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
THE RIVERBAY CORPORATION RETIREMENT PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1993

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)
RIVERBAY CORPORATION

2049 BARTOW AVENUE
BRONX, NY 10475

2b Employer Identification Number (EIN)
13-2571433

2c Plan Sponsor's telephone number
718-320-3300

2d Business code (see instructions)
531310

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.	10/13/2026	AVERIL JAMES-BONNETTE
	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:	**4b**	EIN
a	Sponsor's name	**4d**	PN
c	Plan Name		

5	Total number of participants at the beginning of the plan year	**5**	289
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)**	184
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	172
b	Retired or separated participants receiving benefits	**6b**	47
c	Other retired or separated participants entitled to future benefits	**6c**	52
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	271
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	10
f	Total. Add lines **6d** and **6e**.	**6f**	281
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)**	
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)**	
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	2
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:

1A

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)	[X] Insurance	**(1)**	[X] 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)** [X] **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 0
- **(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 SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

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

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of $1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan
THE RIVERBAY CORPORATION RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
RIVERBAY CORPORATION

D Employer Identification Number (EIN)
13-2571433

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [X] 101-500 [ ] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2025

2 Assets:

a Market value	**2a**	37979203
b Actuarial value	**2b**	36326950

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	52	10573329	10573329
b For terminated vested participants	53	5995230	5995230
c For active participants	184	26776536	27213681
d Total	289	43345095	43782240

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	

5 Effective interest rate	**5**	5.37 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	1844224
b Expected plan-related expenses	**6b**	289278
c Target normal cost	**6c**	2133502

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE

Signature of actuary

07/08/2026
Date

DANIEL DRISCOLL, ASA, EA, MAAA
Type or print name of actuary

26-08902
Most recent enrollment number

BPAS ACTUARIAL & PENSION SERVICES
Firm name

315-703-8946
Telephone number (including area code)

706 N. CLINTON ST.
SUITE 200
SYRACUSE, NY 13204
Address of the firm

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions [ ]

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	488588
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	488588
10	Interest on line 9 using prior year's actual return of 9.27 %	0	45292
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		95
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.26 %		5
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		100
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	533880

Part III Funding Percentages

14	Funding target attainment percentage	14	81.75 %
15	Adjusted funding target attainment percentage	15	81.75 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	83.49 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
04/14/2025	700190	0			
07/15/2025	700190	0			
10/14/2025	666685	0			
01/13/2026	666685	0			
04/09/2026	740762	0			
			Totals ► 18(b)	3474512	18(c) 0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
	a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
	b Contributions made to avoid restrictions adjusted to valuation date	19b	0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	3335068

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? [X] Yes [ ] No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? [X] Yes [ ] No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:

a Segment rates:	1st segment: 5.00 %	2nd segment: 5.27 %	3rd segment: 5.50 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	0
22 Weighted average retirement age	**22**	65

23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ☐ Yes ☒ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	**28**	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	**29**	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	**30**	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)	**31a**	2133502
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	7989170	829544
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____)_and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	2963046

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0

36 Additional cash requirement (line 34 minus line 35)	**36**	2963046
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	3335068
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	**38a**	372022
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☒ 2021

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
THE RIVERBAY CORPORATION RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
RIVERBAY CORPORATION

D Employer Identification Number (EIN)
13-2571433

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. . . . . ☐ Yes ☒ No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

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

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

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

MORGAN STANLEY SMITH BARNEY

26-4310632

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 28 50	NONE	177333	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

BPAS ACTUARIAL AND PENSION SERVICES

30-0192194

(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?
11 15 17 38 50 64 70	NONE	68492	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

NOTTINGHAM TRUST

16-1213679

(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?
19 21 50	NONE	16607	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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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
THE RIVERBAY CORPORATION RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
RIVERBAY CORPORATION

D Employer Identification Number (EIN)
13-2571433

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	804946	826618
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)	1420008	1813553
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	961233	1137507
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	10475670	11730236
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(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)	23640294	25841461
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	0	0

		(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	37302151	41349375
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	37302151	41349375

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)	2745643	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		2745643
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	122320	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		122320
(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)	884338	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		884338
(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)		4700523
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		8452824
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	4138242	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		4138242
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)	182259	
(6) Bank or trust company trustee/custodial fees	2i(6)	16607	
(7) Actuarial fees	2i(7)	68492	
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		267358
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		4405600
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		4047224
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) [ ] DOL Regulation 2520.103-8 **(2)** [ ] DOL Regulation 2520.103-12(d) **(3)** [X] 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: PKF OCONNOR DAVIES LLP **(2)** EIN: 27-1728945

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

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

Part IV Compliance Questions

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

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	**4a**		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e Was this plan covered by a fidelity bond?	**4e**	X		10000000
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**			
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.) ..... [X] Yes [ ] No [ ] Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 583246.

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
THE RIVERBAY CORPORATION RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
RIVERBAY CORPORATION

D Employer Identification Number (EIN)
13-2571433

Part I Distributions

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 0

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

EIN(s): 16-1213679

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** 14

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 ___/___/_____ (MM/DD/YYYY) and the Opinion Letter serial number_____.

Riverbay Corporation Retirement Plan

Financial Statements and Supplemental Schedule

Including Independent Auditors' Report

As of December 31, 2025 and 2024

and for the Year Ended December 31, 2025

PKF O'CONNOR DAVIES
ACCOUNTANTS AND ADVISORS

Independent Auditors' Report

To the Plan Administrator of Riverbay Corporation Retirement Plan

Opinion

We have audited the financial statements of Riverbay Corporation Retirement Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits and accumulated plan benefits as of December 31, 2025 and 2024, and the related statements of changes in net assets available for benefits and changes in accumulated plan benefits for the year ended December 31, 2025, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits and accumulated plan benefits as of December 31, 2025 and 2024, and the changes in its net assets available for benefits and changes in accumulated plan benefits for the year ended December 31, 2025, in accordance with accounting principles generally accepted in the United States of America.

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 Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Riverbay Corporation Retirement Plan 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 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.

Responsibilities of Management for the Financial Statements (Continued)

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 Riverbay Corporation Retirement Plan's ability to continue as a going concern for at least one year following the date that 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.

Auditors' Responsibilities for the Audit of the Financial Statements

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 Riverbay Corporation Retirement Plan's internal control. Accordingly, no such opinion is expressed.
- evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Riverbay Corporation Retirement Plan's ability to continue as a going concern for a reasonable period of time.

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

Supplemental Schedule Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of Schedule H, line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2025 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's (DOL) 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 has been subjected to auditing procedures applied in the audits 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.

In forming our opinion on the supplemental schedule we evaluated whether the supplemental schedule, including its form and content, is presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion, the information in the accompanying supplemental schedule is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content are presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

PKF O'Connor Davies, LLP
New York, New York
October 12, 2026

Riverbay Corporation Retirement Plan

Statements of Net Assets Available for Benefits

As of December 31, 2025 and 2024

	2025	2024
Assets		
Cash - non interest bearing	$ 29,590	$ 155,305
Investments at fair value	41,319,785	37,146,846
Receivables		
Employer contributions	1,407,447	678,578
Total assets	42,756,822	37,980,729
Net assets available for benefits	$42,756,822	$37,980,729

See accompanying notes to the financial statements.

Riverbay Corporation Retirement Plan

Statement of Changes in Net Assets Available for Benefits

For the Year Ended December 31, 2025

	2025
Additions	
Investment income	
Interest and dividends	$ 1,006,658
Net appreciation in fair value of investments	4,700,523
Total investment income	5,707,181
Contributions	
Employer contributions	3,474,512
Total additions	9,181,693
Deductions	
Benefits paid to participants	4,138,242
Administrative expenses	267,358
Total deductions	4,405,600
Net increase	4,776,093
Net assets available for benefits	
Beginning of year	37,980,729
End of year	$42,756,822

See accompanying notes to the financial statements.

Riverbay Corporation Retirement Plan

Statements of Accumulated Plan Benefits

As of December 31, 2025 and 2024

	2025	2024
Actuarial present value of accumulated plan benefits		
Vested benefits		
Participants currently receiving payments	$ 11,619,497	$ 9,649,686
Terminated vested participants	5,143,256	5,383,391
Other participants	22,398,724	24,345,952
Total vested benefits	39,161,477	39,379,029
Nonvested benefits	333,381	359,129
Total actuarial present value of accumulated plan benefits	$ 39,494,858	$ 39,738,158

See accompanying notes to the financial statements.

Riverbay Corporation Retirement Plan

Statement of Changes in Accumulated Plan Benefits

For the Year Ended December 31, 2025

	2025
Actuarial present value of accumulated plan benefits at beginning of year	$39,738,158
Increase (decrease) during the year attributable to:	
Change in actuarial assumptions	(304,670)
Benefits accumulated	1,562,779
Increase for interest	2,636,833
Benefits paid	(4,138,242)
Net decrease	(243,300)
Actuarial present value of accumulated plan benefits at end of year	$39,494,858

See accompanying notes to the financial statements.

Riverbay Corporation Retirement Plan

Notes to Financial Statements

December 31, 2025 and 2024

1. Description of Plan

The following description of the Riverbay Corporation Retirement Plan (the Plan) provides only general information. Participants should refer to the plan document for a more complete description of the Plan's provisions.

General

The Plan is a noncontributory defined benefit plan established effective January 1, 1993, as restated January 1, 2020. Prior to the plan freeze, the Plan covered all employees, excluding independent contractors, employees covered by a collective bargaining agreement, leased employees, and payroll service or agency employees paid by third parties and not on payroll of Riverbay Corporation (the Company) who had completed 1 year of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA). The Board of Directors is responsible for oversight of the Plan, determines the appropriateness of the Plan's investment offerings and monitors investment performance.

Effective January 1, 2025, the Plan closed to new participation. As a result, no employees hired, rehired, or transferred from an ineligible class to an eligible class of employment under the Plan by the Company shall enter the Plan as an active participant.

Funding policy

The Plan's funding policy is for the Company to contribute an amount which will meet or exceed the annual ERISA minimum funding requirement. The minimum funding requirements of ERISA were met in 2025.

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

1. Description of Plan (Continued)

Pension benefits

Plan participants are entitled to their plan benefits after terminating employment with vested rights. Participants become vested in the Plan upon completion of at least five years of service or attainment of the normal retirement age (65), although the Plan does allow for early retirement at the age of 55. If employees terminate before rendering the required years of service, they forfeit the right to receive the portion of their accumulated plan benefits attributable to the Company's contributions.

Upon becoming vested, participants are entitled to a) the sum of 1.5% of average annual earnings multiplied by the sum of past years of service and other credited service, as defined, plus one year for a total of ten years plus (b) 1.2% of average annual earnings multiplied by the sum of past years of service and other credited service, as defined in the plan document. Upon termination of employment, pension payments are normally paid in the form of a monthly annuity payable for their lifetime, a single sum cash payment, or, if married, in the form of a qualified joint or survivor annuity.

Death and disability benefits

If an active employee dies at age 55 or older, a death benefit equal to the value of the employee's accumulated pension benefit is paid to the employee's beneficiary. Active employees who become totally disabled after completing fifteen years of credited service receive annual disability benefits that are equal to the equivalent normal retirement benefit they have accumulated as of the time they become disabled. Disability benefits are paid until normal retirement age, at which time disabled participants will receive the normal retirement benefit computed as though they had been employed to normal retirement age, with their annual compensation remaining the same as at the time they became disabled.

2. Summary of Accounting Policies

Basis of Accounting

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

2. Summary of Accounting Policies (Continued)

Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein; disclosure of contingent assets and liabilities; and the actuarial present value of accumulated plan benefits at the date of the financial statements, and changes therein. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Board of Directors determines the Plan's valuation policies utilizing information provided by the investment advisers, custodians and insurance company, as applicable. See Note 4 for discussion of fair value measurements.

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

Payment of Benefits

Benefits payments to participants are recorded upon distribution.

Administrative Expenses

The Plan's expenses are paid either by the Plan or the Company, as provided by the Plan document. Expenses that are paid directly by the Company are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as administrative expenses in the statements of changes in net assets available for benefits. In addition, certain investment-related expenses are included in net appreciation in fair value of investments in the statement of changes in net assets available for benefits.

2. Summary of Accounting Policies (Continued)

Subsequent Events

Subsequent events were evaluated through October 12, 2026, the date the financial statements were available to be issued.

3. Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those future periodic payments, including lump-sum distributions, that are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries. Benefits under the Plan are based on employees' compensation during each year of credited service. The accumulated plan benefits for active employees will equal the accumulation, with interest, of the annual benefit accruals as of the benefit information date. Benefits payable under all circumstances, such as retirement, death, disability, and termination of employment, are included, to the extent they are attributable to employee service rendered to the valuation date. Benefits to be provided via annuity contracts excluded from Plan assets are excluded from accumulated plan benefits.

The actuarial present value of accumulated plan benefits is determined by the Plan's independent actuary and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal or retirement) between the valuation date and the expected date of payment.

3. Actuarial Present Value of Accumulated Plan Benefits

The computations of the actuarial present value of accumulated plan benefits were made as of January 1, 2026. Had the valuations been performed as of December 31, there would be no material differences. The significant actuarial assumptions used in the valuations were:

Assumption	December 31, 2025
Interest rate	7.00%
Mortality	Pri-2012 Mortality Tables for Annuitants and Non-Annuitants, White Collar, Fully Generational with Scale MP-2021; For beneficiaries of deceased participants, the Pri-2012 mortality tables for contingent annuitants, projected fully generational using Scale MP-2021: For active and term vested participants, the post-retirement mortality table is the 2021 IRS Applicable Table
Retirement age	65 and fives years of credited service
Salary scale increase	3.00%
Segment rates to convert annuities to actuarially equivalent lump sum amounts	IRC Section 417(e) segment rates as of November 2025 (4.07%, 5.15%, and 6.01%)

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

When compared to the prior year valuation, the only significant assumptions that changed were the assumptions used to convert annuities to actuarially equivalent lump sum amounts from 4.66%, 5.25%, and 5.57% to 4.07%, 5.15% and 6.01%.

4. Fair Value Measurements

The framework for measuring fair value 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) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under FASB ASC 820, *Fair Value Measurement*, are described as follows:

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

Level 2 - Inputs to the valuation methodology include:

- quoted prices for similar assets or liabilities in active markets;
- quoted prices for identical or similar assets or liabilities in inactive markets;
- inputs other than quoted prices that are observable for the asset or liability;
- 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 maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

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

Mutual funds, and exchange-traded and closed-end 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 U.S Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Interest-bearing cash: Valued at amortized cost, which approximates fair value.

4. Fair Value Measurements (Continued)

Common stocks: Valued at the closing price reported on the active market on which the individual securities are traded.

U.S. government securities and sovereign securities: Valued using pricing models maximizing the use of observable inputs for similar securities.

Corporate bonds: Valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings. When quoted prices are not available for identical or similar bonds, the bond is valued under a discounted cash flows approach that maximizes observable inputs, such as current yields of similar instruments, but includes adjustments for certain risks that may not be observable, such as credit and liquidity risks or a broker quote if available.

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**	**Total**
Interest-bearing cash	$ 797,028	$ -	$ 797,028
Exchange-traded and closed-end funds	22,310,784	-	22,310,784
Mutual funds	3,530,677	-	3,530,677
Common stocks	11,730,236	-	11,730,236
U.S. government securities	-	1,768,141	1,768,141
Corporate bonds	-	1,137,507	1,137,507
Sovereign securities	-	45,412	45,412
Total assets in the fair value hierarchy	38,368,725	2,951,060	41,319,785
Total investments at fair value	$ 38,368,725	$ 2,951,060	$ 41,319,785

4. Fair Value Measurements (Continued)

Assets at Fair Value as of December 31, 2024	Level 1	Level 2	Total
Interest-bearing cash	$ 649,641	$ -	$ 649,641
Exchange-traded and closed-end funds	18,436,610	-	18,436,610
Mutual funds and exchange-traded and closed-end funds	5,203,684	-	5,203,684
Common stocks	10,475,670	-	10,475,670
U.S. government securities	-	1,376,963	1,376,963
Corporate bonds	-	961,233	961,233
Sovereign securities	-	43,045	43,045
Total assets in the fair value hierarchy	34,765,605	2,381,241	37,146,846
Total investments at fair value	$34,765,605	$ 2,381,241	$37,146,846

5. Related-Party and Party In Interest Transactions

The Plan's investments are administered under contracts with Morgan Stanley and Community Bank Trust Services, the Custodians of the Plan. Contributions are held and managed by Morgan Stanley and Community Bank Trust Services, who invest cash received, interest and dividend income and make distributions to participants. These transactions are party in interest transactions under ERISA.

As described in Note 2, the Plan paid certain expenses related to plan operations and investment activity to various service providers. Additionally, certain administrative functions of the Plan are performed by officers or employees of the Company. No such officer or employee receives compensation from the Plan. These transactions are party in interest transactions under ERISA.

6. Plan Termination

In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated:

1. Annuity benefits that former employees or their beneficiaries have been receiving for at least three years, or that employees eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under Plan provisions in effect at any time during the five years preceding Plan termination.

6. Plan Termination (Continued)

2. Other vested benefits insured by the Pension Benefit Guaranty Corporation (PBGC) (a U.S. government agency) up to the applicable limitations.
3. All other vested benefits (that is, vested benefits not insured by the PBGC).
4. All nonvested benefits.

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits , early retirement benefits, and certain disability and survivor's pensions. However, the PBGC does not guarantee all benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination.

Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide for accumulated benefit obligations and may also depend on the financial condition of the plan sponsor and the level of benefits guaranteed by the PBGC.

7. Tax Status

The Plan adopted a volume submitter plan offered by Riverbay Corporation. The volume submitter plan received an IRS Determination Letter dated March 8, 2021, that the Plan is designed in accordance with the applicable sections of the Internal Revenue Code (IRC). The plan administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believes 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 an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

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 the amounts reported in the statements of net assets available for benefits.

8. Risks and Uncertainties (Continued)

Plan contributions are made, and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates, and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the financial statements.

9. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements at December 31, 2025 and 2024, to Form 5500:

	2025	2024
Net assets available for benefits per the financial statements	$42,756,822	$37,980,729
Employer's contribution receivable	(1,407,447)	(678,578)
Net assets available for benefits per Form 5500	$41,349,375	$37,302,151

The following reconciles the increase in net assets available for benefits per the financial statements for the year ended December 31, 2025, to Form 5500:

	2025
Increase in net assets available for benefits per the financial statements	$ 4,776,093
Add: prior year employer contributions receivable	678,578
Less: current year employer contributions receivable	(1,407,447)
Increase in net assets available for benefits per Form 5500	$ 4,047,224

Supplemental Schedule

Riverbay Corporation Retirement Plan
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN: 13-2571433 Plan Number: 001
As of December 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	MUTUAL FUNDS			
	GQG PARTNERS EMRG MKTS EQ INS	66,687	$ 947,195	$ 1,187,031
	DOUBLELINE TOTAL RETURN I	124,792	1,241,473	1,113,146
	FEDERATED HERMES MTG STRATEGY	57,812	476,423	494,871
	LOOMIS SAYLES SECRZD ASSC INST	42,328	325,421	334,816
	LOOMIS SAYLES HI INC OPP INST	22,758	200,234	206,872
	FEDERATED HERMES CORP BD STRGY	9,446	94,841	96,916
	FEDERATED HERMES INTL BD STRGY	4,166	52,346	53,158
	FEDERATED HERMES HI YLD STRGY	3,677	42,214	43,867
			3,380,147	3,530,677
*	**CASH AND CASH EQUIVALENTS**		797,028	797,028
	COMMON STOCKS			
	A O SMITH CORP	377	26,397	25,214
	ABBOTT LABORATORIES	326	32,020	40,845
	ABBVIE INC COM	381	52,039	87,055
	ACCENTURE PLC IRELAND CL A	54	16,970	14,542
	ADVANCED MICRO DEVICES	118	29,529	25,271
	AIA GROUP LTD SPON ADR	1,708	54,383	70,132
	AIR LIQUIDE ADR	2,579	79,582	97,084
	AKAMAI TECHNOLOGIES INC	197	19,545	17,188
	ALBANY INTL A NEW	144	12,429	7,301
	ALBEMARLE CORPORATION	154	25,334	21,782
	ALIBABA GROUP HLDG LTD	174	20,391	25,505
	ALLEGION PUB LTD CO	88	10,676	14,072
	ALL STATE CORP	94	18,796	19,645
	ALNYLAM PHARMACEUTICALS INC	33	12,116	12,969
	ALPHABET INC CL A	158	17,468	49,454
	ALPHABET INC CL C	514	86,707	161,293
	ALTRIA GROUP INC	429	25,510	24,736
	AMADEUS IT GROUP S.A ADR	744	50,524	54,909
	AMAZON COM INC	624	62,965	144,032
	AMEREN CORP	140	12,385	13,980
	AMERICAN ELEC PWR CO INC	164	14,359	18,911
	AMERICAN EXPRESS CO	172	38,689	63,631
	AMPHENOL CORP NEW CL A	160	14,269	21,622
	ANALOG DEVICES INC	183	31,730	49,630
	AON PLC CL A	76	23,195	26,793
	APOLLO GLOBAL MGMT INC CL A	169	23,509	24,464
	APPLE INC	765	147,779	207,973
	APPLIED MATERIALS INC	140	19,386	35,979
	APPLOVIN CORP	38	14,841	25,899
	APTIV PLC	203	13,630	15,446
	ARCHROCK INC	1,247	9,288	32,447
	ARROW ELECTRONICS	182	22,410	20,053
	ASTRAZENECA PLC ADR	447	33,538	41,093
	AT&T INC	1,492	24,286	37,061
	AUTOMATIC DATA PROCESSING INC	92	21,691	23,636
	AUTONATION INC	53	7,707	10,931
	AUTOZONE INC	8	15,206	26,013
	AVALONBAY COMM INC	39	9,182	7,118
	AVANTORNIC	1,192	14,926	13,660
	AVERY DENNISON CORPORATION	66	11,771	12,054
	BANK OF AMERICA CORP	932	37,406	51,260
	BANK OF NEW YORK MELLON CORP	382	20,093	44,346
	BEIERSDORF AGUNSPONSADR	1,648	43,516	36,264
	BERKSHIRE HATHAWAY CL-B NEW	23	8,217	11,377
	CARRIED FORWARD		1,286,390	1,784,670

See independent auditors' report.

Riverbay Corporation Retirement Plan
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN: 13-2571433 Plan Number: 001
As of December 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	COMMON STOCKS			
	BROUGHT FORWARD		$ 1,286,390	$ 1,784,670
	BIO RAD LAB A	76	30,491	23,117
	BLACKROCK INC	26	16,484	28,074
	BLUE OWL CAPITAL INC	707	12,318	10,563
	BNP PARIBAS SPADRREPSTG	1,405	53,687	66,656
	BOOKING HOLDINGS INC	8	30,191	42,334
	BOOZ ALLEN HAMILTON HLDG CL-A	506	17,614	22,800
	BORG WARNER INC	778	20,501	23,270
	BOX,INC. CL A	324	17,272	17,477
	BRISTOL MYERS SQUIBB CO	1,213	63,871	68,680
	BRITISH AMERICAN TOBACCO ADR	527	67,275	182,395
	BROADCOM INC	303	24,633	20,446
	BXP INC	230	13,769	15,244
	CABOT CORP	43	25,826	23,158
	CACI INTERNATIONAL INC CL A	356	7,092	12,051
	CANADIAN NATURAL RESOURCES LTD	1,783	59,928	59,374
	CAPGEMINI S E UNSPONSORED ADR	113	14,991	27,387
	CAPITAL ONE FINANCIAL CORP	1,793	37,733	47,095
	CARLSBERG AS	57	18,993	23,932
	CARVANA CO CL A	315	32,257	50,649
	CBRE GROUP INC CL A	39	8,556	11,646
	CELESTICA INC	123	15,758	41,543
	CENCORA INC	658	7,689	11,133
	CENOVUS ENERGY INC COM	330	19,552	13,580
	CENTENE CORPORATION	572	15,578	21,930
	CENTERPOINT ENERGY INC	383	27,380	29,621
	CF INDUSTRIES HOLDINGS,INC	122	24,796	24,337
	CHARLES RIVER LABS INTL INC	397	30,514	39,664
	CHARLES SCHWAB	267	50,350	49,545
	CHECK POINT SOFTWARE TECH LTD	257	31,939	39,169
	CHEVRON CORP	149	14,719	23,953
	CH ROBINSON WORLDWIDE INC	155	30,317	48,379
	CHUBB LTD	69	14,361	16,121
	CIENA CORP	212	19,216	25,122
	CIRRUS LOGIC INC	566	30,849	43,599
	CISCO SYS INC	124	24,082	24,447
	CME GROUP INC	109	23,233	29,766
	CMS ENERGY CP	103	6,392	7,203
	COCA COLA CO	948	56,970	66,275
	COCA-COLA EUROPACIFIC PARTNERS	160	9,358	14,512
	COMCAST CORP (NEW) CLASS A	999	40,907	29,860
	COMPAGNIE DE ST GOBAIN UNSP	2,688	50,735	54,905
	COMPAGNIE FIN RICHEMONTAG ADR	4,348	65,271	94,426
	COMPASS GROUP PLC SPD ADR	2,623	74,611	83,404
	CONMED CORP	230	18,753	9,338
	CONOCOPHILLIPS	528	39,011	49,426
	COPT DEFENSE PROPERTIES SH BEN	522	14,095	14,512
	CORPAY INC	58	12,136	17,369
	CRH PLC	408	20,350	50,918
	CROWD STRIKE HOLDINGS CL A	36	17,021	16,769
	CSX CORP	489	16,108	17,726
	CUMMINS INC	70	19,646	35,822
	DAIKIN INDS LTD UNSPON ADR	3,444	41,617	44,121
	DANAHER CORPORATION	52	10,670	11,930
	DARDEN RESTAURANTS	119	16,162	21,898
	DBS GROUP HOLDINGS LTD SP	315	42,055	55,220
	DEERE & CO	21	9,543	9,550
	CARRIED FORWARD		2,821,616	3,748,111

See independent auditors' report.

