

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). <p style="text-align: center;">▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	OMB Nos. 1210-0110 1210-0089 2021 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>	
A	This return/report is for: <div style="display: flex; justify-content: space-between;"> <div> ☐ a multiemployer plan ☒ a single-employer plan </div> <div> ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☐ a DFE (specify) _____ </div> </div>
B	This return/report is: <div style="display: flex; justify-content: space-between;"> <div> ☐ the first return/report ☒ an amended return/report </div> <div> ☐ the final return/report ☐ a short plan year return/report (less than 12 months) </div> </div>
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: <div style="display: flex; justify-content: space-between;"> <div> ☒ Form 5558 ☐ special extension (enter description) </div> <div> ☐ automatic extension ☐ the DFVC program </div> </div>
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 <u>HUNTINGTON BANCSHARES RETIREMENT PLAN</u>
1b	Three-digit plan number (PN) ▶ <u>001</u>
1c	Effective date of plan <u>01/01/1954</u>
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) <u>HUNTINGTON BANCSHARES INCORPORATED</u> <u>TASIA MCINTYRE</u> <u>37 WEST BROAD STREET HP0600</u> <u>COLUMBUS, OH 43215</u>
2b	Employer Identification Number (EIN) <u>31-0724920</u>
2c	Plan Sponsor's telephone number <u>614-480-6327</u>
2d	Business code (see instructions) <u>522110</u>

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.	10/10/2022	TASIA MCINTYRE
	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

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2021)
v. 210624

3a Plan administrator's name and address ☐ Same as Plan Sponsor HUNTINGTON BANCSHARES INC RETIREMENT COMMITTEE TASIA MCINTYRE 37 WEST BROAD STREET HP0600 COLUMBUS, OH 43215		3b Administrator's EIN 31-0883768 3c Administrator's telephone number 614-480-6327
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN
5 Total number of participants at the beginning of the plan year		5 12721
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..... a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6a(1) 3655 6a(2) 3296 6b 3807 6c 4828 6d 11931 6e 405 6f 12336 6g 6h 0
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 Characteristics Codes in the instructions: 1A 1C 1I 3H b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (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) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☒ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ <u>0</u> A (Insurance Information) (4) ☒ 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 2021 Form M-1 annual report. If the plan was not required to file the 2021 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) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

► **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 <u>HUNTINGTON BANCSHARES RETIREMENT PLAN</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>HUNTINGTON BANCSHARES INCORPORATED</u>	D Employer Identification Number (EIN) <u>31-0724920</u>	
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B		
F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500		

Part I	Basic Information		
1	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2021</u>		
2	Assets:		
	a Market value	2a	<u>1054948652</u>
	b Actuarial value	2b	<u>949453787</u>
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment.....	<u>3952</u>	<u>274886450</u>
	b For terminated vested participants.....	<u>5150</u>	<u>193841399</u>
	c For active participants	<u>3655</u>	<u>190725126</u>
	d Total.....	<u>12757</u>	<u>659452975</u>
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	<u>5.65</u> %
6	Target normal cost.....		
	a Present value of current plan year accruals.....	6a	<u>0</u>
	b Expected plan-related expenses	6b	<u>2900000</u>
	c Total (line 6a + line 6b)	6c	<u>2900000</u>

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 <u>RACHEL A. BATTAH</u> Type or print name of actuary <u>MERCER</u> Firm name <u>325 JOHN H. MCCONNELL BLVD. STE 350</u> <u>COLUMBUS, OH 43215-7644</u> Address of the firm	<u>10/05/2022</u> Date <u>20-06672</u> Most recent enrollment number <u>614-227-5500</u> Telephone number (including area code)
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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 ☐

For Paperwork Reduction Act Notice, see the Instructions for Form 5500 or 5500-SF.

Schedule SB (Form 5500) 2021
v. 201209

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)	142159089	2294
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)	142159089	2294
10 Interest on line 9 using prior year's actual return of <u>14.60</u> %	20755227	335
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 <u>5.47</u> %		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)	162914316	2629

Part III Funding Percentages

14 Funding target attainment percentage	14	118.51 %
15 Adjusted funding target attainment percentage	15	143.06 %
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	130.71 %
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:**a** Segment rates:1st segment:
4.75 %2nd segment:
5.36 %3rd segment:
6.11 %☐ N/A, full yield curve used**b** Applicable month (enter code)**21b**

0

22 Weighted average retirement age**22**

61

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** Is the plan required to provide a Schedule of Active Participants? 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** 2900000**b** Excess assets, if applicable, but not greater than line 31a **31b** 2900000**32** Amortization installments:**a** Net shortfall amortization installment Outstanding Balance 0 Installment 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**35** Balances elected for use to offset funding requirement Carryover balance 0 Prefunding balance 0 Total balance 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 Pension Relief Act of 2010 (See Instructions)****41** If an election was made to use PRA 2010 funding relief for this plan:**a** Schedule elected ☐ 2 plus 7 years ☐ 15 years**b** Eligible plan year(s) for which the election in line 41a was made ☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2021
		This Form is Open to Public Inspection.
For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan HUNTINGTON BANCSHARES RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 HUNTINGTON BANCSHARES INCORPORATED	D Employer Identification Number (EIN) 31-0724920	

Part I	Service Provider Information (see instructions)
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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)

WILLIS TOWERS WATSON US LLC

53-0181291

(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?
14 15	NONE	777285	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MERCER INVESTMENTS LLC

30-0282430

(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?
17 51 27 52	FIDUCIARY	747799	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

MERCER (US) INC.

13-2834414

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 17	NONE	178364	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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)

AON CONSULTING

23-2293237

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15	NONE	147382	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

FINDLEY, INC.

34-1213174

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15	NONE	110325	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

BAKER & HOSTETLER

34-0082025

(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?
29	NONE	11930	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
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(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(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:	PRICEWATERHOUSECOOPERS LLP	b EIN:	13-4008324
c Position:	ACCOUNTANT		
d Address:	41 SOUTH HIGH STREET, SUITE 2500 COLUMBUS, OH 43215	e Telephone:	614-225-8700

Explanation: AFTER COMPLETION OF THE 2020 AUDIT, THE PLAN ADMINISTRATOR SELECTED ANOTHER AUDITOR AFTER REVIEW OF SERVICES.

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:

<p style="text-align: center;">SCHEDULE D (Form 5500)</p> <p style="text-align: center; font-size: small;">Department of the Treasury Internal Revenue Service</p> <hr/> <p style="text-align: center; font-size: small;">Department of Labor Employee Benefits Security Administration</p>	<p style="text-align: center;">DFE/Participating Plan Information</p> <p style="text-align: center; font-size: small;">This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</p> <p style="text-align: center; font-weight: bold;">▶ File as an attachment to Form 5500.</p>	<p style="text-align: center; font-size: small;">OMB No. 1210-0110</p> <hr/> <p style="text-align: center; font-size: large; font-weight: bold;">2021</p> <hr/> <p style="text-align: center; font-size: small;">This Form is Open to Public Inspection.</p>
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

<p>A Name of plan <u>HUNTINGTON BANCSHARES RETIREMENT PLAN</u></p>	<p>B Three-digit plan number (PN) ▶ <u>001</u></p>	
<p>C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>HUNTINGTON BANCSHARES INCORPORATED</u></p>	<p>D Employer Identification Number (EIN) <u>31-0724920</u></p>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)
(Complete as many entries as needed to report all interests in DFEs)	

<p>a Name of MTIA, CCT, PSA, or 103-12 IE: <u>ACADIAN GLBL LOW VLTLY EQTY FUND</u></p>				
<p>b Name of sponsor of entity listed in (a): <u>ACADIAN ASSET MANAGEMENT LLC</u></p>				
<p>c EIN-PN <u>04-2929221-010</u></p>	<p>d Entity code <u>E</u></p>	<p>e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>38437524</u></p>		
<p>a Name of MTIA, CCT, PSA, or 103-12 IE: <u>AMERICAN CENTURY NON-US GRWTH CT</u></p>				
<p>b Name of sponsor of entity listed in (a): <u>GLOBAL TRUST COMPANY</u></p>				
<p>c EIN-PN <u>30-6406015-002</u></p>	<p>d Entity code <u>C</u></p>	<p>e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>17321231</u></p>		
<p>a Name of MTIA, CCT, PSA, or 103-12 IE: <u>COLLECTIVE LSV INTL VALUE EQTY FUND</u></p>				
<p>b Name of sponsor of entity listed in (a): <u>RELIANCE TRUST COMPANY</u></p>				
<p>c EIN-PN <u>90-6169542-015</u></p>	<p>d Entity code <u>C</u></p>	<p>e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>15660471</u></p>		
<p>a Name of MTIA, CCT, PSA, or 103-12 IE: <u>MERCER EMERGING MKTS EQUITY PORTFOL</u></p>				
<p>b Name of sponsor of entity listed in (a): <u>MERCER TRUST COMPANY LLC</u></p>				
<p>c EIN-PN <u>32-6219484-017</u></p>	<p>d Entity code <u>C</u></p>	<p>e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>15649783</u></p>		
<p>a Name of MTIA, CCT, PSA, or 103-12 IE: <u>SSGA US LONG GOV'T BOND INDX NL SF</u></p>				
<p>b Name of sponsor of entity listed in (a): <u>STATE STREET GLOBAL ADVISORS TRUST COMPANY</u></p>				
<p>c EIN-PN <u>90-0337987-182</u></p>	<p>d Entity code <u>C</u></p>	<p>e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>76484122</u></p>		
<p>a Name of MTIA, CCT, PSA, or 103-12 IE: <u>LOOMIS SAYLES SMALL/MIDCAP GROWTH</u></p>				
<p>b Name of sponsor of entity listed in (a): <u>LOOMIS SAYLES TRUST COMPANY, LLC</u></p>				
<p>c EIN-PN <u>84-6391546-016</u></p>	<p>d Entity code <u>C</u></p>	<p>e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>6179102</u></p>		
<p>a Name of MTIA, CCT, PSA, or 103-12 IE: <u>BMO SMALL CAP VALUE FUND, CLASS 3</u></p>				
<p>b Name of sponsor of entity listed in (a): <u>GLOBAL TRUST COMPANY</u></p>				
<p>c EIN-PN <u>27-6059067-005</u></p>	<p>d Entity code <u>C</u></p>	<p>e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>0</u></p>		

a Name of MTIA, CCT, PSA, or 103-12 IE: VICTORY INTEGRITY SMALL/MIDCAP VALU

b Name of sponsor of entity listed in (a): GLOBAL TRUST COMPANY

c EIN-PN 80-6249702-007	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 6837339
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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Part II Information on Participating Plans (to be completed by DFEs)

(Complete as many entries as needed to report all participating plans)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
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plan sponsor**c** EIN-PN**a** Plan name**b** Name of
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plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan HUNTINGTON BANCSHARES RETIREMENT PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 HUNTINGTON BANCSHARES INCORPORATED		
D Employer Identification Number (EIN) 31-0724920		

Part I	Asset and Liability Statement
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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	11149	29705
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)	20308067	5369851
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	20495106	51247569
(2) U.S. Government securities	1c(2)	207869915	207521414
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	517149361	459332147
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	48169560	52210592
(5) Partnership/joint venture interests	1c(5)	51430589	51708624
(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)	153540418	138132048
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts.....	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)	40577990	38437524
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)		
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	7265831	6107693

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities.....	1d(1)	4728120	0
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	1071546106	1010097167

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h	283501	286590
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j	15069799	292425
k Total liabilities (add all amounts in lines 1g through 1j)	1k	15353300	579015

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	1056192806	1009518152
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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)	2112	
(B) U.S. Government securities	2b(1)(B)	4133346	
(C) Corporate debt instruments	2b(1)(C)	17996187	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other	2b(1)(F)	242556	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		22374201
(2) Dividends: (A) Preferred stock.....	2b(2)(A)	145313	
(B) Common stock	2b(2)(B)	679098	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		824411
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	313397205	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	316733033	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		-3335828
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	-28264252	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		-28264252

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		5631775
(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)		
c Other income.....	2c		14207256
d Total income. Add all income amounts in column (b) and enter total.....	2d		11437563
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	55040439	
(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)		55040439
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)	1977772	
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)	1094006	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		3071778
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		58112217
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		-46674654
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) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

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

(1) ☒ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☐ 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: CLIFTONLARSONALLEN LLP

(2) EIN: 41-0746749

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, 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.

During the plan year:

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.).....

	Yes	No	Amount
4a		X	

	Yes	No	Amount
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?	X		100000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
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.)	X		
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.)	X		
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?		X	
4k		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
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 ☒ No If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.			
5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)			
5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)	
5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☒ Yes ☐ No ☐ Not determined If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 439162 _____.			

<div>SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Retirement Plan Information</div> <div>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).</div> <div>► File as an attachment to Form 5500.</div>	<div>OMB No. 1210-0110</div> <div>2021</div> <div>This Form is Open to Public Inspection.</div>
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

<div>A Name of plan HUNTINGTON BANCSHARES RETIREMENT PLAN</div>	<div>B Three-digit plan number (PN) ► 001</div>
<div>C Plan sponsor's name as shown on line 2a of Form 5500 HUNTINGTON BANCSHARES INCORPORATED</div>	<div>D Employer Identification Number (EIN) 31-0724920</div>

Part I	Distributions
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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): 31-6243960		
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	298

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.)
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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
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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
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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.
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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

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Schedule R (Form 5500) 2021
v. 201209

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (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) through (c)

a Enter the percentage of plan assets held as:

Stock: 16.5 % Investment-Grade Debt: 78.1 % High-Yield Debt: _____ % Real Estate: _____ % Other: 5.4 %

b Provide the average duration of the combined investment-grade and high-yield debt:

☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☒ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?

☒ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____

- 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 _____

Huntington Bancshares

Retirement Plan

Employer ID No.: 31-0724920
Plan No.: 001

Financial Statements as of and for the
Years Ended December 31, 2021 and 2020,
Supplemental Schedules as of and for the
Year Ended December 31, 2021, and
Report of Independent Auditors

HUNTINGTON BANCSHARES RETIREMENT PLAN

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NOTE: All other schedules required by Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.	



CliftonLarsonAllen LLP
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INDEPENDENT AUDITORS' REPORT

Plan Administrator
Huntington Bancshares Retirement Plan
Columbus, Ohio

Report on the Audit of the Financial Statements

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2021 Financial Statements

We have performed an audit of the accompanying financial statements of Huntington Bancshares Retirement Plan, 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 statement of net assets available for benefits as of December 31, 2021, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements (2021 Financial Statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2021 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 audit 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 a certification from a qualified institution as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

Opinion on the 2021 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditors' Responsibilities for the Audit of the 2021 Financial Statements section

- the amounts and disclosures in the 2021 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 2021 financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2021 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the 2021 Financial Statements section of our report. We are required to be independent of Huntington Bancshares Retirement Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. 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 2021 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 Huntington Bancshares Retirement Plan's ability to continue as a going concern for one year after the date that the financial statements are available to be issued.

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

Auditors' Responsibilities for the Audit of the 2021 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2021 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.

Plan Administrator
Huntington Bancshares Retirement Plan

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

Our audit 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 2021 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

2021 Supplemental Schedules Required by ERISA

The supplemental schedule of assets (held at end of year) and schedule of reportable transactions as of or for the year ended December 31, 2021 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

Plan Administrator
Huntington Bancshares Retirement Plan

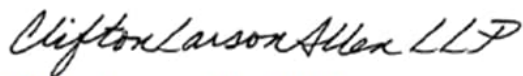
In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, is presented in conformity with the Department of Labor's Rules and Regulations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

In our opinion

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

Auditors' Report on the 2020 Financial Statements

The statements of net assets available for benefits and the statement of changes in net assets available for benefits as of and for the year ended December 31, 2020 of Huntington Bancshares Retirement Plan were audited by predecessor auditors. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed the predecessor auditor not to perform, and they did not perform, any auditing procedures with respect to the information certified by a qualified institution. Their report dated October 7, 2021, indicated that (a) because of the significance of the information that they did not audit, they were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, they did not express an opinion on the 2020 financial statements and supplemental schedules, and (b) the form and content of the information included in the 2020 financial statements and supplemental schedules other than that derived from the certified information, were presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.



CliftonLarsonAllen LLP

Toledo, Ohio
October 3, 2022

HUNTINGTON BANCSHARES RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2021 AND 2020

	2021	2020
ASSETS:		
Investments - at fair value:		
Short-term		
Money market mutual fund	\$ 51,247,569	\$ 20,495,106
Municipal obligations	5,765,401	5,948,806
Corporate and foreign obligations	459,332,147	517,149,361
United States government securities	207,521,414	207,869,915
Preferred stock	—	4,728,120
Common stock	52,210,592	48,169,560
Limited liability companies	38,437,524	40,577,990
Common collective trust funds	138,132,048	153,540,418
Limited liability partnerships	51,708,624	51,430,589
Other derivatives instruments	342,292	1,317,025
	<u>1,004,697,611</u>	<u>1,051,226,890</u>
 Total investments	 1,004,697,611	 1,051,226,890
 Cash	 29,705	 11,149
Accrued investment income and other receivables	5,369,851	20,308,067
	<u>5,369,851</u>	<u>20,308,067</u>
 Total assets	 <u>1,010,097,167</u>	 <u>1,071,546,106</u>
LIABILITIES:		
Accounts payable and other liabilities	286,590	283,501
Due to broker for securities purchased	292,425	15,069,799
	<u>292,425</u>	<u>15,069,799</u>
 Total liabilities	 <u>579,015</u>	 <u>15,353,300</u>
 NET ASSETS AVAILABLE FOR BENEFITS	 <u>\$1,009,518,152</u>	 <u>\$1,056,192,806</u>

The accompanying notes are an integral part of these financial statements.

HUNTINGTON BANCSHARES RETIREMENT PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020

	2021	2020
ADDITIONS:		
Dividends	\$ 824,411	\$ 1,010,525
Net appreciation (depreciation) in fair value of investments	(11,761,049)	112,620,466
Interest	22,374,201	23,399,133
Total additions	11,437,563	137,030,124
DEDUCTIONS:		
Distributions and withdrawals	55,040,439	41,093,694
Administrative expenses	3,071,778	3,430,804
Total deductions	58,112,217	44,524,498
INCREASE (DECREASE) IN NET ASSETS AVAILABLE FOR BENEFITS	(46,674,654)	92,505,626
NET ASSETS AVAILABLE FOR BENEFITS:		
Beginning of year	1,056,192,806	963,687,180
End of year	<u>\$1,009,518,152</u>	<u>\$1,056,192,806</u>

The accompanying notes are an integral part of these financial statements.

HUNTINGTON BANCSHARES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
AS OF AND FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020

1. DESCRIPTION OF THE PLAN

General — The Huntington Bancshares Retirement Plan (the “Plan”) is a noncontributory defined benefit pension plan that covers eligible employees of Huntington Bancshares Incorporated (“Huntington”) and its subsidiaries. Huntington has agreed to voluntarily contribute such amounts as are required by the Internal Revenue Code (the “Code”) and the Employee Retirement Income Security Act of 1974 (ERISA) to provide assets sufficient to meet the benefits to be paid to Plan participants. Huntington has the right under the Plan to amend and/or terminate the Plan.

