# 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
CASH BALANCE RETIREMENT PLAN FOR EMPLOYEES OF CREDIT INDUSTRIEL ET COMMERCIAL

**1b** Three-digit plan number (PN) ▶ 001

**1c** Effective date of plan 01/01/1978

**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)
CREDIT INDUSTRIEL ET COMMERCIAL

520 MADISON AVENUE
NEW YORK, NY 10022-4213

**2b** Employer Identification Number (EIN)
13-2757199

**2c** Plan Sponsor's telephone number
212-715-4400

**2d** Business code (see instructions)
522110

**Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.**

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

| | | | |
|---|---|---|---|
| **SIGN HERE** | Filed with authorized/valid electronic signature. | 10/15/2026 | GUILLAUME LANOE |
| | **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** | 136 |
| **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)** | 93 |
| **a(2)** | Total number of active participants at the end of the plan year | **6a(2)** | 91 |
| **b** | Retired or separated participants receiving benefits | **6b** | 28 |
| **c** | Other retired or separated participants entitled to future benefits | **6c** | 16 |
| **d** | Subtotal. Add lines **6a(2)**, **6b**, and **6c**. | **6d** | 135 |
| **e** | Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. | **6e** | 1 |
| **f** | Total. Add lines **6d** and **6e**. | **6f** | 136 |
| **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** | 5 |
| **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:

1C

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

| **9a** Plan funding arrangement (check all that apply) | | **9b** Plan benefit arrangement (check all that apply) | |
|---|---|---|---|
| **(1)** [ ] | Insurance | **(1)** [ ] | Insurance |
| **(2)** [ ] | Code section 412(e)(3) insurance contracts | **(2)** [ ] | Code section 412(e)(3) insurance contracts |
| **(3)** [X] | Trust | **(3)** [X] | Trust |
| **(4)** [ ] | General assets of the sponsor | **(4)** [ ] | General assets of the sponsor |

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

**a Pension Schedules**

- **(1)** [X] **R** (Retirement Plan Information)
- **(2)** [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- **(3)** [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
CASH BALANCE RETIREMENT PLAN FOR EMPLOYEES OF CREDIT INDUSTRIEL ET COMMERCIAL

**B** Three-digit plan number (PN) ▶ 001

**C** Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
CREDIT INDUSTRIEL ET COMMERCIAL

**D** Employer Identification Number (EIN)
13-2757199

**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** | 42796935 |
| **b** Actuarial value | **2b** | 40607243 |

**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 | 31 | 7531518 | 7531518 |
| **b** For terminated vested participants | 14 | 1045134 | 1045134 |
| **c** For active participants | 93 | 16393076 | 16746567 |
| **d** Total | 138 | 24969728 | 25323219 |

**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** | 5.28 % |
| **6** Target normal cost | | |
| **a** Present value of current plan year accruals | **6a** | 925803 |
| **b** Expected plan-related expenses | **6b** | 45000 |
| **c** Target normal cost | **6c** | 970803 |

**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

06/14/2026
Date

WILLIAM C WALTER, JR.
Type or print name of actuary

26-05710
Most recent enrollment number

WILLIS TOWERS WATSON US LLC
Firm name

212-309-3588
Telephone number (including area code)

200 LIBERTY STREET
NEW YORK, NY 10281
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) | 10867727 | 0 |
| 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) | 10867727 | 0 |
| 10 | Interest on line 9 using prior year's actual return of 9.98 % | 1084599 | 0 |
| 11 | Prior year's excess contributions to be added to prefunding balance: | | |
| a | Present value of excess contributions (line 38a from prior year) | | 0 |
| 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 5.07 % | | 0 |
| 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 | | 0 |
| 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) | 11952326 | 0 |

## Part III Funding Percentages

| | | | |
|---|---|---|---|
| 14 | Funding target attainment percentage | 14 | 113.15 % |
| 15 | Adjusted funding target attainment percentage | 15 | 160.35 % |
| 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 | 164.29 % |
| 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 |
|---|---|---|---|---|---|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | Totals ► 18(b) | 0 | 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 | 0 |

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 |
|---|---|---|---|
| | | | |

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

**21** Discount rate:

| | 1st segment: | 2nd segment: | 3rd segment: | |
|---|---|---|---|---|
| **a** Segment rates: | 5.00 % | 5.27 % | 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** | 970803 |
| **b** Excess assets, if applicable, but not greater than line 31a | **31b** | 970803 |

| **32** Amortization installments: | Outstanding Balance | Installment |
|---|---|---|
| **a** Net shortfall amortization installment | 0 | 0 |
| **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** | 0 |

| | 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** | 0 |
| **37** Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c) | **37** | 0 |

**38** Present value of excess contributions for current year (see instructions)

| | | |
|---|---|---|
| **a** Total (excess, if any, of line 37 over line 36) | **38a** | 0 |
| **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<br>Internal Revenue Service<br>Department of Labor<br>Employee Benefits Security Administration<br>Pension Benefit Guaranty Corporation | This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).<br>▶ **File as an attachment to Form 5500.** | **2025**<br>**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
CASH BALANCE RETIREMENT PLAN FOR EMPLOYEES OF CREDIT INDUSTRIEL ET COMMERCIAL

**B** Three-digit plan number (PN) ▶ 001

**C** Plan sponsor's name as shown on line 2a of Form 5500
CREDIT INDUSTRIEL ET COMMERCIAL

**D** Employer Identification Number (EIN)
13-2757199

## 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

20-8764829

| (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 27 33 49 50 72 99 71 55 | INVESTMENT MANAGER | 326305 | Yes [X] No [ ] | Yes [X] No [ ] | 0 | Yes [ ] No [X] |

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

FIRST STATE TRUST COMPANY

13-3124172

| (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? |
|---|---|---|---|---|---|---|
| 25 50 51 68 71 99 59 60 63 | TRUSTEE | 75236 | Yes [X] No [ ] | Yes [X] No [ ] | 0 | Yes [X] No [ ] |

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

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

## 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 |
|---|---|---|
| | | |

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

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

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

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

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

(complete as many entries as needed)

**a** Name:

**b** EIN:

**c** Position:

**d** Address:

**e** Telephone:

Explanation:

**a** Name:

**b** EIN:

**c** Position:

**d** Address:

**e** Telephone:

Explanation:

**a** Name:

**b** EIN:

**c** Position:

**d** Address:

**e** Telephone:

Explanation:

**a** Name:

**b** EIN:

**c** Position:

**d** Address:

**e** Telephone:

Explanation:

**a** Name:

**b** EIN:

**c** Position:

**d** Address:

**e** Telephone:

Explanation:

# SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

## Financial Information

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

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

OMB No. 1210-0110

**2025**

**This Form is Open to Public Inspection**

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

**A** Name of plan
CASH BALANCE RETIREMENT PLAN FOR EMPLOYEES OF CREDIT INDUSTRIEL ET COMMERCIAL

**B** Three-digit plan number (PN) ▶ 001

**C** Plan sponsor's name as shown on line 2a of Form 5500
CREDIT INDUSTRIEL ET COMMERCIAL

**D** Employer Identification Number (EIN)
13-2757199

## 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 | 0 | -541 |
| **b** Receivables (less allowance for doubtful accounts): | | | |
| **(1)** Employer contributions | 1b(1) | | |
| **(2)** Participant contributions | 1b(2) | | |
| **(3)** Other | 1b(3) | 32329 | 36207 |
| **c** General investments: | | | |
| **(1)** Interest-bearing cash (include money market accounts & certificates of deposit) | 1c(1) | | |
| **(2)** U.S. Government securities | 1c(2) | 11191938 | 9707289 |
| **(3)** Corporate debt instruments (other than employer securities): | | | |
| **(A)** Preferred | 1c(3)(A) | | |
| **(B)** All other | 1c(3)(B) | 405811 | 486769 |
| **(4)** Corporate stocks (other than employer securities): | | | |
| **(A)** Preferred | 1c(4)(A) | | |
| **(B)** Common | 1c(4)(B) | 30219860 | 33572884 |
| **(5)** Partnership/joint venture interests | 1c(5) | 146050 | 34786 |
| **(6)** Real estate (other than employer real property) | 1c(6) | | |
| **(7)** Loans (other than to participants) | 1c(7) | | |
| **(8)** Participant loans | 1c(8) | | |
| **(9)** Value of interest in common/collective trusts | 1c(9) | | |
| **(10)** Value of interest in pooled separate accounts | 1c(10) | | |
| **(11)** Value of interest in master trust investment accounts | 1c(11) | | |
| **(12)** Value of interest in 103-12 investment entities | 1c(12) | | |
| **(13)** Value of interest in registered investment companies (e.g., mutual funds) | 1c(13) | 800946 | 877833 |
| **(14)** Value of funds held in insurance company general account (unallocated contracts) | 1c(14) | | |
| **(15)** Other | 1c(15) | | |

| | | (a) Beginning of Year | (b) End of Year |
|---|---|---|---|
| **1d** Employer-related investments: | | | |
| **(1)** Employer securities | 1d(1) | | |
| **(2)** Employer real property | 1d(2) | | |
| **1e** Buildings and other property used in plan operation | 1e | | |
| **1f** Total assets (add all amounts in lines 1a through 1e) | 1f | 42796934 | 44715227 |
| **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 | 42796934 | 44715227 |

## 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) | | |
| **(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) | | 0 |
| **b Earnings on investments:** | | | |
| **(1)** Interest: | | | |
| **(A)** Interest-bearing cash (including money market accounts and certificates of deposit) | 2b(1)(A) | 19877 | |
| **(B)** U.S. Government securities | 2b(1)(B) | 362418 | |
| **(C)** Corporate debt instruments | 2b(1)(C) | 19744 | |
| **(D)** Loans (other than to participants) | 2b(1)(D) | | |
| **(E)** Participant loans | 2b(1)(E) | | |
| **(F)** Other | 2b(1)(F) | 211 | |
| **(G)** Total interest. Add lines **2b(1)(A)** through **(F)** | 2b(1)(G) | | 402250 |
| **(2)** Dividends: **(A)** Preferred stock | 2b(2)(A) | | |
| **(B)** Common stock | 2b(2)(B) | 529167 | |
| **(C)** Registered investment company shares (e.g. mutual funds) | 2b(2)(C) | 5121 | |
| **(D)** Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)** | 2b(2)(D) | | 534288 |
| **(3)** Rents | 2b(3) | | |
| **(4)** Net gain (loss) on sale of assets: **(A)** Aggregate proceeds | 2b(4)(A) | 178553177 | |
| **(B)** Aggregate carrying amount (see instructions) | 2b(4)(B) | 178743915 | |
| **(C)** Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result | 2b(4)(C) | | -190738 |
| **(5)** Unrealized appreciation (depreciation) of assets: **(A)** Real estate | 2b(5)(A) | | |
| **(B)** Other | 2b(5)(B) | 3739455 | |
| **(C)** Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)** | 2b(5)(C) | | 3739455 |

| | | (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) | | -432 |
| c Other income | 2c | | 6066 |
| d Total income. Add all **income** amounts in column (b) and enter total | 2d | | 4490889 |
| **Expenses** | | | |
| e Benefit payment and payments to provide benefits: | | | |
| (1) Directly to participants or beneficiaries, including direct rollovers | 2e(1) | 2171055 | |
| (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) | | 2171055 |
| 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) | 38923 | |
| (3) Recordkeeping fees | 2i(3) | | |
| (4) IQPA audit fees | 2i(4) | | |
| (5) Investment advisory and investment management fees | 2i(5) | 326305 | |
| (6) Bank or trust company trustee/custodial fees | 2i(6) | | |
| (7) Actuarial fees | 2i(7) | | |
| (8) Legal fees | 2i(8) | | |
| (9) Valuation/appraisal fees | 2i(9) | | |
| (10) Other trustee fees and expenses | 2i(10) | | |
| (11) Other expenses | 2i(11) | 36313 | |
| (12) Total administrative expenses. Add lines **2i(1)** through **(11)** | 2i(12) | | 401541 |
| j Total expenses. Add all **expense** amounts in column (b) and enter total | 2j | | 2572596 |
| **Net Income and Reconciliation** | | | |
| k Net income (loss). Subtract line **2j** from line **2d** | 2k | | 1918293 |
| l Transfers of assets: | | | |
| (1) To this plan | 2l(1) | | |
| (2) From this plan | 2l(2) | | |

## Part III Accountant's Opinion

**3** Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

**a** The attached opinion of an independent qualified public accountant for this plan is (see instructions):

**(1)** [X] Unmodified **(2)** [ ] Qualified **(3)** [ ] Disclaimer **(4)** [ ] Adverse

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

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

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

**(1)** Name: FORVIS MAZARS, LLP **(2)** EIN: 44-0160260

**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 | | 20000000 |
| **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 585099.

