Saint Joseph Regional Foundation, a NJ nonprofit corporation
P. O. Box 584
Saddle River, NJ 07458

Dear Friends of the Saint Joseph Regional Foundation (SJRF),

- SJRF's assets totaled $1,561,617 at the end of the 2nd quarter. Assets were $1,149,355 on December 31, 2025.
- SJRF's assets gained 9.07% in the quarter; assets have gained 7.38% in 2026.
- Donations during this period were $91,023.
- SJRF disbursed $10,000 to St. Joseph Regional High School for the Day of Giving.

For comparison, 2nd-quarter & 6-month returns for the major indexes including reinvested dividends were as follows:

	Apr. 1 – June 30	Jan. 1 – June 30
S & P 500:	15.20%	10.21%
Dow 30:	13.38%	9.76%
NASDAQ:	21.41%	12.79%
Russell 2000:	21.49%	22.57%
Bloomberg Barclays Aggregate Bond Index	0.67%	0.62%
SJRF	**9.07%**	**7.38%**

Accounts are invested in Merrill Lynch's CIO Moderately Conservative Core Sustainable Portfolio (CIO-MCCSP). These portfolios have 75/25 or 60/40 Equity to Fixed-Income allocations. SJRF maintains a checking account at Citizens Bank. It had a balance of $13,461 on June 30.

Portfolios adhere to the investment guidelines of the US Conference of Catholic Bishops.

Thank you for your continued support of SJR Foundation.
We look forward to reporting on its progress in October 2026.

Claudia Bertolino, Dave Connolly, Nick Donato,
Mickey Gardella, Kerry Kelly, & Robert Mackie
Trustees

www.sjrfoundation.com