Administration — The Plan administrator is Huntington. Administration of the Plan has been delegated by the Plan administrator to a committee of employees appointed by the Huntington Board of Directors. The Plan’s trustee is Huntington National Bank, Huntington’s wholly owned bank subsidiary (the “Plan trustee”). The Plan administrator believes that the Plan is currently designed and operated in compliance with the applicable requirements of the Code and the provisions of ERISA, as amended.

Funding — The funding policy is to contribute annually an amount at least equal to the minimum funding requirement under Code Section 412. The Plan also operates in compliance with the minimum funding requirements of ERISA. In 2021 and 2020, Huntington was not required to make a minimum contribution to the Plan.

Vesting — Participants’ accrued benefits are 100% vested upon completion of five years of service.

Benefits Payments — Payments may be made upon termination of employment, retirement, death or disability. Participants with five or more years of vested service, as defined by the Plan, are entitled to annual pension benefits beginning at the normal retirement age (age 65). The Plan permits a reduced monthly benefit at age 55 with 10 years of vested service. Benefits paid to participants are based on a mathematical formula that considers length of service, retirement age, and compensation received. Participants may elect to receive benefit payments monthly or, under certain defined circumstances, in a lump sum. Payments as a result of death or disability are permitted, subject to provisions of the Plan.

Plan Amendments — From time to time, the Plan has been amended and restated. Effective January 1, 2022, the Plan was restated. On July 17, 2013, the Board of Directors approved and Huntington authorized an amendment to the terms of the Plan to accomplish various benefit changes, including cessation of all future benefit accruals under the Plan after December 31, 2013.

Termination of the Plan — Pursuant to the Plan document, Huntington may terminate or modify the Plan at any time by resolution of its Board of Directors and subject to the provisions of ERISA and the Code. In the event of termination of the Plan, the assets of the Plan shall be set aside for distribution to participants and beneficiaries, to the extent sufficient, as follows: first, for the payment of vested benefits, as defined, of (1) retired participants and terminated vested participants and (2) active participants; second, for the payment of benefits not covered by the Pension Benefit Guaranty Corporation (PBGC); and third, for all other benefits under the Plan. Also, the PBGC guarantees payment of all non-forfeitable basic benefits, subject to certain limitations prescribed by ERISA. If the Plan is terminated following a change in control of Huntington, excess Plan assets may be distributed to participants. For further information about the Plan agreement, the vesting and benefit provisions, and the PBGC’s benefit guarantee, participants should refer to the Plan document and summary plan description.

HUNTINGTON BANCSHARES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
AS OF AND FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020

2. SIGNIFICANT ACCOUNTING POLICIES

Basis of Presentation — The financial statements of the Plan are presented on the accrual basis and are prepared in conformity with accounting principles generally accepted in the United States of America (U.S. GAAP). In preparing these financial statements, subsequent events were evaluated through October 3, 2022, the date of the financial statements were available to be issued. In conjunction with applicable accounting standards, all material subsequent events have been either recognized in the financial statements or disclosed in the notes to financial statements.

Risks and Uncertainties — The Plan invests in various investment securities. Investment securities in general are exposed to various risks, such as interest rate, credit, and overall market volatility. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and such changes could materially affect the amounts reported in the financial statements.

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

Use of Estimates — The preparation of financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect the reported amount of assets, liabilities, and accumulated plan benefits at the date of the financial statements, and the reported amount of additions and deductions to net assets available for benefits and changes in accumulated plan benefits during the reporting period. Actual results could differ from those estimates.

Fair Value Measurements — Investments are stated at fair value. Fair value is the exchange price that would be received for an asset or paid to transfer a liability (an exit price) in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants on the measurement date. See Note 7 for description of valuation methods.

Purchases and sales of the investments of the Plan are recorded on the trade date.

Income Recognition — Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation or depreciation includes the Plan's gains and losses on investments bought and sold, as well as investments held during the year.

Payment of Benefits — Benefit payments to participants are recorded upon distribution.

Administrative Expenses — Administrative expenses of the Plan are paid by the Plan as provided in the plan document. Expenses that are paid directly by Huntington are excluded from these financial statements. In addition, certain investment related expenses are included in net appreciation (depreciation) in fair value of investments presented in the accompanying statements of changes in net assets available for benefits. The Plan sponsor provides accounting and other administrative services to the Plan at no charge.

Accumulated Plan Benefits — Accumulated plan benefits as of the valuation date, under the Plan's provisions, as described in Note 3, are those estimated future periodic payments, including lump-sum distributions, that are attributable to services rendered by the employees.

HUNTINGTON BANCSHARES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
AS OF AND FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020

3. ACCUMULATED PLAN BENEFITS

Accumulated plan benefits are those future periodic payments that are attributable under the Plan's provisions to the employees for services the employees have rendered as of the valuation date. Accumulated plan benefits include benefits expected to be paid to (1) retired or terminated employees or their beneficiaries and (2) present employees or their beneficiaries. Benefits payable as a result of retirement, death, disability or termination of employment are included, to the extent they are deemed attributable to employee service rendered.

The actuarial present value of accumulated plan benefits is determined by independent actuaries. The amount 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 Plan uses a beginning of the year valuation date in determining accumulated plan benefits.

Actuarial Present Value Benefit Calculations — The actuarial present value of accumulated plan benefits as of December 31, 2020, the most recent valuation date, is as follows:

Vested benefits:

Participants currently receiving payments	\$ 337,699,317
Other participants	570,725,908
Total vested benefits	908,425,225
Nonvested benefits	2,739,617
Actuarial present value of accumulated plan benefits	<u>\$ 911,164,842</u>

The changes in the actuarial present value of the Plan's accumulated plan benefits for the year beginning January 1, 2020, are as follows:

<i>Actuarial present value of accumulated plan benefits at January 1, 2020</i>	\$ 832,445,717
Increase/(decrease) during the year attributable to:	
Benefits accumulated and (gains) losses	(6,488,480)
Increase for interest due to decrease in discount period	34,027,839
Benefits paid	(41,093,694)
Change in actuarial assumptions	92,273,460
<i>Actuarial present value of accumulated plan benefits at December 31, 2020</i>	<u>\$ 911,164,842</u>

HUNTINGTON BANCSHARES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
AS OF AND FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020

Actuarial Present Value Benefit Calculation Assumptions — The actuarial cost method used in the benefits calculation is the projected unit credit method. Significant assumptions underlying the actuarial computations are as follows:

Assumed rate of return on investments 3.40% and 4.20% compounded annually for 2020 and 2019, respectively.

Mortality basis For 2020, Pri-2012 separate white collar annuitant and non-annuitant, with contingent survivor adjustment (for current beneficiaries), generational mortality tables and projected forward using the MP2021 projection scale.

For 2019, Pri-2012 separate white collar annuitant and non-annuitant, with contingent survivor adjustment (for current beneficiaries), generational mortality tables and projected forward using the MP2020 projection scale.

Retirement

Huntington: Rates based on age. For terminated vested participants and post-2009 disabled participants, the assumed retirement age is either 64 or 65 (63 or 65 in 2019) depending on eligibility for early retirement. For pre-2010 disabled participants, the assumed retirement age is 65.

Legacy FirstMerit: The assumed retirement age is 64 (62 in 2019) if the participants have 15 years of service at termination or 65 if the participants does not have 15 years of service at termination.

The most significant change in actuarial assumptions between 2019 and 2020 was the decrease in the discount rate from 4.20% to 3.40%.

The computations of actuarial present value of accumulated Plan benefits were made as of January 1. Had the valuations been performed as of December 31, there would be no material differences.

These actuarial assumptions are based on the presumption that the Plan will continue. In the event of Plan termination, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

4. INCOME TAXES

The Plan has received a determination letter from the Internal Revenue Service (IRS) dated January 24, 2017, stating that the Plan is qualified under Section 401(a) of the Code and, therefore, the related trust is exempt from taxation. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification. Huntington believes that the Plan is currently designed and operated in compliance with the applicable requirements of the Code and the Plan and related trust continue to be tax exempt. Therefore, no provision for income taxes has been included in the Plan's financial statements.

U.S. GAAP requires the evaluation of tax positions taken by the Plan and recognition of a tax liability if the Plan has taken an uncertain tax position that is not more likely than not to be sustained upon examination by the IRS. Huntington, on behalf of the Plan, has analyzed the tax positions taken by the Plan and has concluded that as of December 31, 2021 and 2020, there are no uncertain tax positions taken or expected to be taken that would require recognition of a liability or disclosure in the financial statements. The Plan is subject to routine audits; however, there are currently no audits for any tax periods in progress.

HUNTINGTON BANCSHARES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
AS OF AND FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020

5. INFORMATION CERTIFIED BY THE TRUSTEE

The following is a summary of the unaudited information regarding the Plan as of December 31, 2021 and 2020, and for the years then ended included in the Plan's financial statements, notes to financial statements, and supplemental schedules that were prepared by, or derived from, information prepared by Huntington National Bank, the Plan trustee and furnished to the Plan administrator. The Plan administrator has obtained certifications from the Plan trustee that such information is complete and accurate.

	2021	2020
<i>Statements of net assets available for benefits:</i>		
Investments:		
Short-term		
Money market mutual fund	\$ 51,247,569	\$ 20,495,106
Municipal Obligations	5,765,401	5,948,806
Corporate and foreign obligations	459,332,147	517,149,361
United States government securities	207,521,414	207,869,915
Preferred stock	—	4,728,120
Common stock	52,210,592	48,169,560
Limited liability companies	38,437,524	40,577,990
Common collective trust funds	138,132,048	153,540,418
Limited liability partnerships	51,708,624	51,430,589
Accrued investment income and other receivables (1)	5,369,081	5,666,752
<i>Statements of changes in net assets available for benefits:</i>		
Dividends (1)	\$ 887,029	\$ 1,027,209
Total net appreciation (depreciation) in fair value of investments (2)	(18,369,101)	116,669,007
Interest (1)	22,311,582	23,390,133

(1) The values certified by the Plan trustee are accounted for on a cash basis, and to conform with accrual basis accounting, the statements of net assets available for benefits and statements of changes in net assets available for benefits have been adjusted as of December 31, 2021 and 2020. See Note 2 for further information.

(2) Futures contracts and the related net appreciation (depreciation) in fair value, were not certified, as described in Note 8.

6. EXEMPT PARTIES-IN-INTEREST TRANSACTIONS

The Plan held the following party-in-interest investments (at fair value) at December 31, 2021 and 2020:

	2021	2020
Preferred Stock:		
Huntington Bancshares Inc. Series D Preferred Stock	\$ —	\$ 4,728,120
Common Collective Trust Fund:		
Mercer Emerging Markets Equity Portfolio Collective Investment Trust	\$ 15,649,783	\$ —

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Parties-in-interest are defined under the Department of Labor's regulations as any fiduciary of the Plan, any party rendering service to the Plan, the employer, and certain others. Plan transactions with parties in interest during the years ended December 31, 2021 and 2020, were as follows:

Identity	Relationship	2021	2020
Pension Benefit Guarantee Corporation	Insurance Provider	\$ 1,094,006	\$ 1,081,490
Mercer Human Resource Consultants	Actuary	926,163	1,642,931
Huntington	Administrator	2,395	157,372
Porter Wright, Morris, & Arthur	Legal Consultant	2,292	3,405
Findley Davies	Consultant	110,325	150,979
PricewaterhouseCoopers LLP	Independent Auditor	—	52,000
AON Consulting	Consultant	147,382	153,813
Baker & Hostetler	Legal Consultant	11,930	26,316
Willis Towers Watson	Consultant	777,285	162,498
Total administrative expenses		\$ 3,071,778	\$ 3,430,804

On behalf of the Plan, Huntington paid professional fees for administration, asset custody, the audit of the Plan and certain other services, which are excluded from these financial statements.

7. FAIR VALUE MEASUREMENTS

ASC 820, *Fair Value Measurements and Disclosures*, provides a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value, as follows: Level 1, which refers to securities valued using unadjusted quoted prices from active markets for identical assets; Level 2, which refers to securities not traded on an active market but for which observable market inputs are readily available; and Level 3, which refers to securities valued based on significant unobservable inputs. Assets are classified in their entirety based on the lowest level of input that is significant to the fair value measurement. There were no investments using Level 3 measurements under the fair value hierarchy at December 31, 2021 and 2020.

Asset Valuation Techniques — Valuation technologies maximize the use of relevant observable inputs and minimize the use of unobservable inputs. Money market funds are valued at the closing price reported from an actively traded exchange. The mutual funds held by the Plan are actively traded. Municipal obligations, corporate and foreign obligations and U.S. government securities are valued using unadjusted quoted prices from active markets for similar assets. Common and preferred stock are valued using the year-end closing price as determined by a national securities exchange. Common collective trust and limited liability companies are valued at net asset value per unit as a practical expedient, which is calculated based on the fair values of the underlying investments held by the fund less its liabilities as reported by the issuer of the fund. There are no restrictions on participants' ability to withdraw funds from the common collective trust or limited liability companies. The investment in the limited partnership is reported at net asset value per share as determined by the general partners of each limited partnership, based on their proportionate share of the partnership's fair value as recorded in the partnership's audited financial statements. Other derivative instruments consists primarily of exchange traded futures contracts valued using unadjusted quoted prices from active markets.

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

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December 31, 2021	Fair Value Measurements Using		
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Total
Assets			
Investments			
Short-term			
Money market mutual fund	\$ 51,247,569	\$ —	\$ 51,247,569
Municipal obligations		5,765,401	5,765,401
Corporate and foreign obligations	—	459,332,147	459,332,147
United States government securities	—	207,521,414	207,521,414
Common stock	52,210,592	—	52,210,592
Other derivative instruments	342,292	—	342,292
Total asset in fair value hierarchy	103,800,453	672,618,962	776,419,415
Limited liability companies			38,437,524
Common collective trust funds			138,132,048
Limited partnerships			51,708,624
Investments measured at net asset value (1)			228,278,196
Total investments	<u>\$ 103,800,453</u>	<u>\$ 672,618,962</u>	<u>\$1,004,697,611</u>

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December 31, 2020	Fair Value Measurements Using		
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Total
Assets			
Investments			
Short-term			
Money market mutual fund	\$ 20,495,106	\$ —	\$ 20,495,106
Municipal obligations		5,948,806	5,948,806
Corporate and foreign obligations	—	517,149,361	517,149,361
United States government securities	—	207,869,915	207,869,915
Preferred stock	4,728,120	—	4,728,120
Common stock	48,169,560	—	48,169,560
Other derivative instruments	1,317,025	—	1,317,025
Total asset in fair value hierarchy	74,709,811	730,968,082	805,677,893
Limited liability companies			40,577,990
Common collective trust funds			153,540,418
Limited partnerships			51,430,589
Investments measured at net asset value (1)			245,548,997
Total investments	\$ 74,709,811	\$ 730,968,082	\$ 1,051,226,890

(1) In accordance with Subtopic 820-10, certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

Investments for which fair value is measured using NAV as a practical expedient are redeemable daily and generally have no restrictions on redemptions. The Plan has no contractual obligation to further invest in any of the funds.

Transfers Between Levels — The availability of observable market data is monitored to assess the appropriate classification of financial instruments within the fair value hierarchy. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value level to another. In such instances, transfers are reported at the beginning of the reporting period.

The Plan evaluates the significance of transfers between levels based upon the nature of the financial instrument and size of the transfer relative to total net assets available for benefits. There were no transfers between levels for the years ended December 31, 2021 and 2020.

Commitments — The Plan has investment commitments for approximately \$10 million each in two limited partnerships for a total of \$20 million. There were approximately \$40,000 and \$90,000 in unfunded commitments in the two limited partnerships at December 31, 2021. At December 31, 2020, there were approximately \$110,000 and \$580,000 in unfunded commitments to the two limited partnerships. The limited partnership has a no withdrawal clause with the Plan, therefore has no stated redemption policy.

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8. FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK

In the normal course of business, the Plan may buy or sell futures contracts to protect against changes in the market. A futures contract represents a commitment for the future purchase or sale of an asset or index at a specified price on a specified date. Futures contracts are exchange-traded and settle daily. Upon entering into the contracts, the Plan is required to deposit, either in cash or securities equal to the minimum margin requirements of the exchange on which the contract is traded. Subsequent payments are then made or received by the Plan, depending on the daily fluctuation in the value of the underlying contracts. Such receipts or payments are known as variation margin and are recorded on a daily basis as unrealized gains or losses. The Plan recognizes a realized gain or loss when the contract is closed or expires.

The primary risk managed by the Plan using futures contracts is the price risk associated with investments. Credit risk represents the potential loss to the Plan due to possible nonperformance by obligors and counterparties of the terms of their contracts. Market risk represents the potential loss to the Plan due to the decrease or increase in the value of an off-balance sheet financial instrument caused primarily by changes in interest rates or foreign exchange rates, or a combination thereof. The Plan does not anticipate that losses, if any, as a result of credit or market risk would materially affect the net asset position of the Plan.

As of December 31, 2021 and 2020, the Plan held futures contracts with an average gross notional amount of approximately \$180 million and \$210 million respectively. Notional amounts do not quantify risk or represent assets or liabilities of the Plan, but are used in the calculation of the cash settlements under the contracts. The fair value of these derivative contracts was \$342,292 and \$1,317,025 as of December 31, 2021 and 2020, respectively, and are reflected in investments on the Statements of Net Assets Available for Benefits. Changes in fair value are accounted for within net appreciation (depreciation) in fair value of investments.