# 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
CASH BALANCE RETIREMENT PLAN FOR EMPLOYEES OF CREDIT INDUSTRIEL ET COMMERCIAL

**B** Three-digit plan number (PN) ▶ 001

**C** Plan sponsor's name as shown on line 2a of Form 5500
CREDIT INDUSTRIEL ET COMMERCIAL

**D** Employer Identification Number (EIN)
13-2757199

## 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): 36-3046063

**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** 2

## 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_____.

# Cash Balance Retirement Plan for Employees of Crédit Industriel et Commercial

## EIN 13-2757199 PN 001

## Independent Auditor's Report, Financial Statements, and Supplemental Schedules

December 31, 2025 and 2024

**Cash Balance Retirement Plan for Employees of Crédit Industriel et Commercial**
**Contents**
**December 31, 2025 and 2024**


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Forvis Mazars, LLP
200 South Wood Avenue, Suite 125
Iselin, NJ 08830
forvismazars.us

# Independent Auditor's Report

Plan Administrator and Plan Participants
Cash Balance Retirement Plan for Employees of Credit Industriel et Commercial
New York, New York

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

We have performed audits of the financial statements of Cash Balance Retirement Plan for Employees of Credit Industriel et Commercial, an employee benefit plan subject to the *Employee Retirement Income Security Act of 1974* (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2025 and 2024 and the related statements of changes in net assets available for benefits for the years then ended, the statement of accumulated plan benefits as of December 31, 2024, the related statement of changes in accumulated plan benefits for the year then ended and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of Cash Balance Retirement Plan for Employees of Credit Industriel et Commercial's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2025 and 2024, and for the years then ended, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

## *Opinion*

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

- The amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- The information in the accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

## *Basis for Opinion*

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Cash Balance Retirement Plan for Employees of Crédit Industriel et Commercial and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

## *Responsibilities of Management for the Financial Statements*

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Cash Balance Retirement Plan for Employees of Crédit Industriel et Commercial's ability to continue as a going concern for one year after the date these financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the plan, and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

## *Auditor's Responsibilities for the Audit of the Financial Statements*

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Cash Balance Retirement Plan for Employees of Crédit Industriel et Commercial'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 Cash Balance Retirement Plan for Employees of Crédit Industriel et Commercial's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

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

## Other Matters - Supplemental Schedules Required by ERISA

The supplemental schedules listed in the table of contents are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

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

Forvis Mazars, LLP

**Iselin, New Jersey**
**October 14, 2026**

Federal Employer Identification Number: 44-0160260

**Cash Balance Retirement Plan for**
**Employees of Crédit Industriel et Commercial**
**Statements of Net Assets Available for Benefits**
**December 31, 2025 and 2024**

| | 2025 | 2024 |
|---|---|---|
| **ASSETS** | | |
| Investments, at fair value | $ 44,679,561 | $ 42,764,605 |
| Cash | (541) | - |
| Accrued Income | 36,207 | 32,329 |
| **Net Assets Available for Benefits** | $ 44,715,227 | $ 42,796,934 |

**Cash Balance Retirement Plan for**
**Employees of Crédit Industriel et Commercial**
**Statements of Changes in Net Assets Available for Benefits**
**Years Ended December 31, 2025 and 2024**

| | 2025 | 2024 |
|---|---|---|
| **Additions** | | |
| **Investment Income** | | |
| Interest and dividend income | $ 936,538 | $ 755,689 |
| Net appreciation in fair value of investments | 3,554,351 | 3,562,007 |
| **Total Investment Income** | 4,490,889 | 4,317,696 |
| **Total Additions** | 4,490,889 | 4,317,696 |
| **Deductions** | | |
| Benefits paid | 2,171,055 | 2,104,621 |
| Administrative expenses | 401,541 | 380,670 |
| **Total Deductions** | 2,572,596 | 2,485,291 |
| **Net Increase** | 1,918,293 | 1,832,405 |
| **Net Assets Available for Benefits, Beginning of Year** | 42,796,934 | 40,964,529 |
| **Net Assets Available for Benefits, End of Year** | $ 44,715,227 | $ 42,796,934 |

**Cash Balance Retirement Plan for**
**Employees of Crédit Industriel et Commercial**
**Statement of Accumulated Plan Benefits**
**Year Ended December 31, 2024**

| | | |
|---|---|---|
| **Actuarial Present Value of Accumulated Plan Benefits** | | |
| Active participants | $ | 15,744,331 |
| Retired participants and beneficiaries receiving payments | | 7,417,402 |
| Terminated vested participants | | 1,038,540 |
| **Total Vested Benefits** | | 24,200,273 |
| **Actuarial Present Value of Nonvested Benefits** | | 260,464 |
| **Total Actuarial Present Value of Accumulated Plan Benefits** | $ | 24,460,737 |

**Cash Balance Retirement Plan for**
**Employees of Crédit Industriel et Commercial**
**Statement of Changes in Accumulated Plan Benefits**
**Year Ended December 31, 2024**

| | | |
|---|---|---|
| **Actuarial present value of accumulated plan benefits at the beginning of year** | $ | 23,952,140 |
| **Increase (Decrease) During the Year Attributable to** | | |
| Actual benefits paid | | (2,104,621) |
| Benefits accumulated | | 794,979 |
| Decrease in the discount period | | 1,421,689 |
| Actuarial losses | | 370,717 |
| Changes in actuarial assumptions | | 25,833 |
| **Net Decrease** | | 508,597 |
| **Total Actuarial Present Value of Accumulated Plan Benefits at End of Year** | $ | 24,460,737 |

## Note 1. Description of Plan

The following description of the Cash Balance Retirement Plan for Employees of Credit Industriel et Commercial (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 non-contributory, defined benefit plan, subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA), covering all employees of Crédit Industriel et Commercial and its other affiliated employer CIC Market Solutions, Inc. (collectively, the Company or the Employer), who have one year of service, as defined, and are age 21 or older. Eligible employees can enter the Plan on the first day of the month after the eligibility requirements are met. The Plan was amended and restated effective December 31, 2015.

The Plan is administered by the CIC Pension Committee (The Committee). The Committee has overall responsibility for the operation and administration of the Plan. The Committee determines the appropriateness of the Plan's investment offerings, and monitors investment performance.

### *Benefits and Contributions*

Each participant accrues an annual benefit from the Company based on the participant's compensation and length of service with the Company. Effective December 31, 1995, the prior plan was amended to "freeze" benefit accruals as of that date, to determine an initial account balance in transition from the prior plan to the cash balance design, and to add a cash balance formula for post-1995 accruals. If a participant was an active employee of the Company on or after December 31, 1995 with less than 9.5 years of credited service as of January 1, 1996, for each plan year, a regular allocation will be made to their account, as defined in the Plan document. If a participant was an active employee of the Company on December 31, 1995 with a minimum 9.5 years of credited service as of January 1, 1996, for each plan year, a transitional allocation will be made to their account in lieu of a regular allocation, as defined in the Plan document.

Each participant's account is credited with annual interest earnings. The interest rate applied to each participant's account is the one-year Treasury Constant Maturities plus 0.5% as in effect during the November prior to the first day of the Plan year, subject to a minimum interest rate of 2.00%. For the years ended December 31, 2025 and 2024, the interest rate was 4.83% and 5.78%, respectively.

Benefit payments are generally made in either a single life annuity, 50% joint and survivor annuity, 50%, 75% or 100% contingent annuity, a ten year (120 month) certain and life annuity or a lump sum distribution based on guidelines as defined in the Plan document.

### *Vesting*

Participants are fully vested in all benefits after 3 years of service. Effective January 1, 2021, if a participant who has not otherwise satisfied the vesting requirements, as defined in the Plan document, dies while employed by the Company, such participant's accrued benefit will become 100% vested and a death benefit shall be payable in accordance with the Plan document.

## Note 2. Summary of Significant Accounting Policies

### *Basis of Accounting*

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

### *Funding Policy*

All contributions made to the Plan are made by the Company on the basis of annual funding amounts determined by the Plan's independent actuary. No employee contributions are permitted. The Company's funding policy is to make contributions to the Plan which shall not be less than the minimum amount required to meet the funding standards of, nor more than the maximum deductible amount permitted by, ERISA and the Internal Revenue Code. The Company's contributions for the years ended December 31, 2025 and 2024 comply with the minimum funding requirements of ERISA. For the years ended December 31, 2025 and 2024, contributions to the Plan were $0. There were no changes to the funding policy during 2025 or 2024. Although it has not expressed any intention 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 set forth in ERISA.

### *Use of Estimates*

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America (GAAP) requires management to make estimates and assumptions that affect the reported amounts of assets, 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.

### *Investments Valuation and Income Recognition*

The Plan's 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 Committee determines the Plan's valuation policies, utilizing information provided by its investment advisers and trustee. See Note 4 for a discussion of fair value measurements.

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

### *Benefits Paid to Participants*

Benefit payments to participants are recorded when paid.

### *Administrative Expenses*

Investment management and trust management fees are paid directly by the Plan. Other administrative expenses may be paid by the Company at the Company's discretion. Expenses paid directly by the Company are excluded from these financial statements. Investment-related expenses are included in net appreciation of fair value of investments.

### *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 for 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 accumulated plan benefits for active employees and are based on employees' compensation. Benefits payable

under all circumstances, including retirement, death, disability, and termination of employment, are included to the extent they are deemed 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 an actuary from Willis Towers Watson and it 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.

The significant actuarial assumptions used in the valuation as of January 1, 2025 were (a) assumed mortality rate of participants (the Pri-2012 Mortality Tables for non-annuitants, annuitants, and contingent survivors with white collar adjustment, projected forward generationally using Scale MP-2021), (b) retirement age assumptions (age 65 or immediately if participant is age 65 and over), and (c) the cash balance interest crediting rate of 4.83% for 2025, 4.75% for 2026 and 4.25% thereafter. The January 1, 2025 valuation included a discount rate of 6.00%.

The significant actuarial assumptions used in the valuation as of January 1, 2024 were (a) assumed mortality rate of participants (the Pri-2012 Mortality Tables for non-annuitants, annuitants, and contingent survivors with white collar adjustment, projected forward generationally using Scale MP-2021), (b) retirement age assumptions (age 65 or immediately if participant is age 65 and over), and (c) the cash balance interest crediting rate of 5.78% for 2024, 5.25% for 2025, 4.75% for 2026 and 4.25% thereafter. The January 1, 2024 valuation included a discount rate of 6.00%.

The change in actuarial assumptions resulted in an increase of $25,833, reflected in the 2024 statement of changes in accumulated plan benefits, which relates primarily to changes in the assumed long-term interest crediting rate.

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions would be used.

### *Subsequent Events*

The Plan management has evaluated subsequent events through October 14, 2026, the date the financial statements were available for issuance. All subsequent events requiring recognition or disclosure have been incorporated in these financial statements.

## Note 3. Information Certified by the Plan's Trustee

The Plan Administrator has elected the method of annual reporting compliance permitted by ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, First State Trust Company, a qualified institution, has certified the following investment information included in the accompanying financial statements and ERISA- required supplemental schedule is complete and accurate.

Information relating to investments certified by the trustee at December 31, is as follows:

| | 2025 | 2024 |
|---|---|---|
| Investments at fair value | $ 44,679,561 | $ 42,764,605 |
| Cash - noninterest-bearing | (541) | - |
| Accrued Income | 36,207 | 32,329 |
| Total | $ 44,715,227 | $ 42,796,934 |

Information relating to income certified by the trustee at December 31, is as follows:

| | 2025 | 2024 |
|---|---|---|
| Net appreciation in fair value of investments | $ 3,554,351 | $ 3,562,007 |
| Interest and dividend income | $ 936,538 | $ 755,689 |

Investment information included in the accompanying schedule of assets (held at end of year) as of December 31, 2025 and the accompanying schedule of reportable transactions for the year ended December 31, 2025.

The Plan's independent auditors did not perform auditing procedures with respect to this certified investment information, except for comparing such certified investment information to the related investment information included in the financial statements and ERISA-required supplemental schedules.

## Note 4. Fair Value Measurements

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 asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques need to maximize the use of observable inputs and minimize the use of unobservable inputs. 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). Valuation techniques used to measure fair value are defined as follows:

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

**Level 2** – Inputs to the valuation methodology include: (a) quoted prices for similar assets or liabilities in active markets; (b) quoted prices for identical or similar assets or liabilities in inactive markets; (c) inputs other than quoted prices that are observable for the asset or liability; and (d) inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

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

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

- *Money Market Funds: Valued at cost plus accrued interest, which approximates fair value.*
- *Common Stocks: Valued at the closing price reported on the active market on which the individual securities are traded.*
- *Corporate Bonds: Valued using pricing models maximizing the use of observable inputs for similar securities. This includes basis value on yields currently available on comparable securities of issuers with similar credit ratings.*
- *U.S. Government Securities: Valued using pricing models maximizing the use of observable inputs for similar securities.*
- *Partnerships*: Partnership interests are classified within Level 3 of the fair value hierarchy due to the use of significant unobservable inputs in determining fair value.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation method is appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

Investments at fair value as of December 31, 2025 are as follows:

| | Level 1 | Level 2 | Level 3 | Total |
|---|---|---|---|---|
| Mutual Funds | $ 877,833 | $ - | $ - | $ 877,833 |
| Common stocks | 33,572,883 | - | - | 33,572,883 |
| Partnerships | - | - | 34,786 | 34,786 |
| Corporate bonds | - | 486,769 | - | 486,769 |
| U.S. government securities | - | 9,707,290 | - | 9,707,290 |
| Total investments at fair value | $ 34,450,716 | $ 10,194,059 | $ 34,786 | $ 44,679,561 |

Investments at fair value as of December 31, 2024 are as follows:

| | Level 1 | Level 2 | Level 3 | Total |
|---|---|---|---|---|
| Money market funds | $ 800,946 | $ - | $ - | $ 800,946 |
| Common stocks | 30,219,860 | - | - | 30,219,860 |
| Partnerships | - | - | 146,050 | 146,050 |
| Corporate bonds | - | 405,811 | - | 405,811 |
| U.S. government securities | - | 11,191,938 | - | 11,191,938 |
| Total investments at fair value | $ 31,020,806 | $ 11,597,749 | $ 146,050 | $ 42,764,605 |

Following is a description of the valuation methodologies and inputs used for assets measured at fair value on a recurring basis and recognized in the accompanying statements of net assets available for benefits, as well as the general classification of such assets pursuant to the valuation hierarchy. There have been no significant changes in the valuation techniques during the years ended December 31, 2025 and 2024. The Plan had no liabilities measured at fair value on a recurring basis. In addition, the Plan had no assets or liabilities measured at fair value on a nonrecurring basis. For assets classified within Level 3 of the fair value hierarchy, the process used to develop the reported fair value is described below.

