

	Historical Cost	Amortized Cost	Market Value	Unrealized Gain / Loss	Weighted Average Final Maturity (Days)	Weighted Average Life (Years)	Percent of Portfolio	Weighted Average Effective Duration
<b>Cash &amp; Cash Equivalents</b>	\$931,055.04	\$931,055.04	\$931,055.04	\$0.00	1	0	1.12%	0.00
<b>Corporeate Bonds</b>	\$25,172,107.70	\$25,147,771.40	\$25,513,365.54	\$365,594.14	1122	2.55	30.69%	2.32
<b>Agency Securities<sup>1</sup></b>	\$24,865,595.98	\$24,853,721.13	\$25,061,623.03	\$207,901.90	2821	2.53	30.15%	1.78
<b>U.S Treasuries</b>	\$28,375,340.65	\$28,374,367.46	\$28,796,640.35	\$422,272.89	771	2.11	34.64%	1.97
<b>Municipal Bonds</b>	\$2,831,810.00	\$2,831,810.00	\$2,833,640.00	\$1,830.00	1295	3.54	3.41%	3.33
<b>Total</b>	<b>\$82,175,909.37</b>	<b>\$82,138,725.03</b>	<b>\$83,136,323.96</b>	<b>\$997,598.93</b>	<b>1506</b>	<b>2.40</b>	<b>100%</b>	<b>2.04</b>
<b>Accumulated Accrued Interest Paid</b>	\$38,807.59							
<b>Accumulated Amortization of Securities</b>	\$19,643.72							
<b>Accumulated Other Income (Treasury Bill Interest / Realized Gains)</b>	(\$174,846.53)							
<b>Accumulated Principal Prepayments</b>	\$166,543.89							
<b>General Ledger Historical Cost</b>	<b>\$82,226,058.04</b>							

1 - Unrealized Gains/Loss includes a gain of \$10,590.52 from manual calculations for the following CUSIPs: 3142JCAB6, 3142JCAC4, 3142JCAT7, 3142JCAU4, 3142JCA42

Shuster Advisory Group, LLC ("Shuster"), is a Securities & Exchange Commission Registered Investment Advisor. This material has been prepared for informational and summary purposes only and is not intended to provide, and should not be relied on for, accounting, legal or tax advice, or investment recommendations. Past performance is not a guarantee of future results.



Schwab One® Account of

CITY OF SAN PABLO  
MGR: BLACKROCK INVESTMENT

Account Number  
4357-7154

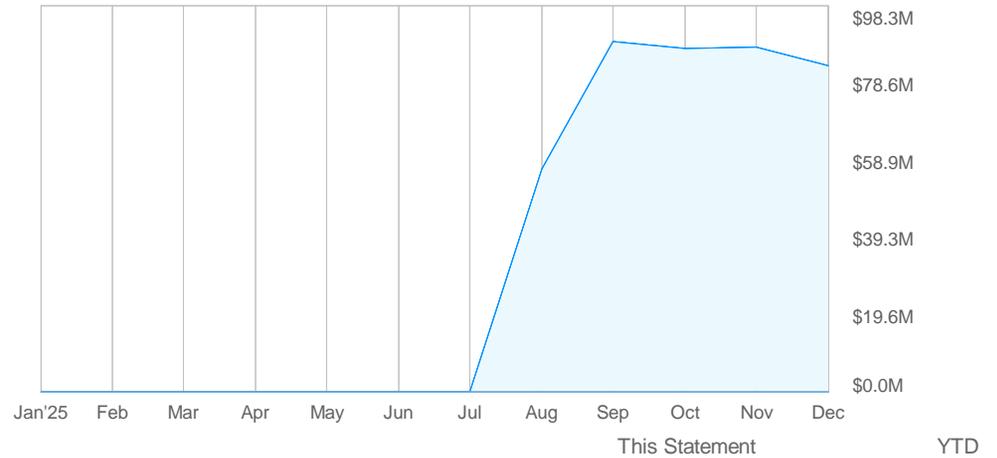
Statement Period  
December 1-31, 2025



## Account Summary

Ending Account Value as of 12/31  
**\$83,136,323.96**

Beginning Account Value as of 12/01  
**\$87,905,690.60**



### Your Independent Investment Manager and/or Advisor

SHUSTER ADVISORY GROUP, LLC  
155 N. LAKE AVE  
SUITE 950  
PASADENA CA 91101-4860  
1 (626) 578-0816

The custodian of your brokerage account is: Charles Schwab & Co., Inc. Member SIPC. Your independent Investment Advisor is not affiliated with or an agent of Schwab and Schwab does not supervise or endorse your Advisor.

### Managed Account Details

**Money Manager**  
BlackRock Investment Management, LLC  
**Investment Strategy**  
BlackRock Short-Term Taxable Fixed Income

### Online Assistance

Visit us online at [schwaballiance.com](https://schwaballiance.com)

Visit [schwab.com/stmt](https://schwab.com/stmt) to explore the features and benefits of this statement.

CITY OF SAN PABLO  
MGR: BLACKROCK INVESTMENT  
1000 GATEWAY AVE  
SAN PABLO CA 94806-3722

	This Statement	YTD
Beginning Account Value	<b>\$87,905,690.60</b>	\$0.00
Deposits	<b>0.00</b>	60,295,600.82
Withdrawals	<b>(5,000,000.00)</b>	(10,000,000.00)
Dividends and Interest	<b>276,588.41</b>	834,796.82
Transfer of Securities	<b>0.00</b>	32,090,653.67
Market Appreciation/(Depreciation)	<b>(45,121.72)</b>	(55,140.49)
Expenses	<b>(833.33)</b>	(29,586.86)
<b>Ending Account Value</b>	<b>\$83,136,323.96</b>	<b>\$83,136,323.96</b>
Pending Dividends and Accrued Interest <sup>d</sup>	<b>721,302.15</b>	
<b>Total Estimated Value <sup>d</sup></b>	<b>\$83,857,626.11</b>	

Ending Account Value reflects the market value of your cash and investments. It does not include pending transactions, accrued interest, unpriced securities or assets held outside Schwab's custody.