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SUPPLEMENTAL SCHEDULES

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HUNTINGTON BANCSHARES RETIREMENT PLAN

EIN: 31-0724920

Plan Number: 001

SCHEDULE H, PART IV, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2021

(a)	(b)	(c)	(d)	(e)
	Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost ^(c)	Current value ^(c)
Short-term				
Money Market Mutual Fund:				
	Federated Treasury Obligation Fund	Federated Treasury Obligation Fund - Institutional Shares	\$ 51,247,569	\$ 51,247,569
	Total		\$ 51,247,569	\$ 51,247,569
Municipal Obligations:				
	Los Angeles CA Uni Sch Dist	Los Angeles Ca Uni Sch Dist Build America Bonds 6.758% 07/01/2034-2010	688,325	696,395
	California St	California St Build America Bonds 7.3% 10/01/2039	1,211,208	1,256,560
	New Jersey St Tpk Auth	New Jersey St Tpk Auth Rev Build America Bds-Taxable-Ser F 7.414% 01/01/2040	920,070	959,139
	Grand Parkway Trans Corp TX	Grand Parkway Trans Corp Tx Sys Toll Revenue Txbi-Sub Tier-Ser E 5.184% 10/01/2042	262,939	277,614
	Univ of California CA	Univ Of California Ca Txbi-Limited Proj-Ref-Ser J 4.131% 05/15/2045	78,991	77,015
	Bay Area Toll Auth CA	Bay Area Toll Auth Ca Toll Brdg Build America Bonds 6.263% 04/01/2049	750,790	827,360
	Texas St Priv Activity Bond Surface Transprt Corp	Texas St Priv Activity Bond Surface Transprt Corp Revenue-Txbi North Tarrant Express Managed Lanes Proj Ser B 3.922% 12/31/2049	85,000	95,379
	Municipal Elec Auth Ga	Municipal Elec Auth Ga Build America Bonds-Taxable-Plt Vogtle Units 3&4 6.637% 04/01/2057	594,937	727,239
	Port Auth NY & NJ	Port Auth Ny & Nj Consol-174Th 4.458% 10/01/2062	768,783	848,700
	Total		\$ 5,361,043	\$ 5,765,401
Corporate and Foreign Obligations:				
	Apple Inc	Apple Inc 4.45%	1,108,180	1,272,224
	Sprint Spectrum / Spec I Priv Placement	Sprint Spectrum / Spec I Priv Placement Series 144A 5.152% 03/20/2028	586,438	578,813
	Ntt Finance Corp Private Placement	Ntt Finance Corp Private Placement Series 144A 1.591% 04/03/2028-2028	270,000	264,334
	Duke Energy Corp	Duke Energy Corp 6% 12/01/2028	68,400	67,855
	Astrazeneca Plc	Astrazeneca Plc 4% 01/17/2029-2028	115,050	118,650
	Wells Fargo & Company	Wells Fargo & Company Series Mtn 4.15% 01/24/2029-2028	104,106	111,759
	Apollo Management Holdin Private Placement	Apollo Management Holdin Private Placement Series 144A 4.872% 02/15/2029-2028	376,174	396,974
	Southern Ca Edison Co	Southern Ca Edison Co Series A 4.2% 03/01/2029-2028	92,476	89,035
	Merck & Co Inc	Merck & Co Inc 3.4% 03/07/2029-2028	295,626	315,673
	Cvs Health Corporation	Cvs Health Corporation 3.25% 08/15/2029-2029	268,650	276,116
	Thermo Fisher Scientific Inc	Thermo Fisher Scientific Inc 2.6% 10/01/2029-2029	79,538	80,647
	Spirit Realty Lp	Spirit Realty Lp 3.4% 01/15/2030-2029	123,412	126,161
	Goldman Sachs Group Inc	Goldman Sachs Group Inc 2.6% 02/07/2030-2029	31,844	30,482
	Goldman Sachs Group Inc	Goldman Sachs Group Inc 3.8% 03/15/2030-2029	33,392	32,938
	Comcast Corp	Comcast Corp 3.4% 04/01/2030-2030	75,439	81,562
	Dominion Energy Inc	Dominion Energy Inc Series C 3.375% 04/01/2030-2030	74,632	79,717
	United Mexican States	United Mexican States 3.25% 04/16/2030-2030	99,752	102,713
	Health Care Service Corp Private Placement	Health Care Service Corp Private Placement Series 144A 2.2% 06/01/2030-2030	263,937	260,083
	Republic Of Peru	Republic Of Peru 2.844% 06/20/2030	55,550	55,809
	General Motors Finl Co	General Motors Finl Co 3.6% 06/21/2030-2030	73,392	79,838

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Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost (*)	Current value (*)
Simon Property Group Lp	Simon Property Group Lp 2.65% 07/15/2030-2030	239,182	244,538
Mplx Lp	Mplx Lp 2.65% 08/15/2030-2030	190,038	189,525
Agree Lp	Agree Lp 2.9% 10/01/2030-2030	92,113	91,756
Massmutual Glob Fndg Ii Private Placement	Massmutual Glob Fndg Ii Private Placement Series 144A 1.55% 10/09/2030	119,480	113,925
Jpmorgan Chase & Co	Jpmorgan Chase & Co V/R 2.739% 10/15/2030-2029	101,346	102,550
Bank Of America Corp	Bank Of America Corp Series Mtn V/R 2.884% 10/22/2030-2029	310,000	319,629
Wells Fargo & Company	Wells Fargo & Company Series Mtn V/R 2.879% 10/30/2030-2029	191,940	197,313
Citigroup Funding Inc	Citigroup Funding Inc V/R 2.976% 11/05/2030-2029	116,580	119,405
Rexford Industrial Realt	Rexford Industrial Realt 2.125% 12/01/2030-2030	28,574	28,553
Aes Corporation	Aes Corporation 2.45% 01/15/2031-2030	60,036	58,291
Williams Cos Inc	Williams Cos Inc 7.5% 01/15/2031	38,457	40,699
Boeing Co	Boeing Co 3.625% 02/01/2031-2030	62,091	63,900
Pacific Gas & Elec Co	Pacific Gas & Elec Co 2.5% 02/01/2031-2030	99,495	94,771
Wells Fargo & Company	Wells Fargo & Company Series Mtn V/R 2.572% 02/11/2031-2030	40,047	40,813
Spirit Realty Lp	Spirit Realty Lp 3.2% 02/15/2031-2030	364,746	372,666
Coca Cola Co	Coca Cola Co 2% 03/05/2031	124,516	124,263
Williams Cos Inc	Williams Cos Inc 2.6% 03/15/2031-2030	124,690	124,281
Extra Space Storage Lp	Extra Space Storage Lp 2.55% 06/01/2031-2031	10,193	9,844
Westpac Banking Corp	Westpac Banking Corp 2.15% 06/03/2031	80,081	79,940
Global Atlantic Fin Co Private Placement	Global Atlantic Fin Co Private Placement Series 144A 3.125% 06/15/2031-2031	129,918	128,473
Sun Communities	Sun Communities 2.7% 07/15/2031-2031	157,673	154,449
Dominion Energy Inc	Dominion Energy Inc Series C 2.25% 08/15/2031-2031	289,585	283,062
Rexford Industrial Realt	Rexford Industrial Realt 2.15% 09/01/2031-2031	91,999	89,328
Life Storage Lp	Life Storage Lp 2.4% 10/15/2031-2031	84,221	83,259
Thermo Fisher Scientific Inc	Thermo Fisher Scientific Inc 2% 10/15/2031-2031	59,354	59,097
Asb Bank Limited Private Placement	Asb Bank Limited Private Placement Series 144A 2.375% 10/22/2031	178,361	178,072
Jpmorgan Chase & Co	Jpmorgan Chase & Co V/R 1.764% 11/19/2031-2030	100,274	94,700
Canadian Pacific Rr	Canadian Pacific Rr 2.45% 12/02/2031-2031	59,979	60,747
Simon Property Group Lp	Simon Property Group Lp 2.25% 01/15/2032-2031	34,048	33,923
Goldman Sachs Group Inc	Goldman Sachs Group Inc V/R 1.992% 01/27/2032-2031	104,913	100,096
Blackstone Holdings Fina Private Placement	Blackstone Holdings Fina Private Placement Series 144A 2% 01/30/2032-2031	104,019	101,039
Aercap Ireland Cap/Globa	Aercap Ireland Cap/Globa 3.3% 01/30/2032-2031	204,229	208,129
Suncor Energy Inc	Suncor Energy Inc 7.15% 02/01/2032	217,918	217,236
Altria Group Inc	Altria Group Inc 2.45% 02/04/2032-2031	104,795	99,445
Spirit Realty Lp	Spirit Realty Lp 2.7% 02/15/2032-2031	113,735	113,904
Nxp Bv/Nxp Fdg/Nxp Usa Private Placement	Nxp Bv/Nxp Fdg/Nxp Usa Private Placement Series 144A 2.65% 02/15/2032-2031	84,790	85,085
Aig Sunamerica Global Fin	Aig Sunamerica Global Fin Ix Series 144A 6.9% 03/15/2032	41,075	41,415
Extra Space Storage Lp	Extra Space Storage Lp 2.35% 03/15/2032-2031	69,858	67,823
Williams Cos Inc Multi-Coupon	Williams Cos Inc Multi-Coupon 8.75% 03/15/2032	432,825	460,636
Constellation Energy Group Inc	Constellation Energy Group Inc 7.6% 04/01/2032	272,334	285,202
Devon Energy Corp	Devon Energy Corp 7.95% 04/15/2032	6,481	6,994
Bank Of America Corp	Bank Of America Corp V/R 2.687% 04/22/2032-2031	75,201	75,995
Jpmorgan Chase & Co	Jpmorgan Chase & Co V/R 2.58% 04/22/2032-2031	55,650	55,729
United Mexican States	United Mexican States 4.75% 04/27/2032-2032	110,445	124,537
Citigroup Inc	Citigroup Inc V/R 2.561% 05/01/2032-2031	120,148	120,402
Jbs Usa/Food/Finance Private Placement	Jbs Usa/Food/Finance Private Placement Series 144A 3% 05/15/2032-2032	167,805	168,513
Hsbc Hldgs Plc	Hsbc Hldgs Plc V/R 2.804% 05/24/2032-2031	220,000	220,232
Deutsche Bank Ny	Deutsche Bank Ny V/R 3.035% 05/28/2032-2031	105,182	105,507

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Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost (*)	Current value (*)
Citigroup Inc	Citigroup Inc 6.625% 06/15/2032	97,807	99,615
El Paso Nat Gas Co Multi-Coupon	El Paso Nat Gas Co Multi-Coupon 8.375% 06/15/2032	138,667	142,470
Texas Eastn Transmission Corp	Texas Eastn Transmission Corp 7% 07/15/2032	106,133	107,945
Bank Of America Corp	Bank Of America Corp V/R 2.299% 07/21/2032-2031	115,000	112,712
Morgan Stanley Series Gmtn	Morgan Stanley Series Gmtn V/R 2.239% 07/21/2032-2031	145,017	141,503
Bank Of America Corp	Bank Of America Corp V/R 2.572% 10/20/2032-2031	460,000	461,591
Morgan Stanley Series Mtn	Morgan Stanley Series Mtn V/R 2.511% 10/20/2032-2031	49,855	49,905
Goldman Sachs Group Inc	Goldman Sachs Group Inc V/R 2.65% 10/21/2032-2031	190,000	190,946
Jpmorgan Chase & Co	Jpmorgan Chase & Co V/R 2.545% 11/08/2032-2031	315,000	315,472
Intel Corp	Intel Corp 4% 12/15/2032	115,740	116,481
Comcast Corp	Comcast Corp 4.25% 01/15/2033	119,894	122,461
Oncor Electric Delivery	Oncor Electric Delivery 7.25% 01/15/2033	153,333	151,445
Enterprise Products Oper	Enterprise Products Oper 6.875% 03/01/2033	148,188	148,129
Wp Carey Inc	Wp Carey Inc 2.25% 04/01/2033-2033	39,489	37,971
Agree Lp	Agree Lp 2.6% 06/15/2033-2033	74,477	73,404
Prudential Financial Inc	Prudential Financial Inc 5.75% 07/15/2033	47,183	45,432
Time Warner Entertainment Inc	Time Warner Entertainment Inc 8.375% 07/15/2033	409,466	392,997
Aercap Ireland Cap/Globa	Aercap Ireland Cap/Globa 3.4% 10/29/2033-2033	144,377	147,277
Republic Of Peru	Republic Of Peru 3% 01/15/2034-2033	138,831	138,257
Goldman Sachs Capital	Goldman Sachs Capital I 6.345% 02/15/2034	637,252	696,900
Trans-Canada Pl	Trans-Canada Pl 4.625% 03/01/2034-2033	322,064	329,132
Boeing Co	Boeing Co 3.6% 05/01/2034-2034	135,898	135,343
Metlife Inc	Metlife Inc 6.375% 06/15/2034	167,035	166,512
Oracle Corporation	Oracle Corporation 4.3% 07/08/2034-2034	339,729	326,161
Comcast Corp	Comcast Corp 4.2% 08/15/2034-2034	253,027	263,502
Dow Chemical	Dow Chemical 4.25% 10/01/2034-2034	2,070,380	2,294,016
Enterprise Products Oper	Enterprise Products Oper Ser-B 6.65% 10/15/2034	140,162	142,456
Phillips 66	Phillips 66 4.65% 11/15/2034-2034	11,207	11,709
Suncor Energy Inc	Suncor Energy Inc 5.95% 12/01/2034	362,959	386,399
American Intl Group	American Intl Group 3.875% 01/15/2035-2034	23,010	22,155
Cox Communications Inc Private Placement	Cox Communications Inc Private Placement Series 144A 4.8% 02/01/2035-2034	374,062	452,531
Microsoft Corp	Microsoft Corp 3.5% 02/12/2035-2034	47,853	51,327
Abbvie Inc	Abbvie Inc 4.55% 03/15/2035-2034	30,877	35,653
Energy Transfer Partners	Energy Transfer Partners 4.9% 03/15/2035-2034	159,059	174,375
General Motors Co	General Motors Co 5% 04/01/2035	34,979	35,599
Shell International Finance	Shell International Finance 4.125% 05/11/2035	300,182	308,996
Abbvie Inc	Abbvie Inc 4.5% 05/14/2035-2034	432,139	483,061
At&T Inc	At&T Inc 4.5% 05/15/2035-2034	488,909	524,754
Comcast Corp	Comcast Corp 5.65% 06/15/2035	88,769	92,178
Exelon Corp	Exelon Corp 4.95% 06/15/2035-2034	131,582	137,834
Metlife Inc	Metlife Inc 5.7% 06/15/2035	57,713	60,185
American Intl Group	American Intl Group 4.7% 07/10/2035-2035	12,363	11,957
Unitedhealth Group Inc	Unitedhealth Group Inc 4.625% 07/15/2035	136,903	142,700
Gilead Sciences Inc	Gilead Sciences Inc 4.6% 09/01/2035-2035	142,835	145,170
Dover Corp	Dover Corp 5.375% 10/15/2035	3,661,170	3,766,605
Placer Dome Inc	Placer Dome Inc 6.45% 10/15/2035	81,442	88,312
Charter Comm Opt Chtr	Charter Comm Opt Chtr 6.384% 10/23/2035-2035	443,682	477,110
Comcast Corp	Comcast Corp 6.5% 11/15/2035	129,125	144,500
Ge Capital Intl Funding	Ge Capital Intl Funding 4.418% 11/15/2035	2,300,157	2,540,229
Westpac Banking Corp	Westpac Banking Corp V/R 2.668% 11/15/2035-2030	15,000	14,570
Visa Inc	Visa Inc 4.15% 12/14/2035-2035	2,111,040	2,391,112

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Walt Disney Co	Walt Disney Co 6.4% 12/15/2035	596,231	616,140
Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost (*)	Current value (*)
Verizon Communications	Verizon Communications 4.272% 01/15/2036	100,521	104,843
Anheuser-Busch Co/Inbev	Anheuser-Busch Co/Inbev 4.7% 02/01/2036-2035	653,735	685,980
Apple Inc	Apple Inc 4.5% 02/23/2036-2035	126,396	131,591
General Motors Co	General Motors Co 6.6% 04/01/2036-2035	85,472	101,069
Viacom Inc	Viacom Inc 6.875% 04/30/2036	89,284	99,235
American Intl Group	American Intl Group 6.25% 05/01/2036	14,147	13,880
Goldman Sachs Group Inc	Goldman Sachs Group Inc 6.45% 05/01/2036	332,646	354,586
Lockheed Martin Corporation	Lockheed Martin Corporation 4.5% 05/15/2036	64,127	67,007
Oracle Corporation	Oracle Corporation 3.85% 07/15/2036-2036	44,175	42,295
Microsoft Corp	Microsoft Corp 3.45% 08/08/2036-2036	117,819	122,355
Citigroup Inc	Citigroup Inc 6.125% 08/25/2036	178,248	203,630
Wells Fargo Bank	Wells Fargo Bank 5.95% 08/26/2036	994,921	1,049,290
Gilead Sciences Inc	Gilead Sciences Inc 4% 09/01/2036-2036	85,922	91,791
Peco Energy Co	Peco Energy Co 5.95% 10/01/2036	139,126	144,431
Bank Of America	Bank Of America Na Series Bknt 6% 10/15/2036	661,316	649,331
Midamerican Energy	Midamerican Energy 5.8% 10/15/2036	32,300	33,741
Us Bancorp	Us Bancorp V/R 2.491% 11/03/2036-2031	235,000	234,024
Westpac Banking Corp	Westpac Banking Corp V/R 3.02% 11/18/2036-2031	85,000	83,770
Vale Overseas	Vale Overseas 6.875% 11/21/2036	116,538	126,469
Abbott Laboratories	Abbott Laboratories 4.75% 11/30/2036-2036	128,172	133,838
Pfizer Inc	Pfizer Inc 4% 12/15/2036	156,857	166,062
Wells Fargo & Co	Wells Fargo & Co 5.95% 12/15/2036	211,971	222,750
At&T Inc	At&T Inc 5.25% 03/01/2037-2036	89,263	86,509
Eaton Corp	Eaton Corp 5.8% 03/15/2037	2,541,860	2,529,566
Verizon Communications	Verizon Communications 5.25% 03/16/2037	999,695	1,070,164
Wyeth	Wyeth 5.95% 04/01/2037	908,760	996,379
Burlington Northern Santa Fe	Burlington Northern Santa Fe 6.15% 05/01/2037	211,358	219,631
Time Warner Cable Inc	Time Warner Cable Inc 6.55% 05/01/2037	48,624	52,512
Nevada Power Co	Nevada Power Co Series R 6.75% 07/01/2037	42,311	44,322
Bat Capital Corp	Bat Capital Corp 4.39% 08/15/2037-2037	843,081	933,989
Amazon.Com Inc	Amazon.Com Inc 3.875% 08/22/2037-2037	118,654	122,400
Public Service Co Of Colo Private Placement	Public Service Co Of Colo Private Placement Series 17 6.25% 09/01/2037	379,678	397,134
Florida Power Corp	Florida Power Corp 6.35% 09/15/2037	414,355	419,569
Hsbc Hldgs Plc	Hsbc Hldgs Plc 6.5% 09/15/2037	251,170	246,726
Astrazeneca Plc Plc	Astrazeneca Plc Plc 6.45% 09/15/2037	335,221	337,881
Goldman Sachs Group Inc	Goldman Sachs Group Inc 6.75% 10/01/2037	606,140	693,514
Walt Disney Co	Walt Disney Co 6.65% 11/15/2037	166,883	169,732
Oracle Corporation	Oracle Corporation 3.8% 11/15/2037-2037	1,100,378	1,125,189
Unitedhealth Group Inc	Unitedhealth Group Inc 6.625% 11/15/2037	1,003,861	1,096,582
Virginia Elec & Pwr Co	Virginia Elec & Pwr Co 6.35% 11/30/2037	423,624	469,306
United Parcel Service	United Parcel Service 6.2% 01/15/2038	598,622	577,081
Wachovia Bank Series Bknt	Wachovia Bank Series Bknt 6.6% 01/15/2038	484,283	478,900
Florida Power And Light	Florida Power And Light 5.95% 02/01/2038	40,478	41,727
Sempra Energy	Sempra Energy 3.8% 02/01/2038-2037	199,731	208,164
Comcast Corp	Comcast Corp 3.9% 03/01/2038-2037	80,165	84,578
Fifth Third Bancorp Corporate Bond	Fifth Third Bancorp Corporate Bond 8.25% 03/01/2038	528,676	607,181
Cvs Health Corporation	Cvs Health Corporation 4.78% 03/25/2038-2037	808,787	924,003
Carolina Pwr & Lt	Carolina Pwr & Lt 6.3% 04/01/2038	3,625,014	3,795,147
General Motors Co	General Motors Co 5.15% 04/01/2038-2037	78,096	83,947
Duke Energy Carolinas	Duke Energy Carolinas 6.05% 04/15/2038	1,968,615	2,073,954

