER 31, 2025

PLAN NAME: BANK OF STOCKTON 401(k) PLAN AND TRUST
PLAN SPONSOR: BANK OF STOCKTON
PLAN NUMBER: 002
EMPLOYER IDENTIFICATION NUMBER: 94-0902780

(a)	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	(c) Description of Investment, including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
*	Vanguard Fiduciary Trust Company	Pimco Dynamic Income CF	**	56,824
*	Vanguard Fiduciary Trust Company	Proshares Bitcoin ETF	**	54,913
*	Vanguard Fiduciary Trust Company	Schwab International Equity ETF	**	24,726
*	Vanguard Fiduciary Trust Company	SPDR Dow Jones Industrial Avrg ETF	**	32,184
*	Vanguard Fiduciary Trust Company	SPDR Port S&P 500	**	3,313
*	Vanguard Fiduciary Trust Company	SPDR Series Trust Aerospace DEF	**	24,135
*	Vanguard Fiduciary Trust Company	Teucrium 2X Long Daily XRP ETF	**	1,431
*	Vanguard Fiduciary Trust Company	T-rex 2X Long MSTR Daily Target ETF	**	1,662
*	Vanguard Fiduciary Trust Company	Unusual Whales Subversive Democratic Trading ETF	**	13,720
*	Vanguard Fiduciary Trust Company	Unusual Whales Subversive Republican Trading ETF	**	11,018
*	Vanguard Fiduciary Trust Company	Vanguard Growth ETF	**	12,881
*	Vanguard Fiduciary Trust Company	Vanguard Mega Cap Value ETF	**	40,296
*	Vanguard Fiduciary Trust Company	Vanguard S&P 500 Growth ETF	**	11,057
*	Vanguard Fiduciary Trust Company	Vanguard Total Bond Market ETF	**	37,721
*	Vanguard Fiduciary Trust Company	Vanguard Total Stock Market ETF	**	48,214
*	Vanguard Fiduciary Trust Company	Virtus Convertible And Incm FD II CF	**	412
*	Vanguard Fiduciary Trust Company	Wisdomtree US Qlt Div Grw ETF	**	9,306
*	Vanguard Fiduciary Trust Company	Schwab Government Money Inv	**	22,850
*	Vanguard Fiduciary Trust Company	Schwab Prime Advantage Money Investor	**	39,285
*	Vanguard Fiduciary Trust Company	Schwab Treasury Oblig Money Inv	**	208,835
*	Vanguard Fiduciary Trust Company	Cavanal Hill World Energy Investor	**	5,792
*	Vanguard Fiduciary Trust Company	Franklin Dynatech A	**	3,830
*	Vanguard Fiduciary Trust Company	Franklin Gold And Precious Metals A	**	4,275
*	Vanguard Fiduciary Trust Company	Franklin Growth A	**	3,281
*	Vanguard Fiduciary Trust Company	Franklin Income A	**	1,256
*	Vanguard Fiduciary Trust Company	Franklin Income A1	**	45,343
*	Vanguard Fiduciary Trust Company	Oakmark Investor	**	33,001
*	Vanguard Fiduciary Trust Company	Schwab S&P 500 Index	**	11,125
*	Vanguard Fiduciary Trust Company	Vanguard 500 Index Admiral	**	8,493
*	Vanguard Fiduciary Trust Company	Vanguard Growth Index Admiral	**	21,355
*	Vanguard Fiduciary Trust Company	Archer Aviation Inc Warrant 09/16/2026	**	16,072
*	Participant Loans	5.25% - 10.5%	-0-	823,164
Total assets held for investment purposes				$ 69,477,276

* Party-in-interest
** Cost omitted for participant directed investments

BANK OF STOCKTON 401(k) PLAN AND TRUST
SCHEDULE H, LINE 4a –
SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
FOR THE YEAR ENDED DECEMBER 31, 2025