Schwab One® Account of

CITY OF SAN PABLO  
MGR: BLACKROCK INVESTMENT



Statement Period  
December 1-31, 2025

### Asset Allocation



	This Period	Current Allocation
Cash and Cash Investments	931,055.04	1%
Fixed Income	82,205,268.92	99%
<b>Total</b>	<b>\$83,136,323.96</b>	<b>100%</b>

### Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
3142JCAC4	FHLMC RR0002	2,596,745.17	3%
3133ETTC1	FFCB	2,502,367.50	3%
912797RV1	US TREASURY	2,484,736.75	3%
3142JCA42	FHLMC RR0026	2,334,529.35	3%
3142JCAU4	FHLMC RR0018	2,287,496.56	3%

### Gain or (Loss) Summary

	Short-Term (ST)			Long-Term (LT)		
	Gain	(Loss)	Net	Gain	(Loss)	Net
This Period	0.00	0.00	0.00	0.00	0.00	0.00 <sup>b</sup>
YTD			6,480.00			0.00
<b>Unrealized</b>						<b>\$972,541.17<sup>b</sup></b>

Values may not reflect all of your gains/losses and may be rounded up to the nearest dollar; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

### Income Summary

Federal Tax Status	This Period		YTD	
	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Bank Sweep Interest	0.00	163.01	0.00	1,988.37
Corporate Bond and Other Interest	0.00	66,366.65	0.00	400,343.45
Treasury Bond Interest	0.00	114,687.50	0.00	204,140.62
Treasury Bill Interest	0.00	45,552.50	0.00	70,239.17
Municipal Bond Interest	0.00	8,527.50	0.00	8,527.50
Agency Security Interest	0.00	86,843.75	0.00	219,796.88
<b>Total Income</b>	<b>\$0.00</b>	<b>\$322,140.91</b>	<b>\$0.00</b>	<b>\$905,035.99</b>
Accrued Interest Paid <sup>4</sup>	0.00	(13,176.18)	0.00	(253,755.69)

<sup>4</sup> Certain accrued interest paid on taxable bonds may be deductible; consult your tax advisor



Schwab One® Account of

CITY OF SAN PABLO  
MGR: BLACKROCK INVESTMENT

Statement Period  
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## A Message About Your Account

### CALIFORNIA RESIDENTS

If your total payments of interest and interest dividends on federally tax-exempt non-California municipal bonds were \$10 or greater and you or your Partnership had a California address as of 12/31, Schwab will report this information to the California Franchise Tax Board each tax year, per state statute. (1223-3LZ0)

## Positions - Summary

Beginning Value as of 12/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 12/31	Cost Basis	Unrealized Gain/(Loss)
\$87,905,690.60		\$0.00		\$0.00		(\$4,724,244.92)		(\$45,121.72)		<b>\$83,136,323.96</b>	\$81,207,669.99	\$972,541.17 <sup>b</sup>

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

## Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/ Yield Rate	% of Acct
Cash					0.00	61,875.00	61,875.00	0.00		<1%
Bank Sweep		CHARLES SCHWAB BANK <sup>x,z</sup>			3,188,906.01	620,180.04	(2,568,725.97)		0.01%	<1%
Bank Sweep		SCHWAB PREMIER BANK <sup>x,z</sup>			249,000.00	249,000.00	0.00		0.01%	<1%
<b>Total Cash and Cash Investments</b>					<b>\$3,437,906.01</b>	<b>\$931,055.04</b>	<b>(\$2,506,850.97)</b>			<b>1%</b>

## Positions - Fixed Income

Symbol/ CUSIP	Description	Coupon	Maturity Date	Quantity/Par	Price(\$)	Market Value(\$)	Adj Cost Basis/ Orig Cost Basis(\$)	Unrealized Gain/(Loss)(\$) <sup>b</sup>	Yield to Maturity	Est. Annual Income(\$)	Accrued Interest(\$)	% of Acct
912797RK5	US TREASURY		01/29/26	750,000.0000	99.73450	748,008.75	746,971.00 746,971.00	1,037.75	3.61%	N/A	0.00	<1%
912797RV1	US TREASURY		03/05/26	2,500,000.0000	99.38947	2,484,736.75	2,480,234.40 2,480,234.40	4,502.35	N/A <sup>y</sup>	N/A	0.00	3%
9128286S4	US TREASU NT	2.375%	04/30/26	1,200,000.0000	99.62109	1,195,453.08	1,130,675.90 1,130,675.90 <sup>a</sup>	64,777.18	4.86%	28,500.00	4,881.22	1%
91282CHB0	US TREASU NT	3.625%	05/15/26	1,250,000.0000	100.02734	1,250,341.75	1,246,584.51 1,246,584.51	3,757.24	N/A <sup>y</sup>	45,312.50	5,883.11	2%



Schwab One® Account of

CITY OF SAN PABLO  
MGR: BLACKROCK INVESTMENT

Statement Period  
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Positions - Fixed Income (continued)

Symbol/ CUSIP	Description	Coupon	Maturity Date	Quantity/Par	Price(\$)	Market Value(\$)	Adj Cost Basis/ Orig Cost Basis(\$)	Unrealized Gain/(Loss)(\$) <sup>b</sup>	Yield to Maturity	Est. Annual Income(\$)	Accrued Interest(\$)	% of Acct
91282CCW9	US TREASUR NT	0.75%	08/31/26	1,200,000.0000	98.16796	1,178,015.52	1,053,937.50 1,053,937.50 <sup>a</sup>	124,078.02	4.21%	9,000.00	3,058.01	1%
91282CLS8	US TREASU NT	4.125%	10/31/26	675,000.0000	100.41796	677,821.23	673,499.33 673,499.33 <sup>a</sup>	4,321.90	4.25%	27,843.75	4,768.82	<1%
912828YX2	US TREASUR NT	1.75%	12/31/26	500,000.0000	98.27343	491,367.15	457,677.46 457,677.46 <sup>a</sup>	33,689.69	4.44%	8,750.00	24.17	<1%
91282CEF4	US TREASUR NT	2.5%	03/31/27	400,000.0000	98.75781	395,031.24	374,563.84 374,563.84 <sup>a</sup>	20,467.40	4.39%	10,000.00	2,554.95	<1%
91282CET4	US TREASU NT	2.625%	05/31/27	700,000.0000	98.79687	691,578.09	656,689.85 656,689.85 <sup>a</sup>	34,888.24	4.55%	18,375.00	1,615.38	<1%
91282CNE7	US TREASU NT	3.875%	05/31/27	750,000.0000	100.51562	753,867.15	750,944.90 751,095.25	2,922.25	3.79%	29,062.50	2,554.95	<1%
91282CNL1	US TREASUR NT	3.75%	06/30/27	2,000,000.0000	100.38671	2,007,734.20	2,000,204.32 2,000,375.35	7,529.88	N/A <sup>y</sup>	75,000.00	207.18	2%
91282CNP2	US TREASU NT	3.875%	07/31/27	1,500,000.0000	100.58593	1,508,788.95	1,503,186.58 1,503,186.58	5,602.37	N/A <sup>y</sup>	58,125.00	24,324.05	2%
91282CFB2	US TREASUR NT	2.75%	07/31/27	770,000.0000	98.87109	761,307.39	723,983.05 723,983.05 <sup>a</sup>	37,324.34	4.43%	21,175.00	8,861.28	<1%
91282CPB1	US TREASUR NT	3.5%	09/30/27	750,000.0000	100.03125	750,234.38	750,948.76 750,948.76	(714.38)	3.43%	26,250.00	6,706.73	<1%
91282CNH0	US TREASU NT	3.875%	06/15/28	1,250,000.0000	100.86718	1,260,839.75	1,254,748.38 1,255,285.76	6,091.37	N/A <sup>y</sup>	48,437.50	2,262.19	2%
91282CHK0	US TREASUR NT Moody's: NR S&P: NR	4.0%	06/30/28	1,000,000.0000	101.16796	1,011,679.60	999,065.85 999,065.85 <sup>a</sup>	12,613.75	4.02%	40,000.00	110.50	1%
91282CNM9	US TREASU NT	3.875%	07/15/28	1,250,000.0000	100.85546	1,260,693.25	1,256,741.23 1,256,741.23	3,952.02	N/A <sup>y</sup>	48,437.50	22,376.02	2%
91282CNU1	US TREASU NT	3.625%	08/15/28	1,250,000.0000	100.26171	1,253,271.38	1,249,816.79 1,249,816.79	3,454.59	3.63%	45,312.50	17,115.32	2%
91282CNY3	US TREASU NT	3.375%	09/15/28	1,000,000.0000	99.60546	996,054.60	992,746.06 992,746.06	3,308.54	3.64%	33,750.00	10,069.06	1%