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Mplx Lp	Mplx Lp 4.5% 04/15/2038-2037	512,444	571,838
Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost (*)	Current value (*)
Oracle Corporation	Oracle Corporation 6.5% 04/15/2038	4,267,410	4,034,271
Sabal Trail Trans Private Placement	Sabal Trail Trans Private Placement Series 144A 4.682% 05/01/2038-2037	141,430	154,343
Glaxosmithkline Cap Inc	Glaxosmithkline Cap Inc 6.375% 05/15/2038	422,339	469,242
Jp Morgan Chase & Co	Jp Morgan Chase & Co Corporate Bond 6.4% 05/15/2038	4,809,413	5,266,967
Petro Canada	Petro Canada 6.8% 05/15/2038	13,960	13,955
Trans-Canada Pl	Trans-Canada Pl 20Yr 4.75% 05/15/2038-2037	117,945	124,217
Keurig Dr Pepper Inc	Keurig Dr Pepper Inc 4.985% 05/25/2038-2037	50,068	55,339
Vodafone Group Plc	Vodafone Group Plc 5% 05/30/2038	82,902	92,902
Energy Transfer Partners Lp	Energy Transfer Partners Lp Series 20Y 5.8% 06/15/2038-2037	15,648	18,131
Florida Power Corp	Florida Power Corp Pgn 6.4% 06/15/2038	107,112	108,134
International Paper Co	International Paper Co 8.7% 06/15/2038	294,321	341,871
Bayer Us Finance Ii Llc Priv Placement	Bayer Us Finance Ii Llc Priv Placement Series 144A 4.625% 06/25/2038-2037	57,458	69,863
Time Warner Cable Inc	Time Warner Cable Inc 7.3% 07/01/2038	133,934	147,726
Morgan St Sparqs	Morgan St Sparqs V/R 3.971% 07/22/2038-2037	140,018	147,474
Jpmorgan Chase & Co	Jpmorgan Chase & Co V/R 3.882% 07/24/2038-2037	123,167	118,222
Cigna Corp	Cigna Corp 4.8% 08/15/2038-2038	934,845	968,615
Duke Energy Indiana Inc	Duke Energy Indiana Inc 6.35% 08/15/2038	240,488	239,891
Pfizer Inc	Pfizer Inc 4.1% 09/15/2038-2038	146,040	166,287
Nestle Holdings Inc Priv Placement	Nestle Holdings Inc Priv Placement Series 144A 3.9% 09/24/2038-2038	224,160	245,175
Goldman Sachs Group Inc	Goldman Sachs Group Inc V/R 4.017% 10/31/2038-2037	280,863	302,019
United Technologies Corp	United Technologies Corp 4.45% 11/16/2038-2038	85,765	89,553
Hsbc Bank Usa	Hsbc Bank Usa Series Bknt 7% 01/15/2039	1,346,121	1,503,131
Pacificorp	Pacificorp 6% 01/15/2039	296,415	301,380
Anheuser-Busch Inbev Wor	Anheuser-Busch Inbev Wor 5.45% 01/23/2039-2038	422,312	443,088
Citigroup Inc	Citigroup Inc V/R 3.878% 01/24/2039-2038	149,650	158,426
Conocophillips	Conocophillips 6.5% 02/01/2039	2,656,280	2,898,308
Altria Group Inc	Altria Group Inc 5.8% 02/14/2039-2038	1,138,832	1,205,567
At&T Inc	At&T Inc 6.55% 02/15/2039	63,378	62,118
Cisco Systems	Cisco Systems 5.9% 02/15/2039	2,550,200	2,863,022
Alabama Power Co	Alabama Power Co 6% 03/01/2039	73,792	76,753
Boston Scientific Corp	Boston Scientific Corp 4.55% 03/01/2039-2038	148,871	155,658
Mitsubishi Ufj Finl Grp	Mitsubishi Ufj Finl Grp 4.153% 03/07/2039	121,675	130,113
Boeing Co	Boeing Co 6.875% 03/15/2039	198,858	192,768
Pfizer Inc	Pfizer Inc 7.2% 03/15/2039	297,291	289,330
Duke Energy Indiana Inc	Duke Energy Indiana Inc 6.45% 04/01/2039	56,654	57,309
Mars Inc Private Placement	Mars Inc Private Placement Series 144A 3.875% 04/01/2039-2038	437,370	494,528
Goldman Sachs Group Inc	Goldman Sachs Group Inc V/R 4.411% 04/23/2039-2038	126,507	142,789
Ibm Corp	Ibm Corp 4.15% 05/15/2039	145,411	138,248
Nokia Corp	Nokia Corp 6.625% 05/15/2039	218,608	276,000
Time Warner Cable Inc	Time Warner Cable Inc 6.75% 06/15/2039	140,865	155,519
Citigroup Inc	Citigroup Inc 8.125% 07/15/2039	763,952	844,574
Mitsubishi Ufj Finl Grp	Mitsubishi Ufj Finl Grp 3.751% 07/18/2039	93,378	100,410
Nationwide Mutual Ins	Nationwide Mutual Ins Series 144A 9.375% 08/15/2039	173,328	189,690
Exelon Generation Co Llc	Exelon Generation Co Llc 6.25% 10/01/2039	134,461	131,240
Newmont Mining Corp	Newmont Mining Corp 6.25% 10/01/2039	72,111	76,744
Vale Overseas	Vale Overseas 6.875% 11/10/2039	118,403	127,656
Anheuser-Busch Inbev Wor	Anheuser-Busch Inbev Wor 8% 11/15/2039	857,203	1,000,130
Dh Europe Finance	Dh Europe Finance Ii 3.25% 11/15/2039-2039	107,161	112,121
Abbvie Inc	Abbvie Inc 4.05% 11/21/2039-2039	453,276	503,374

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Hess Corp	Hess Corp 6% 01/15/2040	947,363	1,086,919
Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost (*)	Current value (*)
Validus Holdings Ltd	Validus Holdings Ltd 8.875% 01/26/2040	518,572	578,509
Kraft Foods Group Inc	Kraft Foods Group Inc 6.5% 02/09/2040	259,994	275,142
Amgen Inc	Amgen Inc 3.15% 02/21/2040-2039	239,211	240,172
Comcast Corp	Comcast Corp 6.4% 03/01/2040	2,535,720	2,937,210
Cigna Corp	Cigna Corp 3.2% 03/15/2040-2039	60,195	61,737
Exxon Mobil Corp	Exxon Mobil Corp 4.227% 03/19/2040-2039	220,889	234,790
America Movil Sab De Cv	America Movil Sab De Cv 6.125% 03/30/2040	801,682	831,535
General Dynamics Corp	General Dynamics Corp 4.25% 04/01/2040-2039	47,422	48,610
Nvidia Corp	Nvidia Corp 3.5% 04/01/2040-2039	297,392	313,626
Oracle Corporation	Oracle Corporation 3.6% 04/01/2040-2039	213,384	185,725
Carrier Global Corp	Carrier Global Corp 3.377% 04/05/2040-2039	158,686	160,646
Equinor Asa	Equinor Asa 3.625% 04/06/2040-2039	142,674	154,932
Home Depot Inc	Home Depot Inc 3.3% 04/15/2040-2039	65,033	70,079
Visa Inc	Visa Inc 2.7% 04/15/2040-2039	39,706	40,672
Williams Partners Lp	Williams Partners Lp 6.3% 04/15/2040	123,817	134,538
Bank Of America Corp	Bank Of America Corp Series Mtn V/R 4.078% 04/23/2040-2039	387,367	406,592
Boeing Co	Boeing Co 5.705% 05/01/2040-2039	725,602	901,300
Northrop Grumman Corp	Northrop Grumman Corp 5.15% 05/01/2040-2039	82,124	96,629
Reynolds American Inc	Reynolds American Inc 8.125% 05/01/2040	633,302	634,508
Walt Disney Co	Walt Disney Co 3.5% 05/13/2040-2039	137,373	147,569
Unitedhealth Group Inc	Unitedhealth Group Inc 2.75% 05/15/2040-2039	68,283	70,398
Abbott Laboratories	Abbott Laboratories 5.3% 05/27/2040	429,999	509,012
Pfizer Inc	Pfizer Inc 2.55% 05/28/2040-2039	44,721	44,574
Coca Cola Co	Coca Cola Co 2.5% 06/01/2040-2039	165,845	165,235
Discovery Communications	Discovery Communications 6.35% 06/01/2040	423,836	480,550
Prudential Financial Inc	Prudential Financial Inc Series Mtn 6.625% 06/21/2040	170,379	179,093
Mars Inc Private Placement	Mars Inc Private Placement Series 144A 2.375% 07/16/2040-2040	251,670	238,335
Ny & Presbyterian Hospital	Ny & Presbyterian Hospital 2.256% 08/01/2040-2040	54,822	52,060
Pacific Gas & Elec Co	Pacific Gas & Elec Co 3.3% 08/01/2040-2040	73,115	69,304
Alphabet Inc	Alphabet Inc 1.9% 08/15/2040-2040	118,943	108,966
Cvs Health Corporation	Cvs Health Corporation 2.7% 08/21/2040-2040	223,293	214,899
At&T Inc	At&T Inc 5.35% 09/01/2040	139,800	138,193
Johnson & Johnson	Johnson & Johnson 2.1% 09/01/2040-2040	149,003	141,134
Royalty Pharma Plc	Royalty Pharma Plc Series Wi 3.3% 09/02/2040-2040	86,000	89,267
Intercontinental Exchange	Intercontinental Exchange 2.65% 09/15/2040-2040	104,245	101,397
Bat Capital Corp	Bat Capital Corp 3.734% 09/25/2040-2040	74,994	71,920
Lyb Int Finance	Lyb Int Finance Iii 3.375% 10/01/2040-2040	26,068	25,881
Microsoft Corp	Microsoft Corp 4.5% 10/01/2040	4,460,500	5,121,428
Jp Morgan Chase & Co	Jp Morgan Chase & Co 5.5% 10/15/2040	90,522	95,398
Unitedhealth Group Inc	Unitedhealth Group Inc 5.7% 10/15/2040-2040	44,778	49,063
Kentucky Utils Co	Kentucky Utils Co 5.125% 11/01/2040-2040	216,571	223,855
Oglethorpe Power Corp	Oglethorpe Power Corp 5.375% 11/01/2040	400,677	426,861
Travelers Cos Inc	Travelers Cos Inc 5.35% 11/01/2040	2,187,700	2,706,594
Bristol-Myers Squibb Co	Bristol-Myers Squibb Co 2.35% 11/13/2040-2040	29,933	28,369
Kinder Morgan Ener Part	Kinder Morgan Ener Part 7.5% 11/15/2040	508,907	572,763
International Flavors/Fragrance Private Placement	International Flavors/Fragrance Private Placement Series 144A 3.268% 11/15/2040-2040	193,556	192,124
Time Warner Cable Inc	Time Warner Cable Inc 5.875% 11/15/2040-2040	118,905	130,172
Enterprise Products Oper	Enterprise Products Oper 5.95% 02/01/2041	646,639	702,668
Altria Group Inc	Altria Group Inc 3.4% 02/04/2041-2040	273,094	252,846
Apple Inc	Apple Inc 2.375% 02/08/2041-2040	139,723	135,214

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7-Eleven Inc Private Placement	7-Eleven Inc Private Placement Series 144A 2.5% 02/10/2041-2040	206,246	197,485
Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost (*)	Current value (*)
Broadcom Inc Private Placement	Broadcom Inc Private Placement Series 144A 3.5% 02/15/2041-2040	119,756	122,163
T-Mobile Usa Inc	T-Mobile Usa Inc Series Wi 3% 02/15/2041-2040	171,002	170,263
At&T Inc	At&T Inc 6.375% 03/01/2041	471,798	473,727
Burlington North Santa Fe	Burlington North Santa Fe 5.05% 03/01/2041-2040	73,255	77,977
Marathon Petroleum Corp	Marathon Petroleum Corp 6.5% 03/01/2041-2040	52,280	54,800
Societe Generale Private Placement	Societe Generale Private Placement Series 144A 3.625% 03/01/2041	303,799	307,299
Verizon Communications	Verizon Communications 3.4% 03/22/2041-2040	320,191	333,925
Oracle Corporation	Oracle Corporation 3.65% 03/25/2041-2040	89,812	90,507
Home Depot Inc	Home Depot Inc 5.95% 04/01/2041-2040	166,366	187,509
Dominion Energy Inc	Dominion Energy Inc Series B 3.3% 04/15/2041-2040	203,273	206,646
Jpmorgan Chase & Co	Jpmorgan Chase & Co V/R 3.109% 04/22/2041-2040	162,090	165,314
Wells Fargo & Company	Wells Fargo & Company V/R 3.068% 04/30/2041-2040	216,336	214,515
Republic Of Chile	Republic Of Chile 3.1% 05/07/2041-2040	29,382	29,501
Amazon.Com Inc	Amazon.Com Inc 2.875% 05/12/2041-2040	94,940	98,095
Nevada Power Co	Nevada Power Co 5.45% 05/15/2041-2040	84,554	91,333
Oklahoma Gas & Elec Co	Oklahoma Gas & Elec Co 5.25% 05/15/2041-2040	1,097,860	1,295,522
Unitedhealth Group Inc	Unitedhealth Group Inc 3.05% 05/15/2041-2040	254,968	266,394
Caterpillar Inc	Caterpillar Inc 5.2% 05/27/2041	2,453,460	2,727,574
Barrick Na Finance Llc	Barrick Na Finance Llc 5.7% 05/30/2041	91,204	94,509
At&T Inc	At&T Inc 3.5% 06/01/2041-2040	250,009	251,877
Burlington North Santa Fe	Burlington North Santa Fe 5.4% 06/01/2041-2040	2,379,940	2,680,062
Charter Comm Opt Chtr	Charter Comm Opt Chtr 3.5% 06/01/2041-2040	59,570	58,422
Energy Transfer Partners	Energy Transfer Partners 6.05% 06/01/2041-2040	545,806	630,875
General Dynamics Corp	General Dynamics Corp 2.85% 06/01/2041-2040	66,714	66,200
Kaiser Foundation Hospit	Kaiser Foundation Hospit Series 2021 2.81% 06/01/2041-2040	191,242	189,551
Pacific Gas & Elec Co	Pacific Gas & Elec Co 4.2% 06/01/2041-2040	219,438	221,687
Applied Materials Inc	Applied Materials Inc 5.85% 06/15/2041	3,707,010	4,350,408
Entergy Louisiana Llc	Entergy Louisiana Llc 3.1% 06/15/2041-2040	229,244	235,354
Bp Cap Markets America	Bp Cap Markets America 3.06% 06/17/2041-2040	305,190	307,929
Bank Of America Corp	Bank Of America Corp Series Mtn V/R 2.676% 06/19/2041-2040	424,881	407,901
Total Capital Intl Sa	Total Capital Intl Sa 2.986% 06/29/2041-2040	106,844	106,463
Devon Energy Corporation	Devon Energy Corporation 5.6% 07/15/2041-2041	75,123	87,763
Salesforce.Com Inc	Salesforce.Com Inc 2.7% 07/15/2041-2041	204,189	203,927
United Mexican States	United Mexican States 4.28% 08/14/2041-2041	295,172	306,301
Southwestern Pub Service Co	Southwestern Pub Service Co 4.5% 08/15/2041-2041	1,179,411	1,461,258
Transcontinental Gas Pipe Corp	Transcontinental Gas Pipe Corp 5.4% 08/15/2041-2041	133,794	146,906
Lockheed Martin Corporation	Lockheed Martin Corporation 4.85% 09/15/2041	102,965	108,669
Wal-Mart Stores Inc	Wal-Mart Stores Inc 2.5% 09/22/2041-2041	165,000	165,721
Analog Devices Inc	Analog Devices Inc 2.8% 10/01/2041-2041	198,454	201,582
Exelon Generation Co Llc	Exelon Generation Co Llc 5.75% 10/01/2041	129,057	125,215
Norfolk Southern Corp	Norfolk Southern Corp 4.837% 10/01/2041	1,637,340	1,879,277
Kyndryl Holdings Inc Priv Placement	Kyndryl Holdings Inc Priv Placement Series 144A 4.1% 10/15/2041-2041	129,420	124,938
Thermo Fisher Scientific Inc	Thermo Fisher Scientific Inc 2.8% 10/15/2041-2041	129,585	131,191
Pepsico Inc	Pepsico Inc 2.625% 10/21/2041-2041	64,899	65,530
Aercap Ireland Cap/Globa	Aercap Ireland Cap/Globa 3.85% 10/29/2041-2041	344,114	352,441
Westpac Banking Corp	Westpac Banking Corp 3.133% 11/18/2041	105,000	103,030
Gilead Sciences Inc	Gilead Sciences Inc 5.65% 12/01/2041-2041	2,500,180	2,740,766
Oncor Electric Delivery	Oncor Electric Delivery 4.55% 12/01/2041-2041	434,978	456,275
Canadian Pacific Rr	Canadian Pacific Rr 3% 12/02/2041-2041	64,661	66,273
Duke Energy Carolinas	Duke Energy Carolinas 4.25% 12/15/2041	61,292	64,613