Riverbay Corporation Retirement Plan
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN: 13-2571433 Plan Number: 001
As of December 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	COMMON STOCKS			
	BROUGHT FORWARD		$ 2,821,616	$ 3,748,111
	DELL TECHNOLOGIES INC CL C	215	12,480	27,064
	DENSO CORP LTD ADR	2,755	36,518	37,931
	DEUTSCHE BOERSE AG UNSPON ADR	2,252	52,314	59,167
	DIAMONDBACK ENERGY INC	198	34,299	29,765
	DOORDASH INC CL A	49	4,704	10,992
	DR HORTON INC	201	19,226	28,950
	DTE ENERGY COMPANY	57	6,666	7,363
	EASTMAN CHEMICAL COMPANY	233	22,348	14,872
	EAST WEST BANCORP	202	18,488	22,703
	EBAY INC	194	11,466	16,897
	ELI LILLY & CO	55	57,465	59,333
	EMERSON ELECTRIC CO	190	22,694	25,217
	ENGIE SPONS ADR	2,902	40,250	76,381
	ENI SPA AMER DEP RCPT	1,337	37,626	50,726
	ENTERGY CORP NEW	512	34,413	47,324
	EXPERIAN GP LTD ADR	1,399	65,064	63,282
	EXXON MOBIL CORP	445	30,117	53,551
	FEDEX CORP	93	22,155	26,843
	FIRSTCASH HLDGS INC	166	13,576	26,457
	FIRSTENERGY CORP	721	28,561	32,279
	FLEXTRONICS INTL LTD	322	8,699	19,455
	FORMFACTOR INC	429	18,109	23,930
	FREEPORT-MCMORAN CL B	285	13,776	14,475
	FUJIFILM HOLDINGS CORP ADR	2,940	32,289	31,361
	GALLAGHER ARTHUR J & CO	45	9,503	11,643
	GATX CORP	170	17,392	28,832
	GE AEROSPACE NEW	123	24,010	37,888
	GENL DYNAMICS CORP	163	37,812	54,876
	GEVERNOVA INC	65	40,316	42,384
	GILEAD SCIENCE	565	64,840	69,348
	GOLDMAN SACHS GRP INC	87	43,363	76,081
	HEXCEL CORP NEW	351	18,731	25,939
	HIMS&HERS HEALTH INC COM CL	285	16,004	9,254
	HITACHI 10 COM NEW ADR	3,414	89,433	106,769
	HOLOGIC INC	349	26,199	25,997
	HOME DEPOT INC	148	48,288	50,927
	HONEYWELL INTL INC	300	55,877	58,527
	HOULIHAN LOKEY INC CL A	169	16,656	29,438
	HOYA CORP SPONS ADR	292	36,745	44,123
	HUBBELL INC	48	19,441	21,196
	HUNTINGTON BANCSHARES	1,647	21,114	28,575
	HUNTINGTON INGALLS INDUSTRIES	114	22,027	38,768
	ILL TOOL WORKS INC	80	19,829	19,737
	ING GROEP NV ADR	2,785	62,184	77,980
	INSMED INC	229	24,506	39,855
	INSPERITY INC COM	242	25,736	9,370
	INTERCONTINENTAL EXCHANGE INC	173	23,219	28,019
	INTESA SANPALO S.P.A. ADR	1,459	35,903	60,875
	INTL BUSINESS MACHINES CORP	283	45,683	83,827
	INTUIT INC	28	11,837	18,217
	INTUITIVE SURGICAL INC	13	7,500	7,468
	IQVIA HOLDINGS INC	117	23,019	26,373
	JACOBS SOLUTIONS INC	139	15,132	18,412
	JOHNSON & JOHNSON	533	89,902	110,304
	JPMORGAN CHASE & CO	631	89,865	203,321
	KEYSIGHT TECHNOLOGIES INC	102	15,175	20,725
	CARRIED FORWARD		4,562,160	6,039,477

Riverbay Corporation Retirement Plan
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN: 13-2571433 Plan Number: 001
As of December 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	COMMON STOCKS			
	BROUGHT FORWARD		$ 4,562,160	$ 6,039,477
	KINROSS GOLD CORP NEW	1,886	17,260	53,110
	KLA CORPORATION	27	9,770	32,862
	L3HARRIS TECHNOLOGIES INC	126	31,528	36,990
	LABCORP HOLDINGS INC	56	14,534	13,959
	LAM RESEARCH CORPORATION	169	7,951	28,929
	LEIDOS HLDGS INC	88	10,016	15,796
	LINDE PLC	58	19,167	24,537
	LONDON STK EXCHANGE GROUP ADR	1,061	38,271	31,938
	LPL FINL HLDGS INC COM	98	24,203	35,128
	LULULEMON ATHLETICA INC	53	11,292	10,912
	LVMH MOET HENNESSY LOUIS VUITT	230	31,072	34,846
	MARATHON PETROLEUM CORP	207	16,972	33,664
	MARSH & MCLENNAN COS INC	119	19,653	22,077
	MASTERCARD INC CL A	142	66,894	81,065
	MC DONALDS CORP	150	38,447	45,845
	MCKESSON CORP	63	16,207	51,458
	MDURES GROUP INC	1,252	25,894	24,439
	MEDTRONIC PLC SHS	532	47,456	51,104
	MERCADOLIBRE INC	6	7,587	11,264
	MERCK & CO INC NEW COM	259	20,072	27,262
	MERCK KGAA SPD ADR	1,651	50,080	47,546
	META PLATFROMS INC CL A	157	43,634	103,634
	MICHELIN COMPAGNIE GENERALE DE	1,848	31,454	30,721
	MICROCHIP TECHNOLOGY INC	457	27,826	29,120
	MICRON TECH INC	169	12,699	48,234
	MICROSOFT CORP	669	226,801	323,542
	MIDDLEBY CORP DEL	167	22,073	24,828
	MITSUBISHI ELECTRIC ADR	1,271	30,285	74,357
	MONDELEZ INTL INC COM	361	23,137	19,433
	MONOLITHIC PWR SYSTEMS INC	23	9,827	20,957
	MOOG INC CL A	149	11,619	36,289
	MORGAN STANLEY	442	38,068	78,468
	MTU AERO ENGINES AG	116	19,729	24,202
	NATERA INC COM	137	22,775	31,385
	NATWEST GROUP PLC ADR	4,239	47,772	74,183
	NESTLE SPON ADR REP REG SHR	454	50,732	45,122
	NETFLIX INC	197	6,388	18,471
	NEWMONT CORPORATION	352	20,547	35,147
	NEXTERA ENERGY INC	178	12,724	14,290
	NORFOLK SOUTHERN CORP	38	14,441	21,738
	NOVARTIS AG ADR	512	44,298	70,589
	NOVO NORDISK A/S ADR	754	59,565	38,364
	NRG ENERGY INC	65	10,865	10,290
	NVIDIA CORPORATION	1,942	114,614	362,183
	NXP SEMICONDUCTORS NV	151	28,663	32,776
	OLD OMINION FREIGHTLINE	107	14,781	16,778
	ON SEMICONDUCTOR CORP	330	18,092	17,870
	ORACLE CORP	249	27,245	48,533
	PACKAGING CORP AMER	58	7,684	11,973
	PALANTIR TECHNOLOGIE INC CL A	252	40,127	44,793
	PALO ALTO NETWORKS INC	39	5,471	7,097
	PAPA JOHNS INTL INC	273	11,894	10,508
	PARKER HANNIFIN CORP	54	17,072	47,693
	PENN ENTERTAINMENT INC	408	8,187	6,018
	PEPSICO INC NC	75	12,107	10,706
	PERNOD RICARD SA ADR	2,160	49,545	37,089
	CARRIED FORWARD		6,229,227	8,581,589

See independent auditors' report.

Riverbay Corporation Retirement Plan
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN: 13-2571433 Plan Number: 001
As of December 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	COMMON STOCKS			
	BROUGHT FORWARD		$ 6,229,227	$ 8,581,589
	PHILIP MORRIS INTL INC	573	66,027	91,910
	PNC FINL SVCS GP	142	26,456	29,640
	PPL CORPORATION	783	27,009	27,421
	PROCTER & GAMBLE	320	48,909	45,859
	PROLOGIS INC COM	96	11,346	12,267
	PUBLIC STORAGE	31	8,930	8,060
	QIAGEN NV NEW	977	46,041	43,936
	QUALCOMM INC	65	10,082	11,100
	QUANTA SERVICES INC	35	9,549	14,765
	QUEST DIAGNOSTICS INC	145	24,626	25,162
	RAYMOND JAMES FINCL INC	201	19,688	32,279
	REINSURANCE GROUP OF AMERICA	161	17,240	32,757
	RELIANCE INC	59	18,109	16,940
	RELX PLC SPONSORED ADR	1,197	55,312	48,383
	REPUBLIC SERVICES INC	117	16,102	24,796
	RIO TINTO PLC SPON ADR	535	34,802	42,816
	ROBINHOOD MKTS INC CL A	271	25,836	30,650
	ROBLOX CORP CL A	181	22,204	14,666
	ROCHE HOLDINGS ADR	2,025	80,521	104,429
	ROLLS ROYCE HOLDINGS PLC	4,500	48,375	69,606
	RTX CORPORATION	102	15,644	18,707
	RYANAIR HLDGS PLC ADR	1,035	48,974	74,717
	RYDER SYSTEMS INC	178	13,377	34,067
	SALESFORCE INC	58	14,785	15,352
	SAP AG	342	54,129	83,075
	SBA COMMUNICATNS CORP NEW CL A	113	31,300	21,858
	SCHNEIDER ELEC SA UNSL ADR	1,914	98,305	105,607
	SEA LIMITED ADR	122	19,688	15,564
	SERVICENOW INC	94	9,072	14,382
	SEVEN & I HLDGS CO LTD ADR	3,506	48,220	50,339
	SHIN ETSU CHEM CO LTD ADR	2,789	48,148	43,352
	SHOPIFY INC	211	19,145	33,965
	SLB LIMITED	306	9,019	11,744
	SNAP-ON INC	84	17,792	28,974
	SNOWFLAKE INC CL A	36	6,945	7,962
	SOFI TECHNOLOGIES INC	761	17,325	19,923
	SONOCO PRODUCTS CO	365	20,618	15,929
	SONY GROUP CORPORATION ADR	2,189	34,869	56,038
	SOUTHERN CO	267	18,812	23,282
	STEEL DYNAMICS INC	98	14,001	16,572
	SUMITOMO CORP SPON ADR	3,477	52,586	67,210
	SUZUKI MTR CORP ADP	687	32,046	40,928
	SYNOPSYS INC	24	11,521	11,353
	SYSCO CORP	306	23,203	22,549
	TAIWAN SMCNDCTR MFG CO LTD ADR	414	50,630	125,810
	TECONNECTIVITY PLC	109	17,469	24,799
	TELEDYNE TECH INC	68	29,258	34,855
	T-MOBILE US INC COM	119	18,556	24,162
	TENCENT HLDGS LTD UNSPON ADR	585	32,326	44,782
	TENET HEALTHCARE CORP COM	69	13,890	13,614
	TERUMO CORP ADR UNSPONS ADR	2,214	43,680	32,063
	TESCO PLC ADR	2,267	32,464	40,414
	TESLA INC	240	74,355	107,933
	TEXAS INSTRUMENTS	65	11,914	11,191
	TJX COS INC NEW	181	18,129	27,803
	TORONTO DOM BK NEW	552	32,873	51,998
	CARRIED FORWARD		7,901,459	10,681,904

See independent auditors' report.