PLAN NAME: BANK OF STOCKTON 401(k) PLAN AND TRUST
PLAN SPONSOR: BANK OF STOCKTON
PLAN NUMBER: 002
EMPLOYER IDENTIFICATION NUMBER: 94-0902780

Participants Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VCP and PTE 2002-51
Check here if Participant Loan Repayments are included: [ ]	Contributions Not Corrected	Contributions Corrected Outside of VFCP	Contributions Pending Correction in VFCP	
$ 95.00	$ 95.00	$ -	$ -	$ -

BANK OF STOCKTON 401(k) PLAN AND TRUST
SCHEDULE H, LINE 4a –
SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
FOR THE YEAR ENDED DECEMBER 31, 2025

PLAN NAME: BANK OF STOCKTON 401(k) PLAN AND TRUST
PLAN SPONSOR: BANK OF STOCKTON
PLAN NUMBER: 002
EMPLOYER IDENTIFICATION NUMBER: 94-0902780

Participants Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VCP and PTE 2002-51
Check here if Participant Loan Repayments are included: [ ]	Contributions Not Corrected	Contributions Corrected Outside of VFCP	Contributions Pending Correction in VFCP	
$ 95.00	$ 95.00	$ -	$ -	$ -

BANK OF STOCKTON 401(k) PLAN & TRUST
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS HELD AT DECEMBER 31, 2025

PLAN NAME: BANK OF STOCKTON 401(k) PLAN AND TRUST
PLAN SPONSOR: BANK OF STOCKTON
PLAN NUMBER: 002
EMPLOYER IDENTIFICATION NUMBER: 94-0902780