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Jpmorgan Chase & Co	Jpmorgan Chase & Co 5.4% 01/06/2042	150,266	156,514
Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost (*)	Current value (*)
Anheuser-Busch Inbev Wor	Anheuser-Busch Inbev Wor 4.95% 01/15/2042	76,270	74,906
John Sevier Comb Cycle	John Sevier Comb Cycle 4.626% 01/15/2042	2,983,907	3,128,942
Energy Transfer Partners	Energy Transfer Partners 6.5% 02/01/2042-2041	22,061	25,625
Republic Of Philippines	Republic Of Philippines 3.7% 02/02/2042	73,048	65,255
Bhp Billiton Fin Usa Ltd	Bhp Billiton Fin Usa Ltd 4.125% 02/24/2042	2,132,720	2,364,588
Westar Energy Inc	Westar Energy Inc 4.125% 03/01/2042-2041	1,536,365	1,658,047
Corning Inc	Corning Inc 4.75% 03/15/2042	2,136,700	2,513,678
Georgia Power Co	Georgia Power Co 4.3% 03/15/2042	130,571	136,423
Simon Property Group Lp	Simon Property Group Lp 4.75% 03/15/2042-2041	34,963	36,721
Barrick Gold Corp	Barrick Gold Corp 5.25% 04/01/2042	212,013	213,064
Pacific Gas & Elec Co	Pacific Gas & Elec Co 4.45% 04/15/2042-2041	386,193	367,872
Bank Of America Corp	Bank Of America Corp V/R 3.311% 04/22/2042-2041	512,433	525,047
Goldman Sachs Group Inc	Goldman Sachs Group Inc V/R 3.21% 04/22/2042-2041	135,328	139,753
Jpmorgan Chase & Co	Jpmorgan Chase & Co V/R 3.157% 04/22/2042-2041	346,298	353,521
Jpmorgan Chase & Co	Jpmorgan Chase & Co V/R 3.217% 04/22/2042-2041	115,385	120,175
Berkshire Hathaway Fin	Berkshire Hathaway Fin 4.4% 05/15/2042	2,131,000	2,434,158
Carolina Pwr & Lt	Carolina Pwr & Lt 4.1% 05/15/2042-2041	117,134	121,299
Florida Power And Light	Florida Power And Light 4.05% 06/01/2042-2041	202,012	213,242
Oncor Electric Delivery	Oncor Electric Delivery 5.3% 06/01/2042-2041	72,635	74,338
United Technologies Corp	United Technologies Corp 4.5% 06/01/2042	885,306	900,924
Kraft Foods Group Inc	Kraft Foods Group Inc 5% 06/04/2042	536,994	586,520
Exelon Generation Co	Exelon Generation Co Llc Series Wi 5.6% 06/15/2042-2041	357,791	365,379
Ibm Corp	Ibm Corp 4% 06/20/2042	287,905	297,731
Target Corp	Target Corp 4% 07/01/2042	2,599,940	2,435,158
Anheuser-Busch Inbev Wor	Anheuser-Busch Inbev Wor 3.75% 07/15/2042	1,524,900	1,632,975
Bayer Us Finance	Bayer Us Finance Ii Llc Private Placement Series 144A 3.6% 07/15/2042-2042	602,395	792,521
Goldman Sachs Group Inc	Goldman Sachs Group Inc V/R 2.908% 07/21/2042-2041	185,838	183,248
Morgan Stanley & Co	Morgan Stanley & Co 6.375% 07/24/2042	179,280	188,805
Transcontinental Gas Pipe Corp	Transcontinental Gas Pipe Corp 4.45% 08/01/2042-2042	193,343	213,629
Metlife Inc	Metlife Inc 4.125% 08/13/2042	3,013,110	3,534,441
Kinder Morgan Energy Partners Lp	Kinder Morgan Energy Partners Lp 5% 08/15/2042	69,898	69,859
Northern States Pwr Co	Northern States Pwr Co 3.4% 08/15/2042-2042	60,517	64,537
Pacific Gas & Elec Co	Pacific Gas & Elec Co 3.75% 08/15/2042-2042	14,549	14,036
Rio Tinto Fin Usa Ltd	Rio Tinto Fin Usa Ltd 4.125% 08/21/2042-2042	2,008,160	2,388,880
Shell International Finance	Shell International Finance 3.625% 08/21/2042	2,339,527	2,547,796
Burlington North Santa Fe	Burlington North Santa Fe 4.375% 09/01/2042-2042	94,404	97,116
Illinois Tool Works Inc	Illinois Tool Works Inc 3.9% 09/01/2042-2042	3,011,610	3,494,130
Vale Sa-Sp	Vale Sa-Sp 5.625% 09/11/2042	313,712	321,975
Merck & Co Inc	Merck & Co Inc 3.6% 09/15/2042-2042	2,551,291	2,829,548
Time Warner Cable Inc	Time Warner Cable Inc 4.5% 09/15/2042-2042	103,138	113,586
Union Elec Co	Union Elec Co 3.9% 09/15/2042-2042	205,263	215,084
Commonwealth Edison Co	Commonwealth Edison Co 3.8% 10/01/2042-2042	87,929	90,303
Unitedhealth Group Inc	Unitedhealth Group Inc 3.95% 10/15/2042-2042	1,934,002	2,424,007
Kinder Morgan Ener Part	Kinder Morgan Ener Part 4.7% 11/01/2042-2042	41,176	44,540
Citigroup Inc	Citigroup Inc V/R 2.904% 11/03/2042-2041	270,000	266,939
Abbvie Inc	Abbvie Inc 4.4% 11/06/2042	165,904	167,737
Barclays Plc	Barclays Plc V/R 3.33% 11/24/2042-2041	280,261	283,029
American Water Cap Corp	American Water Cap Corp 4.3% 12/01/2042-2042	4,449,880	4,775,160
Intel Corp	Intel Corp 4.25% 12/15/2042	3,033,150	3,643,866
Sherwin-Williams Co	Sherwin-Williams Co 4% 12/15/2042-2042	2,035,920	2,262,386

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Wisconsin Electric Pwr Co	Wisconsin Electric Pwr Co 3.65% 12/15/2042-2042	1,999,260	2,149,308
Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost (*)	Current value (*)
Atmos Energy Corp	Atmos Energy Corp 4.15% 01/15/2043-2042	2,009,160	2,307,334
Nbcuniversal Media Llc	Nbcuniversal Media Llc 4.45% 01/15/2043	87,770	91,842
Precision Castparts Corp	Precision Castparts Corp 3.9% 01/15/2043-2042	2,036,700	2,295,744
Wellpoint Inc	Wellpoint Inc 4.65% 01/15/2043	2,055,294	2,501,453
Energy Transfer Partners	Energy Transfer Partners 5.15% 02/01/2043-2042	24,666	27,531
Philip Morris Intl Inc	Philip Morris Intl Inc 4.125% 03/04/2043	32,998	35,348
Carolina Pwr & Lt	Carolina Pwr & Lt 4.1% 03/15/2043-2042	113,329	115,587
Georgia Power Co	Georgia Power Co 4.3% 03/15/2043	439,133	498,604
Potomac Elec Pwr Co	Potomac Elec Pwr Co 4.15% 03/15/2043-2042	2,123,525	2,308,411
Public Service Co Of Colo	Public Service Co Of Colo 3.95% 03/15/2043-2042	165,906	172,694
Unitedhealth Group Inc	Unitedhealth Group Inc 4.25% 03/15/2043-2042	5,476	6,036
Viacom Inc	Viacom Inc 4.375% 03/15/2043	59,737	67,996
Carlyle Holdings	Carlyle Holdings Ii Fin Series 144A Private Placement 5.625% 03/30/2043	287,962	286,877
Abbott Laboratories	Abbott Laboratories 4.75% 04/15/2043-2042	1,528,299	2,033,385
Barrick Na Finance Llc	Barrick Na Finance Llc 5.75% 05/01/2043	402,645	399,680
Mcdonalds Corp	Mcdonalds Corp Series Mtn 3.625% 05/01/2043	1,816,540	2,184,128
Apple Inc	Apple Inc 3.85% 05/04/2043	2,773,786	3,182,143
Northrop Grumman Corp	Northrop Grumman Corp 4.75% 06/01/2043	291,084	308,832
Allstate Corp	Allstate Corp 4.5% 06/15/2043	1,027,538	1,253,947
South Carolina Elec & Gas Co	South Carolina Elec & Gas Co 4.6% 06/15/2043-2042	2,029,160	2,467,464
Duke Energy Indiana Inc	Duke Energy Indiana Inc Series Www 4.9% 07/15/2043-2043	151,535	156,273
Viacom Inc	Viacom Inc 5.85% 09/01/2043-2043	647,258	723,059
Reynolds American Inc	Reynolds American Inc 6.15% 09/15/2043	121,081	129,515
Cummins Inc	Cummins Inc 4.875% 10/01/2043-2043	3,677,744	4,231,152
Walt Disney Co	Walt Disney Co 5.4% 10/01/2043	6,519	6,913
Energy Transfer Partners	Energy Transfer Partners 5.95% 10/01/2043-2043	159,346	175,269
General Motors Co	General Motors Co 6.25% 10/02/2043	198,653	211,975
Philip Morris Intl Inc	Philip Morris Intl Inc 4.875% 11/15/2043	1,212,127	1,316,801
Williams Partners Lp	Williams Partners Lp 5.8% 11/15/2043-2043	271,685	314,894
Microsoft Corp	Microsoft Corp 4.875% 12/15/2043	4,645,520	5,302,128
Monongahela Pwr Co	Monongahela Pwr Co Private Placement Series 144A 5.4% 12/15/2043-2043	256,781	257,624
Commonwealth Edison Co	Commonwealth Edison Co 4.7% 01/15/2044-2043	557,410	631,174
Wellpoint Inc	Wellpoint Inc 5.1% 01/15/2044	3,421,033	3,329,408
Wells Fargo & Co	Wells Fargo & Co 5.606% 01/15/2044	239,386	262,675
Altria Group Inc	Altria Group Inc 5.375% 01/31/2044	143,379	139,097
Home Depot Inc	Home Depot Inc 4.875% 02/15/2044-2043	259,419	275,652
United Mexican States	United Mexican States Series Mtn 4.75% 03/08/2044	108,190	103,532
Consolidated Edison Co	Consolidated Edison Co Ny 4.45% 03/15/2044-2043	2,081,300	2,344,408
Enterprise Products Oper	Enterprise Products Oper 4.85% 03/15/2044-2043	33,151	35,946
Rogers Communications Inc	Rogers Communications Inc 5% 03/15/2044-2043	101,128	103,307
Wal-Mart Stores Inc	Wal-Mart Stores Inc 4.3% 04/22/2044-2043	1,392,846	1,645,930
Citigroup Inc	Citigroup Inc 5.3% 05/06/2044	42,546	45,555
Novartis Capital Corp	Novartis Capital Corp 4.4% 05/06/2044	407,962	434,348
Stryker Corp	Stryker Corp 4.375% 05/15/2044-2043	1,958,660	2,420,726
Kkr Group Finance Co	Kkr Group Finance Co Iii Private Placement Series 144A 5.125% 06/01/2044-2043	333,014	411,090
Abbvie Inc	Abbvie Inc 4.85% 06/15/2044-2043	113,982	132,006
Williams Cos Inc	Williams Cos Inc 5.75% 06/24/2044-2043	46,624	51,335
Goldman Sachs Group Inc	Goldman Sachs Group Inc 4.8% 07/08/2044-2044	314,482	337,539
American Intl Group	American Intl Group 4.5% 07/16/2044-2044	516,023	538,674

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Burlington North Santa Fe	Burlington North Santa Fe 4.55% 09/01/2044	69,986	75,494
Marathon Petroleum Corp	Marathon Petroleum Corp 4.75% 09/15/2044-2044	57,814	58,625
Wells Fargo & Company	Wells Fargo & Company Series Mtn 4.65% 11/04/2044	376,705	388,173
Metlife Inc	Metlife Inc 4.721% 12/15/2044	44,160	45,376
Morgan Stanley	Morgan Stanley 4.3% 01/27/2045	118,881	128,460
Gilead Sciences Inc	Gilead Sciences Inc 4.5% 02/01/2045-2044	119,023	128,204
Apple Inc	Apple Inc 3.45% 02/09/2045	299,852	317,918
Energy Transfer Partners	Energy Transfer Partners 5.15% 03/15/2045-2044	381,843	417,175
Home Depot Inc	Home Depot Inc 4.4% 03/15/2045-2044	1,419,634	1,528,842
Smucker (J.M.) Co	Smucker (J.M.) Co 4.375% 03/15/2045	1,951,700	2,428,388
Burlington North Santa Fe	Burlington North Santa Fe 4.15% 04/01/2045-2044	161,127	168,160
Oncor Electric Delivery	Oncor Electric Delivery 3.75% 04/01/2045-2044	172,507	182,023
Amgen Inc	Amgen Inc 4.4% 05/01/2045-2044	115,666	124,981
Republic Of Philippines	Republic Of Philippines 2.95% 05/05/2045	45,000	44,325
Apple Inc	Apple Inc 4.375% 05/13/2045	3,524,475	3,153,960
Oracle Corporation	Oracle Corporation 4.125% 05/15/2045-2044	240,570	242,461
Sunoco Logistics	Sunoco Logistics 5.35% 05/15/2045-2044	378,634	412,200
Goldman Sachs Group Inc	Goldman Sachs Group Inc 5.15% 05/22/2045	184,025	201,029
Columbia Pipeline Group	Columbia Pipeline Group 5.8% 06/01/2045-2044	191,231	211,385
Kinder Morgan Inc	Kinder Morgan Inc 5.55% 06/01/2045-2044	37,051	37,979
Devon Energy Corporation	Devon Energy Corporation 5% 06/15/2045-2044	42,765	54,281
Grainger W W Inc	Grainger W W Inc 4.6% 06/15/2045-2044	2,282,940	2,560,982
American Intl Group	American Intl Group 4.8% 07/10/2045-2045	26,536	25,255
Blackstone Holdings Fina Private Placement	Blackstone Holdings Fina Private Placement Series 144A 4.45% 07/15/2045	1,984,490	2,451,968
Cvs Health Corporation	Cvs Health Corporation 5.125% 07/20/2045-2045	209,162	234,522
Reynolds American Inc	Reynolds American Inc 5.85% 08/15/2045-2045	223,790	241,816
Walt Disney Co	Walt Disney Co 4.95% 10/15/2045-2045	37,517	39,153
Goldman Sachs Group Inc	Goldman Sachs Group Inc 4.75% 10/21/2045-2045	20,929	19,353
Charter Comm Opt Chtr	Charter Comm Opt Chtr Series Wi 6.484% 10/23/2045-2045	762,089	921,436
Wells Fargo & Company	Wells Fargo & Company Series Gmtn 4.9% 11/17/2045	186,819	194,934
Visa Inc	Visa Inc 4.3% 12/14/2045-2045	2,452,682	2,896,481
Energy Transfer Partners	Energy Transfer Partners 6.125% 12/15/2045-2045	120,887	130,463
Anheuser-Busch Co/Inbev	Anheuser-Busch Co/Inbev 4.9% 02/01/2046-2045	1,565,774	1,718,527
Kinder Morgan Inc	Kinder Morgan Inc 5.05% 02/15/2046-2045	48,020	47,788
Apple Inc	Apple Inc 4.65% 02/23/2046-2045	1,326,705	1,469,281
Gilead Sciences Inc	Gilead Sciences Inc 4.75% 03/01/2046-2045	386,632	455,824
Lowes Companies Inc	Lowes Companies Inc 3.7% 04/15/2046-2045	122,975	120,924
Target Corp	Target Corp 3.625% 04/15/2046	2,950,740	3,514,806
Midamerican Energy Co	Midamerican Energy Co 4.25% 05/01/2046-2045	529,836	562,569
Shell International Finance	Shell International Finance 4% 05/10/2046	220,466	237,766
Abbvie Inc	Abbvie Inc 4.45% 05/14/2046-2045	75,409	90,681
Intel Corp	Intel Corp 4.1% 05/19/2046-2045	2,118,720	2,357,522
Intel Corp	Intel Corp Series Mtn 4.4% 06/14/2046	260,227	275,680
Commonwealth Edison Co	Commonwealth Edison Co 3.65% 06/15/2046-2045	10,694	11,123
Emera Us Finance Lp	Emera Us Finance Lp Series Wi 4.75% 06/15/2046-2045	128,361	135,727
Republic Of Philippines	Republic Of Philippines 3.2% 07/06/2046	317,892	325,460
Cigna Corp	Cigna Corp Series Wi 4.8% 07/15/2046-2046	42,884	49,978
Oracle Corporation	Oracle Corporation 4% 07/15/2046-2046	537,868	550,428
Apple Inc	Apple Inc 3.85% 08/04/2046-2046	131,937	141,482
Verizon Communications	Verizon Communications 4.862% 08/21/2046	858,396	901,873
Shell International Finance	Shell International Finance 3.75% 09/12/2046	74,619	78,655

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Altria Group Inc	Altria Group Inc 3.875% 09/16/2046-2046	18,032	19,336
Duke Energy Florida Llc	Duke Energy Florida Llc 3.4% 10/01/2046-2046	863,327	964,252
Phillips 66 Partners Lp	Phillips 66 Partners Lp 4.9% 10/01/2046-2046	122,343	129,921
Nike Inc	Nike Inc 3.375% 11/01/2046-2046	1,794,780	2,237,944
Mastercard Inc	Mastercard Inc 3.8% 11/21/2046-2046	3,145,770	3,521,328
Abbott Laboratories	Abbott Laboratories 4.9% 11/30/2046-2046	150,393	162,015
Simon Property Group Lp	Simon Property Group Lp 4.25% 11/30/2046-2046	27,159	29,569
Wells Fargo & Company	Wells Fargo & Company Series Mtn 4.75% 12/07/2046	135,071	141,487
Fedex Corp	Fedex Corp 4.4% 01/15/2047-2046	30,461	35,295
Morgan Stanley	Morgan Stanley 4.375% 01/22/2047	5,380,600	6,236,670
Regency Centers Lp	Regency Centers Lp 4.4% 02/01/2047-2046	16,335	17,679
Johnson & Johnson	Johnson & Johnson 3.75% 03/03/2047-2046	5,708,950	5,942,960
Southern Natural Gas Private Placement	Southern Natural Gas Private Placement Series 144A 4.8% 03/15/2047-2046	115,022	125,850
Hess Corp	Hess Corp 5.8% 04/01/2047-2046	186,426	186,325
Southern Ca Edison Co	Southern Ca Edison Co 4% 04/01/2047-2046	274,575	285,591
Energy Transfer Partners	Energy Transfer Partners 5.3% 04/15/2047-2046	126,330	138,150
Unitedhealth Group Inc	Unitedhealth Group Inc 4.25% 04/15/2047-2046	23,651	24,546
Kaiser Foundation Hospit	Kaiser Foundation Hospit 4.15% 05/01/2047-2046	369,875	412,512
Constellation Brands Inc	Constellation Brands Inc 4.5% 05/09/2047-2046	85,297	94,997
Nisource Finance Corp	Nisource Finance Corp 4.375% 05/15/2047-2046	155,204	165,868
Home Depot Inc	Home Depot Inc 3.9% 06/15/2047-2046	149,058	158,850
Bat Capital Corp	Bat Capital Corp 4.54% 08/15/2047-2047	148,502	154,452
Southwestern Pub Service Co	Southwestern Pub Service Co 3.7% 08/15/2047-2047	267,448	300,624
Amazon.Com Inc	Amazon.Com Inc 4.05% 08/22/2047-2047	3,046,320	3,648,732
American Water	American Water 3.75% 09/01/2047-2047	47,264	50,162
Apple Inc	Apple Inc 3.75% 09/12/2047-2047	30,484	28,912
Archer-Daniels-Midland Co	Archer-Daniels-Midland Co 3.75% 09/15/2047-2047	3,064,920	3,540,096
Aep Texas Inc	Aep Texas Inc Series Wi 3.8% 10/01/2047-2047	116,329	112,814
Conocophillips Private Placement	Conocophillips Private Placement Series 144A 4.875% 10/01/2047-2047	93,164	98,963
Sunoco Logistics	Sunoco Logistics 5.4% 10/01/2047-2047	234,296	251,819
Northrop Grumman Corp	Northrop Grumman Corp 4.03% 10/15/2047-2047	238,744	259,199
Unitedhealth Group Inc	Unitedhealth Group Inc 3.75% 10/15/2047-2047	15,275	17,079
Comcast Corp	Comcast Corp Series Wi 3.969% 11/01/2047-2047	238,448	240,721
Norfolk Southern Corp	Norfolk Southern Corp Series Wi 3.942% 11/01/2047-2047	41,548	46,274
Northwell Healthcare Inc	Northwell Healthcare Inc 4.26% 11/01/2047-2046	81,089	89,075
Bristol-Myers Squibb Co	Bristol-Myers Squibb Co 4.35% 11/15/2047-2047	32,826	36,912
Oracle Corporation	Oracle Corporation 4% 11/15/2047-2047	69,243	67,412
Honeywell International Inc Private Placement	Honeywell International Inc Private Placement Series 144A 3.812% 11/21/2047-2047	3,156,197	2,968,142
Aep Transmission Co Llc	Aep Transmission Co Llc 3.75% 12/01/2047-2047	1,487,287	1,639,976
Ameren Illinois Co	Ameren Illinois Co 3.7% 12/01/2047-2047	10,903	11,373
Intel Corp	Intel Corp Series Wi 3.734% 12/08/2047-2047	156,535	163,783
Republic Of Indonesia	Republic Of Indonesia 4.35% 01/11/2048	35,239	35,574
Texas Eastern Transmissi Priv Placement	Texas Eastern Transmissi Priv Placement Series 144A 4.15% 01/15/2048-2047	117,675	129,343
Sempra Energy	Sempra Energy 4% 02/01/2048-2047	120,531	132,319
Constellation Brands Inc	Constellation Brands Inc 4.1% 02/15/2048-2047	76,962	85,781
Enterprise Products Oper	Enterprise Products Oper 4.25% 02/15/2048-2047	75,386	79,169
Bristol-Myers Squibb Co	Bristol-Myers Squibb Co 4.55% 02/20/2048-2047	5,885,817	5,569,165
Jpmorgan Chase & Co	Jpmorgan Chase & Co V/R 4.26% 02/22/2048-2047	119,787	128,377
Comcast Corp	Comcast Corp 4% 03/01/2048-2047	2,248,340	2,299,838
Commonwealth Edison Co	Commonwealth Edison Co 4% 03/01/2048-2047	304,548	324,363