Riverbay Corporation Retirement Plan
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN: 13-2571433 Plan Number: 001
As of December 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	COMMON STOCKS			
	BROUGHT FORWARD		$ 7,901,459	$ 10,681,904
	TOTAL ENERGIES SEA CT	709	43,924	46,256
	TRANE TECHNOLOGIES PLC	72	13,018	27,873
	TRIMBLE INC	163	9,835	12,771
	UBER TECHNOLOGIES INC	544	20,693	44,450
	UBS GROUP AG SHS	2,029	65,108	93,963
	UNION PACIFIC CORP	116	26,892	26,833
	UNITED AIRLINES HLDGS INC	150	12,278	16,773
	UNITEDHEALTH GP INC	165	64,190	54,468
	UNITED RENTALS INC	40	21,797	32,421
	US FOODS HOLDING CORP	474	15,618	35,702
	VALERO ENERGY CP DELA NEW	121	9,971	19,698
	VALMONT INDUSTRIES	72	19,817	28,971
	VISA INC CL A	117	25,067	41,033
	VISTRA CORP	59	11,750	9,489
	WABTEC CORP	90	7,987	19,147
	WALMART INC	903	53,830	100,603
	WALT DISNEY CO HLDG CO	591	63,173	67,238
	WASTE MGMT INC (DELA)	105	17,960	23,070
	WEBSTER FINCL CORP	410	21,163	25,805
	WEC ENERGY GROUP INC COM	264	23,839	27,841
	WELLS FARGO & CO NEW	873	41,299	81,364
	WELL TOWER INC	45	6,365	8,412
	WESTERN DIGITAL CORPORATION	83	14,251	14,295
	WEX INC COM	118	23,315	17,580
	WINTRUST FIN CORP	174	22,646	24,329
	WOODWARD INC COM	165	18,097	49,883
	ZURICH INSURANCE GRP LTD ADR	1,760	44,442	66,845
	3M CO	195	27,255	31,219
			8,647,039	11,730,236
	EXCHANGE-TRADED AND CLOSED-END FUNDS			
	VANGUARD GROWTH ETF	13,588	4,427,749	6,629,042
	ISHARES CORE MSCI INT DEVP MAR	38,947	2,094,995	3,212,349
	VANGUARD VALUE ETF	15,155	2,417,735	2,894,453
	ISHARES 20+ YR TREASU BOND ETF	31,645	3,332,543	2,758,178
	VANGUARD TOTAL BOND MARKET	30,136	2,185,882	2,232,174
	ISHARES CORE MSCI EMERGING	29,811	1,587,894	2,003,895
	JPMORGAN MORTGAGE-BACKED SEC I	36,350	1,814,016	1,856,031
	ISHARES 7-10 YR TREASRY BD ETF	7,536	741,191	724,662
			18,602,005	22,310,784
	CORPORATE FIXED INCOME			
	ACCENTURE CAPITAL INC	4.050%	29,933	30,394
	AIR LEASE CORP	2.875%	15,286	16,386
	AMGEN INC	2.450%	15,603	16,964
	ARES CAPITAL CORP	2.150%	19,647	20,938
	ASTRAZENECA PLC	1.375%	17,906	19,694
	AT&T INC	1.700%	32,657	34,977
	AT&T INC	2.250%	9,570	10,644
	BANK OF AMERICA CORP FXD TO 032026 VAR THRAFTR	1.658%	32,345	35,014
	BIOGEN INC	2.250%	18,973	20,310
	BIOGEN INC	3.150%	12,443	12,408
	BLACKROCK INC	1.900%	19,956	21,775
	BLACKSTONE PRIVATE CREDIT FUND	2.625%	19,079	19,673
	BLUE OWL CAPITAL CORP	3.400%	21,110	22,205
	CARRIED FORWARD		264,508	281,382

See independent auditors' report.

Riverbay Corporation Retirement Plan
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN: 13-2571433 Plan Number: 001
As of December 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	CORPORATE FIXED INCOME			
	BROUGHT FORWARD		$ 264,508	$ 281,382
	BOEING CO/THE	5.805%	25,468	26,892
	BP CAPITAL MARKETS AMERICA INC	5.227%	26,015	27,037
	BP CAPITAL MARKETS AMERICA INC	3.588%	13,507	14,070
	CAPITAL ONE FINANCIAL CORP FXD TO 072029 VAR THRAFTR	5.463%	20,547	21,214
	CELANESE US HOLDINGS LLC	6.879%	11,484	11,793
	CENTENE CORP	2.450%	20,529	20,847
	CHARTER COMM OPERATING LLC	5.050%	15,559	16,399
	CHEVRON USA INC	4.850%	19,880	20,636
	CHEVRON USA INC	4.980%	18,088	18,654
	CHEVRON USA INC	4.819%	16,144	16,638
	CHEVRON USA INC	4.687%	12,049	12,405
	CITIGROUP INC FXD TO 062026 VAR THRAFTR	1.462%	42,909	46,505
	CITIGROUP INC FXD TO 112031 VAR THRAFTR	2.520%	14,598	16,219
	COMCAST CORP	5.300%	6,045	6,223
	CONTINENTAL RESOURCES	4.375%	19,954	20,371
	CVS HEALTH CORP	5.250%	17,875	18,894
	DICK'S SPORTING GOODS INC	4.100%	26,354	27,054
	ENACT HOLDINGS INC	6.250%	17,935	18,957
	EQUINOR ASA	2.375%	12,281	13,082
	EXELON CORP	4.700%	10,351	10,421
	GENERAL MOTORS FINANCIAL CO INC	4.300%	13,469	14,118
	GOLDMAN SACH GROUP INC /THE FX D TO 032026 VAR THRAFTR	1.431%	32,269	34,977
	GOLDMAN SACHS GROUP INC/THE FX D TO 072031 VAR THRAFTR	2.383%	8,066	9,072
	GOLDMAN SACHS GROUP INC/TH FX D TO 102026 VAR THRAFTR	1.948%	31,929	34,543
	JBS USA LUXSA /JBS USA FOOD CO/JBS USA FINANCE INC	4.375%	27,532	28,636
	JOHNSON & JOHNSON	4.700%	6,045	6,278
	JPMORGAN CHASE & CO FXD TO 022026 VAR THRAFTR	1.040%	19,652	20,030
	JPMORGAN CHASE & CO FXD TO 092026 VAR THRAFTR	1.470%	19,898	21,689
	JPMORGAN CHASE & CO FXD TO 112031 VAR THRAFTR	2.545%	18,117	19,959
	JPMORGAN CHASE & CO FXD TO 042026 VAR THRAFTR	1.578%	20,195	21,903
	KINDER MORGAN INC	4.300%	15,698	16,317
	LOCKHEED MARTIN CORP	4.400%	5,991	6,174
	META PLATFORMS INC	5.625%	20,629	20,386
	META PLATFORMS INC	4.600%	8,041	8,134
	META PLATFORMS INC	4.200%	5,994	6,061
	META PLATFORMS INC	4.875%	4,010	4,033
	ORACLE CORP	1.650%	22,337	23,970
	ORACLE CORP	2.950%	10,588	11,161
	PHILIP MORRIS INTERNATIONAL INC	5.250%	23,801	25,312
	PHILIP MORRIS INTERNATIONAL INC	4.875%	23,923	25,012
	SHELL FINANCE US INC	4.750%	14,002	14,095
	SHELL FINANCE US INC	4.125%	5,988	6,040
	SHELL FINANCE US INC	2.750%	3,659	3,819
	SOUTHERN COPPER CORP	6.750%	16,506	17,169
	TELEFONICA EMISIONES SA	7.045%	20,996	21,317
	US BANCORP FXD TO 012032 VAR THRAFTR	2.677%	33,412	37,495
	WHIRLPOOL CORP	4.600%	15,173	14,114
			1,080,000	1,137,507
	GOVERNMENT SECURITIES			
	UNITED STATES TREASURY NOTE	3.625%-matures 05/15/2026	21,920	22,112
	UNITED STATES TREASURY NOTE	3.500%-matures 09/30/2027	13,997	14,128
	UNITED STATES TREASURY NOTE	4.875%-matures 10/31/2028	6,235	6,263
	UNITED STATES TREASURY NOTE	3.875%-matures 09/30/2029	43,496	44,811
	UNITED STATES TREASURY NOTE	3.500%-matures 01/31/2030	89,125	92,825
	CARRIED FORWARD		174,773	180,139

Riverbay Corporation Retirement Plan
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN: 13-2571433 Plan Number: 001
As of December 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	GOVERNMENT SECURITIES			
	BROUGHT FORWARD		$ 174,773	$ 180,139
	UNITED STATES TREASURY NOTE	1.625%-matures 05/15/2031	17,312	17,965
	UNITED STATES TREASURY NOTE	2.875%-matures 05/15/2032	43,818	45,453
	UNITED STATES TREASURY NOTE	4.000%-matures 07/31/2032	145,352	148,250
	UNITED STATES TREASURY NOTE	4.125%-matures 11/15/2032	33,786	34,585
	UNITED STATES TREASURY NOTE	3.500%-matures 02/15/2033	93,937	97,554
	UNITED STATES TREASURY NOTE	3.875%-matures 08/15/2033	28,278	29,199
	UNITED STATES TREASURY NOTE	4.000%-matures 02/15/2034	33,676	34,430
	UNITED STATES TREASURY NOTE	3.875%-matures 08/15/2034	134,149	137,978
	UNITED STATES TREASURY NOTE	4.250%-matures 11/15/2034	32,957	33,549
	UNITED STATES TREASURY NOTE	4.625%-matures 02/15/2035	167,270	172,143
	UNITED STATES TREASURY NOTE	4.250%-matures 05/15/2035	124,051	127,822
	UNITED STATES TREASURY NOTE	4.250%-matures 08/15/2035	35,577	35,837
	TENN VALLEY AUTH	5.880%-matures 04/01/2036	13,430	13,712
	UNITED STATES TREASURY BOND	1.750%-matures 08/15/2041	48,808	49,840
	UNITED STATES TREASURY BOND	2.000%-matures 11/15/2041	4,171	4,211
	UNITED STATES TREASURY BOND	2.375%-matures 02/15/2042	18,480	18,656
	UNITED STATES TREASURY BOND	3.250%-matures 05/15/2042	9,255	9,236
	UNITED STATES TREASURY BOND	3.375%-matures 08/15/2042	21,400	21,480
	UNITED STATES TREASURY BOND	3.875%-matures 05/15/2043	24,635	24,393
	UNITED STATES TREASURY BOND	3.125%-matures 05/15/2048	3,927	3,826
	UNITED STATES TREASURY BOND	3.000%-matures 02/15/2049	3,786	3,748
	UNITED STATES TREASURY BOND	2.250%-matures 08/15/2049	2,611	2,549
	UNITED STATES TREASURY BOND	2.375%-matures 05/15/2051	19,538	17,770
	FEDERAL NATIONAL MTG ASSN POOL MA4438	2.500%-matures 10/01/2051	69,957	56,975
	UNITED STATES TREASURY BOND	1.875%-matures 11/15/2051	2,927	2,783
	FEDERAL NATIONAL MTG ASSN POOL MA4547	2.000%-matures 02/01/2052	23,322	20,993
	FHLMC 30 YR GOLD SD8199	2.000%-matures 03/01/2052	24,984	22,854
	FEDERAL NATIONAL MTG ASSN POOL MA4577	2.000%-matures 04/01/2052	39,688	38,804
	FEDERAL NATIONAL MTG ASSN POOL FS4377	3.000%-matures 04/01/2052	17,721	15,877
	FHLMC 30 YR GOLD SD8213	3.000%-matures 05/01/2052	23,602	22,800
	FEDERAL NATIONAL MTG ASSN POOL MA4600	3.500%-matures 05/01/2052	49,385	41,540
	FEDERAL NATIONAL MTG ASSN POOL FS6943	3.000%-matures 06/01/2052	7,466	6,999
	FEDERAL NATIONAL MTG ASSN POOL MA4656	4.500%-matures 07/01/2052	24,528	20,447
	FHLMC 30 YR GOLD SD8243	3.500%-matures 08/01/2052	12,617	11,521
	FEDERAL NATIONAL MTG ASSN POOL MA4782	3.500%-matures 09/01/2052	6,133	6,186
	FEDERAL NATIONAL MTG ASSN POOL MA4732	4.000%-matures 09/01/2052	38,958	32,209
	FHLMC 30 YR GOLD SD8332	6.000%-matures 06/01/2053	11,704	10,748
	UNITED STATES TREASURY BOND	4.750%-matures 11/15/2053	53,797	52,442
	FHLMC 30 YR GOLD SD8432	6.000%-matures 05/01/2054	12,212	10,109
	UNITED STATES TREASURY BOND	4.250%-matures 08/15/2054	54,418	52,565
	UNITED STATES TREASURY BOND	4.625%-matures 02/15/2055	56,692	56,016
	UNITED STATES TREASURY BOND	4.750%-matures 05/15/2055	9,859	9,909
	UNITED STATES TREASURY BOND	4.750%-matures 08/15/2055	12,166	12,039
			1,787,113	1,768,141
	SOVEREIGN SECURITIES			
	URUGUAY GOVERNMENT INTERNATIONAL BOND	4.375%-matures 01/23/2031	27,543	28,994
	MEXICO GOVERNMENT INTERNATIONAL BOND	6.050%-matures 01/11/2040	15,639	16,418
			43,182	45,412
			$ 34,336,514	$ 41,319,785