### *Investments*

Where quoted market prices are available in an active market, securities are classified within Level 1 of the valuation hierarchy. If quoted market prices are not available, then fair values are estimated by using quoted prices of securities with similar characteristics or independent asset pricing services and pricing models, the inputs of which are market-based or independently sourced market parameters, including, but not limited to, yield curves, interest rates, volatilities, prepayments, defaults, cumulative loss projections and cash flows. Such securities are classified in Level 2 of the valuation hierarchy. In certain cases where Level 1 or Level 2 inputs are not available, securities are classified within Level 3 of the hierarchy.

The following table provides further details of the level 3 fair value measurements as of December 31, 2025 and 2024:

| | 2025 | 2024 |
|---|---|---|
| Balance as of beginning of year | $ 146,050 | $ 64,401 |
| Purchase of investment | - | - |
| Unrealized gains related to investment still held at reporting date | (111,264) | 81,649 |
| Balance as of end of year | $ 34,786 | $ 146,050 |

## Note 5. Related Party Transactions

Party-in-interest transactions include those with fiduciaries or employees of the Plan, any person who provides services to the Plan, an employer whose employees are covered by the Plan, an employee organization whose members are covered by the Plan, a person who owns 50% or more of such an employer or employee association or relatives of such persons.

Services rendered by the Plan's trustee, First State Trust Company (First State), qualify as party-in-interest transactions. Fees paid to First State amounted to $75,236 and $64,848, respectively, for the years ended December 31, 2025 and 2024, which included foreign taxes and fees of $25,553 and $19,588, respectively, ADR fees of $10,567 and $7,318, respectively, and $193 and $96 for a class action vendor fee, respectively. Services rendered by the Plan's investment advisor, Morgan Stanley Wealth Management (Morgan Stanley), qualify as party-in-interest transactions. Fees paid to Morgan Stanley amounted to $326,305 and $315,822, respectively, for the years ended December 31, 2025 and 2024. The Company provides certain administrative services to the Plan at no cost to the Plan.

## Note 6. Tax Status

The Plan obtained its latest determination letter dated November 13, 2015, in which the Internal Revenue Service (IRS) states that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and the plan document.

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.

## Note 7. Plan Termination

The Company expects to continue this Plan indefinitely, but reserves the right to terminate it at any time. Should the Plan terminate at some future time, its net assets will be distributed to the employees based on priorities established in the Plan and by ERISA. The Pension Benefit Guaranty Corporation (PBGC) guarantees the payment of certain nonforfeitable basic benefits, subject to limitations provided by ERISA. However, there is a ceiling on the amount of an individual's monthly benefit that the PBGC guarantees, which is adjusted periodically.

## Note 8. Risks and Uncertainties

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

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 estimation 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.

# *Supplemental Schedules*

# Cash Balance Retirement Plan for
# Employees of Crédit Industriel et Commercial
# EIN 13-2757199 PN 001
# Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
# December 31, 2025

| (a) | (b) Identity of Issue, Borrower, Lessor, or Similar Party | Shares/Par | (c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral Par or Maturity Value | (d) Cost | (e) Current Value |
|---|---|---|---|---|---|
| | Money Market Funds | | | | |
| * | Morgan Stanley Bank Deposit | 860,690.86 | Money Market Fund | 860,691 | 860,691 |
| | FDIC Bank Deposit Fund | 17,141.89 | Money Market Fund | 17,142 | 17,142 |
| | U.S. Treasury Bonds & Notes | | | | |
| | US Treasury Note | 65,000.00 | US T Notes 4.1250% 02/29/32 | 66,347 | 65,934 |
| | US Treasury Note | 60,000.00 | United States Of America 3.8750% 09/30/29 | 60,589 | 60,531 |
| | US Treasury Note | 60,000.00 | United States Of America 3.8750% 11/30/29 | 60,671 | 60,506 |
| | US Treasury Note | 60,000.00 | United States Of America 3.8750% 12/31/29 | 60,631 | 60,516 |
| | US Treasury Note | 75,000.00 | United States Of America 4.12500% 11/15/31 | 74,189 | 75,890 |
| | US Treasury Note | 4,000.00 | United States Treas Nts 1.3750% 11/15/31 | 3,836 | 3,485 |
| | US Treasury Note | 5,000.00 | United States Treas Nts 1.8750% 02/28/29 | 4,664 | 4,749 |
| | US Treasury Note | 60,000.00 | United States Treas Nts 2.3750% 05/15/27 | 58,315 | 59,101 |
| | US Treasury Note | 60,000.00 | United States Treas Nts 3.2500% 06/30/27 | 59,622 | 59,799 |
| | US Treasury Note | 65,000.00 | United States Treas Nts 3.3750% 05/15/33 | 63,336 | 62,521 |
| | US Treasury Note | 70,000.00 | United States Treas Nts 3.6250% 05/31/28 | 70,140 | 70,190 |
| | US Treasury Note | 65,000.00 | United States Treas Nts 4.0000% 02/15/34 | 65,909 | 64,837 |
| | US Treasury Note | 70,000.00 | United States Treas Nts 4.0000% 02/29/28 | 70,631 | 70,727 |
| | US Treasury Note | 60,000.00 | United States Treas Nts 4.0000% 07/31/30 | 60,968 | 60,770 |
| | US Treasury Note | 60,000.00 | United States Treas Nts 4.8750% 10/31/28 | 62,070 | 62,137 |
| | US Treasury Note | 60,000.00 | United States Treas Nts 2.2500% 11/15/27 | 57,837 | 58,674 |
| | US Treasury Note | 73,000.00 | UNITED STATES TREAS NTS 4.3750% 11/30/30 | 73,000 | 75,111 |
| | US Treasury Note | 50,000.00 | UNITED STATES TREAS NTS 4.0000% 07/31/29 | 50,260 | 50,654 |
| | US Treasury Note | 60,000.00 | UNITED STATES TREAS NTS 3.875% 01/15/26 | 60,007 | 59,996 |
| | US Treasury Note | 70,000.00 | UNITED STATES TREAS NTS 4.125% 05/31/32 | 71,141 | 70,927 |
| | US Treasury Note | 40,000.00 | US Treasury Treas Nts 1.5000% 08/15/26 | 38,489 | 39,494 |
| | US Treasury Strips & Zeros | 8,435,000.00 | UNITED STATES TREAS BILLS 01/02/26 | 8,394,368 | 8,434,198 |
| | FNMA | 6,000.00 | Federal Natl Mtg Assn 0.7500% 10/08/27 | 6,002 | 5,716 |
| | US Treasury Note | 70,000.00 | US Treasury Note 4.0000% 06/30/28 | 70,839 | 70,827 |
| | Corporate Bonds - Domestic | | | | |
| | US Bancorp | 2,000.00 | 2.2150% 01/27/28 | 1,778 | 1,964 |
| | Abbvie Inc | 25,000.00 | 4.8000% 03/15/29 | 25,593 | 25,597 |
| | Berkshire Hathaway Fin Corp | 25,000.00 | 2.8750% 03/15/32 | 23,238 | 23,302 |
| | Cisco Sys Inc | 25,000.00 | 4.9500% 02/26/31 | 25,982 | 25,914 |
| | Costco Whsl Corp New | 3,000.00 | 1.3750% 06/20/27 | 3,001 | 2,906 |
| | Deere John Capital Corp | 25,000.00 | 4.7500% 1/20/28 | 25,426 | 25,481 |
| | Disney Walt Co | 25,000.00 | 3.8000% 03/22/30 | 24,859 | 24,787 |
| | Emerson Elec Co | 3,000.00 | 2.0000% 12/21/28 | 2,966 | 2,846 |
| | Home Depot I | 25,000.00 | 4.5000% 09/15/32 | 25,524 | 25,319 |
| | Meta Platforms | 31,000.00 | 4.6000% 11/15/32 | 31,263 | 31,224 |
| | Pepsico Inc | 25,000.00 | 4.4500% 05/15/28 | 25,400 | 25,389 |
| | Pfizer Investment Enterpris | 25,000.00 | 4.7500% 05/19/33 | 25,431 | 25,271 |
| | Public Storage | 25,000.00 | 1.9500% 11/09/28 | 23,063 | 23,678 |
| | Schwab Charles Corp | 25,000.00 | 4.3430% 11/14/31 | 24,994 | 24,977 |
| | Simon Ppty Group Lp | 25,000.00 | 2.4500% 09/13/29 | 23,002 | 23,631 |
| | Truist Finl Corp | 2,000.00 | 1.9500% 06/05/30 | 2,030 | 1,817 |
| | Unitedhealth Group Incorpor | 25,000.00 | 5.2500% 02/15/28 | 25,695 | 25,698 |
| | Welltower Op Ll | 20,000.00 | 4.5000% 07/0/30 | 20,104 | 20,218 |
| | Bank Amer Corp | 25,000.00 | 3.1940% 07/23/30 | 23,774 | 24,157 |
| | Jpmorgan Chase & Co | 25,000.00 | 5.0120% 01/23/30 | 25,451 | 25,618 |
| | Pnc Finl Svcs Group Inc | 25,000.00 | 5.5820% 06/12/29 | 25,736 | 25,929 |
| | The Bank Of New York Mellon | 25,000.00 | 5.8020% 10/25/28 | 25,901 | 25,843 |
| | Us Bancorp | 25,000.00 | 4.5480% 07/22/28 | 25,170 | 25,203 |
| | Common Stocks | | | | |
| | 3m Co | 755.00 | Common Stock | 105,285 | 120,876 |
| | Abbott Labs | 683.00 | Common Stock | 75,081 | 85,573 |
| | AbbVie Inc | 802.00 | Common Stock | 127,792 | 183,249 |
| | Air Prods & Chems Inc | 268.00 | Common Stock | 81,943 | 66,201 |
| | Allegheny Technologies Inc | 2,251.00 | Common Stock | 127,107 | 258,325 |
| | Alphabet Inc Cl A | 2,727.00 | Common Stock | 215,963 | 853,551 |
| | Alphabet Inc Cl C | 1,504.00 | Common Stock | 159,256 | 471,955 |
| | Altria Group Inc | 1,774.00 | Common Stock | 107,952 | 102,289 |
| | Amazon Com Inc | 3,003.00 | Common Stock | 442,807 | 693,152 |
| | Ameren Corp | 413.00 | Common Stock | 34,802 | 41,242 |