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Kinder Morgan Inc	Kinder Morgan Inc 5.2% 03/01/2048-2047	77,829	79,707
Southern Ca Edison Co	Southern Ca Edison Co Series C 4.125% 03/01/2048-2047	286,959	334,592
At&T Inc	At&T Inc 4.5% 03/09/2048-2047	1,944,256	2,264,419
Apollo Management Holdin Private Placement	Apollo Management Holdin Private Placement Series 144A 5% 03/15/2048-2047	372,358	488,157
Cvs Health Corporation	Cvs Health Corporation 5.05% 03/25/2048-2047	964,473	992,283
American Intl Group	American Intl Group 4.75% 04/01/2048-2047	67,751	70,325
Charter Comm Opt Chtr	Charter Comm Opt Chtr 5.75% 04/01/2048-2047	197,548	200,038
Anheuser-Busch Inbev Wor	Anheuser-Busch Inbev Wor 4.6% 04/15/2048-2047	212,899	234,456
Sabal Trail Trans Priv Placemen	Sabal Trail Trans Priv Placement Series 144A 4.832% 05/01/2048-2047	115,570	127,285
San Diego G & E	San Diego G & E 4.15% 05/15/2048-2047	19,498	17,849
Texas Instruments Inc	Texas Instruments Inc 4.15% 05/15/2048-2047	306,852	362,874
Keurig Dr Pepper Inc	Keurig Dr Pepper Inc 5.085% 05/25/2048-2047	39,566	45,356
Southern Calif Gas Co	Southern Calif Gas Co Series Uu 4.125% 06/01/2048-2047	665,028	758,282
Energy Transfer Partners Lp	Energy Transfer Partners Lp Series 30Y 6% 06/15/2048-2047	10,650	12,500
Puget Sound Energy Inc	Puget Sound Energy Inc 4.223% 06/15/2048-2047	237,778	262,105
Unitedhealth Group Inc	Unitedhealth Group Inc 4.25% 06/15/2048-2047	347,020	366,382
Ubs Ag Priv Placement	Ubs Ag Priv Placement Series 144A 4.5% 06/26/2048	139,087	149,225
Wal-Mart Stores Inc	Wal-Mart Stores Inc 4.05% 06/29/2048-2047	2,177,140	2,546,504
Citigroup Inc	Citigroup Inc 4.65% 07/23/2048-2048	5,693,303	6,569,221
Jpmorgan Chase & Co	Jpmorgan Chase & Co V/R 4.032% 07/24/2048-2047	115,647	124,273
Arizona Public Service Co	Arizona Public Service Co 4.2% 08/15/2048-2048	3,173,190	3,447,159
Berkshire Hathaway Fin	Berkshire Hathaway Fin 4.2% 08/15/2048	269,792	284,860
Conocophillips Private Placement	Conocophillips Private Placement Series 144A 4.85% 08/15/2048-2048	118,339	124,450
Indiana Michigan Power	Indiana Michigan Power 4.25% 08/15/2048-2048	129,064	138,132
Astrazeneca Plc	Astrazeneca Plc 4.375% 08/17/2048-2048	127,428	141,763
Entergy Louisiana Llc	Entergy Louisiana Llc 4.2% 09/01/2048-2048	387,649	444,189
Union Pacific Corp	Union Pacific Corp 4.5% 09/10/2048-2048	4,156,410	3,828,525
Nestle Holdings Inc Priv Placement	Nestle Holdings Inc Priv Placement Series 144A 4% 09/24/2048-2048	132,107	141,824
International Flavors/Fragrance	International Flavors/Fragrance 5% 09/26/2048-2048	39,712	38,569
Oglethorpe Power Corp	Oglethorpe Power Corp 5.05% 10/01/2048-2048	190,445	200,110
Comcast Corp	Comcast Corp 4.7% 10/15/2048-2048	2,119,920	2,540,612
Abbvie Inc	Abbvie Inc 4.875% 11/14/2048-2048	31,524	38,781
Constellation Brands Inc	Constellation Brands Inc 5.25% 11/15/2048-2048	18,372	19,641
Jpmorgan Chase & Co	Jpmorgan Chase & Co V/R 3.964% 11/15/2048-2047	106,670	105,327
United Technologies Corp	United Technologies Corp 4.625% 11/16/2048-2048	235,228	280,642
Home Depot Inc	Home Depot Inc 4.5% 12/06/2048-2048	3,239,411	3,885,949
Aflac Inc	Aflac Inc 4.75% 01/15/2049-2048	3,352,850	3,299,518
Berkshire Hathaway Energ	Berkshire Hathaway Energ 4.45% 01/15/2049-2048	421,260	474,090
Anheuser-Busch Inbev Wor	Anheuser-Busch Inbev Wor 5.55% 01/23/2049-2048	203,429	222,298
Jpmorgan Chase & Co	Jpmorgan Chase & Co V/R 3.897% 01/23/2049-2048	2,212,432	2,568,784
Duke Energy Ohio Inc	Duke Energy Ohio Inc 4.3% 02/01/2049-2048	562,779	607,359
Altria Group Inc	Altria Group Inc 5.95% 02/14/2049-2048	384,035	393,313
Boston Scientific Corp	Boston Scientific Corp 4.7% 03/01/2049-2048	42,743	44,480
Commonwealth Edison Co	Commonwealth Edison Co 4% 03/01/2049-2048	1,991,600	2,357,012
Eli Lilly & Co	Eli Lilly & Co 3.95% 03/15/2049-2048	3,228,457	3,949,411
Pfizer Inc	Pfizer Inc 4% 03/15/2049-2048	3,046,633	3,725,719
Regency Centers Lp	Regency Centers Lp 4.65% 03/15/2049-2048	179,382	192,093
Energy Transfer Operating	Energy Transfer Operating 6.25% 04/15/2049-2048	118,595	130,125
Verizon Communications	Verizon Communications 5.012% 04/15/2049	4,047,755	4,488,168

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Saudi Arabian Oil Co Private Placement	Saudi Arabian Oil Co Private Placement Series 144A 4.375% 04/16/2049	154,006	150,931
Aqua America Inc	Aqua America Inc 4.276% 05/01/2049-2048	227,224	247,531
Public Svc Elec & Gas Co	Public Svc Elec & Gas Co Series Mtn 3.85% 05/01/2049-2048	4,997,712	5,577,106
Consolidated Edison Co	Consolidated Edison Co Ny Series A 4.125% 05/15/2049-2048	2,089,820	2,308,776
American Water	American Water 4.15% 06/01/2049-2048	76,883	82,958
Mastercard Inc	Mastercard Inc 3.65% 06/01/2049-2048	139,797	161,641
Ohio Power Co	Ohio Power Co 4% 06/01/2049-2048	3,131,970	3,454,962
Parker Hannifin Corp	Parker Hannifin Corp 4% 06/14/2049-2048	241,944	279,048
Dayton Pwr & Lt	Dayton Pwr & Lt 3.95% 06/15/2049-2048	22,512	22,694
Duke Energy Corp	Duke Energy Corp 4.2% 06/15/2049-2048	2,026,800	2,277,130
San Diego G & E	San Diego G & E Series Ttt 4.1% 06/15/2049-2048	361,599	421,181
Rwj Barnabas Health	Rwj Barnabas Health 3.477% 07/01/2049-2049	82,289	89,358
Waste Management Inc	Waste Management Inc 4.15% 07/15/2049-2049	1,145,664	1,130,600
Centerpoint Energy Inc	Centerpoint Energy Inc 3.7% 09/01/2049-2049	26,706	27,253
Walt Disney Co	Walt Disney Co 2.75% 09/01/2049-2049	189,684	188,659
Bat Capital Corp	Bat Capital Corp 4.758% 09/06/2049-2049	268,096	283,483
Apple Inc	Apple Inc 2.95% 09/11/2049-2049	78,600	77,243
Aep Transmission Co Llc	Aep Transmission Co Llc 3.15% 09/15/2049-2049	161,199	163,608
Baltimore Gas & Electric	Baltimore Gas & Electric 3.2% 09/15/2049-2049	205,638	210,833
Caterpillar Inc	Caterpillar Inc 3.25% 09/19/2049-2049	2,261,740	2,190,952
Entergy Texas Inc	Entergy Texas Inc 3.55% 09/30/2049-2049	117,663	111,694
Lyb Int Finance	Lyb Int Finance Iii 4.2% 10/15/2049-2049	320,159	356,158
Republic Of Indonesia	Republic Of Indonesia 3.7% 10/30/2049	29,509	29,575
Kaiser Foundation Hospit	Kaiser Foundation Hospit Series 2019 3.266% 11/01/2049-2049	107,498	112,623
Dh Europe Finance	Dh Europe Finance Ii 3.4% 11/15/2049-2049	60,484	65,266
Abbvie Inc	Abbvie Inc 4.25% 11/21/2049-2049	604,585	619,114
Arizona Public Service Co	Arizona Public Service Co 3.5% 12/01/2049-2049	65,514	67,570
Prudential Financial Inc	Prudential Financial Inc Series Wi 3.935% 12/07/2049-2049	5,864	5,850
Home Depot Inc	Home Depot Inc 3.125% 12/15/2049-2049	74,868	75,794
Aep Texas Inc	Aep Texas Inc Series H 3.45% 01/15/2050-2049	28,268	25,535
State Of Israel	State Of Israel 3.375% 01/15/2050	28,862	29,146
Fomento Economico Mexicano	Fomento Economico Mexicano 3.5% 01/16/2050-2049	678,654	709,089
Deutsche Telekom Ag- Rts Private Placement	Deutsche Telekom Ag- Rts Private Placement Series 144A 3.625% 01/21/2050-2049	59,858	58,252
Petroleos Mexicanos	Petroleos Mexicanos 7.69% 01/23/2050-2049	197,320	193,249
Republic Of Chile	Republic Of Chile 3.5% 01/25/2050-2049	98,203	93,739
Minera Mexico Sa De Cv Private Placement	Minera Mexico Sa De Cv Private Placement Series 144A 4.5% 01/26/2050-2049	217,404	246,735
Georgia Power Co	Georgia Power Co Series B 3.7% 01/30/2050-2049	20,855	21,245
Enterprise Products Oper	Enterprise Products Oper 4.2% 01/31/2050-2049	28,365	28,081
United Mexican States	United Mexican States 4.5% 01/31/2050-2049	523,004	515,423
Southern Ca Edison Co	Southern Ca Edison Co 3.65% 02/01/2050-2049	18,983	19,127
Amgen Inc	Amgen Inc 3.375% 02/21/2050-2049	78,487	77,966
Bp Cap Markets America	Bp Cap Markets America 3% 02/24/2050-2049	288,635	287,595
American Electric Power	American Electric Power 3.25% 03/01/2050-2049	39,932	39,488
Charter Comm Opt Chtr	Charter Comm Opt Chtr 4.8% 03/01/2050-2049	330,505	351,131
Commonwealth Edison Co	Commonwealth Edison Co 3% 03/01/2050-2049	161,881	161,196
Northern States Pwr Co	Northern States Pwr Co 2.9% 03/01/2050-2049	105,290	105,399
Ameren Illinois Co	Ameren Illinois Co 3.25% 03/15/2050-2049	201,829	212,215
Bank Of America Corp	Bank Of America Corp Series Mtn V/R 4.33% 03/15/2050-2049	3,173,158	3,923,968
Cigna Corp	Cigna Corp 3.4% 03/15/2050-2049	79,128	83,527
Aep Transmission Co	Aep Transmission Co Llc Series M 3.65% 04/01/2050-2049	129,953	144,264
Nvidia Corp	Nvidia Corp 3.5% 04/01/2050-2049	371,650	375,760

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Oracle Corporation	Oracle Corporation 3.6% 04/01/2050-2049	181,349	170,944
Wisconsin Pwr & Lt	Wisconsin Pwr & Lt Co 3.65% 04/01/2050-2049	94,879	106,952
Carrier Global Corp	Carrier Global Corp 3.577% 04/05/2050-2049	133,428	137,586
Csx Corp	Csx Corp 3.8% 04/15/2050-2049	3,557,100	3,436,491
Evergy Kansas Central	Evergy Kansas Central 3.45% 04/15/2050-2049	209,141	226,062
Home Depot Inc	Home Depot Inc 3.35% 04/15/2050-2049	55,028	60,222
Massachusetts Mutual Life Ins	Massachusetts Mutual Life Ins Private Placement Series 144A 3.375% 04/15/2050	26,345	26,375
Prologis Inc	Prologis Inc 3% 04/15/2050-2049	2,155,760	2,032,488
San Diego G & E	San Diego G & E Series Uuu 3.32% 04/15/2050-2049	29,960	31,567
Panama Republic Of	Panama Republic Of 4.5% 04/16/2050-2049	239,600	234,566
Nationwide Mutual Ins	Nationwide Mutual Ins Private Placement Series 144A 4.35% 04/30/2050-2049	173,051	183,115
American Water	American Water 3.45% 05/01/2050-2049	55,421	58,858
Boeing Co	Boeing Co 5.805% 05/01/2050-2049	723,236	809,853
Lyb Int Finance	Lyb Int Finance Iii 4.2% 05/01/2050-2049	35,729	40,134
Altria Group Inc	Altria Group Inc 4.45% 05/06/2050-2049	81,534	82,995
Apple Inc	Apple Inc 2.65% 05/11/2050-2049	429,561	417,081
Energy Transfer Partners	Energy Transfer Partners Lp 5% 05/15/2050-2049	162,640	161,350
Oncor Electric Delivery	Oncor Electric Delivery Series Wi 3.7% 05/15/2050-2049	208,875	232,692
Teachers Insur & Annuity Private Placement	Teachers Insur & Annuity Private Placement Series 144A 3.3% 05/15/2050-2049	73,505	73,167
Unitedhealth Group Inc	Unitedhealth Group Inc 2.9% 05/15/2050-2049	68,170	71,048
Viacomcbs Inc	Viacomcbs Inc 4.95% 05/19/2050-2049	176,958	177,392
Pfizer Inc	Pfizer Inc 2.7% 05/28/2050-2049	253,054	256,374
Total Capital Intl Sa	Total Capital Intl Sa 3.127% 05/29/2050-2049	323,134	321,991
Coca Cola Co	Coca Cola Co 2.6% 06/01/2050-2049	125,431	122,269
Microsoft Corp	Microsoft Corp 2.525% 06/01/2050-2049	1,319,388	1,054,435
Amazon.Com Inc	Amazon.Com Inc 2.5% 06/03/2050-2049	525,226	524,187
Entergy Corp	Entergy Corp 3.75% 06/15/2050-2049	239,813	225,725
Tucson Elec Pwr	Tucson Elec Pwr 4% 06/15/2050-2049	27,964	28,869
Republica Orient Uruguay	Republica Orient Uruguay 5.1% 06/18/2050	267,283	304,750
American Intl Group	American Intl Group 4.375% 06/30/2050-2049	262,375	260,257
State Of Israel	State Of Israel 3.875% 07/03/2050	95,137	101,249
Takeda Pharmaceutical Co	Takeda Pharmaceutical Co 3.175% 07/09/2050-2050	406,342	406,334
Simon Property Group Lp	Simon Property Group Lp 3.8% 07/15/2050-2050	176,746	184,744
Oglethorpe Power Corp	Oglethorpe Power Corp Series W 3.75% 08/01/2050-2050	104,065	113,200
Pacific Gas & Elec Co	Pacific Gas & Elec Co 3.5% 08/01/2050-2050	143,618	134,251
Chevron Usa Inc	Chevron Usa Inc 2.343% 08/12/2050-2050	230,808	253,688
Novartis Capital Corp	Novartis Capital Corp 2.75% 08/14/2050-2050	56,478	55,555
Multicare Health System	Multicare Health System 2.803% 08/15/2050-2050	115,000	113,080
Sutter Health	Sutter Health Series 20A 3.361% 08/15/2050-2050	80,505	84,977
Johnson & Johnson	Johnson & Johnson 2.25% 09/01/2050-2050	148,670	139,756
Royalty Pharma Plc	Royalty Pharma Plc Series Wi 3.55% 09/02/2050-2050	117,730	118,170
Activision Blizzard Inc	Activision Blizzard Inc 2.5% 09/15/2050-2050	257,821	258,497
Pacific Lifecorp Private Placement	Pacific Lifecorp Private Placement Series 144A 3.35% 09/15/2050-2050	45,110	48,170
Vodafone Group Plc	Vodafone Group Plc 4.25% 09/17/2050	317,964	350,201
Bat Capital Corp	Bat Capital Corp 3.984% 09/25/2050-2050	23,992	24,051
Hospital Special Surgery	Hospital Special Surgery Series 2020 2.667% 10/01/2050-2050	150,000	142,912
Berkshire Hathaway Fin	Berkshire Hathaway Fin 2.85% 10/15/2050-2050	180,559	177,190
Liberty Mutual Group Private Placement	Liberty Mutual Group Private Placement Series 144A 3.951% 10/15/2050-2050	197,826	188,818
Prologis Inc	Prologis Inc 2.125% 10/15/2050-2050	908,320	861,192
Bp Cap Markets America	Bp Cap Markets America 2.772% 11/10/2050-2050	100,476	98,685