Schwab One® Account of

CITY OF SAN PABLO  
MGR: BLACKROCK INVESTMENT

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Positions - Fixed Income (continued)

Symbol/ CUSIP	Description	Coupon	Maturity Date	Quantity/Par	Price(\$)	Market Value(\$)	Adj Cost Basis/ Orig Cost Basis(\$)	Unrealized Gain/(Loss)(\$) <sup>b</sup>	Yield to Maturity	Est. Annual Income(\$)	Accrued Interest(\$)	% of Acct
91282CPC9	US TREASUR NT	3.5%	10/15/28	1,500,000.0000	99.91406	1,498,710.90	1,499,309.02 <i>1,499,309.02</i>	(598.12)	3.52%	52,500.00	11,250.00	2%
91282CDL2	US TREASUR NT	1.5%	11/30/28	650,000.0000	94.38281	613,488.27	598,230.69 <i>598,230.69<sup>a</sup></i>	15,257.58	3.57%	9,750.00	857.14	<1%
91282CFJ5	US TREASU NT	3.125%	08/31/29	850,000.0000	98.32812	835,789.02	820,286.05 <i>820,286.05<sup>a</sup></i>	15,502.97	3.92%	26,562.50	9,025.38	1%
91282CLR0	US TREASU NT	4.125%	10/31/29	600,000.0000	101.74218	610,453.08	600,424.92 <i>600,494.20<sup>a</sup></i>	10,028.16	4.11%	24,750.00	4,238.95	<1%
91282CGQ8	US TREASUR NT	4.0%	02/28/30	800,000.0000	101.30468	810,437.44	802,674.85 <i>802,720.00<sup>a</sup></i>	7,762.59	3.92%	32,000.00	10,077.35	<1%
91282CNN7	US TREASU NT	3.875%	07/31/30	1,250,000.0000	100.78125	1,259,765.63	1,255,490.98 <i>1,255,490.98</i>	4,274.65	N/A <sup>y</sup>	48,437.50	20,270.04	2%
91282CNX5	US TREASU NT	3.625%	08/31/30	1,000,000.0000	99.67968	996,796.80	994,777.31 <i>994,777.31</i>	2,019.49	3.74%	36,250.00	12,316.99	1%
91282CPD7	US TREASU NT	3.625%	10/31/30	1,500,000.0000	99.62500	1,494,375.00	1,499,953.93 <i>1,499,953.93</i>	(5,578.93)	3.63%	54,375.00	9,312.85	2%
3133ERCT6	FFCB Moody's: Aa1 S&P: AA+	5.0%	01/29/26	600,000.0000	100.08880	600,532.80	600,469.07 <i>601,525.20<sup>a</sup></i>	63.73	4.84%	30,000.00	12,666.67	<1%
3130AXB31	FHLB Moody's: Aa1 S&P: AA+	4.875%	03/13/26	700,000.0000	100.21600	701,512.00	697,403.00 <i>697,403.00<sup>a</sup></i>	4,109.00	5.04%	34,125.00	10,237.50	<1%
3133EP7C3	FFCB Moody's: Aa1 S&P: AA+	4.625%	04/01/26	600,000.0000	100.21430	601,285.80	597,897.00 <i>597,897.00<sup>a</sup></i>	3,388.80	4.82%	27,750.00	6,937.50	<1%
3130AWGR5	FHLB Moody's: Aa1 S&P: AA+	4.375%	06/12/26	500,000.0000	100.28360	501,418.00	492,035.00 <i>492,035.00<sup>a</sup></i>	9,383.00	5.01%	21,875.00	1,154.51	<1%
3133EPPE9	FFCB Moody's: Aa1 S&P: AA+	4.375%	07/06/26	500,000.0000	100.33450	501,672.50	493,905.00 <i>493,905.00<sup>a</sup></i>	7,767.50	4.83%	21,875.00	10,633.68	<1%
3133EPQC2	FFCB Moody's: Aa1 S&P: AA+	4.625%	07/17/26	1,000,000.0000	100.48600	1,004,860.00	1,000,504.19 <i>1,001,388.83<sup>a</sup></i>	4,355.81	4.57%	46,250.00	21,069.44	1%



Schwab One® Account of

CITY OF SAN PABLO  
MGR: BLACKROCK INVESTMENT

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Positions - Fixed Income (continued)