**Cash Balance Retirement Plan for**
**Employees of Crédit Industriel et Commercial**
**EIN 13-2757199 PN 001**
**Schedule H, Line 4i – Schedule of Assets (Held at End of Year)**
**December 31, 2025** **(Continued)**

| (a) | (b) Identity of Issue, Borrower, Lessor, or Similar Party | Shares/Par | (c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral Par or Maturity Value | (d) Cost | (e) Current Value |
|---|---|---|---|---|---|
| | American Electric Power Inc | 785.00 | Common Stock | 70,125 | 90,518 |
| | American Express Co | 155.00 | Common Stock | 52,811 | 57,342 |
| | Amgen Inc | 207.00 | Common Stock | 57,863 | 67,753 |
| | Analog Devices Inc | 1,017.00 | Common Stock | 208,598 | 275,810 |
| | Apple Computer Inc | 3,098.00 | Common Stock | 169,968 | 842,222 |
| | Ares Management Corporation | 483.00 | Common Stock | 23,586 | 78,067 |
| | Arista Networks Inc Com Shs | 1,349.00 | Common Stock | 136,289 | 176,759 |
| | AT&T Inc | 4,455.00 | Common Stock | 69,992 | 110,662 |
| | Automatic Data Processing Inc | 283.00 | Common Stock | 72,870 | 72,796 |
| | Avery Dennison Corp | 769.00 | Common Stock | 126,551 | 139,866 |
| | Bank America Corp | 3,020.00 | Common Stock | 109,476 | 166,100 |
| | Bank Hapoalim B M | 1,031.00 | Common Stock | 91,610 | 121,658 |
| | Bank Of New York Mellon Corp | 1,204.00 | Common Stock | 66,048 | 139,772 |
| | Becton Dickinson & Co | 1,355.00 | Common Stock | 262,508 | 262,965 |
| | Berkley W R Corp | 1,257.00 | Common Stock | 30,739 | 88,141 |
| | Berkshire Hathaway Inc-Cl B | 362.00 | Common Stock | 71,991 | 181,959 |
| | Bio Techne Corp | 1,715.00 | Common Stock | 119,878 | 100,859 |
| | Blackrock Inc | 86.67 | Common Stock | 57,891 | 92,763 |
| | Booking Hldgs Inc | 18.15 | Common Stock | 38,593 | 97,189 |
| | Boston Scientific Corp | 1,395.00 | Common Stock | 145,399 | 133,013 |
| | Bristol Myers Squibb Co | 898.00 | Common Stock | 51,621 | 48,438 |
| | Broadcom Inc | 1,638.00 | Common Stock | 272,625 | 566,912 |
| | C M S Energy Corp | 381.00 | Common Stock | 23,379 | 26,643 |
| | C S X Corp | 1,419.00 | Common Stock | 46,336 | 51,439 |
| | Caci Intl Inc Cl A | 197.00 | Common Stock | 78,446 | 104,964 |
| | Cadence Design Systems Inc | 464.00 | Common Stock | 125,857 | 145,037 |
| | CBRE Group Inc | 803.00 | Common Stock | 69,017 | 129,114 |
| | Charles Schwab Corp | 2,166.00 | Common Stock | 125,138 | 216,405 |
| | Chevron Corporation | 1,999.00 | Common Stock | 300,579 | 304,668 |
| | Chewy Inc | 3,906.00 | Common Stock | 125,854 | 129,093 |
| | Church & Dwight Inc | 3,377.00 | Common Stock | 201,571 | 283,161 |
| | Cintas Corp | 361.00 | Common Stock | 31,336 | 67,893 |
| | Cisco Sys Inc | 1,873.00 | Common Stock | 93,847 | 144,277 |
| | Cme Group Inc. | 535.00 | Common Stock | 118,178 | 146,098 |
| | Coca Cola Co | 1,620.00 | Common Stock | 98,196 | 113,254 |
| | Colgate Palmolive Co | 2,024.00 | Common Stock | 168,131 | 159,936 |
| | Comcast Corp-Cl A | 3,040.00 | Common Stock | 113,212 | 90,866 |
| | Conocophillips | 780.00 | Common Stock | 86,488 | 73,016 |
| | Constellation Brands Inc | 520.00 | Common Stock | 107,831 | 71,739 |
| | Costco Wholesale Corp New | 120.00 | Common Stock | 58,047 | 103,481 |
| | Crowdstrike Hldgs Inc | 196.00 | Common Stock | 80,994 | 91,877 |
| | Cummins Inc | 67.12 | Common Stock | 15,771 | 34,261 |
| | D T E Energy Company | 162.00 | Common Stock | 18,640 | 20,895 |
| | Danaher Corp | 168.00 | Common Stock | 34,396 | 38,459 |
| | Disney Walt Co | 967.00 | Common Stock | 103,137 | 110,016 |
| | Dover Corp | 512.00 | Common Stock | 82,090 | 99,963 |
| | Duke Energy Corp | 433.00 | Common Stock | 44,839 | 50,752 |
| | eBay Inc | 597.00 | Common Stock | 32,153 | 51,999 |
| | Ecolab Inc | 489.00 | Common Stock | 115,792 | 128,372 |
| | Emerson Electric Co | 264.00 | Common Stock | 34,749 | 35,038 |
| | Engie | 3,939.00 | Common Stock | 82,499 | 103,478 |
| | Entergy Corp | 870.00 | Common Stock | 46,575 | 80,414 |
| | Exxon Mobil Corp | 2,012.00 | Common Stock | 221,182 | 242,124 |
| | Fair Isaac Corp | 83.36 | Common Stock | 75,172 | 140,927 |
| | Fastenal Co | 2,068.00 | Common Stock | 25,903 | 82,989 |
| | Firstenergy Corp | 1,346.00 | Common Stock | 56,644 | 60,260 |

**Cash Balance Retirement Plan for**
**Employees of Crédit Industriel et Commercial**
**EIN 13-2757199 PN 001**
**Schedule H, Line 4i – Schedule of Assets (Held at End of Year)**
**December 31, 2025** **(Continued)**

| (a) | Identity of Issue, Borrower, Lessor, or Similar Party | Shares/Par | Maturity Date, Rate of Interest, Collateral Par or Maturity Value | (d) Cost | (e) Current Value |
|---|---|---|---|---|---|
| | General Dynamics Corp | 280.00 | Common Stock | 73,337 | 94,265 |
| | Gilead Sciences Inc | 816.00 | Common Stock | 82,308 | 100,156 |
| | Globe Life Inc | 1,259.00 | Common Stock | 114,180 | 176,084 |
| | Hexagon Ab | 8,295.00 | Common Stock | 86,754 | 98,528 |
| | Home Depot Inc | 531.00 | Common Stock | 155,756 | 182,717 |
| | Honeywell Intl Inc | 332.00 | Common Stock | 62,660 | 64,770 |
| | Huntington Bancshares Inc | 1,687.00 | Common Stock | 22,659 | 29,269 |
| | Idexx Labs Inc | 162.00 | Common Stock | 74,048 | 109,598 |
| | Illinois Tool Wks Inc | 561.00 | Common Stock | 116,708 | 138,174 |
| | Insulet Corp | 756.00 | Common Stock | 131,490 | 214,885 |
| | International Business Machines Corp | 478.00 | Common Stock | 67,536 | 141,588 |
| | Intuitive Surgical Inc | 180.00 | Common Stock | 100,995 | 101,945 |
| | J P Morgan Chase & Co | 1,844.00 | Common Stock | 227,617 | 594,174 |
| | Johnson & Johnson | 1,485.00 | Common Stock | 242,735 | 307,321 |
| | Keysight Technologies Inc | 486.00 | Common Stock | 74,609 | 98,750 |
| | Kimberly Clark Corp | 381.00 | Common Stock | 51,357 | 38,439 |
| | Kla-Tencor Corp | 86.13 | Common Stock | 32,955 | 104,651 |
| | L3harris Technologies Inc | 120.00 | Common Stock | 34,843 | 35,228 |
| | Labcorp Holdings Inc | 898.00 | Common Stock | 127,114 | 225,290 |
| | Lam Research Corp. | 551.00 | Common Stock | 38,988 | 94,320 |
| | Lilly Eli & Co | 404.00 | Common Stock | 215,543 | 434,171 |
| | Lowes Cos Inc | 293.00 | Common Stock | 27,770 | 70,660 |
| | Ma-Com Technology Solutions | 598.00 | Common Stock | 74,345 | 102,425 |
| | Maplebear Inc | 2,203.00 | Common Stock | 100,349 | 99,091 |
| | Marsh & McLennan Cos Inc | 346.00 | Common Stock | 63,049 | 64,190 |
| | Martin Marietta Matls Inc | 137.00 | Common Stock | 67,204 | 85,304 |
| | Marvell Technology Group Ltd | 1,353.00 | Common Stock | 80,591 | 114,978 |
| | Masco Corp | 1,142.00 | Common Stock | 57,211 | 72,471 |
| | Mastercard Inc-A | 438.00 | Common Stock | 115,570 | 250,045 |
| | Mc Donald's Corporation | 373.00 | Common Stock | 98,514 | 114,000 |
| | McCormick & Co Inc Com Non Vtg | 1,763.00 | Common Stock | 89,208 | 120,078 |
| | McKesson Corp. Common Stock | 218.00 | Common Stock | 97,989 | 178,823 |
| | Merck & Co Inc | 998.00 | Common Stock | 98,657 | 105,049 |
| | Meta Platforms Inc CL A (FB) | 363.00 | Common Stock | 237,161 | 239,613 |
| | Microsoft Corp | 2,173.00 | Common Stock | 402,376 | 1,050,906 |
| | Mondelez International Inc | 3,788.00 | Common Stock | 240,886 | 203,908 |
| | Monolithic Power | 205.00 | Common Stock | 101,550 | 185,804 |
| | Morgan Stanley | 762.00 | Common Stock | 70,832 | 135,278 |
| | Motorola Solutions Inc | 366.00 | Common Stock | 134,598 | 140,295 |
| | Nasdaq Omx Group, Inc. | 1,057.00 | Common Stock | 71,264 | 102,666 |
| | Netflix Com Inc | 3,690.00 | Common Stock | 224,276 | 345,974 |
| | NextEra Energy | 497.00 | Common Stock | 39,071 | 39,899 |
| | Nordson Corp | 384.00 | Common Stock | 68,957 | 92,325 |
| | Northrop Grumman Corp | 116.00 | Common Stock | 59,444 | 66,144 |
| | Nvidia Corp | 1,801.00 | Common Stock | 317,272 | 335,887 |
| | O'Reilly Automotive | 1,683.00 | Common Stock | 66,825 | 153,506 |
| | Packaging Corp Of America | 180.00 | Common Stock | 28,214 | 37,121 |
| | Palo Alto Networks Inc | 1,742.00 | Common Stock | 146,639 | 320,876 |
| | Parker Hannifin Corp | 173.00 | Common Stock | 58,513 | 152,060 |
| | Paychex Inc | 405.00 | Common Stock | 48,672 | 45,433 |
| | Paycom Software Inc | 433.00 | Common Stock | 67,814 | 69,003 |
| | Pepsico Inc | 728.00 | Common Stock | 112,547 | 104,483 |
| | Pfizer Inc | 3,165.00 | Common Stock | 103,829 | 78,809 |
| | Philip Morris International | 536.00 | Common Stock | 72,117 | 85,974 |
| | Pnc Financial Services Group | 844.00 | Common Stock | 134,375 | 176,168 |
| | Ppl Corporation | 965.00 | Common Stock | 28,036 | 33,794 |

**Cash Balance Retirement Plan for**
**Employees of Crédit Industriel et Commercial**
**EIN 13-2757199 PN 001**
**Schedule H, Line 4i – Schedule of Assets (Held at End of Year)**
**December 31, 2025** **(Continued)**

| (a) | (b) Identity of Issue, Borrower, Lessor, or Similar Party | Shares/Par | (c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral Par or Maturity Value | (d) Cost | (e) Current Value |
|---|---|---|---|---|---|
| | Procter & Gamble Co | 1,009.00 | Common Stock | 146,870 | 144,600 |
| | Progressive Corp Ohio | 378.00 | Common Stock | 80,249 | 86,078 |
| | Prologis Inc | 895.00 | Common Stock | 105,421 | 114,256 |
| | Public Storage Inc | 88.11 | Common Stock | 25,077 | 22,864 |
| | Qualcomm Inc | 192.00 | Common Stock | 32,613 | 32,842 |
| | Quanta Services Incorporated | 1,333.00 | Common Stock | 154,223 | 562,606 |
| | Raytheon Technologies Corp | 874.00 | Common Stock | 89,755 | 160,292 |
| | Realty Income Corp Reit | 966.00 | Common Stock | 56,305 | 54,453 |
| | Reinsurance Group Of America Inc | 936.00 | Common Stock | 118,588 | 190,439 |
| | Republic Services Inc | 448.00 | Common Stock | 65,392 | 94,945 |
| | S&P Global Inc | 142.00 | Common Stock | 30,072 | 74,208 |
| | Salesforce.Com | 1,020.00 | Common Stock | 206,559 | 270,208 |
| | Servicenow Inc. | 1,730.00 | Common Stock | 250,272 | 265,019 |
| | Snowflake Inc | 349.00 | Common Stock | 81,445 | 76,557 |
| | Southern Company | 1,077.00 | Common Stock | 73,508 | 93,914 |
| | Starbucks Corp | 990.00 | Common Stock | 92,285 | 83,368 |
| | Stryker Corp | 203.00 | Common Stock | 32,451 | 71,348 |
| | Synopsys Inc | 270.00 | Common Stock | 12,969 | 126,824 |
| | Texas Instruments Inc | 325.00 | Common Stock | 52,800 | 56,384 |
| | Thermo Fisher Scientific Inc | 337.00 | Common Stock | 125,234 | 195,275 |
| | Tjx Cos Inc | 2,297.00 | Common Stock | 155,851 | 352,842 |
| | Truist Finl Corp | 1,524.00 | Common Stock | 71,507 | 74,996 |
| | Ulta Salon Cosmetics & Frag Inc | 516.00 | Common Stock | 188,058 | 312,185 |
| | Union Pac Corp | 354.00 | Common Stock | 73,502 | 81,887 |
| | Unitedhealth Group Inc | 259.00 | Common Stock | 123,908 | 85,498 |
| | US Bancorp New | 1,643.00 | Common Stock | 68,592 | 87,670 |
| | Valero Energy Corp | 351.00 | Common Stock | 46,343 | 57,139 |
| | Veeva Systems Inc-Class A | 336.00 | Common Stock | 93,288 | 75,005 |
| | Verizon Communications | 1,237.00 | Common Stock | 51,640 | 50,383 |
| | Visa Inc-Class A | 892.00 | Common Stock | 197,174 | 312,833 |
| | Wal Mart Stores Inc | 1,619.00 | Common Stock | 84,150 | 180,373 |
| | Waste Mgmt Inc Del | 1,179.00 | Common Stock | 145,425 | 259,038 |
| | WEC Energy Group Inc | 610.00 | Common Stock | 55,327 | 64,331 |
| | Wells Fargo & Co New | 1,397.00 | Common Stock | 64,272 | 130,200 |
| | West Pharmaceutical Service Inc | 764.00 | Common Stock | 220,850 | 210,207 |
| | Xcel Energy Inc | 891.00 | Common Stock | 50,436 | 65,809 |
| | Zoetis Inc | 1,438.00 | Common Stock | 152,054 | 180,929 |
| | 3i Group Plc | 10,389.00 | Common Stock | 117,155 | 113,136 |
| | Abb Ltd Spon Adr | 2,711.00 | Common Stock | 70,722 | 200,533 |
| | Accenture Plc Cl A | 182.00 | Common Stock | 59,997 | 48,831 |
| | Adidas Ag Adr | 1,022.00 | Common Stock | 117,019 | 101,025 |
| | AIA Group Ltd-Sp ADR | 2,753.00 | Common Stock | 101,422 | 113,041 |
| | Allianz Se | 1,862.00 | Common Stock | 77,323 | 85,395 |
| | Amcor Plc Ord | 6,275.00 | Common Stock | 63,793 | 52,334 |
| | Anglo American Plc Spon Adr | 3,698.00 | Common Stock | 74,150 | 76,512 |
| | Aon Plc | 405.00 | Common Stock | 69,205 | 142,916 |
| | Arch Capital Group Ltd | 743.00 | Common Stock | 68,807 | 71,269 |
| | ASML Holdings NV | 320.00 | Common Stock | 232,772 | 342,355 |
| | Astrazeneca Plc Adr | 2,004.00 | Common Stock | 163,308 | 184,228 |
| | Banco Santander Cent Hispano S A | 14,826.00 | Common Stock | 122,199 | 173,909 |
| | Bank of Montreal | 309.00 | Common Stock | 28,813 | 40,105 |
| | Bankinter S A | 7,176.00 | Common Stock | 58,007 | 118,978 |
| | British Amern Tob Plc Spns Adr | 1,486.00 | Common Stock | 65,245 | 84,137 |
| | Bureau Veritas Sa | 1,673.00 | Common Stock | 101,404 | 106,570 |
| | Capgemini S E | 1,798.00 | Common Stock | 74,033 | 59,873 |
| | Chubb Ltd | 752.00 | Common Stock | 167,206 | 234,714 |