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Bristol-Myers Squibb Co	Bristol-Myers Squibb Co 2.55% 11/13/2050-2050	56,474	53,830
Baycare Health System	Baycare Health System Series 2020 3.831% 11/15/2050-2050	35,000	41,614
Baylor Scott & White Hol	Baylor Scott & White Hol Series 2021 2.839% 11/15/2050-2049	70,198	70,036
Verizon Communications	Verizon Communications 2.875% 11/20/2050-2050	194,493	184,517
International Flavors/Fragrance Private Placement	International Flavors/Fragrance Private Placement Series 144A 3.468% 12/01/2050-2050	265,855	269,914
Virginia Elec & Pwr Co	Virginia Elec & Pwr Co 2.45% 12/15/2050-2050	77,538	72,608
Walt Disney Co	Walt Disney Co 3.6% 01/13/2051-2050	279,035	299,615
Enterprise Products Oper	Enterprise Products Oper 3.7% 01/31/2051-2050	26,365	26,126
Altria Group Inc	Altria Group Inc 3.7% 02/04/2051-2050	153,798	144,330
Apple Inc	Apple Inc 2.65% 02/08/2051-2050	476,857	469,523
7-Eleven Inc Private Placement	7-Eleven Inc Private Placement Series 144A 2.8% 02/10/2051-2050	119,344	111,114
Broadcom Inc Private Placement	Broadcom Inc Private Placement Series 144A 3.75% 02/15/2051-2050	55,036	57,194
Electronic Arts Inc	Electronic Arts Inc 2.95% 02/15/2051-2050	2,425,950	2,367,820
T-Mobile Usa Inc	T-Mobile Usa Inc 3.3% 02/15/2051-2050	173,971	179,841
Suncor Energy Inc	Suncor Energy Inc 3.75% 03/04/2051-2050	70,241	75,400
Coca Cola Co	Coca Cola Co 3% 03/05/2051	54,585	58,060
Republic Of Peru	Republic Of Peru 3.55% 03/10/2051-2050	266,066	276,354
Prudential Financial Inc	Prudential Financial Inc Series Mtn 3.7% 03/13/2051-2050	49,504	51,122
Anthem Inc	Anthem Inc 3.6% 03/15/2051-2050	411,987	441,107
Cigna Corp	Cigna Corp 3.4% 03/15/2051-2050	55,069	57,749
Coca Cola Co	Coca Cola Co 2.5% 03/15/2051-2050	89,350	86,339
Entergy Louisiana Llc	Entergy Louisiana Llc 2.9% 03/15/2051-2050	53,091	53,633
Pacificorp	Pacificorp 3.3% 03/15/2051-2050	169,047	176,755
Bank Of America Corp	Bank Of America Corp Series Mtn V/R 4.083% 03/20/2051-2050	5,206,316	5,183,710
Verizon Communications	Verizon Communications 3.55% 03/22/2051-2050	972,856	1,001,934
Oracle Corporation	Oracle Corporation 3.95% 03/25/2051-2050	130,941	134,302
Centerpoint Energy Houston	Centerpoint Energy Houston Series Af 3.35% 04/01/2051-2050	129,484	143,231
Charter Comm Opt Chtr	Charter Comm Opt Chtr 3.7% 04/01/2051-2050	70,566	67,555
Wells Fargo & Company	Wells Fargo & Company Series Mtn V/R 5.013% 04/04/2051-2050	333,135	328,349
Jpmorgan Chase & Co	Jpmorgan Chase & Co V/R 3.109% 04/22/2051-2050	17,295	15,388
United Mexican States	United Mexican States 5% 04/27/2051-2050	92,407	91,425
Amazon.Com Inc	Amazon.Com Inc 3.1% 05/12/2051-2050	249,135	265,679
Unitedhealth Group Inc	Unitedhealth Group Inc 3.25% 05/15/2051-2050	645,914	690,105
Kaiser Foundation Hospit	Kaiser Foundation Hospit Series 2021 3.002% 06/01/2051-2050	246,766	252,252
Bp Cap Markets America	Bp Cap Markets America 2.939% 06/04/2051-2050	295,205	309,347
Perusahaan Penerbit Sbsn Private Placement	Perusahaan Penerbit Sbsn Private Placement Series 144A 3.55% 06/09/2051	55,150	56,169
Duke Energy Corp	Duke Energy Corp 3.5% 06/15/2051-2050	70,813	72,336
Ci Financial Corp	Ci Financial Corp 4.1% 06/15/2051-2050	598,415	630,032
American Homes 4 Rent	American Homes 4 Rent 3.375% 07/15/2051-2051	19,592	20,190
Hca Inc	Hca Inc 3.5% 07/15/2051-2051	254,181	260,007
Martin Marietta Matls Inc	Martin Marietta Matls Inc 3.2% 07/15/2051-2051	69,640	70,345
Salesforce.Com Inc	Salesforce.Com Inc 2.9% 07/15/2051-2051	219,808	222,972
Consumers Energy Company	Consumers Energy Company 3.5% 08/01/2051-2051	165,170	184,352
Archer-Daniels-Midland	Archer-Daniels-Midland 2.7% 09/15/2051-2051	285,589	290,428
Wal-Mart Stores Inc	Wal-Mart Stores Inc 2.65% 09/22/2051-2051	144,595	147,866
Analog Devices Inc	Analog Devices Inc 2.95% 10/01/2051-2051	247,933	256,331
Union Pacific Corp	Union Pacific Corp 3.799% 10/01/2051-2051	317,869	350,357
Pepsico Inc	Pepsico Inc 2.75% 10/21/2051-2051	203,672	210,214

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Comcast Corp Private Placement	Comcast Corp Private Placement Series 144A 2.887% 11/01/2051-2051	1,010,871	947,826
Jackson Financial Inc Private Placement	Jackson Financial Inc Private Placement Series 144A 4% 11/23/2051-2051	113,829	115,876
Aptiv Plc	Aptiv Plc 3.1% 12/01/2051-2051	127,158	123,648
Canadian Pacific Rr	Canadian Pacific Rr 3.1% 12/02/2051-2051	170,046	174,354
Danaher Corp	Danaher Corp 2.8% 12/10/2051-2051	552,488	546,666
Merck & Co Inc	Merck & Co Inc 2.75% 12/10/2051-2051	269,341	265,436
Roche Hldgs Inc Private Placement	Roche Hldgs Inc Private Placement Series 144A 2.607% 12/13/2051-2051	386,262	376,985
Kkr Group Fin Co X Llc Private Placement	Kkr Group Fin Co X Llc Private Placment Series 144A 3.25% 12/15/2051-2051	129,579	128,447
Morgan Stanley	Morgan Stanley V/R 2.802% 01/25/2052-2051	320,187	311,255
Phillips 66	Phillips 66 3.3% 03/15/2052-2051	119,116	119,998
Raytheon Technologies Corp	Raytheon Technologies Corp 3.03% 03/15/2052-2051	390,837	390,378
Bp Cap Markets America	Bp Cap Markets America 3.001% 03/17/2052-2051	310,129	302,863
Microsoft Corp	Microsoft Corp 2.921% 03/17/2052-2051	1,185,809	1,155,665
Northern States Pwr Co	Northern States Pwr Co 3.2% 04/01/2052-2051	60,323	64,184
Jpmorgan Chase & Co	Jpmorgan Chase & Co V/R 3.328% 04/22/2052-2051	742,922	780,686
Athene Holding Ltd	Athene Holding Ltd 3.45% 05/15/2052-2051	89,985	89,830
Charter Comm Opt Chtr	Charter Comm Opt Chtr 3.9% 06/01/2052-2051	201,098	199,425
Burlington North Santa Fe	Burlington North Santa Fe 2.875% 06/15/2052-2051	125,396	125,375
Pacificorp	Pacificorp 2.9% 06/15/2052-2051	238,159	237,117
Bank Of America Corp	Bank Of America Corp V/R 2.972% 07/21/2052-2051	405,402	406,944
Oncor Electric Delivery	Oncor Electric Delivery 5.35% 10/01/2052-2052	108,683	124,520
Everest Reinsurance Holdings Inc	Everest Reinsurance Holdings Inc 3.125% 10/15/2052-2052	220,217	219,284
Comcast Corp Series Wi	Comcast Corp Series Wi 4.049% 11/01/2052-2052	3,777,600	3,508,992
Enterprise Products Oper	Enterprise Products Oper 3.3% 02/15/2053-2052	89,415	89,420
Panama Republic Of	Panama Republic Of 4.3% 04/29/2053	27,430	27,885
Amgen Inc	Amgen Inc 2.77% 09/01/2053-2053	576,890	607,938
At&T Inc	At&T Inc 3.5% 09/15/2053-2053	1,721,932	1,914,457
Farmers Exchange Cap Ii Private Placement	Farmers Exchange Cap Ii Private Placement Series 144A V/R 6.151% 11/01/2053-2033	484,352	559,062
Mars Inc Private Placement Series	Mars Inc Private Placement Series 144A 4.125% 04/01/2054-2053	151,690	175,654
Enterprise Products Oper	Enterprise Products Oper 4.95% 10/15/2054-2054	178,764	200,278
Farmers Exchange Cap Iii Private Placement	Farmers Exchange Cap Iii Private Placement Ser 144A V/R 5.454% 10/15/2054-2034	60,155	59,987
American Intl Group	American Intl Group 4.375% 01/15/2055-2054	23,970	24,652
Norfolk Southern Corp	Norfolk Southern Corp 3.155% 05/15/2055-2054	50,360	56,190
At&T Inc	At&T Inc 3.55% 09/15/2055-2055	1,109,060	1,191,766
Charter Comm Opt Chtr	Charter Comm Opt Chtr Series Wi 6.834% 10/23/2055-2055	304,576	385,899
Panama Republic Of	Panama Republic Of 4.5% 04/01/2056-2055	61,968	61,530
Verizon Communications	Verizon Communications Series Wi 2.987% 10/30/2056-2056	533,171	490,595
Comcast Corp Private Placement	Comcast Corp Private Placement Series 144A 2.937% 11/01/2056-2056	1,872,709	1,871,539
Viacom Inc	Viacom Inc V/R 6.25% 02/28/2057-2027	607,500	607,500
At&T Inc	At&T Inc 3.8% 12/01/2057-2057	315,804	354,264
Alibaba Group Holding Ltd	Alibaba Group Holding Ltd 4.4% 12/06/2057-2057	259,446	294,869
Anheuser-Busch Inbev Wor	Anheuser-Busch Inbev Wor 4.75% 04/15/2058-2057	70,471	69,207
Anheuser-Busch Inbev Wor	Anheuser-Busch Inbev Wor 5.8% 01/23/2059-2058	318,640	406,310
Mars Inc Private Placement	Mars Inc Private Placement Series 144A 4.2% 04/01/2059-2058	157,579	196,946
At&T Inc	At&T Inc 3.65% 09/15/2059-2059	612,908	680,580
Union Pacific Corp	Union Pacific Corp 3.839% 03/20/2060-2059	79,583	81,724

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Oracle Corporation	Oracle Corporation 3.85% 04/01/2060-2059	3,527,220	2,963,649
Boeing Co	Boeing Co 5.93% 05/01/2060-2059	291,638	296,465
Consumers Energy Company	Consumers Energy Company 2.5% 05/01/2060-2059	130,845	124,114
Liberty Mutual Group Private Placement	Liberty Mutual Group Private Placement Series 144A 3.95% 05/15/2060-2059	56,990	60,398
Microsoft Corp	Microsoft Corp 2.675% 06/01/2060-2059	171,481	153,631
Lam Research Corp	Lam Research Corp 3.125% 06/15/2060-2059	1,800,266	1,734,911
Total Capital Intl Sa	Total Capital Intl Sa 3.386% 06/29/2060-2059	32,362	31,768
Panama Republic Of	Panama Republic Of 3.87% 07/23/2060-2060	214,918	197,505
Ny & Presbyterian Hospital	Ny & Presbyterian Hospital 2.606% 08/01/2060-2060	30,000	28,333
Intercontinental Exchange	Intercontinental Exchange 3% 09/15/2060-2060	173,358	172,150
Lyb Int Finance	Lyb Int Finance Iii 3.8% 10/01/2060-2060	39,979	42,254
T-Mobile Usa Inc	T-Mobile Usa Inc 3.6% 11/15/2060-2060	268,809	268,864
Bp Cap Markets America	Bp Cap Markets America 3.379% 02/08/2061-2060	150,167	148,597
Charter Comm Opt Chtr	Charter Comm Opt Chtr 3.85% 04/01/2061-2060	64,950	61,055
Western & Southern Life Private Placement	Western & Southern Life Private Placement Series 144A 3.75% 04/28/2061-2060	142,170	150,140
Salesforce.Com Inc	Salesforce.Com Inc 3.05% 07/15/2061-2061	104,944	107,786
Massachusetts Mutual Life Ins Private Placement	Massachusetts Mutual Life Ins Private Placement Series 144A 3.2% 12/01/2061	94,256	93,519
Merck & Co Inc	Merck & Co Inc 2.9% 12/10/2061-2061	274,225	271,458
Microsoft Corp	Microsoft Corp 3.041% 03/17/2062-2061	202,686	191,956
Union Pacific Corp	Union Pacific Corp 2.973% 09/16/2062	259,034	226,404
Comcast Corp Private Placement	Comcast Corp Private Placement Series 144A 2.987% 11/01/2063-2063	231,159	242,051
Caterpillar Inc	Caterpillar Inc 4.75% 05/15/2064-2063	145,178	135,809
South Carolina Elec & Gas Co	South Carolina Elec & Gas Co 5.1% 06/01/2065-2064	183,294	222,871
Pacific Life Insurance Priv Placement	Pacific Life Insurance Priv Placement Series 144A V/R 4.3% 10/24/2067-2047	222,492	275,904
Saudi Arabian Oil Co Private Placement	Saudi Arabian Oil Co Private Placement Series 144A 3.5% 11/24/2070-2070	207,551	204,225
Massachusetts Mutual Life Ins Private Placement	Massachusetts Mutual Life Ins Private Placement Series 144A 4.9% 04/01/2077	403,387	425,403
Scentre Group Trust 2 Private Placement	Scentre Group Trust 2 Private Placement Ser 144A V/R 4.75% 09/24/2080-2026	195,000	203,775
Scentre Group Trust 2 Private Placement	Scentre Group Trust 2 Private Placement Ser 144A V/R 5.125% 09/24/2080-2030	315,000	336,263
United Mexican States	United Mexican States 5.75% 10/12/2110	427,974	438,317
Mass Institute Of Tech	Mass Institute Of Tech 5.6% 07/01/2111	50,166	52,500
Univ Of Southern California	Univ Of Southern California 5.25% 10/01/2111	295,167	353,646
Canadian Pacific Rr	Canadian Pacific Rr 6.125% 09/15/2115-2115	318,691	323,941
Norfolk Southern Corp	Norfolk Southern Corp 5.1% 08/01/2118-2118	349,026	436,648
Total		\$424,703,783	\$ 459,332,147
United States Government Securities:			
U.S. Treasury	US Treasury N/B 1.5% 11/30/2028	296,075	296,198
U.S. Treasury	US Treasury N/B 1.375% 11/15/2031	2,111,118	2,116,848
U.S. Treasury	US Treasury Strip Zcpn 0% 08/15/2034	689,103	715,359
U.S. Treasury	US Treasury 3.5% 02/15/2039	2,198,516	2,504,062
U.S. Treasury	US Treasury N/B 3.875% 08/15/2040	3,137,801	3,552,609
U.S. Treasury	US Treasury N/B 2.25% 05/15/2041	2,588,770	2,621,875
U.S. Treasury	US Treasury 1.75% 08/15/2041	5,481,620	5,489,676
U.S. Treasury	US Treasury N/B 2% 11/15/2041	2,294,527	2,296,683
U.S. Treasury	US Treasury N/B 3.625% 08/15/2043	2,269,531	2,593,125
U.S. Treasury	US Treasury N/B 3.75% 11/15/2043	7,815,219	8,982,375

HUNTINGTON BANCSHARES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
AS OF AND FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost (*)	Current value (*)
U.S. Treasury	US Treasury N/B 3.625% 02/15/2044	7,780,559	8,975,390
U.S. Treasury	US Treasury N/B 3.375% 05/15/2044	9,551,367	11,202,875
U.S. Treasury	US Treasury N/B 3.125% 08/15/2044	7,251,016	8,492,968
U.S. Treasury	US Treasury N/B 2.5% 02/15/2045	2,386,414	2,857,969
U.S. Treasury	US Treasury N/B 2.875% 08/15/2045	3,455,566	4,109,219
U.S. Treasury	US Treasury N/B 2.5% 02/15/2046	2,196,187	2,649,375
U.S. Treasury	US Treasury N/B 2.5% 05/15/2046	4,389,562	5,304,000
U.S. Treasury	US Treasury N/B 2.25% 08/15/2046	10,446,035	11,358,047
U.S. Treasury	US Treasury N/B 2.875% 11/15/2046	3,155,000	3,785,000
U.S. Treasury	US Treasury N/B 3% 02/15/2047	2,412,891	2,421,250
U.S. Treasury	US Treasury N/B 3% 05/15/2047	13,761,578	13,834,969
U.S. Treasury	US Treasury N/B 2.75% 08/15/2047	4,704,000	5,700,844
U.S. Treasury	US Treasury N/B 2.75% 11/15/2047	3,168,387	3,841,406
U.S. Treasury	US Treasury N/B 3.125% 05/15/2048	1,502,051	1,874,063
U.S. Treasury	US Treasury N/B 3% 08/15/2048	10,805,131	10,944,172
U.S. Treasury	US Treasury Strip Zcpn 0% 11/15/2048	161,116	209,727
U.S. Treasury	US Treasury N/B 3.375% 11/15/2048	7,714,688	7,850,625
U.S. Treasury	US Treasury Strip Zcpn 0% 02/15/2049	7,797,942	10,171,829
U.S. Treasury	US Treasury N/B 3% 02/15/2049	7,971,191	7,986,875
U.S. Treasury	US Treasury Strip 0% 05/15/2049	6,912,810	7,992,421
U.S. Treasury	US Treasury N/B 2.875% 05/15/2049	6,014,754	5,659,094
U.S. Treasury	US Treasury N/B 2.25% 08/15/2049	18,218,691	16,592,266
U.S. Treasury	US Treasury N/B 1.375% 08/15/2050	709,472	700,500
U.S. Treasury	US Treasury N/B 2.375% 05/15/2051	981,950	983,172
U.S. Treasury	US Treasury N/B 2% 08/15/2051	18,303,724	18,567,916
U.S. Treasury	US Treasury N/B 1.875% 11/15/2051	2,322,530	2,286,632
Total		\$192,956,892	\$ 207,521,414
Common Stock:			
Advanced Micro Devices	Advanced Micro Devices	213,377	386,228
Alphabet Inc - Cl A	Alphabet Inc - Cl A	812,410	1,822,238
Amazon.Com Inc	Amazon.Com Inc	1,308,613	1,887,236
Analog Devices Inc	Analog Devices Inc	382,304	745,968
Apple Inc	Apple Inc	1,294,830	3,014,251
Avalonbay Communities Inc	Avalonbay Communities Inc	566,508	674,920
Bank Of America Corp	Bank Of America Corp	1,048,149	1,118,835
Boeing Co	Boeing Co	448,459	537,927
Booking Holdings Inc	Booking Holdings Inc	519,275	566,218
Capital One Financial Corp	Capital One Financial Corp	612,416	1,003,442
Caterpillar Inc	Caterpillar Inc	627,057	584,867
Chevron Corporation	Chevron Corporation	599,516	737,779
Chipotle Mexican Grill	Chipotle Mexican Grill	670,266	825,174
Church & Dwight Co Inc W/I Rt/ Sh	Church & Dwight Co Inc W/I Rt/ Sh	901,631	1,064,360
Costco Wholesale Corp	Costco Wholesale Corp	282,936	624,470
Crown Castle Intl Corp	Crown Castle Intl Corp	590,743	820,139
Danaher Corp	Danaher Corp	987,123	1,034,407
Deere & Co W/I Rt/Sh	Deere & Co W/I Rt/Sh	655,857	646,691
Walt Disney Co	Walt Disney Co	454,848	608,563
Dow Inc	Dow Inc	424,408	387,795
Edwards Lifesciences Corp	Edwards Lifesciences Corp	466,526	1,099,620
Fiserv Inc	Fiserv Inc	678,193	733,276