Symbol/ CUSIP	Description	Coupon	Maturity Date	Quantity/Par	Price(\$)	Market Value(\$)	Adj Cost Basis/ Orig Cost Basis(\$)	Unrealized Gain/(Loss)(\$) <sup>b</sup>	Yield to Maturity	Est. Annual Income(\$)	Accrued Interest(\$)	% of Acct
3130AWTQ3	<b>FHLB</b> Moodys: Aa1 S&P: AA+	4.625%	09/11/26	1,050,000.0000	100.62950	1,056,609.75	1,043,563.50 <i>1,043,563.50<sup>a</sup></i>	13,046.25	4.84%	48,562.50	14,838.54	1%
3135G0Q22	<b>FEDERAL NTNL MO</b> Moodys: Aa1 S&P: AA+	1.875%	09/24/26	550,000.0000	98.70810	542,894.55	512,119.85 <i>512,119.85<sup>a</sup></i>	30,774.70	4.50%	10,312.50	2,778.65	<1%
3130ATUS4	<b>FHLB</b> Moodys: Aa1 S&P: AA+	4.25%	12/10/27	800,000.0000	101.30770	810,461.60	805,302.97 <i>812,080.00<sup>a</sup></i>	5,158.63	3.90%	34,000.00	1,983.33	<1%
3130AEB25	<b>FHLB</b> Moodys: Aa1 S&P: AA+	3.25%	06/09/28	750,000.0000	99.26940	744,520.50	715,185.00 <i>715,185.00<sup>a</sup></i>	29,335.50	4.55%	24,375.00	1,489.58	<1%
3133ETTC1	<b>FFCB</b> Moodys: Aa1 S&P: AA+ CALLABLE 08/14/26 AT 100.00000	4.08%	08/14/28	2,500,000.0000	100.09470	2,502,367.50	2,499,760.00 <i>2,499,760.00</i>	2,607.50	4.08%	102,000.00	38,816.67	3%
3130AVBD3	<b>FHLB</b> Moodys: Aa1 S&P: AA+	4.5%	03/09/29	1,200,000.0000	102.59840	1,231,180.80	1,189,191.91 <i>1,189,191.91<sup>a</sup></i>	41,988.89	4.71%	54,000.00	16,800.00	1%
3130ATHX8	<b>FHLB</b> Moodys: Aa1 S&P: AA+	4.125%	09/14/29	800,000.0000	101.51560	812,124.80	805,472.01 <i>806,608.00<sup>a</sup></i>	6,652.79	3.94%	33,000.00	9,808.33	<1%
3130ATUT2	<b>FHLB</b> Moodys: Aa1 S&P: AA+	4.5%	12/14/29	1,100,000.0000	102.86950	1,131,564.50	1,108,529.81 <i>1,110,120.00<sup>a</sup></i>	23,034.69	4.29%	49,500.00	2,337.50	1%
3134HAW33	<b>FHLMC</b> Moodys: Aa1 S&P: AA+ CALLABLE 06/18/26 AT 100.00000	4.75%	12/18/29	925,000.0000	100.48070	929,446.48	928,269.13 <i>928,700.00<sup>a</sup></i>	1,177.35	4.65%	43,937.50	1,586.63	1%
037833EB2	<b>APPLE INC.</b> Moodys: Aaa S&P: AA+ CALLABLE 01/08/26 AT 100.00000	0.7%	02/08/26	600,000.0000	99.66390	597,983.40	534,072.00 <i>534,072.00<sup>a</sup></i>	63,911.40	4.43%	4,200.00	1,668.33	<1%
166764BL3	<b>CHEVRON</b> Moodys: Aa2 S&P: AA- CALLABLE 02/16/26 AT 100.00000	2.954%	05/16/26	300,000.0000	99.69310	299,079.30	286,149.00 <i>286,149.00<sup>a</sup></i>	12,930.30	4.49%	8,862.00	1,107.75	<1%
24422EVB2	<b>JOHN DEERE CAPIT</b> Moodys: A1 S&P: A	2.25%	09/14/26	500,000.0000	98.82120	494,106.00	464,465.00 <i>464,465.00<sup>a</sup></i>	29,641.00	4.41%	11,250.00	3,343.75	<1%
025816DT3	<b>AMERICAN EXPRESS VAR</b> Moodys: A2 S&P: A- CALLABLE 04/23/26 AT 100.00000		04/23/27	250,000.0000	100.46610	251,165.25	251,849.15 <i>252,057.50</i>	(683.90)	5.13%	14,112.50	2,665.69	<1%



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Positions - Fixed Income (continued)

Symbol/ CUSIP	Description	Coupon	Maturity Date	Quantity/Par	Price(\$)	Market Value(\$)	Adj Cost Basis/ Orig Cost Basis(\$)	Unrealized Gain/(Loss)(\$) <sup>b</sup>	Yield to Maturity	Est. Annual Income(\$)	Accrued Interest(\$)	% of Acct
61772BAB9	MORGAN STANLEY VAR Moody's: A1 S&P: A- CALLABLE 05/04/26 AT 100.00000		05/04/27	250,000.0000	99.06690	247,667.25	244,865.00 244,865.00	2,802.25	2.82%	3,982.50	630.56	<1%
023135BR6	AMAZON.COM, INC. Moody's: A1 S&P: AA CALLABLE 04/03/27 AT 100.00000	1.2%	06/03/27	550,000.0000	96.60010	531,300.55	484,352.00 484,352.00 <sup>a</sup>	46,948.55	4.62%	6,600.00	513.33	<1%
06051GJS9	BANK OF AMERICA C VAR Moody's: A1 S&P: A- CALLABLE 07/22/26 AT 100.00000		07/22/27	500,000.0000	98.68660	493,433.00	488,080.00 488,080.00	5,353.00	3.02%	8,670.00	3,829.25	<1%
931142EX7	WALMART INC. Moody's: Aa2 S&P: AA CALLABLE 08/09/27 AT 100.00000	3.95%	09/09/27	500,000.0000	100.59680	502,984.00	496,125.00 496,125.00 <sup>a</sup>	6,859.00	4.25%	19,750.00	6,144.44	<1%
437076BT8	THE HOME DEPOT, I Moody's: A2 S&P: A CALLABLE 06/14/27 AT 100.00000	2.8%	09/14/27	130,000.0000	98.43420	127,964.46	122,769.40 122,769.40 <sup>a</sup>	5,195.06	4.10%	3,640.00	1,081.89	<1%
06051GLV9	BANK OF AMERICA C VAR Moody's: A1 S&P: A- CALLABLE 09/15/26 AT 100.00000		09/15/27	250,000.0000	101.17690	252,942.25	253,928.11 254,080.00	(985.86)	5.10%	14,832.50	4,367.35	<1%
713448DY1	PEPSICO, INC. Moody's: A1 S&P: A+ CALLABLE 07/15/27 AT 100.00000	3.0%	10/15/27	500,000.0000	99.01420	495,071.00	477,445.00 477,445.00 <sup>a</sup>	17,626.00	4.04%	15,000.00	3,166.67	<1%
172967LD1	CITIGROUP INC. VAR Moody's: A3 S&P: BBB+ CALLABLE 01/10/27 AT 100.00000		01/10/28	250,000.0000	99.79270	249,481.75	248,192.50 248,192.50	1,289.25	4.20%	9,717.50	4,615.81	<1%
02665WED9	AMERICAN HONDA FI Moody's: A3 S&P: A-	4.7%	01/12/28	700,000.0000	101.31180	709,182.60	702,552.02 704,634.00 <sup>a</sup>	6,630.58	4.54%	32,900.00	15,444.72	<1%
69353RFJ2	PNC BANK, NTNL A Moody's: A2 S&P: A CALLABLE 12/22/27 AT 100.00000	3.25%	01/22/28	600,000.0000	98.84410	593,064.60	561,786.00 561,786.00 <sup>a</sup>	31,278.60	5.03%	19,500.00	8,612.50	<1%
95000U3R2	WELLS FARGO & CO VAR Moody's: A1 S&P: BBB+ CALLABLE 01/24/27 AT 100.00000		01/24/28	1,000,000.0000	100.78910	1,007,891.00	1,009,637.50 1,009,637.50	(1,746.50)	N/A <sup>v</sup>	49,000.00	21,369.44	1%
91324PEP3	UNITEDHEALTH GRO Moody's: A2 S&P: A+ CALLABLE 01/15/28 AT 100.00000	5.25%	02/15/28	500,000.0000	102.70140	513,507.00	513,378.24 513,405.00	128.76	4.11%	26,250.00	9,916.67	<1%