**Cash Balance Retirement Plan for**
**Employees of Crédit Industriel et Commercial**
**EIN 13-2757199 PN 001**
**Schedule H, Line 4i – Schedule of Assets (Held at End of Year)**
**December 31, 2025** **(Continued)**

| (a) | (b) Identity of Issue, Borrower, Lessor, or Similar Party | Shares/Par | (c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral Par or Maturity Value | (d) Cost | (e) Current Value |
|---|---|---|---|---|---|
| | Cie Financiere Rich Unspons Adr | 5,032.00 | Common Stock | 82,036 | 108,339 |
| | Compass Group Plc | 5,044.00 | Common Stock | 119,465 | 160,384 |
| | Crh Plc | 432.00 | Common Stock | 33,287 | 53,914 |
| | Diageo Plc Adr | 1,017.00 | Common Stock | 129,587 | 87,737 |
| | Diploma Plc Adr | 6,960.00 | Common Stock | 77,793 | 123,122 |
| | Disco Corp | 1,405.00 | Common Stock | 41,406 | 43,177 |
| | DSV A/S-Unsponsored ADR | 891.00 | Common Stock | 106,962 | 112,569 |
| | Enbridge Incorporated | 1,805.00 | Common Stock | 79,426 | 86,333 |
| | Experian Group Ltd Spons Adr | 2,432.00 | Common Stock | 102,753 | 109,853 |
| | Fanuc Ltd Unspons Adr | 5,181.00 | Common Stock | 74,057 | 100,548 |
| | Gildan Activewear Inc-Cl A | 1,655.00 | Common Stock | 66,927 | 103,371 |
| | Gsk Plc Sponsored Adr | 1,044.00 | Common Stock | 39,418 | 51,198 |
| | Halma Plc | 1,182.00 | Common Stock | 69,829 | 112,349 |
| | Hoya Corporation-Adr | 790.00 | Common Stock | 87,266 | 119,804 |
| | Imcd N V | 623.00 | Common Stock | 47,781 | 28,191 |
| | Imi Plc Adr | 1,798.00 | Common Stock | 55,627 | 60,071 |
| | Inditex Unspons Adr | 6,192.00 | Common Stock | 84,426 | 102,168 |
| | Ing Groep Nv Sponsored Adr | 4,853.00 | Common Stock | 63,124 | 135,884 |
| | Intercontinental Hotels Group | 1,515.00 | Common Stock | 170,146 | 213,357 |
| | KBC Groep NV ADR Netherlands | 2,574.00 | Common Stock | 86,119 | 167,889 |
| | L Air Liquide Adr | 3,918.00 | Common Stock | 117,029 | 147,489 |
| | Legrand SA ADR | 3,245.00 | Common Stock | 87,594 | 96,214 |
| | Linde Plc | 375.00 | Common Stock | 146,663 | 159,896 |
| | London Stk Exchange Group | 3,084.00 | Common Stock | 96,294 | 94,278 |
| | Lottomatica Group Spa | 2,389.00 | Common Stock | 61,671 | 63,237 |
| | Marks & Spencer Plc-Adr | 5,267.00 | Common Stock | 49,061 | 46,402 |
| | Maruwa Co Ltd | 3,734.00 | Common Stock | 46,825 | 40,290 |
| | Medtronic Plc | 1,358.00 | Common Stock | 116,555 | 130,449 |
| | Mitsubishi Elec Corp | 1,621.00 | Common Stock | 51,367 | 94,018 |
| | Mitsui Fudosan Co Ltd | 2,674.00 | Common Stock | 79,390 | 91,023 |
| | Mizuho Financial Group Inc Spons Adr | 11,414.00 | Common Stock | 48,085 | 83,550 |
| | Mtu Aero Engines Holding-Unspon Adr | 723.00 | Common Stock | 84,488 | 150,695 |
| | National Grid Plc | 1,190.00 | Common Stock | 83,691 | 92,047 |
| | Nintendo Ltd Adr | 4,604.00 | Common Stock | 104,614 | 77,623 |
| | Nitori Holdings Co Ltd | 4,476.00 | Common Stock | 57,489 | 38,941 |
| | Nomura Research Institute Ltd | 1,948.00 | Common Stock | 53,671 | 74,160 |
| | Nordea Bk Abp | 6,436.00 | Common Stock | 79,394 | 121,833 |
| | Novo-Nordisk A S Spons Adr | 1,269.00 | Common Stock | 114,353 | 64,567 |
| | NXP Semiconductors NV | 355.00 | Common Stock | 38,604 | 77,056 |
| | Recruit Holdings Co Ltd | 6,385.00 | Common Stock | 53,376 | 71,831 |
| | Relx Plc Spon ADR | 3,460.00 | Common Stock | 90,365 | 139,853 |
| | Resona Hldgs Inc | 5,146.00 | Common Stock | 79,234 | 97,414 |
| | Sampo Oyj-A SHS-Unsp ADR | 4,192.00 | Common Stock | 61,768 | 101,363 |
| | Sanofi-Aventis Adr | 1,488.00 | Common Stock | 74,516 | 72,108 |
| | Sap Aktiengesellschaft Spns Adr | 360.00 | Common Stock | 93,970 | 87,448 |
| | Shin Etsu Chemical Co Unspons Adr | 4,145.00 | Common Stock | 80,802 | 64,248 |
| | Siemens A G Sponsored Adr | 539.00 | Common Stock | 51,422 | 75,433 |
| | Spotify Technology S A | 271.00 | Common Stock | 177,293 | 157,372 |
| | SSE PLC ADR (Britain) | 2,581.00 | Common Stock | 75,782 | 76,527 |
| | Steris Plc | 322.00 | Common Stock | 67,707 | 81,633 |
| | Suncor Energy Inc | 3,196.00 | Common Stock | 113,539 | 141,775 |
| | Suzuki Motor Corp-Uns ADR | 887.00 | Common Stock | 41,701 | 52,448 |
| | Taiwan Semiconductor Spons Adr | 1,414.00 | Common Stock | 331,528 | 429,700 |
| | Tc Energy Corp | 1,053.00 | Common Stock | 44,179 | 57,926 |
| | Te Connectivity Plc | 341.00 | Common Stock | 51,758 | 77,585 |
| | Techtronic Industries Company LTD. | 1,456.00 | Common Stock | 94,660 | 84,088 |

**Cash Balance Retirement Plan for**
**Employees of Crédit Industriel et Commercial**
**EIN 13-2757199 PN 001**
**Schedule H, Line 4i – Schedule of Assets (Held at End of Year)**
**Year Ended December 31, 2024** **(Continued)**

| (a) | (b) Identity of Issue, Borrower, Lessor, or Similar Party | Shares/Par | (c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral Par or Maturity Value | (d) Cost | (e) Current Value |
|---|---|---|---|---|---|
| | Thales Unsponsord Adr | 997.00 | Common Stock | 26,408 | 53,868 |
| | Totalenergies Se | 1,487.00 | Common Stock | 82,497 | 96,984 |
| | Trane Technologies Plc | 167.00 | Common Stock | 31,149 | 64,996 |
| | Unilever Plcs Adr | 3,136.00 | Common Stock | 180,740 | 205,094 |
| | Universal Music Group Nv | 6,752.00 | Common Stock | 75,819 | 88,046 |
| | Avalonbay Communities Inc | 146.00 | Common Stock | 27,661 | 26,471 |
| | Welltower Inc | 130.00 | Common Stock | 18,259 | 24,129 |
| | Spdr Ser Tr Spdr Bloomberg Partnerships | 1,473.00 | Common Stock | 134,935 | 134,603 |
| | Nippon Sanso Holdings Corporation | 2,352.00 | Partnerships | 35,654 | 34,786 |
| | | | | | $ 44,679,561 |

* Party-in-interest to the Plan

**Cash Balance Retirement Plan for**
**Employees of Crédit Industriel et Commercial**
**EIN 13-2757199 PN 001**
**Schedule H, Line 4j - Schedule of Reportable Transactions**
**Year Ended December 31, 2025**

| (a) Identity of Party Involved | (b) Description of Assets (Include Interest Rate and Maturity in Case of a Loan) | (c) Purchase Price | (d) Selling Price | (e) Lease Rental | (f) Expense Incurred with Transaction | (g) Cost of Asset | (h) Current Value of Asset on Transaction Date | (i) Net Gain or (Loss) |
|---|---|---|---|---|---|---|---|---|
| FDIC Bank Deposit Fund | Money Market Fund | $ 2,071,048 | $ - | N/A | N/A | $ 2,071,048 | $ 2,071,048 | $ - |
| FDIC Bank Deposit Fund | Money Market Fund | $ - | $ 2,191,873 | N/A | N/A | $ 2,191,873 | $ 2,191,873 | $ - |
| Morgan Stanley Bank Deposit | Money Market Fund | $ 85,810,216 | $ - | N/A | N/A | $ 85,810,216 | $ 85,510,216 | $ - |
| Morgan Stanley Bank Deposit | Money Market Fund | $ - | $ 85,312,504 | N/A | N/A | $ 85,312,504 | $ 85,312,504 | $ - |
| UNITED STATES TREAS BILLS 02/20/25 | Treasury Bill | $ 9,940,699 | $ - | N/A | N/A | $ 9,940,699 | $ 9,940,699 | $ - |
| UNITED STATES TREAS BILLS 03/13/25 | Treasury Bill | $ 9,976,417 | $ - | N/A | N/A | $ 9,976,417 | $ 9,976,417 | $ - |
| UNITED STATES TREAS BILLS 01/02/26 | Treasury Bill | $ 8,394,368 | $ - | N/A | N/A | $ 8,394,368 | $ 8,394,368 | $ - |
| United States Treas Nts 0.2500% 05/31/25 | Treasury Bill | $ 8,661,507 | $ - | N/A | N/A | $ 8,661,507 | $ 8,661,507 | $ - |
| United States Treas Nts 2.2500% 11/15/25 | Treasury Bill | $ 8,286,875 | $ - | N/A | N/A | $ 8,286,875 | $ - | $ - |
| Us T Bills Zero Cp | Treasury Bill | $ 8,364,000 | $ - | N/A | N/A | $ 8,338,673 | $ 8,338,673 | $ - |
| Us T Bills Zero Cp Dtd Governm 9/16/25 | Treasury Bill | $ 8,527,953 | $ - | N/A | N/A | $ 8,527,953 | $ 8,527,953 | $ - |
| Us T Bills Zero Cp Dtd Governm 05/01/25 | Treasury Bill | $ 55,685 | $ - | N/A | N/A | $ 55,685 | $ 55,685 | $ - |
| Us T Bills Zero Cp Dtd Governm 05/01/25 | Treasury Bill | $ 9,943,800 | $ - | N/A | N/A | $ 9,943,800 | $ 9,943,800 | $ - |
| Us T Bills Zero Cp Dtd Governm 05/01/25 | Treasury Bill | $ - | $ 1,378,211 | N/A | N/A | $ 1,378,211 | $ 1,378,211 | $ - |
| US T Bills Zero Cp Dtd Government 07/01/25 | Treasury Bill | $ 8,528,000 | $ - | N/A | N/A | $ 8,500,076 | $ 8,500,076 | $ - |

# SCHEDULE SB ATTACHMENTS

## Schedule SB, Line 26a
## Schedule of Active Participant Data as of January 1, 2025

| | Attained Years of Credited Service[1] | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Attained Age | Under 1 | 1-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30-34 | 35-39 | 40 & Over | Total |
| Under 25 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25-29 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 |
| 30-34 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 |
| 35-39 | 0 | 0 | 5 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 6 |
| 40-44 | 0 | 2 | 3 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 6 |
| 45-49 | 0 | 5 | 2 | 0 | 1 | 2 | 0 | 0 | 0 | 0 | 10 |
| 50-54 | 0 | 4 | 5 | 3 | 5 | 4 | 1 | 0 | 0 | 0 | 22 |
| 55-59 | 0 | 2 | 1 | 3 | 1 | 5 | 2 | 1 | 2 | 0 | 17 |
| 60-64 | 0 | 1 | 1 | 3 | 2 | 1 | 2 | 1 | 1 | 1 | 13 |
| 65-69 | 0 | 1 | 1 | 0 | 2 | 1 | 0 | 0 | 1 | 2 | 8 |
| 70 & over | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 2 | 3 |
| Total | 0 | 19 | 22 | 10 | 12 | 13 | 5 | 3 | 4 | 5 | 93 |

[1] Age and service for purposes of determining category are based on exact (not rounded) values.