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*	Vanguard Fiduciary Trust Company	Vanguard Cash Reserves Federal MM Fund Admiral Shares	**	$ 8,899,212
*	Vanguard Fiduciary Trust Company	Vanguard Core Bond Fund Admiral Shares	**	352,849
*	Vanguard Fiduciary Trust Company	Vanguard Emerging Markets Stock Index Fund Admiral Shr	**	202,809
*	Vanguard Fiduciary Trust Company	Vanguard FTSE All-World ex-US Index Fund Admiral	**	2,685,552
*	Vanguard Fiduciary Trust Company	Vanguard FTSE All-World ex-US Small-Cap Index Fund Admiral Shares	**	124,880
*	Vanguard Fiduciary Trust Company	Vanguard Federal Money Market Fund	**	804,015
*	Vanguard Fiduciary Trust Company	Vanguard High-Yield Corporate Fund Admiral Shares	**	322,581
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Index Fund Inst'l Shares	**	15,528,095
*	Vanguard Fiduciary Trust Company	Vanguard Mid-Cap Index Fund Admiral Shares	**	1,108,617
*	Vanguard Fiduciary Trust Company	Vanguard Multi-Sector Income Bond Fund Admiral Shares	**	483,484
*	Vanguard Fiduciary Trust Company	Vanguard Real Estate Index Fund Admiral Shares	**	73,459
*	Vanguard Fiduciary Trust Company	Vanguard Short-Term Bond Index Fund Admiral Shares	**	1,429,866
*	Vanguard Fiduciary Trust Company	Vanguard Small-Cap Index Fund Admiral Shares	**	894,748
*	Vanguard Fiduciary Trust Company	Vanguard Strategic Equity Fund	**	310,622
*	Vanguard Fiduciary Trust Company	Vanguard Strategic Small-Cap Equity Fund	**	429,416
*	Vanguard Fiduciary Trust Company	Vanguard Target Retirement 2020 Fund	**	4,267,483
*	Vanguard Fiduciary Trust Company	Vanguard Target Retirement 2025 Fund	**	4,519,491
*	Vanguard Fiduciary Trust Company	Vanguard Target Retirement 2030 Fund	**	5,079,637
*	Vanguard Fiduciary Trust Company	Vanguard Target Retirement 2035 Fund	**	3,624,798
*	Vanguard Fiduciary Trust Company	Vanguard Target Retirement 2040 Fund	**	1,352,126
*	Vanguard Fiduciary Trust Company	Vanguard Target Retirement 2045 Fund	**	3,341,928
*	Vanguard Fiduciary Trust Company	Vanguard Target Retirement 2050 Fund	**	1,614,644
*	Vanguard Fiduciary Trust Company	Vanguard Target Retirement 2055 Fund	**	1,991,425
*	Vanguard Fiduciary Trust Company	Vanguard Target Retirement 2060 Fund	**	851,733
*	Vanguard Fiduciary Trust Company	Vanguard Target Retirement 2065 Fund	**	320,184
*	Vanguard Fiduciary Trust Company	Vanguard Target Retirement 2070 Fund	**	45,562
*	Vanguard Fiduciary Trust Company	Vanguard Target Retirement Income	**	599,317
*	Vanguard Fiduciary Trust Company	Vanguard Value Index Fund Admiral Shares	**	60,742
*	Vanguard Fiduciary Trust Company	Vanguard Wellington Fund Admiral Shares	**	3,590,991
*	Vanguard Fiduciary Trust Company	Cash	**	346,113
*	Vanguard Fiduciary Trust Company	American Express Ban UT 4.45% CD 05/24/2028	**	7,130
*	Vanguard Fiduciary Trust Company	Capital One Natl Ass DE 4.5% CD 10/12/2027	**	32,468
*	Vanguard Fiduciary Trust Company	Capital One, Ntnl AS VA 5% CD 11/16/2027	**	286,867
*	Vanguard Fiduciary Trust Company	Morgan Stanley Bank, UT 4.5% CD 05/17/2028	**	24,468
*	Vanguard Fiduciary Trust Company	Abbvie Inc	**	4,570
*	Vanguard Fiduciary Trust Company	Alphabet Inc Class A	**	7,215
*	Vanguard Fiduciary Trust Company	Alphabet Inc Class C	**	1,883
*	Vanguard Fiduciary Trust Company	Amazon.com Inc	**	222,741
*	Vanguard Fiduciary Trust Company	Angel Studios Inc Class A	**	117
*	Vanguard Fiduciary Trust Company	Apple Inc	**	134,333
*	Vanguard Fiduciary Trust Company	Archer Aviation Inc A	**	7,520

BANK OF STOCKTON 401(k) PLAN & TRUST
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS HELD AT DECEMBER 31, 2025

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PLAN SPONSOR: BANK OF STOCKTON
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*	Vanguard Fiduciary Trust Company	QXO Inc	**	19,290
*	Vanguard Fiduciary Trust Company	Red Cat Hldgs Inc	**	3,569
*	Vanguard Fiduciary Trust Company	Rigetti Computing In	**	1,108
*	Vanguard Fiduciary Trust Company	Rio Tinto PLC ADR	**	8,186
*	Vanguard Fiduciary Trust Company	Rivian Automotive In Class A	**	197
*	Vanguard Fiduciary Trust Company	Rocket Lab Corp Class A	**	13,952
*	Vanguard Fiduciary Trust Company	Rtx Corp	**	5,502
*	Vanguard Fiduciary Trust Company	Sasol LTD ADR	**	2,604
*	Vanguard Fiduciary Trust Company	Seres Therapeutics I	**	149
*	Vanguard Fiduciary Trust Company	Servicenow Inc	**	3,830
*	Vanguard Fiduciary Trust Company	Soundhound AI Inc A	**	10,040

PLAN NAME: BANK OF STOCKTON 401(k) PLAN AND TRUST
PLAN SPONSOR: BANK OF STOCKTON
PLAN NUMBER: 002
EMPLOYER IDENTIFICATION NUMBER: 94-0902780