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Positions - Fixed Income (continued)

Symbol/ CUSIP	Description	Coupon	Maturity Date	Quantity/Par	Price(\$)	Market Value(\$)	Adj Cost Basis/ Orig Cost Basis(\$)	Unrealized Gain/(Loss)(\$) <sup>b</sup>	Yield to Maturity	Est. Annual Income(\$)	Accrued Interest(\$)	% of Acct
46647PCW4	JPMORGAN CHASE & VAR Moody's: A1 S&P: A CALLABLE 02/24/27 AT 100.00000		02/24/28	500,000.0000	98.66340	493,317.00	468,690.00 468,690.00 <sup>a</sup>	24,627.00	4.65%	14,735.00	5,198.18	<1%
194162AR4	COLGATE-PALMOLIVE Moody's: Aa3 S&P: A+ CALLABLE 02/01/28 AT 100.00000	4.6%	03/01/28	540,000.0000	101.54620	548,349.48	537,904.80 537,904.80 <sup>a</sup>	10,444.68	4.69%	24,840.00	8,280.00	<1%
92343VGH1	VERIZON COMMUNICA Moody's: Baa1 S&P: BBB+ CALLABLE 01/22/28 AT 100.00000	2.1%	03/22/28	500,000.0000	95.97510	479,875.50	475,380.00 475,380.00	4,495.50	4.11%	10,500.00	2,887.50	<1%
06051GKW8	BANK OF AMERICA C VAR Moody's: A1 S&P: A- CALLABLE 07/22/27 AT 100.00000		07/22/28	500,000.0000	101.32220	506,611.00	493,205.00 493,205.00 <sup>a</sup>	13,406.00	5.28%	24,740.00	10,926.83	<1%
17325FBB3	CITIBANK N A ME Moody's: Aa3 S&P: A+ CALLABLE 08/29/28 AT 100.00000	5.803%	09/29/28	600,000.0000	104.88580	629,314.80	614,811.32 622,188.00 <sup>a</sup>	14,503.48	4.91%	34,818.00	8,897.93	<1%
61744YAP3	MORGAN STANLEY VAR Moody's: A1 S&P: A- CALLABLE 01/24/28 AT 100.00000		01/24/29	250,000.0000	99.15680	247,892.00	246,872.50 246,872.50	1,019.50	4.16%	9,430.00	4,112.53	<1%
532457CK2	ELI LILLY AND CO Moody's: Aa3 S&P: A+ CALLABLE 01/09/29 AT 100.00000	4.5%	02/09/29	500,000.0000	101.55510	507,775.50	496,385.00 496,385.00 <sup>a</sup>	11,390.50	4.67%	22,500.00	8,875.00	<1%
17275RBR2	CISCO SYSTEMS, I Moody's: A1 S&P: AA- CALLABLE 01/26/29 AT 100.00000	4.85%	02/26/29	500,000.0000	102.55450	512,772.50	499,545.00 499,545.00 <sup>a</sup>	13,227.50	4.87%	24,250.00	8,420.14	<1%
17327CAW3	CITIGROUP INC. VAR Moody's: A3 S&P: BBB+ CALLABLE 03/04/28 AT 100.00000		03/04/29	750,000.0000	101.16400	758,730.00	758,315.51 758,382.50	414.49	N/A <sup>y</sup>	35,895.00	11,665.88	<1%
437076CW0	THE HOME DEPOT, I Moody's: A2 S&P: A CALLABLE 03/15/29 AT 100.00000	4.9%	04/15/29	500,000.0000	102.74610	513,730.50	501,985.19 502,680.00 <sup>a</sup>	11,745.31	4.78%	24,500.00	5,172.22	<1%
06051GLG2	BANK OF AMERICA C VAR Moody's: A1 S&P: A- CALLABLE 04/25/28 AT 100.00000		04/25/29	250,000.0000	102.38560	255,964.00	255,919.27 256,205.00	44.73	4.46%	13,005.00	2,384.25	<1%
478160CU6	JOHNSON & JOHNSON Moody's: Aaa S&P: AAA CALLABLE 05/01/29 AT 100.00000	4.8%	06/01/29	600,000.0000	102.78560	616,713.60	619,952.22 626,286.00 <sup>a</sup>	(3,238.62)	3.78%	28,800.00	2,400.00	<1%