* Denotes a party in interest.

See independent auditors' report.

The Riverbay Corporation Retirement Plan
Schedule SB, Line 26 - Schedule of Active Participant Data
EIN/PN: 13-2571433/001

Completed Years of Service on January 1, 2025											
Attained Age	Under 1	1 - 4	5 - 9	10 - 14	15 - 19	20 - 24	25 - 29	30 - 34	35 - 39	40+	Total
Under 25	0	0	0	0	0	0	0	0	0	0	**0**
25-29	0	2	1	0	0	0	0	0	0	0	**3**
30-34	3	7	0	0	0	0	0	0	0	0	**10**
35-39	2	9	6	4	0	0	0	0	0	0	**21**
40-44	3	10	7	2	1	0	0	0	0	0	**23**
45-49	3	10	5	7	0	3	0	0	0	0	**28**
50-54	3	7	2	3	5	2	1	0	0	0	**23**
55-59	1	5	9	5	10	6	1	0	1	0	**38**
60-64	0	3	2	2	5	0	3	3	1	0	**19**
65-70	0	2	4	2	1	2	0	0	0	1	**12**
70 & up	0	1	2	2	1	0	0	1	0	0	**7**
Total	**15**	**56**	**38**	**27**	**23**	**13**	**5**	**4**	**2**	**1**	**184**

Actuarial Assumptions and Methods

The valuation of a defined benefit pension plan involves estimates and assumptions about the probability of events occurring far into the future. Examples include assumptions about future employment, mortality, and retirement. Below is a description of the actuarial assumptions and methods used in the valuation.

Funding Target Liability

Valuation Date: January 1, 2025

Demographic Information: The demographic information was provided as of January 1, 2025 by Riverbay Corporation. Although we did not audit the data, we did review the data for reasonableness.

Actuarial Cost Method: As required by PPA, the Traditional Unit Credit Cost Method was used.

Asset Valuation Method: The actuarial value of assets is determined by averaging the fair market value of assets as of the valuation date and the adjusted fair market values as of the preceding two valuation dates. This methodology is consistent with that provided in IRS Notice 2009-22.

Anticipated Rate of Return on Plan Assets: 7.00%, based on a review of the Plan's asset allocation, investment policy (as shown in the annual funding notice), and expected returns using recent capital market assumptions published by leading financial organizations.

Actuarial Valuation Software: For purposes of developing the projected future benefit payments as well as determining attributed liabilities and normal costs as of the valuation date, we utilized the ProVal software platform developed by Winklevoss Technologies. We believe this externally developed valuation system is appropriate, was used for its intended purpose, and did not produce unreasonable results.

Interest Rates for Minimum Required Contribution: The January 2025 funding segment rates were utilized as prescribed by IRC Section 430(h) and elected by Riverbay Corporation. Below, please find the segment rates after reflection of the segment rate stabilization provisions of IRC Section 430(h)(2)(C)(iv).

Segment	Interest Rate
Segment 1	5.00%
Segment 2	5.27%
Segment 3	5.50%

Effective Interest Rate
5.37%

Segment 1 is applied to benefit payments expected to be made in the first 5 years, segment 2 is applied to benefit payments expected to be made in the next 15 years and segment 3 is applied thereafter.

ACTUARIAL ASSUMPTIONS AND METHODS

Interest Rates used to determine Maximum Recommended Contribution: Below, please find the segment rates without reflection of the segment rate stabilization provisions of IRC Section 430(h)(2)(C)(iv). These rates were utilized to determine the low-default risk obligation measurement ("LDROM") of the accrued benefits as of the Valuation Date.

Segment	Interest Rate
Segment 1	5.00%
Segment 2	5.27%
Segment 3	5.40%

Effective Interest Rate
5.33%

Segment 1 is applied to benefit payments expected to be made in the first 5 years, segment 2 is applied to benefit payments expected to be made in the next 15 years and segment 3 is applied thereafter.

Rate of Compensation Increase: 3.00%, based on Riverbay Corporation's expectation of future salary increases. The selected salary increase assumption does not significantly conflict with what we believe is reasonable for the assumption and purpose of the measurement based on a review of historical experience and Riverbay Corporation's assessment.

Mortality for Healthy Lives: The sex-distinct Amount-Weighted Pri-2012 Mortality Tables for employees and healthy annuitants with mortality improvements projected using IRS 2024 Adjusted Scale MP-2021 on a generational basis.

Retirement Incidence: Age 65 and 5 years of Credited Service. Due to a small number of retirements, there was insufficient data to develop plan specific retirement rates. Instead, retirement rates were based on general market trends, while also taking into account plan specific features and general observations from the participant data.

Turnover: T-1 Less 51GATM

Disability: Rates of decrement due to disability are assumed to be 100% x UAW Table.

Assumptions used to Convert Annuities to Actuarially Equivalent Lump Sum Amounts: In accordance with IRS Regulation 1.430(d)-1(f)(5)(ii)(B), present values are determined using the current applicable mortality table under IRC Section 417(e)(3) that would apply to a distribution with an annuity starting date occurring on the valuation date and the underlying valuation interest rates under IRC Section 430(h)(2).

Administrative Expenses: Actual plan expenses, not including investment advisory fees, paid out of the trust during the previous plan year, (net of PBGC premium paid) plus current year PBGC premium.

Spouse Assumptions: 80% of participants not currently collecting benefits are assumed to be married, with male spouses assumed to be three years older and female spouses assumed to be three years younger than the participant. This assumption was based on national averages.

Compensation and Benefit Limitation: The IRC Section 401(a)(17) compensation limit and the IRC Section 415 benefit limitation for years following the plan year end were assumed to increase annually by 3.00%.

Social Security Wage Base: The Social Security Wage Base is assumed to increase 3.00% per year.

Form of Benefit: Participants are assumed to elect a lump sum upon retirement, termination, disability, or death prior to retirement. The assumed form of benefit was based on the Plan provisions and client expectations.

Actuarial Present Value of Accumulated Plan Benefits (ASC 960)

Interest Rate: 7.00%, based on a review of the Plan's asset allocation, investment policy (as shown in the annual funding notice), and expected returns using recent capital market assumptions published by leading financial organizations.

Mortality: The sex-distinct Amount-Weighted White Collar Pri-2012 Mortality Tables for employees and healthy annuitants with mortality improvements projected using Scale MP-2021 on a generational basis. For contingent survivors the sex-distinct Amount-Weighted Pri-2012 Mortality Tables with mortality improvements projected using Scale MP-2021 on a generational basis was used. This assumption was based on a review of published mortality tables and the demographics and industry of the Plan.

Mortality for Disabled Lives: The sex-distinct Amount-Weighted Pri-2012 Disability Mortality Tables with projected mortality improvements using Scale MP-2021 on a generational basis. This assumption was based on a review of published mortality tables and the demographics and industry of the Plan.

Assumptions used to Convert Annuities to Actuarially Equivalent Lump Sum Amounts: The IRC Section 417(e) segment rates as of November 2024 (4.66%, 5.25%, and 5.57%) were utilized, which are the current segment rates as of the valuation date.

Unless specifically mentioned, all remaining assumptions for the Actuarial Present Value of Accumulated Plan Benefits remain the same as described for the Funding Target Liability above.

SCHEDULE SB (Form 5500)	Single-Employer Defined Benefit Plan Actuarial 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) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	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

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of $1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan The Riverbay Corporation Retirement Plan	**B** Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF Riverbay Corporation	**D** Employer Identification Number (EIN) 13-2571433

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [X] 101-500 [ ] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2025

2 Assets:

a Market value	2a	37,979,203
b Actuarial value	2b	36,326,950

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	52	10,573,329	10,573,329
b For terminated vested participants	53	5,995,230	5,995,230
c For active participants	184	26,776,536	27,213,681
d Total	289	43,345,095	43,782,240

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	4a	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b	
5 Effective interest rate	5	5.37%
6 Target normal cost		
a Present value of current plan year accruals	6a	1,844,224
b Expected plan-related expenses	6b	289,278
c Target normal cost	6c	2,133,502

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE Daniel Driscoll DD Signature of actuary	07/08/2026 Date
Daniel Driscoll, ASA, EA, MAAA Type or print name of actuary	2608902 Most recent enrollment number
BPAS Actuarial & Pension Services Firm name	315-703-8946 Telephone number (including area code)
706 N. Clinton St. Suite 200 Syracuse NY 13204 Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions [ ]

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	488,588
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	488,588
10	Interest on line 9 using prior year's actual return of 9.27%	0	45,292
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		95
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.26%		5
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		100
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	533,880

Part III Funding Percentages

14	Funding target attainment percentage	14	81.75%
15	Adjusted funding target attainment percentage	15	81.75%
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	83.49%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
04/14/2025	700,190	0			
07/15/2025	700,190	0			
10/14/2025	666,685	0			
01/13/2026	666,685	0			
04/09/2026	740,762	0			
			Totals ► 18(b)	3,474,512	18(c) 0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
	a Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
	b Contributions made to avoid restrictions adjusted to valuation date	19b	0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	3,335,068

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☒ Yes ☐ No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:

a Segment rates:

1st segment:	2nd segment:	3rd segment:	☐ N/A, full yield curve used
5.00 %	5.27 %	5.50%	

b Applicable month (enter code)	**21b**	0
22 Weighted average retirement age	**22**	65

23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ... ☐ Yes ☒ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	**28**	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	**29**	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	**30**	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)	**31a**	2,133,502
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:

	Outstanding Balance	Installment
a Net shortfall amortization installment	7,989,170	829,544
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	2,963,046

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0

36 Additional cash requirement (line 34 minus line 35)	**36**	2,963,046
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	3,335,068
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	**38a**	372,022
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☒ 2021

The Riverbay Corporation Retirement Plan
Schedule SB, Line 22 - Description of Weighted Average Retirement Age
EIN/PN: 13-2571433/001

The weighted average retirement age is equal to the normal retirement age of 65.

Plan Provisions

This summary is intended as an outline of plan provisions and does not alter the intent or meaning of the provisions contained in the plan document.