(a)	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	(c) Description of Investment, including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
*	Vanguard Fiduciary Trust Company	Starbucks Corp	**	842
*	Vanguard Fiduciary Trust Company	Take-two Interactive	**	2,560
*	Vanguard Fiduciary Trust Company	Target Corp Equity Equity	**	54,832
*	Vanguard Fiduciary Trust Company	Tesla Inc	**	13,941
*	Vanguard Fiduciary Trust Company	Textron Inc	**	4,359
*	Vanguard Fiduciary Trust Company	The Campbell's Co	**	2,858
*	Vanguard Fiduciary Trust Company	TIM SA ADR ADR	**	1,945
*	Vanguard Fiduciary Trust Company	Trico Bancshares	**	47
*	Vanguard Fiduciary Trust Company	Trivago N V ADR	**	6
*	Vanguard Fiduciary Trust Company	Uniti Group Inc New	**	168
*	Vanguard Fiduciary Trust Company	Valero Energy Corp N	**	13,023
*	Vanguard Fiduciary Trust Company	Walmart Inc	**	2,832
*	Vanguard Fiduciary Trust Company	Whirlpool Corp	**	54,105
*	Vanguard Fiduciary Trust Company	Williams Cos Inc	**	6,011
*	Vanguard Fiduciary Trust Company	Zoom Communications A	**	431
*	Vanguard Fiduciary Trust Company	Abrdn Physical Gold Shares ETF	**	148,504
*	Vanguard Fiduciary Trust Company	Calamos Global Dynamic Income CF	**	12,966
*	Vanguard Fiduciary Trust Company	Defdly 2xlng ORCL	**	1,723
*	Vanguard Fiduciary Trust Company	Direxion Daily GOOGL Bull 2X ETF	**	4,166
*	Vanguard Fiduciary Trust Company	Direxion Daily NFLX Bull 2X ETF	**	1,318
*	Vanguard Fiduciary Trust Company	Eagle Point Credit CF	**	837
*	Vanguard Fiduciary Trust Company	Franklin FTSE Canada ETF	**	2,415
*	Vanguard Fiduciary Trust Company	Franklin Intrnt Lw Vltlt Hgh Div ETF	**	3,800
*	Vanguard Fiduciary Trust Company	Ft NASDAQ Artific Intelgn Robtic ETF	**	1,297
*	Vanguard Fiduciary Trust Company	Gabelli Convertble & Incm Securty CF	**	513
*	Vanguard Fiduciary Trust Company	Global X Defn Tech	**	25,916
*	Vanguard Fiduciary Trust Company	Global X Fund Glb X Art Intl TGY ETF	**	10,194
*	Vanguard Fiduciary Trust Company	Invesco QQQ TR	**	5,656
*	Vanguard Fiduciary Trust Company	Invsc Aerospace Defense ETF	**	4,242
*	Vanguard Fiduciary Trust Company	Ishares Bitcoin ETF	**	10,178
*	Vanguard Fiduciary Trust Company	Ishares Core S&P 500 ETF	**	10,274
*	Vanguard Fiduciary Trust Company	Ishares Fallen Angels Usd Bond ETF	**	27,745
*	Vanguard Fiduciary Trust Company	Ishares Gold ETF	**	8,117
*	Vanguard Fiduciary Trust Company	Ishares Silver Trust ETF	**	6,442
*	Vanguard Fiduciary Trust Company	Ishares US Aerospace Defense ETF	**	8,619
*	Vanguard Fiduciary Trust Company	J P Morgan NASDAQ Eqt Prm Inc ETF	**	79,310
*	Vanguard Fiduciary Trust Company	Jpmorgan Equity Premium Income ETF	**	63,532
*	Vanguard Fiduciary Trust Company	Neos NASDAQ 100 High Income ETF	**	53,860
*	Vanguard Fiduciary Trust Company	Neos S&P 500 High Income ETF	**	26,265
*	Vanguard Fiduciary Trust Company	Netflix Inc	**	9,376
*	Vanguard Fiduciary Trust Company	Oxford Lane Capital ORD	**	8,179