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61747YFF7	MORGAN STANLEY VAR Moodys: A1 S&P: A- CALLABLE 07/20/28 AT 100.00000		07/20/29	600,000.0000	102.98420	617,905.20	615,928.59 619,278.00 <sup>a</sup>	1,976.61	4.71%	32,694.00	14,621.48	<1%
06406YAA0	THE BANK OF NEW Y Moodys: A2 S&P: A- CALLABLE 05/23/29 AT 100.00000	3.3%	08/23/29	500,000.0000	97.00360	485,018.00	482,065.00 482,065.00	2,953.00	4.28%	16,500.00	5,866.67	<1%
38141GA46	THE GOLDMAN SACHS VAR Moodys: A2 S&P: BBB+ CALLABLE 10/24/28 AT 100.00000		10/24/29	250,000.0000	105.92090	264,802.25	264,723.57 265,365.00	78.68	4.85%	16,210.00	3,016.86	<1%
00287YBX6	ABBVIE INC. Moodys: A3 S&P: A- CALLABLE 08/21/29 AT 100.00000	3.2%	11/21/29	750,000.0000	96.84730	726,354.75	721,955.00 721,955.00	4,399.75	N/A <sup>y</sup>	24,000.00	2,666.67	<1%
20826FBJ4	CONOCOPHILLIPS CO Moodys: A2 S&P: A- CALLABLE 12/15/29 AT 100.00000	4.7%	01/15/30	1,000,000.0000	101.81710	1,018,171.00	1,017,287.50 1,017,287.50	883.50	N/A <sup>y</sup>	47,000.00	21,672.22	1%
46647PEB8	JPMORGAN CHASE & VAR Moodys: A1 S&P: A CALLABLE 01/23/29 AT 100.00000		01/23/30	1,250,000.0000	102.48640	1,281,080.00	1,276,872.50 1,276,872.50	4,207.50	N/A <sup>y</sup>	62,650.00	27,496.39	2%
91159HJQ4	U.S. BANCORP VAR Moodys: A3 S&P: A CALLABLE 01/23/29 AT 100.00000		01/23/30	1,000,000.0000	103.34530	1,033,453.00	1,031,975.00 1,031,975.00	1,478.00	N/A <sup>y</sup>	53,840.00	23,629.78	1%
95000U3J0	WELLS FARGO & CO VAR Moodys: A1 S&P: BBB+ CALLABLE 01/23/29 AT 100.00000		01/23/30	500,000.0000	102.80550	514,027.50	513,725.00 513,725.00	302.50	N/A <sup>y</sup>	25,990.00	11,406.72	<1%
89788MAR3	TRUIST FINL CORP VAR Moodys: Baa1 S&P: A- CALLABLE 01/24/29 AT 100.00000		01/24/30	1,000,000.0000	103.27980	1,032,798.00	1,034,020.00 1,034,020.00	(1,222.00)	N/A <sup>y</sup>	54,350.00	23,702.64	1%
29379VBX0	ENTERPRISE PRODUC Moodys: A3 S&P: A- CALLABLE 10/31/29 AT 100.00000	2.8%	01/31/30	350,000.0000	95.00880	332,530.80	328,611.00 328,611.00	3,919.80	4.32%	9,800.00	4,110.56	<1%
06051GHQ5	BANK OF AMERICA C VAR Moodys: A1 S&P: A- CALLABLE 02/07/29 AT 100.00000		02/07/30	250,000.0000	99.46360	248,659.00	246,885.00 246,885.00	1,774.00	4.28%	9,935.00	3,974.00	<1%
14040HCN3	CAPITAL ONE FINL VAR Moodys: Baa1 S&P: BBB CALLABLE 03/01/29 AT 100.00000		03/01/30	500,000.0000	96.99100	484,955.00	479,790.00 479,790.00	5,165.00	4.26%	16,365.00	5,455.00	<1%



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20030NDG3	COMCAST CORP Moodys: A3 S&P: A- CALLABLE 01/01/30 AT 100.00000	3.4%	04/01/30	750,000.0000	96.89650	726,723.75	723,957.50 723,957.50	2,766.25	N/A <sup>y</sup>	25,500.00	6,375.00	<1%
61747YFQ3	MORGAN STANLEY VAR Moodys: A1 S&P: A- CALLABLE 04/18/29 AT 100.00000		04/18/30	500,000.0000	103.92610	519,630.50	520,503.42 521,192.50	(872.92)	N/A <sup>y</sup>	28,280.00	5,734.56	<1%
025816DU0	AMERICAN EXPRESS VAR Moodys: A2 S&P: A- CALLABLE 04/25/29 AT 100.00000		04/25/30	250,000.0000	104.16010	260,400.25	259,823.79 260,202.50	576.46	4.56%	13,830.00	2,535.50	<1%
38141GA87	THE GOLDMAN SACHS VAR Moodys: A2 S&P: BBB+ CALLABLE 04/25/29 AT 100.00000		04/25/30	750,000.0000	104.16360	781,227.00	782,241.97 783,372.50	(1,014.97)	N/A <sup>y</sup>	42,952.50	7,874.63	<1%
693475BX2	THE PNC FINL SERV VAR Moodys: A3 S&P: A- CALLABLE 05/14/29 AT 100.00000		05/14/30	500,000.0000	103.91390	519,569.50	519,024.83 519,945.00	544.67	4.55%	27,460.00	3,585.06	<1%
65339KBR0	NEXTERA ENERGY C Moodys: Baa1 S&P: BBB+ CALLABLE 03/01/30 AT 100.00000	2.25%	06/01/30	500,000.0000	91.91230	459,561.50	453,035.00 453,035.00	6,526.50	4.44%	11,250.00	937.50	<1%
38141GB29	THE GOLDMAN SACHS VAR Moodys: A2 S&P: BBB+ CALLABLE 07/23/29 AT 100.00000		07/23/30	750,000.0000	102.48390	768,629.25	766,735.00 766,735.00	1,894.25	N/A <sup>y</sup>	37,867.50	16,619.63	<1%
80168AJJ7	SANTA CLARA VY C Moodys: Aa1 S&P: NR	3.79%	06/01/27	1,000,000.0000	100.11100	1,001,110.00	1,000,010.00 1,000,010.00	1,100.00	0.00%	37,900.00	3,158.33	1%
797272RS2	SAN DIEGO CALIF Moodys: Aa1 S&P: AAA	2.013%	08/01/30	1,000,000.0000	92.43300	924,330.00	923,990.00 923,990.00	340.00	3.82%	20,130.00	8,387.50	1%
13063DYT9	CALIFORNIA ST Moodys: Aa2 S&P: AA-	1.75%	11/01/30	1,000,000.0000	90.82000	908,200.00	907,810.00 907,810.00	390.00	3.84%	17,500.00	2,916.67	1%
3142JCAB6	FHLMC RR0001 FACTOR= .895257480 REMAIN PRIN=\$1,342,886.22	4.5%	06/01/40	1,500,000.0000	100.07878	1,343,944.15	N/A 1,348,351.02	N/A	N/A	N/A	N/A	2%
3142JCAC4	FHLMC RR0002 FACTOR= .854716230 REMAIN PRIN=\$2,564,148.69	5.0%	06/01/40	3,000,000.0000	101.27124	2,596,745.17	N/A 2,582,095.59	N/A	N/A	N/A	N/A	3%



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3142JCAT7	FHLMC RR0017 FACTOR= .892082090 REMAIN PRIN=\$1,338,123.14	5.0%	08/01/40	1,500,000.0000	101.33831	1,356,031.37	N/A 1,357,106.58	N/A	N/A	N/A	N/A	2%
3142JCAU4	FHLMC RR0018 FACTOR= .891463800 REMAIN PRIN=\$2,228,659.50	5.5%	08/01/40	2,500,000.0000	102.64002	2,287,496.56	N/A 2,280,032.49	N/A	N/A	N/A	N/A	3%
3142JCA42	FHLMC RR0026 Moody's: NR S&P: NR FACTOR= .910000220 REMAIN PRIN=\$2,275,000.55	5.5%	09/01/40	2,500,000.0000	102.61665	2,334,529.35	N/A 2,325,930.99	N/A	N/A	N/A	N/A	3%
3142JCBF6	FHLMC RR0037 FACTOR= .979817230 REMAIN PRIN=\$1,469,725.85	4.5%	11/01/40	1,500,000.0000	100.04756	1,470,424.85	N/A 1,470,597.02	N/A	N/A	N/A	N/A	2%

<b>Total Fixed Income</b>				<b>83,240,000.0000</b>		<b>\$82,205,268.92</b>		<b>\$972,541.17</b>		<b>\$2,587,802.75</b>	<b>\$721,302.15</b>	<b>99%</b>
<b>Total Adj Cost Basis</b>	<b>\$69,843,556.30</b>											
<b>Total Orig Cost Basis</b>	<b>\$81,244,854.33</b>											

Accrued Interest represents the interest that would be received if the fixed income investment was sold prior to the coupon payment.