Plan Sponsor: **Riverbay Corporation**
EIN/PN: **13-2571433/001**

Plan Year: January 1 through December 31

Effective Date: January 1, 1993

Employer: The Riverbay Corporation

Employee: Any person who is employed by the Employer, but excludes any person who is employed as an independent contractor, and also excludes any person whose employment is governed by the terms of a collected bargaining agreement between Employee representatives and the Employer under which retirement benefits were the subject of good faith bargaining between the parties, unless such agreement expressly provides for such coverage in this Plan. Any individual who is a Leased, Payroll Service or Agency Employee shall not be treated as an Employee for purposes of this Plan.

Participation: An Employee will be eligible for Participation on the first day of the month coincident with or next following the date on which such Employee has completed a Year of Service.

Service: The period of an Employee's employment with the Employer, as determined by the Employer from it's personnel records.

Vesting Service: A Plan Year during which a Participant has at least 1,000 hours of service.

Benefit Service: Year of Service during which an Employee is a Participant and completes at least 1500 Hours of Service. Fractional years of service shall be credited when a participant's Hours of Service are applied to the following schedule:

Hours	Years of Service
At least 80 hrs. a calendar month	1/12
At least 1000 hrs., but less than 1500	3/4

Normal Retirement Date: The first day of the calendar month coincident with or next following the later of age 65 and the fifth anniversary of the effective date of participation.

Early Retirement Date: After attaining age 55 and completing 5 years of Vesting Service, any Participant who has a non-forfeitable right to a benefit may elect early retirement on the first day of any calendar month following the termination of Service.

Disability Retirement Date: The first day of the month coincident with or next following the event of a Participant's Total and Permanent Disability after completing 15 or more Years of Service.

Compensation: The forms of income reported by the Employer to the Internal Revenue Service for federal income tax purposes, including amounts contributed by the Employer pursuant to a salary reduction agreement which are includable in the gross income of the Participant under Sections 125, 402(e)(3), 402(h) or 403(b) of the Internal Revenue Code. Please refer to the Plan Document for more details.

Earnings: Total compensation paid by the Employer, including regular salary and wages, overtime including overtime, bonuses, and commissions, but excluding amounts contributed by the Employer under the Plan and excluding any non-taxable fringe benefits. Please refer to Plan Document for more details.

Average Annual Earnings: Twelve times his highest average monthly Earnings received for any 60 consecutive Earnings Computation Periods (or the Participant's period of employment, if shorter) during his period of employment with his Employer.

Normal Retirement Benefit: Monthly amount shall be equal to 1/12 of the sum of (a) and (b) below:

a) 1.5% of Participant's Average Annual Earnings multiplied by the smaller of (i) and (ii):
    i. the sum of the Participant's Past Years of Service and the Participant's other Credited Service, plus one year;
    ii. ten years.
b) 1.2% of the Participant's Average Annual Earnings multiplied by the Participant's Benefit Service

Termination Benefit: A Participant who has at least 5 years of Service is entitled to 100% of his accrued benefit.

Early Retirement Benefit: Normal Retirement Benefit reduced by 5/9 of 1% times the number of monthly payments to be paid between his 60th and 65th birthdays and by 5/18 of 1% times the number of monthly payments to be paid prior to his 60th birthday and the Normal Annuity Commencement Date.

Disability Retirement Benefit: Equal an eligible Participant's Accrued Benefit on his Disability Retirement Date.

Normal Form: Annuity payable for life.

Optional Forms: Joint and Survivor Annuity, Life Annuity with 60 monthly payments guaranteed, Life Annuity with 120 monthly payments guaranteed, and Cash.

Death Benefits:

Pre-retirement: If the Participant is not vested, no death benefits are payable. If the participant is vested, then the death benefit is 50% of the amount that would have been payable to the Participant under the 50% Joint and Survivor option.

Post-Retirement: None except as provided by the annuity form elected.

Riverbay Corporation Retirement Plan
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN: 13-2571433 Plan Number: 001
As of December 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	MUTUAL FUNDS			
	GQG PARTNERS EMRG MKTS EQ INS	66,687	$ 947,195	$ 1,187,031
	DOUBLELINE TOTAL RETURN I	124,792	1,241,473	1,113,146
	FEDERATED HERMES MTG STRATEGY	57,812	476,423	494,871
	LOOMIS SAYLES SECRZD ASSC INST	42,328	325,421	334,816
	LOOMIS SAYLES HI INC OPP INST	22,758	200,234	206,872
	FEDERATED HERMES CORP BD STRGY	9,446	94,841	96,916
	FEDERATED HERMES INTL BD STRGY	4,166	52,346	53,158
	FEDERATED HERMES HI YLD STRGY	3,677	42,214	43,867
			3,380,147	3,530,677
*	**CASH AND CASH EQUIVALENTS**		797,028	797,028
	COMMON STOCKS			
	A O SMITH CORP	377	26,397	25,214
	ABBOTT LABORATORIES	326	32,020	40,845
	ABBVIE INC COM	381	52,039	87,055
	ACCENTURE PLC IRELAND CL A	54	16,970	14,542
	ADVANCED MICRO DEVICES	118	29,529	25,271
	AIA GROUP LTD SPON ADR	1,708	54,383	70,132
	AIR LIQUIDE ADR	2,579	79,582	97,084
	AKAMAI TECHNOLOGIES INC	197	19,545	17,188
	ALBANY INTL A NEW	144	12,429	7,301
	ALBEMARLE CORPORATION	154	25,334	21,782
	ALIBABA GROUP HLDG LTD	174	20,391	25,505
	ALLEGION PUB LTD CO	88	10,676	14,072
	ALL STATE CORP	94	18,796	19,645
	ALNYLAM PHARMACEUTICALS INC	33	12,116	12,969
	ALPHABET INC CL A	158	17,468	49,454
	ALPHABET INC CL C	514	86,707	161,293
	ALTRIA GROUP INC	429	25,510	24,736
	AMADEUS IT GROUP S.A ADR	744	50,524	54,909
	AMAZON COM INC	624	62,965	144,032
	AMEREN CORP	140	12,385	13,980
	AMERICAN ELEC PWR CO INC	164	14,359	18,911
	AMERICAN EXPRESS CO	172	38,689	63,631
	AMPHENOL CORP NEW CL A	160	14,269	21,622
	ANALOG DEVICES INC	183	31,730	49,630
	AON PLC CL A	76	23,195	26,793
	APOLLO GLOBAL MGMT INC CL A	169	23,509	24,464
	APPLE INC	765	147,779	207,973
	APPLIED MATERIALS INC	140	19,386	35,979
	APPLOVIN CORP	38	14,841	25,899
	APTIV PLC	203	13,630	15,446
	ARCHROCK INC	1,247	9,288	32,447
	ARROW ELECTRONICS	182	22,410	20,053
	ASTRAZENECA PLC ADR	447	33,538	41,093
	AT&T INC	1,492	24,286	37,061
	AUTOMATIC DATA PROCESSING INC	92	21,691	23,636
	AUTONATION INC	53	7,707	10,931
	AUTOZONE INC	8	15,206	26,013
	AVALONBAY COMM INC	39	9,182	7,118
	AVANTORNIC	1,192	14,926	13,660
	AVERY DENNISON CORPORATION	66	11,771	12,054
	BANK OF AMERICA CORP	932	37,406	51,260
	BANK OF NEW YORK MELLON CORP	382	20,093	44,346
	BEIERSDORF AGUNSPONSADR	1,648	43,516	36,264
	BERKSHIRE HATHAWAY CL-B NEW	23	8,217	11,377
	CARRIED FORWARD		1,286,390	1,784,670

See independent auditors' report.

Riverbay Corporation Retirement Plan
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN: 13-2571433 Plan Number: 001
As of December 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	COMMON STOCKS			
	BROUGHT FORWARD		$ 1,286,390	$ 1,784,670
	BIO RAD LAB A	76	30,491	23,117
	BLACKROCK INC	26	16,484	28,074
	BLUE OWL CAPITAL INC	707	12,318	10,563
	BNP PARIBAS SPADRREPSTG	1,405	53,687	66,656
	BOOKING HOLDINGS INC	8	30,191	42,334
	BOOZ ALLEN HAMILTON HLDG CL-A	506	17,614	22,800
	BORG WARNER INC	778	20,501	23,270
	BOX,INC. CL A	324	17,272	17,477
	BRISTOL MYERS SQUIBB CO	1,213	63,871	68,680
	BRITISH AMERICAN TOBACCO ADR	527	67,275	182,395
	BROADCOM INC	303	24,633	20,446
	BXP INC	230	13,769	15,244
	CABOT CORP	43	25,826	23,158
	CACI INTERNATIONAL INC CL A	356	7,092	12,051
	CANADIAN NATURAL RESOURCES LTD	1,783	59,928	59,374
	CAPGEMINI S E UNSPONSORED ADR	113	14,991	27,387
	CAPITAL ONE FINANCIAL CORP	1,793	37,733	47,095
	CARLSBERG AS	57	18,993	23,932
	CARVANA CO CL A	315	32,257	50,649
	CBRE GROUP INC CL A	39	8,556	11,646
	CELESTICA INC	123	15,758	41,543
	CENCORA INC	658	7,689	11,133
	CENOVUS ENERGY INC COM	330	19,552	13,580
	CENTENE CORPORATION	572	15,578	21,930
	CENTERPOINT ENERGY INC	383	27,380	29,621
	CF INDUSTRIES HOLDINGS,INC	122	24,796	24,337
	CHARLES RIVER LABS INTL INC	397	30,514	39,664
	CHARLES SCHWAB	267	50,350	49,545
	CHECK POINT SOFTWARE TECH LTD	257	31,939	39,169
	CHEVRON CORP	149	14,719	23,953
	CH ROBINSON WORLDWIDE INC	155	30,317	48,379
	CHUBB LTD	69	14,361	16,121
	CIENA CORP	212	19,216	25,122
	CIRRUS LOGIC INC	566	30,849	43,599
	CISCO SYS INC	124	24,082	24,447
	CME GROUP INC	109	23,233	29,766
	CMS ENERGY CP	103	6,392	7,203
	COCA COLA CO	948	56,970	66,275
	COCA-COLA EUROPACIFIC PARTNERS	160	9,358	14,512
	COMCAST CORP (NEW) CLASS A	999	40,907	29,860
	COMPAGNIE DE ST GOBAIN UNSP	2,688	50,735	54,905
	COMPAGNIE FIN RICHEMONTAG ADR	4,348	65,271	94,426
	COMPASS GROUP PLC SPD ADR	2,623	74,611	83,404
	CONMED CORP	230	18,753	9,338
	CONOCOPHILLIPS	528	39,011	49,426
	COPT DEFENSE PROPERTIES SH BEN	522	14,095	14,512
	CORPAY INC	58	12,136	17,369
	CRH PLC	408	20,350	50,918
	CROWD STRIKE HOLDINGS CL A	36	17,021	16,769
	CSX CORP	489	16,108	17,726
	CUMMINS INC	70	19,646	35,822
	DAIKIN INDS LTD UNSPON ADR	3,444	41,617	44,121
	DANAHER CORPORATION	52	10,670	11,930
	DARDEN RESTAURANTS	119	16,162	21,898
	DBS GROUP HOLDINGS LTD SP	315	42,055	55,220
	DEERE & CO	21	9,543	9,550
	CARRIED FORWARD		2,821,616	3,748,111

See independent auditors' report.