Plan Name: Cash Balance Retirement Plan for Employees of Crédit Industriel et Commercial
EIN / PN: 13-2757199/001
Plan Sponsor: Crédit Industriel et Commercial
Valuation Date: January 1, 2025

# SCHEDULE SB ATTACHMENTS

## Schedule SB, Part V
## Statement of Actuarial Assumptions/Methods

### Economic Assumptions

**Interest rate basis**:

- Applicable month: January
- Interest rate basis: 3-Segment Rates

| **Interest rates:** | **Reflecting Corridors** | **Not Reflecting Corridors** |
|---|---|---|
| • First segment rate | 5.00% | 5.00% |
| • Second segment rate | 5.27% | 5.27% |
| • Third segment rate | 5.50% | 5.40% |
| • Effective interest rate | 5.28% | 5.26% |

**Annual rates of increase**

- Compensation: 4.00%
- Future Social Security wage bases: 3.00%
- Statutory limits on compensation: 3.00%

**Administrative expenses**: The amount included for plan-related expenses is $45,000

**Cash balance interest crediting rate**: 4.83% for 2025, 4.75% for 2026 and 4.25% per year after 2026

As permitted by law, rates reflecting stabilization are used to determine the funding target and target normal cost, and thus the minimum required contribution under IRC §430 for the plan. Because these assumptions are subject to a corridor based on average interest rates over a 25-year period, they may differ from (and currently are higher than) current market interest rates, and may be inconsistent with other economic assumptions used in the valuation.

# SCHEDULE SB ATTACHMENTS

## Demographic Assumptions

| | |
|---|---|
| **Inclusion date** | The valuation date coincident with or next following the date on which the employee becomes a participant |
| **Participant data** | Employee data and data on persons receiving benefits were supplied by Crédit Industriel et Commercial as of January 1, 2025. |
| **New or rehired employees** | It was assumed there will be no new or rehired employees. |
| **Mortality** | |
| • Healthy | Separate rates for non-annuitants and annuitants based on Pri-2012 "Employees" and "Healthy Annuitants" (participants and beneficiaries combined) tables, respectively, without collar or amount adjustments and then projected forward with a generational projection as specified in the regulations under §1.430(h)(3)-1 using the IRS adjusted Scale MP-2021 (i.e., MP-2021 with no mortality improvement for 2020-2023 and future mortality improvement capped at 0.78% for years after 2024). |
| • Disabled | None |
| **Termination** | 10% per year for employees under age 35<br>No termination after age 34 |
| **Disability** | None |
| **Retirement** | Age 65 or immediately if participant is age 65 and over |
| **Benefit commencement date:** | |
| • Preretirement death benefit | Upon death of the active participant |
| • Deferred vested benefit | Age 65 |
| • Retirement benefit | Upon termination of employment |

# SCHEDULE SB ATTACHMENTS

| | |
|---|---|
| **Form of payment** | All active participants are assumed to elect a lump sum benefit upon separation of service. Participants who do not elect a lump sum and become a terminated vested participant are assumed to elect an annuity at age 65. |
| **Percent married** | For purposes of valuing the pre-retirement surviving spouse's benefit, 100% of participants are assumed to be married. |
| **Spouse age** | Female spouses are assumed to be three years younger than male spouses. |
| **Covered pay** | Assumed plan compensation for the year beginning on the valuation date was determined as base rate of pay on the valuation date with ½ year's assumed pay increases, plus the target bonus up to 20% of base pay. |
| **Timing of benefit payments** | Annuity payments are payable monthly at the beginning of the month and lump sum payments are payable on date of decrement. |

## Methods

| | |
|---|---|
| **Valuation date** | First day of plan year |
| **Funding target** | Present value of accrued benefits as required by regulations under IRC §430 |
| **Target normal cost** | Present value of benefits expected to accrue during the plan year plus plan-related expenses expected to be paid from plan assets during the plan year as required by regulations under IRC §430. |
| **Decrement timing** | The approach used is called rounded middle of year (rounded MOY) decrement timing. Most events are assumed to occur at the middle of year during which the eligibility condition will be met or the start/end date will occur. For death and disability decrements, the rate applied is based on the participant's rounded age (nearest integer age) at the beginning of the year, to align with the methodology generally used to create those rate tables. For retirement and withdrawal decrements: the age is generally the participant's rounded age at the middle of the year. |

# SCHEDULE SB ATTACHMENTS

| | |
|---|---|
| **Actuarial value of assets for determining minimum required contributions** | Average of the fair market value of assets on the valuation dates 12 and 24 months before the valuation date, adjusted for contributions, benefits, administrative expenses and expected earnings (with such expected earnings limited as described in IRS Notice 2009-22). The average asset value must be within 10% of market value, including discounted contributions receivable (discounted using the effective interest rate for the prior plan year). |
| **Annuity conversion** | For purposes of converting cash balances to annuities for certain participants with deferred benefits, the prescribed mortality assumption under IRC §417(e) is used and an interest rate of 5% is used. |
| **Tax policy** | The actuarial valuation performed for the plan year ending December 31, 2025 is used to determine the maximum deductible contribution for the tax year ending December 31, 2025. |
| **Benefits not valued** | All benefits described in the Plan Provisions section of this report were valued. WTW has reviewed the plan provisions with CIC and, based on that review, is not aware of any significant benefits required to be valued that were not. |

## Sources of Data and Other Information

The plan sponsor furnished participant data as of 1/1/2025. Information on assets, contributions and plan provisions was supplied by the plan sponsor. Data and other information were reviewed for reasonableness and consistency, but no audit was performed. Based on discussions with the plan sponsor, assumptions or estimates were made when data were not available, and the data was adjusted to reflect any significant events that occurred between the date the data was collected and the measurement date. There were no significant issues found with missing or inconsistent data. We are aware of no adjustments made by the data provider.

We are not aware of any errors or omissions in the data that would have a significant effect on the results of our calculations.

| | |
|---|---|
| **Plan Name** | **Cash Balance Retirement Plan For Employees Of Credit Industriel Et Commercial** |
| **Plan Sponsor EIN** | **13-2757199** |
| **ERISA Plan #** | **001** |
| **Plan Year Ending** | **December 31, 2025** |

**The required attachment marked with an "X" in the Attachment column is included within the Accountant's Opinion attachment to Sch. H, Part III, Line 3, which consists of the entire audit report issued by the plan's Independent Qualified Public Accountant (IQPA).**

| Form/Schedule | Line # | Description | Attachment |
|---|---|---|---|
| 5500 Sch. H | Line 3 | Financial statements used in formulating the IQPA's opinion | X |
| 5500 Sch. H | Line 4i | Schedule of Assets (Held at End of Year) | X |
| 5500 Sch. H | Line 4i | Schedule of Assets (Acquired and Disposed of Within Year) | |
| 5500 Sch. H | Line 4j | Schedule of Reportable Transactions | X |
| 5500 Sch. H | Line 4a | Schedule of Delinquent Participant Contributions | |

# 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
CASH BALANCE RETIREMENT PLAN FOR EMPLOYEES OF CREDIT INDUSTRIEL ET COMMERCIAL

**B** Three-digit plan number (PN) ▶ 001

**C** Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
Credit Industriel et Commercial

**D** Employer Identification Number (EIN)
13-2757199

**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** | 42,796,935 |
| **b** Actuarial value | **2b** | 40,607,243 |

**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 | 31 | 7,531,518 | 7,531,518 |
| **b** For terminated vested participants | 14 | 1,045,134 | 1,045,134 |
| **c** For active participants | 93 | 16,393,076 | 16,746,567 |
| **d** Total | 138 | 24,969,728 | 25,323,219 |

**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** | 5.28% |
| **6** Target normal cost | | |
| **a** Present value of current plan year accruals | **6a** | 925,803 |
| **b** Expected plan-related expenses | **6b** | 45,000 |
| **c** Target normal cost | **6c** | 970,803 |

**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**

William C Walter, Jr. — Signature of actuary

6/14/2026 — Date

William C Walter, Jr. — Type or print name of actuary

2605710 — Most recent enrollment number

Willis Towers Watson US LLC — Firm name

212-309-3588 — Telephone number (including area code)

200 Liberty Street
New York NY 10281 — 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) | 10,867,727 | 0 |
| 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) | 10,867,727 | 0 |
| 10 | Interest on line 9 using prior year's actual return of 9.98% | 1,084,599 | 0 |
| 11 | Prior year's excess contributions to be added to prefunding balance: | | |
| | **a** Present value of excess contributions (line 38a from prior year) | | 0 |
| | **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 5.07% | | 0 |
| | **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 | | 0 |
| | **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) | 11,952,326 | 0 |

## Part III Funding Percentages

| | | | |
|---|---|---|---|
| 14 | Funding target attainment percentage | 14 | 113.15% |
| 15 | Adjusted funding target attainment percentage | 15 | 160.35% |
| 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 | 164.29% |
| 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 |
|---|---|---|---|---|---|
| | | | | | |
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| | | | | | |
| | | | Totals ► 18(b) | 0 | 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 | 0 |

20 Quarterly contributions and liquidity shortfalls:

**a** Did the plan have a "funding shortfall" for the prior year? [ ] Yes [X] 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 |
|---|---|---|---|
| | | | |

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

**21** Discount rate:

| | 1st segment: | 2nd segment: | 3rd segment: | |
|---|---|---|---|---|
| **a** Segment rates: | 5.00 % | 5.27 % | 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** | | 970,803 |
| **b** Excess assets, if applicable, but not greater than line 31a | **31b** | | 970,803 |
| **32** Amortization installments: | | Outstanding Balance | Installment |
| **a** Net shortfall amortization installment | | 0 | 0 |
| **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** | | 0 |

| | 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** | 0 |
| **37** Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c) | **37** | 0 |
| **38** Present value of excess contributions for current year (see instructions) | | |
| **a** Total (excess, if any, of line 37 over line 36) | **38a** | 0 |
| **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 SB ATTACHMENTS

## Schedule SB, Line 22
## Description of Weighted Average Retirement Age
## as of January 1, 2025

Each participant is assumed to retire at a single retirement age which is entered on Line 22.

| | |
|---|---|
| Plan Name: | Cash Balance Retirement Plan for Employees of Crédit Industriel et Commercial |
| EIN / PN: | 13-2757199/001 |
| Plan Sponsor: | Crédit Industriel et Commercial |
| Valuation Date: | January 1, 2025 |

# SCHEDULE SB ATTACHMENTS

## Schedule SB, Part V
## Statement of Actuarial Assumptions/Methods

### Economic Assumptions

**Interest rate basis**:

- Applicable month: January
- Interest rate basis: 3-Segment Rates

| **Interest rates:** | **Reflecting Corridors** | **Not Reflecting Corridors** |
|---|---|---|
| • First segment rate | 5.00% | 5.00% |
| • Second segment rate | 5.27% | 5.27% |
| • Third segment rate | 5.50% | 5.40% |
| • Effective interest rate | 5.28% | 5.26% |

**Annual rates of increase**

- Compensation: 4.00%
- Future Social Security wage bases: 3.00%
- Statutory limits on compensation: 3.00%

**Administrative expenses**: The amount included for plan-related expenses is $45,000

**Cash balance interest crediting rate**: 4.83% for 2025, 4.75% for 2026 and 4.25% per year after 2026

As permitted by law, rates reflecting stabilization are used to determine the funding target and target normal cost, and thus the minimum required contribution under IRC §430 for the plan. Because these assumptions are subject to a corridor based on average interest rates over a 25-year period, they may differ from (and currently are higher than) current market interest rates, and may be inconsistent with other economic assumptions used in the valuation.