Yield to Maturity is the annualized rate of return earned if held until maturity date.

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only and are derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon exclusively for making investment decisions. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Total Adj Cost Basis and Total Orig Cost Basis are the sums of the individual positions held, which may be incomplete or unavailable.

### Transactions - Summary

Beginning Cash* as of 12/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 12/31
\$3,437,906.01		\$0.00		(\$5,000,000.00)		(\$6,542,778.60)		\$8,760,172.55		\$276,588.41		(\$833.33)		\$931,055.04

Other Activity **\$0.00** Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.

\*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.



## Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
12/01	Interest	Bond Interest	478160CU6	JOHNSON & JOHNSON 4.8%29				14,400.00	
	Interest	Bond Interest	65339KBR0	NEXTERA ENERGY C 2.25%30				5,625.00	
	Interest	Bond Interest	80168AJJ7	SANTA CLARA VY C 3.79%27				8,527.50	
	Interest	Bond Interest	91282CET4	US TREASU NT 2.625%05/27				9,187.50	
	Interest	Bond Interest	91282CNE7	US TREASU NT 3.875%05/27				14,531.25	
	Interest	Bond Interest	91282CDL2	US TREASUR NT 1.5%11/28				4,875.00	
12/03	Interest	Bond Interest	023135BR6	AMAZON.COM, INC. 1.2%27				3,300.00	
12/05	Purchase	Bought Prime	912797RV1	US TREASURY BILL26 U S T BILL DUE 03/05/26 Executed by Nomura Securities Intl, Fixed Income as Principal; Schwab Prime Broker Fee \$10.00	750,000.0000	99.0956	10.00	(743,227.00)	
12/09	Redemption	Full Redemption	912797RW9	US TREASURY BILXXX **MATURED** Treasury Bill interest \$45,552.50				7,500,000.00	
	Other Activity	Redemption	912797RW9	US TREASURY BILXXX **MATURED**	(7,500,000.0000)				
	Interest	Bond Interest	3130AEB25	FHLB 3.25%28				12,187.50	
12/10	Interest	Bond Interest	3130ATUS4	FHLB 4.25%27				17,000.00	
12/11	Redemption	Full Redemption	3134A2HG6	FHLMC 0XXX **MATURED**				1,000,000.00	
	Other Activity	Redemption	3134A2HG6	FHLMC 0XXX **MATURED**	(1,000,000.0000)				
12/12	Purchase	Bought Prime	13063DYT9	CALIFORNIA ST 1.75%30 GO UTX DUE 11/01/30 Executed by Stifel, Nicolaus & Co., Inc as Principal; Accrued interest \$1,993.06; Schwab Prime Broker Fee \$10.00	1,000,000.0000	90.7800	2,003.06	(909,803.06)	
	Purchase	Bought Prime	797272RS2	SAN DIEGO CALIF 2.013%30 COLL EDUC DUE 08/01/30 Executed by Stifel, Nicolaus & Co., Inc as Principal; Accrued interest \$7,325.09; Schwab Prime Broker Fee \$10.00	1,000,000.0000	92.3980	7,335.09	(931,315.09)	
	Withdrawal	Journaled Funds		JOURNAL TO 40237460				(5,000,000.00)	
	Interest	Bond Interest	3130AWGR5	FHLB 4.375%26				10,937.50	



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Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
12/15	Interest	Bond Interest	3130ATUT2	FHLB 4.5%29				24,750.00	
	Interest	Bond Interest	91282CNH0	US TREASU NT 3.875%06/28				24,218.75	
12/16	Interest	Bank Interest <sup>X,Z</sup>		BANK INT 111625-121525				154.16	
	Interest	Bank Interest <sup>X,Z</sup>		BANK INT 111625-121525				8.85	
12/18	Interest	Bond Interest	3134HAW33	FHLMC 4.75%29				21,968.75	
12/19	Purchase	Bought Prime	912797RK5	US TREASURY BILL26 U S T BILL DUE 01/29/26 Executed by BMO Capital Markets Corp as Principal; Schwab Prime Broker Fee \$10.00	750,000.0000	99.5948	10.00	(746,971.00)	
	Purchase	Bought Prime	912797RV1	US TREASURY BILL26 U S T BILL DUE 03/05/26 Executed by Wells Fargo Securites LLC as Principal; Schwab Prime Broker Fee \$10.00	1,750,000.0000	99.2570	10.00	(1,737,007.40)	
12/22	Purchase	Bought Prime	3142JCBF6	FHLMC RR0037 4.5%40 DUE 11/01/40 Executed by J.P. Morgan Securities LLC as Principal; Accrued interest \$3,858.03; Schwab Prime Broker Fee \$10.00	1,500,000.0000	100.0586	3,868.03	(1,474,455.05)	
	Expense	Advisor Fee *		MGMTFEE TO ADVISOR				(833.33)	
12/26	Redemption	Principal Payment	3142JCAB6	FHLMC RR0001 4.5%40 DUE 06/01/40				38,745.51	
	Redemption	Principal Payment	3142JCAC4	FHLMC RR0002 5%40 06/01/40 DUE				103,410.99	
	Redemption	Principal Payment	3142JCAT7	FHLMC RR0017 5%40 08/01/40 DUE				29,964.47	
	Redemption	Principal Payment	3142JCAU4	FHLMC RR0018 5.5%40 DUE 08/01/40				45,487.00	
	Redemption	Principal Payment	3142JCA42	FHLMC RR0026 5.5%40 DUE 09/01/40				42,564.58	
	Interest	Bond Interest	3142JCAB6	FHLMC RR0001 4.5%40				5,181.12	
	Interest	Bond Interest	3142JCAC4	FHLMC RR0002 5%40				11,114.83	
	Interest	Bond Interest	3142JCAT7	FHLMC RR0017 5%40				5,700.36	
	Interest	Bond Interest	3142JCAU4	FHLMC RR0018 5.5%40				10,423.17	
	Interest	Bond Interest	3142JCA42	FHLMC RR0026 5.5%40				10,622.17	



Schwab One® Account of

CITY OF SAN PABLO  
MGR: BLACKROCK INVESTMENT



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### Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
12/31	Interest	Bond Interest	91282CHK0	US TREASUR NT 4%06/28				20,000.00	
	Interest	Bond Interest	912828YX2	US TREASUR NT 1.75%12/26				4,375.00	
	Interest	Bond Interest	91282CNL1	US TREASUR NT 3.75%06/27				37,500.00	
<b>Total Transactions</b>								<b>(\$2,506,850.97)</b>	

Date column represents the Settlement/Process date for each transaction.

### Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount
12/01	<b>Beginning Balance</b> <sup>x,z</sup>	<b>\$3,437,906.01</b>	12/15	BANK CREDIT FROM BROKERAGE <sup>x</sup>	10,937.50
12/01	BANK CREDIT FROM BROKERAGE <sup>x</sup>	47,958.75	12/16	BANK SWEEP XFER FROM SCHWAB PREMIER BANK	(8.85)
12/02	BANK CREDIT FROM BROKERAGE <sup>x</sup>	9,187.50	12/16	BANK SWEEP XFER TO CHARLES SCHWAB BANK <sup>x</sup>	8.85
12/03	BANK CREDIT FROM BROKERAGE <sup>x</sup>	3,300.00	12/16	BANK CREDIT FROM BROKERAGE <sup>x</sup>	48,968.75
12/05	BANK TRANSFER TO BROKERAGE	(743,227.00)	12/18	BANK CREDIT FROM BROKERAGE <sup>x</sup>	21,968.75
12/09	BANK CREDIT FROM BROKERAGE <sup>x</sup>	7,512,187.50	12/19	BANK TRANSFER TO BROKERAGE	(2,483,978.40)
12/10	BANK CREDIT FROM BROKERAGE <sup>x</sup>	17,000.00	12/22	BANK TRANSFER TO BROKERAGE	(1,474,455.05)
12/11	BANK CREDIT FROM BROKERAGE <sup>x</sup>	1,000,000.00	12/23	BANK TRANSFER TO BROKERAGE	(833.33)
12/12	BANK TRANSFER TO BROKERAGE	(6,841,118.15)	12/29	BANK CREDIT FROM BROKERAGE <sup>x</sup>	303,214.20
12/15	BANK INTEREST - CHARLES SCHWAB BANK <sup>x,z</sup>	154.16	12/31	<b>Ending Balance</b> <sup>x,z</sup>	<b>\$869,180.04</b>
12/15	BANK INTEREST - SCHWAB PREMIER BANK <sup>x,z</sup>	8.85	12/31	<b>Interest Rate</b> <sup>* z</sup>	<b>0.01%</b>

\* Your interest period was 11/16/25 - 12/15/25. <sup>z</sup>

### Endnotes For Your Account

\* You authorize Schwab to debit your account to pay investment management fees per the authorization you granted in your Account Application. Schwab does not review or monitor these fee payments. Contact your Investment Manager if you have questions.

y Yield to Maturity cannot be calculated because there are multiple lots for this position.

X Bank Sweep deposits are held at one or more FDIC-insured Program Banks. Charles Schwab & Co., Inc. is not an FDIC-insured bank and deposit insurance covers the failure of an insured



## Endnotes For Your Account (continued)

- a Data for this holding has been edited or provided by the advisor.
- b When available, Adjusted Cost Basis values are used in Gain or (Loss) calculations.
- d Pending dividends and accrued interest reflects the sum of the total pending dividends and/or accrued interest on positions held in your account, but the dividends and/or interest have not been received into your account. Schwab makes no representation the amounts shown will be received. These amounts are not covered by SIPC account protection until received and held in the account.

bank. Certain conditions must be satisfied for FDIC insurance coverage to apply. Please review the Cash Features Program Disclosure Statement for a list of the Program Banks at [schwab.com/cashfeaturesdisclosure](http://schwab.com/cashfeaturesdisclosure).

- Z For the Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

## Terms and Conditions

**GENERAL INFORMATION AND KEY TERMS:** This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement. **Accrued Income:** Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your Account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account. **AIP (Automatic Investment Plan) Customers:** Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request. **Average Daily Balance:** Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest. **Bank Sweep and Bank Sweep for Benefit Plans Features:** Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage Account(s). Deposit accounts held through these bank sweep features constitute direct obligations of one or more FDIC insured banks ("Program Banks") that are not obligations of Schwab. Funds swept to Program Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage Account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your Account(s), please refer to the Cash Features Disclosure Statement available online or from a Schwab representative. **Cash:** Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business. **Dividend Reinvestment Customers:** Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request. **Gain (or Loss):** Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. **Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.** **Interest:** For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on

your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep and Bank Sweep for Benefit Plans features, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage Account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005. **Margin Account Customers:** This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection. Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include: 1) You can lose more funds than you deposit in the margin account; 2) Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you; 3) You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call; 4) Schwab can increase its "house" maintenance margin requirements at any time without advance written notice to you. **Market Price:** The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Assets Not Held at Schwab are not held in your Account or covered by the Account's SIPC account protection and are not otherwise in Schwab's custody and are being provided as a courtesy to you. Information on Assets Not Held at Schwab, including but not limited to valuations, is reported solely based on information you provide to Schwab. Schwab can neither validate nor certify the existence of Assets Not Held at Schwab or the accuracy, completeness or timeliness of the information about Assets Not Held at Schwab, whether provided by you or otherwise. Descriptions of Assets Not Held at Schwab may be abbreviated or truncated. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. Certain Limited Partnerships (direct participation programs) and unlisted Real Estate Investment Trust (REIT) securities, for which you may see a value on your monthly Account statement that reflects the issuer's appraised estimated value, are not listed on a national securities exchange, and are generally illiquid. Even if you are able to sell such securities, the price received may be less than the per share appraised estimated value provided in the account statement. **Market Value:** The Market Value is computed by multiplying the Market Price by the Quantity of Shares.



Schwab One® Account of

CITY OF SAN PABLO  
MGR: BLACKROCK INVESTMENT

Statement Period  
December 1-31, 2025



## Terms and Conditions (continued)

This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts. **Non-Publicly Traded Securities:** All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests. **Schwab Sweep Money Funds:** Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than ½ of 1 cent (\$0.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$0.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower. **Securities Products and Services:** Securities products and services are offered by Charles Schwab & Co., Inc., **Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at Program Banks in the Bank Sweep and Bank Sweep for Benefit Plans features.** Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity. **IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your**

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