Riverbay Corporation Retirement Plan
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN: 13-2571433 Plan Number: 001
As of December 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	COMMON STOCKS			
	BROUGHT FORWARD		$ 2,821,616	$ 3,748,111
	DELL TECHNOLOGIES INC CL C	215	12,480	27,064
	DENSO CORP LTD ADR	2,755	36,518	37,931
	DEUTSCHE BOERSE AG UNSPON ADR	2,252	52,314	59,167
	DIAMONDBACK ENERGY INC	198	34,299	29,765
	DOORDASH INC CL A	49	4,704	10,992
	DR HORTON INC	201	19,226	28,950
	DTE ENERGY COMPANY	57	6,666	7,363
	EASTMAN CHEMICAL COMPANY	233	22,348	14,872
	EAST WEST BANCORP	202	18,488	22,703
	EBAY INC	194	11,466	16,897
	ELI LILLY & CO	55	57,465	59,333
	EMERSON ELECTRIC CO	190	22,694	25,217
	ENGIE SPONS ADR	2,902	40,250	76,381
	ENI SPA AMER DEP RCPT	1,337	37,626	50,726
	ENTERGY CORP NEW	512	34,413	47,324
	EXPERIAN GP LTD ADR	1,399	65,064	63,282
	EXXON MOBIL CORP	445	30,117	53,551
	FEDEX CORP	93	22,155	26,843
	FIRSTCASH HLDGS INC	166	13,576	26,457
	FIRSTENERGY CORP	721	28,561	32,279
	FLEXTRONICS INTL LTD	322	8,699	19,455
	FORMFACTOR INC	429	18,109	23,930
	FREEPORT-MCMORAN CL B	285	13,776	14,475
	FUJIFILM HOLDINGS CORP ADR	2,940	32,289	31,361
	GALLAGHER ARTHUR J & CO	45	9,503	11,643
	GATX CORP	170	17,392	28,832
	GE AEROSPACE NEW	123	24,010	37,888
	GENL DYNAMICS CORP	163	37,812	54,876
	GEVERNOVA INC	65	40,316	42,384
	GILEAD SCIENCE	565	64,840	69,348
	GOLDMAN SACHS GRP INC	87	43,363	76,081
	HEXCEL CORP NEW	351	18,731	25,939
	HIMS&HERS HEALTH INC COM CL	285	16,004	9,254
	HITACHI 10 COM NEW ADR	3,414	89,433	106,769
	HOLOGIC INC	349	26,199	25,997
	HOME DEPOT INC	148	48,288	50,927
	HONEYWELL INTL INC	300	55,877	58,527
	HOULIHAN LOKEY INC CL A	169	16,656	29,438
	HOYA CORP SPONS ADR	292	36,745	44,123
	HUBBELL INC	48	19,441	21,196
	HUNTINGTON BANCSHARES	1,647	21,114	28,575
	HUNTINGTON INGALLS INDUSTRIES	114	22,027	38,768
	ILL TOOL WORKS INC	80	19,829	19,737
	ING GROEP NV ADR	2,785	62,184	77,980
	INSMED INC	229	24,506	39,855
	INSPERITY INC COM	242	25,736	9,370
	INTERCONTINENTAL EXCHANGE INC	173	23,219	28,019
	INTESA SANPALO S.P.A. ADR	1,459	35,903	60,875
	INTL BUSINESS MACHINES CORP	283	45,683	83,827
	INTUIT INC	28	11,837	18,217
	INTUITIVE SURGICAL INC	13	7,500	7,468
	IQVIA HOLDINGS INC	117	23,019	26,373
	JACOBS SOLUTIONS INC	139	15,132	18,412
	JOHNSON & JOHNSON	533	89,902	110,304
	JPMORGAN CHASE & CO	631	89,865	203,321
	KEYSIGHT TECHNOLOGIES INC	102	15,175	20,725
	CARRIED FORWARD		4,562,160	6,039,477

Riverbay Corporation Retirement Plan
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN: 13-2571433 Plan Number: 001
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(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	COMMON STOCKS			
	BROUGHT FORWARD		$ 4,562,160	$ 6,039,477
	KINROSS GOLD CORP NEW	1,886	17,260	53,110
	KLA CORPORATION	27	9,770	32,862
	L3HARRIS TECHNOLOGIES INC	126	31,528	36,990
	LABCORP HOLDINGS INC	56	14,534	13,959
	LAM RESEARCH CORPORATION	169	7,951	28,929
	LEIDOS HLDGS INC	88	10,016	15,796
	LINDE PLC	58	19,167	24,537
	LONDON STK EXCHANGE GROUP ADR	1,061	38,271	31,938
	LPL FINL HLDGS INC COM	98	24,203	35,128
	LULULEMON ATHLETICA INC	53	11,292	10,912
	LVMH MOET HENNESSY LOUIS VUITT	230	31,072	34,846
	MARATHON PETROLEUM CORP	207	16,972	33,664
	MARSH & MCLENNAN COS INC	119	19,653	22,077
	MASTERCARD INC CL A	142	66,894	81,065
	MC DONALDS CORP	150	38,447	45,845
	MCKESSON CORP	63	16,207	51,458
	MDURES GROUP INC	1,252	25,894	24,439
	MEDTRONIC PLC SHS	532	47,456	51,104
	MERCADOLIBRE INC	6	7,587	11,264
	MERCK & CO INC NEW COM	259	20,072	27,262
	MERCK KGAA SPD ADR	1,651	50,080	47,546
	META PLATFROMS INC CL A	157	43,634	103,634
	MICHELIN COMPAGNIE GENERALE DE	1,848	31,454	30,721
	MICROCHIP TECHNOLOGY INC	457	27,826	29,120
	MICRON TECH INC	169	12,699	48,234
	MICROSOFT CORP	669	226,801	323,542
	MIDDLEBY CORP DEL	167	22,073	24,828
	MITSUBISHI ELECTRIC ADR	1,271	30,285	74,357
	MONDELEZ INTL INC COM	361	23,137	19,433
	MONOLITHIC PWR SYSTEMS INC	23	9,827	20,957
	MOOG INC CL A	149	11,619	36,289
	MORGAN STANLEY	442	38,068	78,468
	MTU AERO ENGINES AG	116	19,729	24,202
	NATERA INC COM	137	22,775	31,385
	NATWEST GROUP PLC ADR	4,239	47,772	74,183
	NESTLE SPON ADR REP REG SHR	454	50,732	45,122
	NETFLIX INC	197	6,388	18,471
	NEWMONT CORPORATION	352	20,547	35,147
	NEXTERA ENERGY INC	178	12,724	14,290
	NORFOLK SOUTHERN CORP	38	14,441	21,738
	NOVARTIS AG ADR	512	44,298	70,589
	NOVO NORDISK A/S ADR	754	59,565	38,364
	NRG ENERGY INC	65	10,865	10,290
	NVIDIA CORPORATION	1,942	114,614	362,183
	NXP SEMICONDUCTORS NV	151	28,663	32,776
	OLD OMINION FREIGHTLINE	107	14,781	16,778
	ON SEMICONDUCTOR CORP	330	18,092	17,870
	ORACLE CORP	249	27,245	48,533
	PACKAGING CORP AMER	58	7,684	11,973
	PALANTIR TECHNOLOGIE INC CL A	252	40,127	44,793
	PALO ALTO NETWORKS INC	39	5,471	7,097
	PAPA JOHNS INTL INC	273	11,894	10,508
	PARKER HANNIFIN CORP	54	17,072	47,693
	PENN ENTERTAINMENT INC	408	8,187	6,018
	PEPSICO INC NC	75	12,107	10,706
	PERNOD RICARD SA ADR	2,160	49,545	37,089
	CARRIED FORWARD		6,229,227	8,581,589

See independent auditors' report.

Riverbay Corporation Retirement Plan
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	COMMON STOCKS			
	BROUGHT FORWARD		$ 6,229,227	$ 8,581,589
	PHILIP MORRIS INTL INC	573	66,027	91,910
	PNC FINL SVCS GP	142	26,456	29,640
	PPL CORPORATION	783	27,009	27,421
	PROCTER & GAMBLE	320	48,909	45,859
	PROLOGIS INC COM	96	11,346	12,267
	PUBLIC STORAGE	31	8,930	8,060
	QIAGEN NV NEW	977	46,041	43,936
	QUALCOMM INC	65	10,082	11,100
	QUANTA SERVICES INC	35	9,549	14,765
	QUEST DIAGNOSTICS INC	145	24,626	25,162
	RAYMOND JAMES FINCL INC	201	19,688	32,279
	REINSURANCE GROUP OF AMERICA	161	17,240	32,757
	RELIANCE INC	59	18,109	16,940
	RELX PLC SPONSORED ADR	1,197	55,312	48,383
	REPUBLIC SERVICES INC	117	16,102	24,796
	RIO TINTO PLC SPON ADR	535	34,802	42,816
	ROBINHOOD MKTS INC CL A	271	25,836	30,650
	ROBLOX CORP CL A	181	22,204	14,666
	ROCHE HOLDINGS ADR	2,025	80,521	104,429
	ROLLS ROYCE HOLDINGS PLC	4,500	48,375	69,606
	RTX CORPORATION	102	15,644	18,707
	RYANAIR HLDGS PLC ADR	1,035	48,974	74,717
	RYDER SYSTEMS INC	178	13,377	34,067
	SALESFORCE INC	58	14,785	15,352
	SAP AG	342	54,129	83,075
	SBA COMMUNICATNS CORP NEW CL A	113	31,300	21,858
	SCHNEIDER ELEC SA UNSL ADR	1,914	98,305	105,607
	SEA LIMITED ADR	122	19,688	15,564
	SERVICENOW INC	94	9,072	14,382
	SEVEN & I HLDGS CO LTD ADR	3,506	48,220	50,339
	SHIN ETSU CHEM CO LTD ADR	2,789	48,148	43,352
	SHOPIFY INC	211	19,145	33,965
	SLB LIMITED	306	9,019	11,744
	SNAP-ON INC	84	17,792	28,974
	SNOWFLAKE INC CL A	36	6,945	7,962
	SOFI TECHNOLOGIES INC	761	17,325	19,923
	SONOCO PRODUCTS CO	365	20,618	15,929
	SONY GROUP CORPORATION ADR	2,189	34,869	56,038
	SOUTHERN CO	267	18,812	23,282
	STEEL DYNAMICS INC	98	14,001	16,572
	SUMITOMO CORP SPON ADR	3,477	52,586	67,210
	SUZUKI MTR CORP ADP	687	32,046	40,928
	SYNOPSYS INC	24	11,521	11,353
	SYSCO CORP	306	23,203	22,549
	TAIWAN SMCNDCTR MFG CO LTD ADR	414	50,630	125,810
	TECONNECTIVITY PLC	109	17,469	24,799
	TELEDYNE TECH INC	68	29,258	34,855
	T-MOBILE US INC COM	119	18,556	24,162
	TENCENT HLDGS LTD UNSPON ADR	585	32,326	44,782
	TENET HEALTHCARE CORP COM	69	13,890	13,614
	TERUMO CORP ADR UNSPONS ADR	2,214	43,680	32,063
	TESCO PLC ADR	2,267	32,464	40,414
	TESLA INC	240	74,355	107,933
	TEXAS INSTRUMENTS	65	11,914	11,191
	TJX COS INC NEW	181	18,129	27,803
	TORONTO DOM BK NEW	552	32,873	51,998
	CARRIED FORWARD		7,901,459	10,681,904

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Riverbay Corporation Retirement Plan
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	COMMON STOCKS			
	BROUGHT FORWARD		$ 7,901,459	$ 10,681,904
	TOTAL ENERGIES SEA CT	709	43,924	46,256
	TRANE TECHNOLOGIES PLC	72	13,018	27,873
	TRIMBLE INC	163	9,835	12,771
	UBER TECHNOLOGIES INC	544	20,693	44,450
	UBS GROUP AG SHS	2,029	65,108	93,963
	UNION PACIFIC CORP	116	26,892	26,833
	UNITED AIRLINES HLDGS INC	150	12,278	16,773
	UNITEDHEALTH GP INC	165	64,190	54,468
	UNITED RENTALS INC	40	21,797	32,421
	US FOODS HOLDING CORP	474	15,618	35,702
	VALERO ENERGY CP DELA NEW	121	9,971	19,698
	VALMONT INDUSTRIES	72	19,817	28,971
	VISA INC CL A	117	25,067	41,033
	VISTRA CORP	59	11,750	9,489
	WABTEC CORP	90	7,987	19,147
	WALMART INC	903	53,830	100,603
	WALT DISNEY CO HLDG CO	591	63,173	67,238
	WASTE MGMT INC (DELA)	105	17,960	23,070
	WEBSTER FINCL CORP	410	21,163	25,805
	WEC ENERGY GROUP INC COM	264	23,839	27,841
	WELLS FARGO & CO NEW	873	41,299	81,364
	WELL TOWER INC	45	6,365	8,412
	WESTERN DIGITAL CORPORATION	83	14,251	14,295
	WEX INC COM	118	23,315	17,580
	WINTRUST FIN CORP	174	22,646	24,329
	WOODWARD INC COM	165	18,097	49,883
	ZURICH INSURANCE GRP LTD ADR	1,760	44,442	66,845
	3M CO	195	27,255	31,219
			8,647,039	11,730,236
	EXCHANGE-TRADED AND CLOSED-END FUNDS			
	VANGUARD GROWTH ETF	13,588	4,427,749	6,629,042
	ISHARES CORE MSCI INT DEVP MAR	38,947	2,094,995	3,212,349
	VANGUARD VALUE ETF	15,155	2,417,735	2,894,453
	ISHARES 20+ YR TREASU BOND ETF	31,645	3,332,543	2,758,178
	VANGUARD TOTAL BOND MARKET	30,136	2,185,882	2,232,174
	ISHARES CORE MSCI EMERGING	29,811	1,587,894	2,003,895
	JPMORGAN MORTGAGE-BACKED SEC I	36,350	1,814,016	1,856,031
	ISHARES 7-10 YR TREASRY BD ETF	7,536	741,191	724,662
			18,602,005	22,310,784
	CORPORATE FIXED INCOME			
	ACCENTURE CAPITAL INC	4.050%	29,933	30,394
	AIR LEASE CORP	2.875%	15,286	16,386
	AMGEN INC	2.450%	15,603	16,964
	ARES CAPITAL CORP	2.150%	19,647	20,938
	ASTRAZENECA PLC	1.375%	17,906	19,694
	AT&T INC	1.700%	32,657	34,977
	AT&T INC	2.250%	9,570	10,644
	BANK OF AMERICA CORP FXD TO 032026 VAR THRAFTR	1.658%	32,345	35,014
	BIOGEN INC	2.250%	18,973	20,310
	BIOGEN INC	3.150%	12,443	12,408
	BLACKROCK INC	1.900%	19,956	21,775
	BLACKSTONE PRIVATE CREDIT FUND	2.625%	19,079	19,673
	BLUE OWL CAPITAL CORP	3.400%	21,110	22,205
	CARRIED FORWARD		264,508	281,382