# SCHEDULE SB ATTACHMENTS

## Demographic Assumptions

| | |
|---|---|
| **Inclusion date** | The valuation date coincident with or next following the date on which the employee becomes a participant |
| **Participant data** | Employee data and data on persons receiving benefits were supplied by Crédit Industriel et Commercial as of January 1, 2025. |
| **New or rehired employees** | It was assumed there will be no new or rehired employees. |
| **Mortality** | |
| • Healthy | Separate rates for non-annuitants and annuitants based on Pri-2012 "Employees" and "Healthy Annuitants" (participants and beneficiaries combined) tables, respectively, without collar or amount adjustments and then projected forward with a generational projection as specified in the regulations under §1.430(h)(3)-1 using the IRS adjusted Scale MP-2021 (i.e., MP-2021 with no mortality improvement for 2020-2023 and future mortality improvement capped at 0.78% for years after 2024). |
| • Disabled | None |
| **Termination** | 10% per year for employees under age 35<br>No termination after age 34 |
| **Disability** | None |
| **Retirement** | Age 65 or immediately if participant is age 65 and over |
| **Benefit commencement date:** | |
| • Preretirement death benefit | Upon death of the active participant |
| • Deferred vested benefit | Age 65 |
| • Retirement benefit | Upon termination of employment |

# SCHEDULE SB ATTACHMENTS

| | |
|---|---|
| **Form of payment** | All active participants are assumed to elect a lump sum benefit upon separation of service. Participants who do not elect a lump sum and become a terminated vested participant are assumed to elect an annuity at age 65. |
| **Percent married** | For purposes of valuing the pre-retirement surviving spouse's benefit, 100% of participants are assumed to be married. |
| **Spouse age** | Female spouses are assumed to be three years younger than male spouses. |
| **Covered pay** | Assumed plan compensation for the year beginning on the valuation date was determined as base rate of pay on the valuation date with ½ year's assumed pay increases, plus the target bonus up to 20% of base pay. |
| **Timing of benefit payments** | Annuity payments are payable monthly at the beginning of the month and lump sum payments are payable on date of decrement. |

## Methods

| | |
|---|---|
| **Valuation date** | First day of plan year |
| **Funding target** | Present value of accrued benefits as required by regulations under IRC §430 |
| **Target normal cost** | Present value of benefits expected to accrue during the plan year plus plan-related expenses expected to be paid from plan assets during the plan year as required by regulations under IRC §430. |
| **Decrement timing** | The approach used is called rounded middle of year (rounded MOY) decrement timing. Most events are assumed to occur at the middle of year during which the eligibility condition will be met or the start/end date will occur. For death and disability decrements, the rate applied is based on the participant's rounded age (nearest integer age) at the beginning of the year, to align with the methodology generally used to create those rate tables. For retirement and withdrawal decrements: the age is generally the participant's rounded age at the middle of the year. |

# SCHEDULE SB ATTACHMENTS

| | |
|---|---|
| **Actuarial value of assets for determining minimum required contributions** | Average of the fair market value of assets on the valuation dates 12 and 24 months before the valuation date, adjusted for contributions, benefits, administrative expenses and expected earnings (with such expected earnings limited as described in IRS Notice 2009-22). The average asset value must be within 10% of market value, including discounted contributions receivable (discounted using the effective interest rate for the prior plan year). |
| **Annuity conversion** | For purposes of converting cash balances to annuities for certain participants with deferred benefits, the prescribed mortality assumption under IRC §417(e) is used and an interest rate of 5% is used. |
| **Tax policy** | The actuarial valuation performed for the plan year ending December 31, 2025 is used to determine the maximum deductible contribution for the tax year ending December 31, 2025. |
| **Benefits not valued** | All benefits described in the Plan Provisions section of this report were valued. WTW has reviewed the plan provisions with CIC and, based on that review, is not aware of any significant benefits required to be valued that were not. |

## Sources of Data and Other Information

The plan sponsor furnished participant data as of 1/1/2025. Information on assets, contributions and plan provisions was supplied by the plan sponsor. Data and other information were reviewed for reasonableness and consistency, but no audit was performed. Based on discussions with the plan sponsor, assumptions or estimates were made when data were not available, and the data was adjusted to reflect any significant events that occurred between the date the data was collected and the measurement date. There were no significant issues found with missing or inconsistent data. We are aware of no adjustments made by the data provider.

We are not aware of any errors or omissions in the data that would have a significant effect on the results of our calculations.

# SCHEDULE SB ATTACHMENTS

## Schedule SB, Part V
## Summary of Plan Provisions

### Plan Sponsor

Crédit Industriel et Commercial

**EIN/PN**

13-2757199/001

### Plan Provisions

The plan was originally effective January 1, 1978 and last restated effective December 31, 2015. The most recent plan amendment is effective January 1, 2021.

| | |
|---|---|
| **Covered employees** | All employees |
| **Participation date** | All participants of the prior plan automatically participate in this plan as of January 1, 1996. All other eligible employees enter the plan on the January 1 following the attainment of age 21 and completion of one year of service. Credits are allocated from date of hire upon entry into the plan. |

### Definitions

| | |
|---|---|
| **Plan Year** | The twelve-month period ending December 31. |
| **Vesting service** | Years and months from date of employment |
| **Pension service** | Years and months from date of employment |
| **Cash balance account** | For all participants hired after January 1, 1996 and converted cash balance participants on January 1, 1996, a cash balance account is established. The cash balance account is increased monthly with a percentage of pensionable compensation (pay-related credits) and interest credits. |
| **Pensionable pay** | Base salary rate plus targeted bonus amounts up to 20% of the base salary for the year. |
| **Cash balance crediting rate (Plan interest rate)** | The variable rate of interest in effect for the plan year equal to the yield on the 1-year Treasury Constant Maturities for the month of November preceding the first day of such plan year, as reported in the Federal Reserve Bulletin, plus 50 basis points, subject to a 2.00% minimum. |

# SCHEDULE SB ATTACHMENTS

**Plan conversion premium**

The lump sum amount that is in excess, if any, of the actuarial equivalent of the accrued benefit on the conversion date over the actuarial equivalent of the pre-1996 accrued benefit.

**Initial account balance**

The lump sum amount that is the actuarial equivalent of the accrued benefit on December 31, 1995, using an interest rate of 6% and the 1983 Group Annuity Mortality Table, which shall include the value of any subsidized early retirement.

**Account balance**

An amount equal to the initial account balance increased to reflect current year allocations and the plan interest rate.

## Cash Balance Benefits

**Plan participants' contributions**

They are not required or permitted.

**Current year allocation**

- Regular allocation

For any plan year and any participant not described under Transition Allocation, a percentage of the participant's Compensation for the plan year based upon the Years of Credited Service the participant has completed as of the first day of such plan year (rounded to the nearest whole integer and which shall be assumed to be at least one for any participant whose Entry Date occurs in such plan year), and determined by applying the Basic and Excess Allocation Rates set forth in the following table:

| Years of Credited Service | Basic Allocation Rate | Excess Allocation Rate |
|---|---|---|
| 1 to 5 | 4.0% | 4.0% |
| 6 to 10 | 5.0% | 5.0% |
| 11 to 15 | 6.0% | 5.7% |
| 16 to 20 | 5.0% | 5.0% |
| 21 to 25 | 3.5% | 3.5% |
| Over 25 | 2.0% | 2.0% |

The Basic Allocation Rate shall apply to the Participant's total Compensation. The Excess Allocation Rate shall apply to the Participant's Compensation in excess of the Taxable Wage Base.

# SCHEDULE SB ATTACHMENTS

- Transition allocation

For any plan year and for any participant who was in the active employ of the Employer on December 31, 1995 and who has at least 9.5 Years of Credited Service as of January 1, 1996, a percentage of the participant's Compensation for the plan year based upon the sum of the participant's age (rounded to the nearest integer) and Years of Credited Service (rounded to the nearest whole integer) and determined by applying the Basic and Excess Allocation Rates set forth in the following tables:

(a) For an eligible Participant whose sum of age and Years of Credited Service as of January 1, 1996 is less than 56:

| Years of Credited Service | Basic Allocation Rate | Excess Allocation Rate |
|---|---|---|
| 10 | 7.5% | 5.7% |
| 11 to 15 | 8.5% | 5.7% |
| 16 to 20 | 7.5% | 5.7% |
| 21 to 25 | 6.0% | 5.7% |
| Over 25 | 4.5% | 4.5% |

(b) For an eligible Participant whose sum of age and Years of Credited Service as of January 1, 1996 is between 56 and 65:

| Years of Credited Service | Basic Allocation Rate | Excess Allocation Rate |
|---|---|---|
| 10 | 11.0% | 5.7% |
| 11 to 15 | 12.0% | 5.7% |
| 16 to 20 | 11.0% | 5.7% |
| 21 to 25 | 9.5% | 5.7% |
| Over 25 | 8.0% | 5.7% |

(c) For an eligible Participant whose sum of age and Years of Credited Service as of January 1, 1996 is over 65:

| Years of Credited Service | Basic Allocation Rate | Excess Allocation Rate |
|---|---|---|
| 10 | 13.0% | 5.7% |
| 11 to 15 | 14.0% | 5.7% |
| 16 to 20 | 13.0% | 5.7% |
| 21 to 25 | 11.5% | 5.7% |
| Over 25 | 10.0% | 5.7% |

The Basic Allocation Rate shall apply to the Participant's total Compensation. The Excess Allocation Rate shall apply to the Participant's Compensation in excess of the Taxable Wage Base.

# SCHEDULE SB ATTACHMENTS

| | |
|---|---|
| • Supplemental 1996 allocation | For the plan year beginning January 1, 1996, the Participant's Regular Monthly Allocations, as shown in Appendix C of the plan document. |
| • Supplemental entry date allocation | For the plan year in which falls the participant's Entry Date, an amount equal to the amount that would have been the participant's Regular Allocation for the prior plan year determined as if the participant had been a participant for the prior plan year. |
| • Supplemental 1997 allocation | For the plan year beginning January 1, 1997, the Participant's Regular Monthly Allocations, as shown in Appendix E of the plan document. |
| • Supplemental 1998 allocation | For the plan year beginning January 1, 1998, the Participant's Regular Monthly Allocations, as shown in Appendix F of the plan document. |
| • Supplemental 1999 allocation | For the plan year beginning January 1, 1999, the Participant's Regular Monthly Allocations, as shown in Appendix G of the plan document. |
| • Supplemental 2000 allocation | For the plan year beginning January 1, 2000, the Participant's Regular Monthly Allocations, as shown in Appendix H of the plan document. |
| • Supplemental 2002 allocation | For the plan year beginning January 1, 2002, the Participant's Regular Monthly Allocations, as shown in Appendix J of the plan document. |
| • Supplemental 2003 allocation | For the plan year beginning January 1, 2003, the Participant's Regular Monthly Allocations, as shown in Appendix K of the plan document. |
| • Supplemental 2004 allocation | For the plan year beginning January 1, 2004, the Participant's Regular Monthly Allocations, as shown in Appendix L of the plan document. |
| • Supplemental 2005 allocation | For the plan year beginning January 1, 2005, the Participant's Regular Monthly Allocations, as shown in Appendix M of the plan document. |
| • Supplemental 2006 allocation | For the plan year beginning January 1, 2006, the Participant's Regular Monthly Allocations, as shown in Appendix N of the plan document. |
| • Supplemental 2007 allocation | For the plan year beginning January 1, 2007, the Participant's Regular Monthly Allocations, as shown in Appendix O of the plan document. |
| • Supplemental 2011 allocation | For the plan year beginning January 1, 2011, the Participant's Regular Monthly Allocations, as shown in Appendix Q of the plan document. |

# SCHEDULE SB ATTACHMENTS

## Eligibility for Benefits

| | |
|---|---|
| **Normal retirement** | First day of the month following the completion of 5 years of service, or age 65 if earlier |
| **Early retirement** | N/A |
| **Vested termination** | Termination for reasons other than death, disability, or retirement after completing three years of service |
| **Preretirement death benefit** | Death before commencement |

## Benefits Paid Upon the Following Events

| | |
|---|---|
| **Normal retirement** | The Account Balance or a monthly benefit payable at normal retirement equal to 1/12 of the Account Balance divided by an annuity factor at normal retirement, as specified by the plan |
| **Vested termination** | Lump sum or annuity is payable immediately or can be deferred to age 65. |
| **Preretirement death** | The Account Balance is payable to the surviving spouse, if any, or else the participant's estate. |

## Other Plan Provisions

| | |
|---|---|
| **Forms of payment** | Straight Life Annuity, 50% Joint and Survivor Annuity, 75% Joint and Survivor Annuity, 100% Joint and Survivor Annuity, 10 Year Certain and Life Annuity, and Lump Sum |
| **Maximum on benefits and pay** | All benefits and pay for any calendar year may not exceed the maximum limitations for that year as defined in the Internal Revenue Code. The plan provides for increasing the dollar limits automatically as such changes become effective. Increases in the dollar limits are assumed for determining pension cost but not for determining contributions. |

## Future Plan Changes

No future plan changes were recognized in determining minimum and maximum contributions. WTW is not aware of any future plan changes which are required to be reflected.

# SCHEDULE SB ATTACHMENTS

## Changes in Benefits Valued Since Prior Year

There have been no changes in benefits valued since the prior year.

## Substantive Commitment

No substantive commitments other than the above plan provisions have been included in this valuation.