BANK OF STOCKTON 401(k) PLAN & TRUST
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS HELD AT DECEMBER 31, 2025

PLAN NAME: BANK OF STOCKTON 401(k) PLAN AND TRUST
PLAN SPONSOR: BANK OF STOCKTON
PLAN NUMBER: 002
EMPLOYER IDENTIFICATION NUMBER: 94-0902780

(a)	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	(c) Description of Investment, including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
*	Vanguard Fiduciary Trust Company	Pimco Dynamic Income CF	**	56,824
*	Vanguard Fiduciary Trust Company	Proshares Bitcoin ETF	**	54,913
*	Vanguard Fiduciary Trust Company	Schwab International Equity ETF	**	24,726
*	Vanguard Fiduciary Trust Company	SPDR Dow Jones Industrial Avrg ETF	**	32,184
*	Vanguard Fiduciary Trust Company	SPDR Port S&P 500	**	3,313
*	Vanguard Fiduciary Trust Company	SPDR Series Trust Aerospace DEF	**	24,135
*	Vanguard Fiduciary Trust Company	Teucrium 2X Long Daily XRP ETF	**	1,431
*	Vanguard Fiduciary Trust Company	T-rex 2X Long MSTR Daily Target ETF	**	1,662
*	Vanguard Fiduciary Trust Company	Unusual Whales Subversive Democratic Trading ETF	**	13,720
*	Vanguard Fiduciary Trust Company	Unusual Whales Subversive Republican Trading ETF	**	11,018
*	Vanguard Fiduciary Trust Company	Vanguard Growth ETF	**	12,881
*	Vanguard Fiduciary Trust Company	Vanguard Mega Cap Value ETF	**	40,296
*	Vanguard Fiduciary Trust Company	Vanguard S&P 500 Growth ETF	**	11,057
*	Vanguard Fiduciary Trust Company	Vanguard Total Bond Market ETF	**	37,721
*	Vanguard Fiduciary Trust Company	Vanguard Total Stock Market ETF	**	48,214
*	Vanguard Fiduciary Trust Company	Virtus Convertible And Incm FD II CF	**	412
*	Vanguard Fiduciary Trust Company	Wisdomtree US Qlt Div Grw ETF	**	9,306
*	Vanguard Fiduciary Trust Company	Schwab Government Money Inv	**	22,850
*	Vanguard Fiduciary Trust Company	Schwab Prime Advantage Money Investor	**	39,285
*	Vanguard Fiduciary Trust Company	Schwab Treasury Oblig Money Inv	**	208,835
*	Vanguard Fiduciary Trust Company	Cavanal Hill World Energy Investor	**	5,792
*	Vanguard Fiduciary Trust Company	Franklin Dynatech A	**	3,830
*	Vanguard Fiduciary Trust Company	Franklin Gold And Precious Metals A	**	4,275
*	Vanguard Fiduciary Trust Company	Franklin Growth A	**	3,281
*	Vanguard Fiduciary Trust Company	Franklin Income A	**	1,256
*	Vanguard Fiduciary Trust Company	Franklin Income A1	**	45,343
*	Vanguard Fiduciary Trust Company	Oakmark Investor	**	33,001
*	Vanguard Fiduciary Trust Company	Schwab S&P 500 Index	**	11,125
*	Vanguard Fiduciary Trust Company	Vanguard 500 Index Admiral	**	8,493
*	Vanguard Fiduciary Trust Company	Vanguard Growth Index Admiral	**	21,355
*	Vanguard Fiduciary Trust Company	Archer Aviation Inc Warrant 09/16/2026	**	16,072
*	Participant Loans	5.25% - 10.5%	-0-	823,164
Total assets held for investment purposes				$ 69,477,276

* Party-in-interest
** Cost omitted for participant directed investments