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Riverbay Corporation Retirement Plan
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
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	CORPORATE FIXED INCOME			
	BROUGHT FORWARD		$ 264,508	$ 281,382
	BOEING CO/THE	5.805%	25,468	26,892
	BP CAPITAL MARKETS AMERICA INC	5.227%	26,015	27,037
	BP CAPITAL MARKETS AMERICA INC	3.588%	13,507	14,070
	CAPITAL ONE FINANCIAL CORP FXD TO 072029 VAR THRAFTR	5.463%	20,547	21,214
	CELANESE US HOLDINGS LLC	6.879%	11,484	11,793
	CENTENE CORP	2.450%	20,529	20,847
	CHARTER COMM OPERATING LLC	5.050%	15,559	16,399
	CHEVRON USA INC	4.850%	19,880	20,636
	CHEVRON USA INC	4.980%	18,088	18,654
	CHEVRON USA INC	4.819%	16,144	16,638
	CHEVRON USA INC	4.687%	12,049	12,405
	CITIGROUP INC FXD TO 062026 VAR THRAFTR	1.462%	42,909	46,505
	CITIGROUP INC FXD TO 112031 VAR THRAFTR	2.520%	14,598	16,219
	COMCAST CORP	5.300%	6,045	6,223
	CONTINENTAL RESOURCES	4.375%	19,954	20,371
	CVS HEALTH CORP	5.250%	17,875	18,894
	DICK'S SPORTING GOODS INC	4.100%	26,354	27,054
	ENACT HOLDINGS INC	6.250%	17,935	18,957
	EQUINOR ASA	2.375%	12,281	13,082
	EXELON CORP	4.700%	10,351	10,421
	GENERAL MOTORS FINANCIAL CO INC	4.300%	13,469	14,118
	GOLDMAN SACH GROUP INC /THE FX D TO 032026 VAR THRAFTR	1.431%	32,269	34,977
	GOLDMAN SACHS GROUP INC/THE FX D TO 072031 VAR THRAFTR	2.383%	8,066	9,072
	GOLDMAN SACHS GROUP INC/TH FX D TO 102026 VAR THRAFTR	1.948%	31,929	34,543
	JBS USA LUXSA /JBS USA FOOD CO/JBS USA FINANCE INC	4.375%	27,532	28,636
	JOHNSON & JOHNSON	4.700%	6,045	6,278
	JPMORGAN CHASE & CO FXD TO 022026 VAR THRAFTR	1.040%	19,652	20,030
	JPMORGAN CHASE & CO FXD TO 092026 VAR THRAFTR	1.470%	19,898	21,689
	JPMORGAN CHASE & CO FXD TO 112031 VAR THRAFTR	2.545%	18,117	19,959
	JPMORGAN CHASE & CO FXD TO 042026 VAR THRAFTR	1.578%	20,195	21,903
	KINDER MORGAN INC	4.300%	15,698	16,317
	LOCKHEED MARTIN CORP	4.400%	5,991	6,174
	META PLATFORMS INC	5.625%	20,629	20,386
	META PLATFORMS INC	4.600%	8,041	8,134
	META PLATFORMS INC	4.200%	5,994	6,061
	META PLATFORMS INC	4.875%	4,010	4,033
	ORACLE CORP	1.650%	22,337	23,970
	ORACLE CORP	2.950%	10,588	11,161
	PHILIP MORRIS INTERNATIONAL INC	5.250%	23,801	25,312
	PHILIP MORRIS INTERNATIONAL INC	4.875%	23,923	25,012
	SHELL FINANCE US INC	4.750%	14,002	14,095
	SHELL FINANCE US INC	4.125%	5,988	6,040
	SHELL FINANCE US INC	2.750%	3,659	3,819
	SOUTHERN COPPER CORP	6.750%	16,506	17,169
	TELEFONICA EMISIONES SA	7.045%	20,996	21,317
	US BANCORP FXD TO 012032 VAR THRAFTR	2.677%	33,412	37,495
	WHIRLPOOL CORP	4.600%	15,173	14,114
			1,080,000	1,137,507
	GOVERNMENT SECURITIES			
	UNITED STATES TREASURY NOTE	3.625%-matures 05/15/2026	21,920	22,112
	UNITED STATES TREASURY NOTE	3.500%-matures 09/30/2027	13,997	14,128
	UNITED STATES TREASURY NOTE	4.875%-matures 10/31/2028	6,235	6,263
	UNITED STATES TREASURY NOTE	3.875%-matures 09/30/2029	43,496	44,811
	UNITED STATES TREASURY NOTE	3.500%-matures 01/31/2030	89,125	92,825
	CARRIED FORWARD		174,773	180,139

Riverbay Corporation Retirement Plan
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	GOVERNMENT SECURITIES			
	BROUGHT FORWARD		$ 174,773	$ 180,139
	UNITED STATES TREASURY NOTE	1.625%-matures 05/15/2031	17,312	17,965
	UNITED STATES TREASURY NOTE	2.875%-matures 05/15/2032	43,818	45,453
	UNITED STATES TREASURY NOTE	4.000%-matures 07/31/2032	145,352	148,250
	UNITED STATES TREASURY NOTE	4.125%-matures 11/15/2032	33,786	34,585
	UNITED STATES TREASURY NOTE	3.500%-matures 02/15/2033	93,937	97,554
	UNITED STATES TREASURY NOTE	3.875%-matures 08/15/2033	28,278	29,199
	UNITED STATES TREASURY NOTE	4.000%-matures 02/15/2034	33,676	34,430
	UNITED STATES TREASURY NOTE	3.875%-matures 08/15/2034	134,149	137,978
	UNITED STATES TREASURY NOTE	4.250%-matures 11/15/2034	32,957	33,549
	UNITED STATES TREASURY NOTE	4.625%-matures 02/15/2035	167,270	172,143
	UNITED STATES TREASURY NOTE	4.250%-matures 05/15/2035	124,051	127,822
	UNITED STATES TREASURY NOTE	4.250%-matures 08/15/2035	35,577	35,837
	TENN VALLEY AUTH	5.880%-matures 04/01/2036	13,430	13,712
	UNITED STATES TREASURY BOND	1.750%-matures 08/15/2041	48,808	49,840
	UNITED STATES TREASURY BOND	2.000%-matures 11/15/2041	4,171	4,211
	UNITED STATES TREASURY BOND	2.375%-matures 02/15/2042	18,480	18,656
	UNITED STATES TREASURY BOND	3.250%-matures 05/15/2042	9,255	9,236
	UNITED STATES TREASURY BOND	3.375%-matures 08/15/2042	21,400	21,480
	UNITED STATES TREASURY BOND	3.875%-matures 05/15/2043	24,635	24,393
	UNITED STATES TREASURY BOND	3.125%-matures 05/15/2048	3,927	3,826
	UNITED STATES TREASURY BOND	3.000%-matures 02/15/2049	3,786	3,748
	UNITED STATES TREASURY BOND	2.250%-matures 08/15/2049	2,611	2,549
	UNITED STATES TREASURY BOND	2.375%-matures 05/15/2051	19,538	17,770
	FEDERAL NATIONAL MTG ASSN POOL MA4438	2.500%-matures 10/01/2051	69,957	56,975
	UNITED STATES TREASURY BOND	1.875%-matures 11/15/2051	2,927	2,783
	FEDERAL NATIONAL MTG ASSN POOL MA4547	2.000%-matures 02/01/2052	23,322	20,993
	FHLMC 30 YR GOLD SD8199	2.000%-matures 03/01/2052	24,984	22,854
	FEDERAL NATIONAL MTG ASSN POOL MA4577	2.000%-matures 04/01/2052	39,688	38,804
	FEDERAL NATIONAL MTG ASSN POOL FS4377	3.000%-matures 04/01/2052	17,721	15,877
	FHLMC 30 YR GOLD SD8213	3.000%-matures 05/01/2052	23,602	22,800
	FEDERAL NATIONAL MTG ASSN POOL MA4600	3.500%-matures 05/01/2052	49,385	41,540
	FEDERAL NATIONAL MTG ASSN POOL FS6943	3.000%-matures 06/01/2052	7,466	6,999
	FEDERAL NATIONAL MTG ASSN POOL MA4656	4.500%-matures 07/01/2052	24,528	20,447
	FHLMC 30 YR GOLD SD8243	3.500%-matures 08/01/2052	12,617	11,521
	FEDERAL NATIONAL MTG ASSN POOL MA4782	3.500%-matures 09/01/2052	6,133	6,186
	FEDERAL NATIONAL MTG ASSN POOL MA4732	4.000%-matures 09/01/2052	38,958	32,209
	FHLMC 30 YR GOLD SD8332	6.000%-matures 06/01/2053	11,704	10,748
	UNITED STATES TREASURY BOND	4.750%-matures 11/15/2053	53,797	52,442
	FHLMC 30 YR GOLD SD8432	6.000%-matures 05/01/2054	12,212	10,109
	UNITED STATES TREASURY BOND	4.250%-matures 08/15/2054	54,418	52,565
	UNITED STATES TREASURY BOND	4.625%-matures 02/15/2055	56,692	56,016
	UNITED STATES TREASURY BOND	4.750%-matures 05/15/2055	9,859	9,909
	UNITED STATES TREASURY BOND	4.750%-matures 08/15/2055	12,166	12,039
			1,787,113	1,768,141
	SOVEREIGN SECURITIES			
	URUGUAY GOVERNMENT INTERNATIONAL BOND	4.375%-matures 01/23/2031	27,543	28,994
	MEXICO GOVERNMENT INTERNATIONAL BOND	6.050%-matures 01/11/2040	15,639	16,418
			43,182	45,412
			$ 34,336,514	$ 41,319,785

* Denotes a party in interest.

See independent auditors' report.

The Riverbay Corporation Retirement Plan
Schedule SB, Line 32 - Schedule of Amortization Bases
EIN/PN: 13-2571433/001

Amortization Schedule as of January 1, 2025					
Year Established	Initial Period	Initial Amount	Remaining Period	Remaining Amount	Annual Payment
2025	15 Years	$ 1,517,259	15 Years	$ 1,517,259	$ 141,113
2024	15 Years	($ 693,785)	14 Years	($ 650,887)	($ 63,409)
2023	15 Years	$ 7,309,550	13 Years	$ 6,528,078	$ 669,416
2022	15 Years	($ 2,241,141)	12 Years	($ 1,907,870)	($ 207,107)
2021	15 Years	$ 3,105,165	11 Years	$ 2,502,590	$ 289,531
Total				$ 7,989,170	$ 829,544