# SCHEDULE SB ATTACHMENTS

## Schedule SB, Line 24
## Change in Actuarial Assumptions

The cash balance interest crediting rate was changed from 5.78% for 2024, 5.25% for 2025, 4.75% for 2026 and 4.25% per year after 2026 to 4.83% for 2025, 4.75% for 2026 and 4.25% per year after 2026.

| | |
|---|---|
| Plan Name: | Cash Balance Retirement Plan for Employees of Crédit Industriel et Commercial |
| EIN / PN: | 13-2757199/001 |
| Plan Sponsor: | Crédit Industriel et Commercial |
| Valuation Date: | January 1, 2025 |

# SCHEDULE SB ATTACHMENTS

## Schedule SB, Line 26a
## Schedule of Active Participant Data as of January 1, 2025

| | Attained Years of Credited Service[1] | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Attained Age | **Under 1** | **1-4** | **5-9** | **10-14** | **15-19** | **20-24** | **25-29** | **30-34** | **35-39** | **40 & Over** | **Total** |
| Under 25 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25-29 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 |
| 30-34 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 |
| 35-39 | 0 | 0 | 5 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 6 |
| 40-44 | 0 | 2 | 3 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 6 |
| 45-49 | 0 | 5 | 2 | 0 | 1 | 2 | 0 | 0 | 0 | 0 | 10 |
| 50-54 | 0 | 4 | 5 | 3 | 5 | 4 | 1 | 0 | 0 | 0 | 22 |
| 55-59 | 0 | 2 | 1 | 3 | 1 | 5 | 2 | 1 | 2 | 0 | 17 |
| 60-64 | 0 | 1 | 1 | 3 | 2 | 1 | 2 | 1 | 1 | 1 | 13 |
| 65-69 | 0 | 1 | 1 | 0 | 2 | 1 | 0 | 0 | 1 | 2 | 8 |
| 70 & over | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 2 | 3 |
| Total | 0 | 19 | 22 | 10 | 12 | 13 | 5 | 3 | 4 | 5 | 93 |

[1] Age and service for purposes of determining category are based on exact (not rounded) values.

Plan Name: Cash Balance Retirement Plan for Employees of Crédit Industriel et Commercial
EIN / PN: 13-2757199/001
Plan Sponsor: Crédit Industriel et Commercial
Valuation Date: January 1, 2025

# SCHEDULE SB ATTACHMENTS

## Schedule SB, Line 22
## Description of Weighted Average Retirement Age
## as of January 1, 2025

Each participant is assumed to retire at a single retirement age which is entered on Line 22.

| | |
|---|---|
| Plan Name: | Cash Balance Retirement Plan for Employees of Crédit Industriel et Commercial |
| EIN / PN: | 13-2757199/001 |
| Plan Sponsor: | Crédit Industriel et Commercial |
| Valuation Date: | January 1, 2025 |

# SCHEDULE SB ATTACHMENTS

## Schedule SB, Part V
## Summary of Plan Provisions

### Plan Sponsor

Crédit Industriel et Commercial

**EIN/PN**

13-2757199/001

### Plan Provisions

The plan was originally effective January 1, 1978 and last restated effective December 31, 2015. The most recent plan amendment is effective January 1, 2021.

| | |
|---|---|
| **Covered employees** | All employees |
| **Participation date** | All participants of the prior plan automatically participate in this plan as of January 1, 1996. All other eligible employees enter the plan on the January 1 following the attainment of age 21 and completion of one year of service. Credits are allocated from date of hire upon entry into the plan. |

### Definitions

| | |
|---|---|
| **Plan Year** | The twelve-month period ending December 31. |
| **Vesting service** | Years and months from date of employment |
| **Pension service** | Years and months from date of employment |
| **Cash balance account** | For all participants hired after January 1, 1996 and converted cash balance participants on January 1, 1996, a cash balance account is established. The cash balance account is increased monthly with a percentage of pensionable compensation (pay-related credits) and interest credits. |
| **Pensionable pay** | Base salary rate plus targeted bonus amounts up to 20% of the base salary for the year. |
| **Cash balance crediting rate (Plan interest rate)** | The variable rate of interest in effect for the plan year equal to the yield on the 1-year Treasury Constant Maturities for the month of November preceding the first day of such plan year, as reported in the Federal Reserve Bulletin, plus 50 basis points, subject to a 2.00% minimum. |

# SCHEDULE SB ATTACHMENTS

**Plan conversion premium**

The lump sum amount that is in excess, if any, of the actuarial equivalent of the accrued benefit on the conversion date over the actuarial equivalent of the pre-1996 accrued benefit.

**Initial account balance**

The lump sum amount that is the actuarial equivalent of the accrued benefit on December 31, 1995, using an interest rate of 6% and the 1983 Group Annuity Mortality Table, which shall include the value of any subsidized early retirement.

**Account balance**

An amount equal to the initial account balance increased to reflect current year allocations and the plan interest rate.

## Cash Balance Benefits

**Plan participants' contributions**

They are not required or permitted.

**Current year allocation**

- Regular allocation

For any plan year and any participant not described under Transition Allocation, a percentage of the participant's Compensation for the plan year based upon the Years of Credited Service the participant has completed as of the first day of such plan year (rounded to the nearest whole integer and which shall be assumed to be at least one for any participant whose Entry Date occurs in such plan year), and determined by applying the Basic and Excess Allocation Rates set forth in the following table:

| Years of Credited Service | Basic Allocation Rate | Excess Allocation Rate |
|---|---|---|
| 1 to 5 | 4.0% | 4.0% |
| 6 to 10 | 5.0% | 5.0% |
| 11 to 15 | 6.0% | 5.7% |
| 16 to 20 | 5.0% | 5.0% |
| 21 to 25 | 3.5% | 3.5% |
| Over 25 | 2.0% | 2.0% |

The Basic Allocation Rate shall apply to the Participant's total Compensation. The Excess Allocation Rate shall apply to the Participant's Compensation in excess of the Taxable Wage Base.

# SCHEDULE SB ATTACHMENTS

- Transition allocation

For any plan year and for any participant who was in the active employ of the Employer on December 31, 1995 and who has at least 9.5 Years of Credited Service as of January 1, 1996, a percentage of the participant's Compensation for the plan year based upon the sum of the participant's age (rounded to the nearest integer) and Years of Credited Service (rounded to the nearest whole integer) and determined by applying the Basic and Excess Allocation Rates set forth in the following tables:

(a) For an eligible Participant whose sum of age and Years of Credited Service as of January 1, 1996 is less than 56:

| Years of Credited Service | Basic Allocation Rate | Excess Allocation Rate |
|---|---|---|
| 10 | 7.5% | 5.7% |
| 11 to 15 | 8.5% | 5.7% |
| 16 to 20 | 7.5% | 5.7% |
| 21 to 25 | 6.0% | 5.7% |
| Over 25 | 4.5% | 4.5% |

(b) For an eligible Participant whose sum of age and Years of Credited Service as of January 1, 1996 is between 56 and 65:

| Years of Credited Service | Basic Allocation Rate | Excess Allocation Rate |
|---|---|---|
| 10 | 11.0% | 5.7% |
| 11 to 15 | 12.0% | 5.7% |
| 16 to 20 | 11.0% | 5.7% |
| 21 to 25 | 9.5% | 5.7% |
| Over 25 | 8.0% | 5.7% |

(c) For an eligible Participant whose sum of age and Years of Credited Service as of January 1, 1996 is over 65:

| Years of Credited Service | Basic Allocation Rate | Excess Allocation Rate |
|---|---|---|
| 10 | 13.0% | 5.7% |
| 11 to 15 | 14.0% | 5.7% |
| 16 to 20 | 13.0% | 5.7% |
| 21 to 25 | 11.5% | 5.7% |
| Over 25 | 10.0% | 5.7% |

The Basic Allocation Rate shall apply to the Participant's total Compensation. The Excess Allocation Rate shall apply to the Participant's Compensation in excess of the Taxable Wage Base.

# SCHEDULE SB ATTACHMENTS

| | |
|---|---|
| • Supplemental 1996 allocation | For the plan year beginning January 1, 1996, the Participant's Regular Monthly Allocations, as shown in Appendix C of the plan document. |
| • Supplemental entry date allocation | For the plan year in which falls the participant's Entry Date, an amount equal to the amount that would have been the participant's Regular Allocation for the prior plan year determined as if the participant had been a participant for the prior plan year. |
| • Supplemental 1997 allocation | For the plan year beginning January 1, 1997, the Participant's Regular Monthly Allocations, as shown in Appendix E of the plan document. |
| • Supplemental 1998 allocation | For the plan year beginning January 1, 1998, the Participant's Regular Monthly Allocations, as shown in Appendix F of the plan document. |
| • Supplemental 1999 allocation | For the plan year beginning January 1, 1999, the Participant's Regular Monthly Allocations, as shown in Appendix G of the plan document. |
| • Supplemental 2000 allocation | For the plan year beginning January 1, 2000, the Participant's Regular Monthly Allocations, as shown in Appendix H of the plan document. |
| • Supplemental 2002 allocation | For the plan year beginning January 1, 2002, the Participant's Regular Monthly Allocations, as shown in Appendix J of the plan document. |
| • Supplemental 2003 allocation | For the plan year beginning January 1, 2003, the Participant's Regular Monthly Allocations, as shown in Appendix K of the plan document. |
| • Supplemental 2004 allocation | For the plan year beginning January 1, 2004, the Participant's Regular Monthly Allocations, as shown in Appendix L of the plan document. |
| • Supplemental 2005 allocation | For the plan year beginning January 1, 2005, the Participant's Regular Monthly Allocations, as shown in Appendix M of the plan document. |
| • Supplemental 2006 allocation | For the plan year beginning January 1, 2006, the Participant's Regular Monthly Allocations, as shown in Appendix N of the plan document. |
| • Supplemental 2007 allocation | For the plan year beginning January 1, 2007, the Participant's Regular Monthly Allocations, as shown in Appendix O of the plan document. |
| • Supplemental 2011 allocation | For the plan year beginning January 1, 2011, the Participant's Regular Monthly Allocations, as shown in Appendix Q of the plan document. |

# SCHEDULE SB ATTACHMENTS

## Eligibility for Benefits

| | |
|---|---|
| **Normal retirement** | First day of the month following the completion of 5 years of service, or age 65 if earlier |
| **Early retirement** | N/A |
| **Vested termination** | Termination for reasons other than death, disability, or retirement after completing three years of service |
| **Preretirement death benefit** | Death before commencement |

## Benefits Paid Upon the Following Events

| | |
|---|---|
| **Normal retirement** | The Account Balance or a monthly benefit payable at normal retirement equal to 1/12 of the Account Balance divided by an annuity factor at normal retirement, as specified by the plan |
| **Vested termination** | Lump sum or annuity is payable immediately or can be deferred to age 65. |
| **Preretirement death** | The Account Balance is payable to the surviving spouse, if any, or else the participant's estate. |

## Other Plan Provisions

| | |
|---|---|
| **Forms of payment** | Straight Life Annuity, 50% Joint and Survivor Annuity, 75% Joint and Survivor Annuity, 100% Joint and Survivor Annuity, 10 Year Certain and Life Annuity, and Lump Sum |
| **Maximum on benefits and pay** | All benefits and pay for any calendar year may not exceed the maximum limitations for that year as defined in the Internal Revenue Code. The plan provides for increasing the dollar limits automatically as such changes become effective. Increases in the dollar limits are assumed for determining pension cost but not for determining contributions. |

## Future Plan Changes

No future plan changes were recognized in determining minimum and maximum contributions. WTW is not aware of any future plan changes which are required to be reflected.

# SCHEDULE SB ATTACHMENTS

## Changes in Benefits Valued Since Prior Year

There have been no changes in benefits valued since the prior year.

## Substantive Commitment

No substantive commitments other than the above plan provisions have been included in this valuation.

| | |
|---|---|
| **Plan Name** | **Cash Balance Retirement Plan For Employees Of Credit Industriel Et Commercial** |
| **Plan Sponsor EIN** | **13-2757199** |
| **ERISA Plan #** | **001** |
| **Plan Year Ending** | **December 31, 2025** |

**The required attachment marked with an "X" in the Attachment column is included within the Accountant's Opinion attachment to Sch. H, Part III, Line 3, which consists of the entire audit report issued by the plan's Independent Qualified Public Accountant (IQPA).**

| Form/Schedule | Line # | Description | Attachment |
|---|---|---|---|
| 5500 Sch. H | Line 3 | Financial statements used in formulating the IQPA's opinion | X |
| 5500 Sch. H | Line 4i | Schedule of Assets (Held at End of Year) | X |
| 5500 Sch. H | Line 4i | Schedule of Assets (Acquired and Disposed of Within Year) | |
| 5500 Sch. H | Line 4j | Schedule of Reportable Transactions | X |
| 5500 Sch. H | Line 4a | Schedule of Delinquent Participant Contributions | |

# SCHEDULE SB ATTACHMENTS

## Schedule SB, Line 24
## Change in Actuarial Assumptions

The cash balance interest crediting rate was changed from 5.78% for 2024, 5.25% for 2025, 4.75% for 2026 and 4.25% per year after 2026 to 4.83% for 2025, 4.75% for 2026 and 4.25% per year after 2026.

| | |
|---|---|
| Plan Name: | Cash Balance Retirement Plan for Employees of Crédit Industriel et Commercial |
| EIN / PN: | 13-2757199/001 |
| Plan Sponsor: | Crédit Industriel et Commercial |
| Valuation Date: | January 1, 2025 |