HUNTINGTON BANCSHARES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
AS OF AND FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost (*)	Current value (*)
Hilton Worldwide Holdings Inc	Hilton Worldwide Holdings Inc	535,005	565,464
Home Depot Inc	Home Depot Inc	515,042	1,108,907
Humana Inc	Humana Inc	611,087	729,188
Illinois Tool Works	Illinois Tool Works	563,471	853,434
Intuitive Surgical Inc	Intuitive Surgical Inc	725,323	1,354,920
Jp Morgan Chase & Co	Jp Morgan Chase & Co	769,239	1,319,056
Johnson & Johnson	Johnson & Johnson	687,376	806,595
Eli Lilly & Co W/1 Rt/Sh	Eli Lilly & Co W/1 Rt/Sh	381,032	694,693
M & T Bank Corp	M & T Bank Corp	449,263	506,968
Mccormick & Co Inc Com Non Vtg	Mccormick & Co Inc Com Non Vtg	1,027,340	1,062,710
McDonalds Corp	McDonalds Corp	1,000,761	1,011,964
Microsoft Corp	Microsoft Corp	1,110,670	2,933,719
Nextera Energy Inc	Nextera Energy Inc	357,258	704,401
Nike Inc Cl B	Nike Inc Cl B	481,978	838,350
Nvidia Corp	Nvidia Corp	363,724	1,113,795
Pepsico Inc	Pepsico Inc	623,187	737,225
Pioneer Natural Resource W/1 Rt/Sh	Pioneer Natural Resource W/1 Rt/Sh	494,552	504,717
Procter & Gamble Co	Procter & Gamble Co	891,875	1,106,128
Prologis Inc	Prologis Inc	609,003	1,376,006
Prudential Financial Inc	Prudential Financial Inc	852,929	850,658
Regions Financial Holding Company	Regions Financial Holding Company	545,299	582,496
Rockwell Automation, Inc	Rockwell Automation, Inc	572,391	1,041,666
Sherwin-Williams Co W 1 Rt Sh	Sherwin-Williams Co W 1 Rt Sh	592,825	913,151
Sysco Corp	Sysco Corp	437,899	617,324
Tesla Inc	Tesla Inc	707,835	1,080,029
Texas Instruments Inc	Texas Instruments Inc	546,363	948,004
Unitedhealth Group Inc	Unitedhealth Group Inc	681,849	1,184,046
Valero Energy Corp	Valero Energy Corp	736,959	826,360
Visa Inc Class A Shares	Visa Inc Class A Shares	860,780	1,260,385
Wec Energy Group Inc	Wec Energy Group Inc	638,287	682,014
Accenture Plc Cl A	Accenture Plc Cl A	512,048	1,303,345
Chubb Limited	Chubb Limited	473,673	668,470
Total		\$ 34,901,768	\$ 52,210,592
Limited liability Companies			
Acadian Global Managed Volatility Fund Limited Partnership	Acadian Global Managed Volatility Fund Limited Partnership	30,156,220	38,437,524
Total		\$ 30,156,220	\$ 38,437,524
Common collective trust funds			
American Century Non-Us Growth Collective Investment Trust	American Century Non-Us Growth Collective Investment Trust	9,216,850	17,321,231
Ssga Us Long Government Bond	Ssga Us Long Government Bond Index Non-Lending Series Fund Cl A Collective Investment Trust	63,303,360	76,484,122
Loomis Sayles	Loomis Sayles Small/Mid Cap Growth Trust Class A Collective Investment Trust	5,331,766	6,179,102
** Mercer Emerging Markets	Mercer Emerging Markets Equity Portfolio Collective Investment Trust	16,550,798	15,649,783
Lsv Internationa	Lsv International Value Equity Fund Collective Investment Trust	9,420,725	15,660,471
Victory Integrity	Victory Integrity Small/Mid-Cap Value Collective Investment Trust	6,622,548	6,837,339
Total		\$110,446,047	\$ 138,132,048

HUNTINGTON BANCSHARES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
AS OF AND FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost (*)	Current value (*)
Limited Partnerships:			
Drive Capital II, LLC	Drive Capital II (TE), L.P.	9,912,533	21,134,215
Drive Capital I, LLC	Drive Capital Fund I, L.P.	9,932,403	30,574,409
Total		\$ 19,844,936	\$ 51,708,624
Futures Contracts			
CBT T-Bond	MAR 22 CBT UL T-BONDS	—	(365,771)
CBT T-Note	MAR 22 CBT ULT TNOTET	—	378,781
US T-Bond	MAR 22 U.S. T-BONDS	—	63,806
US T-Note	MAR 22 US 2YR T-NOTE	—	(89,670)
CBT T-Note	MAR 22 CBT 5-YR TNOTE	—	(16,585)
10 Year T-Note	MAR 22 10 YR T-NOTES	—	412,384
Ultra T-Note	MAR 22 ULTRA 10YR TNOTE FUT/OPT	—	(5,367)
Ultra T-Note	MAR 22 ULTRA 10YR TNOTE FUT/OPT	—	1,922
CBT T-Note	MAR 22 CBT 5-YR T-NOTE	—	(8,226)
CBT T Bonds	MAR 22 CBT US T-BONDS	—	(20,740)
CBT T Bonds	MAR 22 CBT US T-BONDS	—	2,344
UL US Bond	MAR 22 UL TERM US TREASURY BOND	—	(10,586)
Total		\$ —	\$ 342,292
Total Investments		\$869,618,258	\$1,004,697,611

Note: This schedule includes those assets required to be reported under ERISA Section 2520.103-11 and Form 5500 Schedule H, Line 4i.

(*) Information (with the exception of futures contracts) certified as to completeness and accuracy by Huntington National Bank, as detailed in Note 5 of financial statements.

(**) Indicates a party-in-interest investment.

HUNTINGTON BANCSHARES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
AS OF AND FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020

HUNTINGTON BANCSHARES RETIREMENT PLAN

EIN: 31-0724920

Plan Number: 001

SCHEDULE H, PART IV, LINE 4j — SCHEDULE OF REPORTABLE TRANSACTIONS (*)

FOR THE YEAR ENDED DECEMBER 31, 2021

(Amounts in dollars)

(a)	(b)	(c)	(d)	(g)	(h)	(i)
Identity of party involved	Description of asset	Purchase price (**)	Selling price (**)	Cost of asset (**)	Current value of asset on transaction date (**)	Net gain or (loss) (**)
Category (iii) series of security transactions in excess of 5% of plan's assets						
U.S. Treasury	US Treasury N/B 2.375% 05/15/2051					
	Purchase - 160	32,738,201		32,738,201	32,733,889	
	Sale - 83		31,598,249	31,756,250	31,526,654	(158,001)

Note: This schedule includes those assets purchased and/or sold during the current year that are in excess of 5% of the fair market value of the Plan assets as required by ERISA Section 2520.103-6 and Form 5500 Schedule H, Line 4j.

(*) Column (e) and (f) has been omitted as it is not applicable.

(**) Information certified as to completeness and accuracy by Huntington National Bank.

There were no category (i), (ii) or (iv) reportable transactions during the year ended December 31, 2021.

Schedule SB, line 26 — Schedule of Active Participant Data

Attained age	Years of credited service (at plan freeze on or before December 31, 2013)										
	Under 1	1–4	5–9	10–14	15–19	20–24	25–29	30–34	35–39	40 & up	Total
Under 25											
25–29		1									1
30–34		14	38								52
			149								
			0								
35–39		65	230	54							349
		124	215	398							
		2,245	0	0							
40–44	1	65	234	155	48						503
		153	273	469	603						
		4,577	12,383	15,107	0						
45–49	1	53	216	142	109	22					543
		240	325	536	825	985					
		9,034	18,812	12,346	19,393	0					
50–54		61	233	115	150	88	24				671
		302	336	648	923	1,387	1,396				
		8,353	18,231	22,306	30,600	38,357	0				
55–59	1	60	266	111	128	77	64	29			736
		292	368	771	933	1,498	2,049	1,544			
		9,847	15,739	35,180	41,975	52,173	24,922	0			
60–64		40	213	105	96	52	34	42	22	1	605
		261	357	617	929	1,184	1,687	2,546	1,857		
		6,032	31,177	22,121	65,381	46,951	47,747	113,425	0		
65–69		14	53	20	35	16	8	8	4	2	160
			340	758	1,070						
			0	0	33,480						
70 & up		2	17	3	7	1	3	1	1		35
Total	3	375	1,500	705	573	256	133	80	27	3	3,655
											628
											23,529

In each cell, the top number is the count of active participants for each age/service combination, the middle number is average frozen monthly accrued benefit, and the bottom number is average cash balance amount (for select FirstMerit plan participants). Average frozen monthly accrued benefit and cash balance amount are not shown for cells with fewer than 20 participants.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Actuarial assumptions for January 1, 2021 funding valuation**

Discount rate sponsor elections		
• Segment rates or full yield curve	Segment	
• Look-back months	0	
	Stabilized	Non-stabilized
• First 5 years	4.75%	1.75%
• Next 15 years	5.36%	3.04%
• Over 20 years	6.11%	3.65%
Mortality sponsor elections		
• Healthy and disabled participants	Section 403(h)(3) prescribed separate static annuitant and non-annuitant mortality tables. These tables are based on the IRS-defined 2006 Base Tables with static mortality improvement based on the IRS methodology and projection scale MP-2019.	
417(e) lump sums	Liabilities are determined based on the underlying annuity used by the plan to determine the lump sum amount, rather than valuing the lump sum payment. This annuity is valued based on funding interest rates rather than 417(e) rates and current year 417(e) unisex mortality.	
Cash balance plans		
• Interest accumulation rate	1.50% in 2021, 2.00% in 2022, 2.50% in 2023, 3.00% in 2024 and 3.25% thereafter	
• Whipsaw calculations	No	
• Conversion of lump sums	Annuities are assumed to be paid using a select and ultimate set of segment rates. See the table of rates below. In addition, lump sums are based upon the applicable 417(e) mortality table for 2021.	
Other economic assumptions		
• Salary increases	Not applicable	
• Social Security taxable wage base increases	Not applicable	
• Inflation	2.20% per year	
• Expected investment return	4.95% per year for 2019, 4.50% per year for 2020 and 3.70% for 2021	
• Expenses	\$2,900,000 added to current year normal cost	
• Optional form of payment/Late retirement actuarial equivalence	Applicable mortality table and interest rates under 417(e) as of the valuation date	
Demographic assumptions		
• Withdrawal	Huntington: Rates are based on 2003 Society of Actuaries Turnover study plus 4%. FirstMerit: Rates based on age See table of sample rates.	
• Disability incidence	Huntington: 60% of the 1985 Pension Disability Table (Class 1); they are based on a participant's attained age and sex. See table of sample rates. FirstMerit: None	

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

• Retirement age	Huntington rates based on age	
	Attained age	Percentage
	Under 55	0%
	55 - 61	10%
	62	15%
	63 - 65	20%
	66 - 70	35%
	71 and above	100%
	Legacy FirstMerit (Under 25 years of Service)	
	Attained age	Percentage
	Under 55	0%
	55 - 59	7%
	60 - 61	15%
	62	30%
	63 - 64	25%
	65	30%
	66 - 69	25%
	70 and above	100%
	Legacy FirstMerit (Over 25 years of Service)	
	Attained age	Percentage
	Under 55	0%
	55 - 59	10%
	60 - 61	15%
	62	30%
	63 - 64	25%
	65	30%
	66 - 69	25%
	70 and above	100%
	Legacy Citizens	
	Attained age	Percentage
	Under 55	0%
	55 - 61	5%
	62	35%
	63 - 64	20%
	65	70%
	66 - 69	50%
	70 and above	100%
• Benefit commencement age for		
	Huntington: Future vested deferred	63 with 10 or more years of service at termination/65 with less than 10 years of service at termination
	Legacy FirstMerit: Future vested deferred	62 with 15 or more years of service at termination/65 with less than 15 years of service at termination
	Legacy Citizens: Future vested deferred	62
	Huntington: Current vested deferred	63 with 10 or more years of service at termination/65 with less than 10 years of service at termination

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

Legacy FirstMerit and Legacy Citizens: Current vested deferred	63			
Huntington: Post-2009 disabled	63 with 10 or more years of service at termination/65 with less than 10 years of service at termination			
Huntington: Pre-2010 disabled	65			
• Spouse assumptions	Male participants	Female participants		
Huntington and Legacy Citizens: Percentage married	100%	100%		
Legacy FirstMerit: Percentage married	85%	85%		
Spouse age difference	3 years younger	3 years older		
Form of payment	Lump sum	Single life	100% J&S	50% J&S
• Huntington active retirements/retirement-eligible disabled	75%	15%	10%	0%
• Legacy FirstMerit participants active retirements	90%*	10%	0%	0%
• Legacy Citizens participants active retirements	80%	20%	0%	0%
• Huntington future vested deferred/not-retirement-eligible disabled	55%	22.5%	22.5%	0%
• Legacy FirstMerit and Citizens future vested deferred and current vested deferred	0%	100%	0%	0%
• Huntington current vested deferred	0%	50%	50%	0%
• Future deaths	0%	0%	0%	100%
• Huntington pre-2010 disabled	0%	100%	0%	0%
* Partial lump sum/life annuity				
Unpredictable contingent event assumptions	Not applicable.			

Table of sample rates

Huntington - Withdrawal rate	
Attained age	Annual percentage of turnover
20	21.46%
30	16.19%
40	11.00%
50	9.63%
60	6.20%

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

Legacy Citizens - Withdrawal rate		
Attained age	Male - Annual percentage of turnover	Female – annual percentage of turnover
20	14.94%	44.49%
30	6.91%	19.86%
40	2.81%	9.74%
50	0.40%	3.33%
60	0.00%	0.26%

Legacy Firstmerit - Withdrawal rate	
Attained age	Annual percentage of turnover
20	35.50%
30	20.30%
40	9.00%
50	3.70%
60	3.30%

Huntington - Disability incidence		
Attained age	Male	Female
30	0.03%	0.05%
35	0.04%	0.08%
40	0.07%	0.13%
45	0.12%	0.19%
50	0.21%	0.32%
55	0.43%	0.57%
60	0.75%	0.70%

Rationale for economic assumptions

- **Discount rate sponsor elections for funding** – Given the segment rate and look-back elections made by the plan sponsor, the stabilized and non-stabilized rates are prescribed by IRC Section 430 and relevant regulations.
- **417(e) lump sums for funding** – These are the IRC Section 430 prescribed rates and IRC 417(e) mortality tables. The valuation methodology is prescribed by the IRS.
- **Inflation** – This assumption is based on a view of inflation using capital market assumptions published in Mercer Investment LLC's *Capital Market Outlook*.
- **Expected investment return for funding** – The expected investment return is based on the median (50th percentile) simulated investment return using capital market assumptions published in Mercer Investment LLC's *Capital Market Outlook* for the plan's target asset mix, net of an adjustment for investment expenses (dependent upon asset size and allocation) assumed to be paid from plan assets.
- **Expenses** – Expenses are based on year-by-year experience for actual administrative expenses paid from plan assets. Adjustments are made for any known significant changes.

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

- **Cash balance interest accumulation rate** – The cash balance interest accumulation rate assumption begins with the current actual rate and increases toward the long term assumption (30-year Nominal Yield Curve) using capital market assumptions as published in Mercer Investment LLC's *Capital Market Outlook*.

Rationale for demographic assumptions

- **Huntington withdrawal** – Termination rates were developed based on an experience study undertaken in 2016 using data from 2011 through 2015. The tables used are based on the 2003 Society of Actuaries Turnover Study plus 4%. The assumption is reviewed annually for reasonability to ensure this table produces a reasonable approximation of the rates of termination expected to be experienced by the plan.
- **FirstMerit withdrawal** – Termination rates reflect plan experience. The assumption is reviewed annually for reasonability to ensure this table produces a reasonable approximation of the rates of termination expected to be experienced by the plan.
- **Huntington disability incidence** – The disability incidence table is based on the Conference of Consulting Actuaries 1985 Pension Disability Study Class 1 rates multiplied by 60% because the plan's disability requirements are less stringent than Social Security Disability, which was the basis of the 1985 study.
- **Huntington retirement age** – The retirement rates are based on an experience study undertaken in 2016 using data from 2011 through 2015. The expectation is that the future retirement patterns and circumstances of the employer will not differ significantly from the period studied.
- **FirstMerit retirement age** – Active participants that are not currently in payment status are assumed to retire based on the rate tables provided above. These tables reflect retirement rate experience for the plan. Deferred vested participants are assumed to take their benefit at the ages provided above based on plan experience.
- **Huntington benefit commencement age** – The benefit commencement ages are based on an experience study undertaken in 2016 using data from 2011 through 2015. The expectation is that the future age at which benefit commencement occurs will not differ significantly from the period studied.
- **FirstMerit benefit commencement age** – Plan participants are assumed to take their benefit at the ages provided above based on plan experience.
- **Huntington spouse assumptions** – The assumption regarding percent married is based on the plan provision that allows a death benefit to all participants regardless of marital status. The assumption regarding spouse age difference at benefit commencement is based on the actuary's experience with many plans.
- **FirstMerit spouse assumptions** – For the Legacy Citizens group, the assumption regarding percent married is based on the plan provision that allows a death benefit to all participants regardless of marital status. The assumption regarding spouse age difference at benefit commencement and the assumption regarding percent married for the Legacy FirstMerit group is based on the actuary's experience with many plans.
- **Huntington forms of payment** – The assumptions regarding the form of payment are reviewed annually for experience. The current assumption is supported by actual experience of the plan using data from 2011 through 2015.
- **FirstMerit forms of payment** – The assumptions regarding the forms of payment are based on plan experience.
- **Mortality for funding** – Given the mortality election made by the plan sponsor, the mortality rates are prescribed by IRC Section 430 and relevant regulations.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Actuarial methods for funding****Asset methods**

The asset valuation method is an average of the adjusted market value for each year during the last two years preceding the valuation date. The adjusted market value is the market value at each determination date adjusted to the valuation date based on actual cash flows and expected interest at the lesser of the expected rate of return and the third segment rate. This amount is adjusted to be no greater than 110 percent and no less than 90 percent of the fair market value, as defined in IRC Section 430.

A characteristic of this asset method is that, over time, it is slightly more likely to produce an actuarial value of assets that is less than the market value of assets than an actuarial value that is greater than the market value.

Participant methods

Participants or former participants are included or excluded from the valuation as described below:

- **Participants included:** The plan sponsor provides us with data on all employees as of the valuation date, but only those employees who have completed the plan's eligibility requirements are included in the valuation of liabilities.
- **Participants excluded:** No actuarial liability is included for non-vested participants who terminated prior to the valuation date. For this purpose, participants with a break in service on the valuation date are treated as terminated participants.
- **Insurance contracts:** The plan does not have any insurance contracts.

Minimum funding methods

The funding target for minimum funding calculations is computed using the traditional unit credit method of funding. The objective under this method is to fund each participant's benefits under the plan as they accrue. Thus, the total pension to which each participant is expected to become entitled at retirement is broken down into units, each associated with a year of past or future credited service.

A detailed description of the calculation follows:

- The plan's valuation date is the beginning of the plan year.
- An individual's **funding target** is the present value of future benefits based on credited service and average pay as of the beginning of the plan year, and an individual's **target normal cost** is the present value of the benefit expected to accrue in the plan year. If multiple decrements are used, the funding target and the target normal cost for an individual are the sum of the component funding targets and target normal costs associated with the various anticipated separation dates.

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

- The plan's **target normal cost** is the sum of the individual target normal costs, and the plan's **funding target** is the sum of the individual funding targets for all participants under the plan.

HUNTINGTON BANCSHARES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
AS OF AND FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020

HUNTINGTON BANCSHARES RETIREMENT PLAN

EIN: 31-0724920

Plan Number: 001

SCHEDULE H, PART IV, LINE 4j — SCHEDULE OF REPORTABLE TRANSACTIONS (*)

FOR THE YEAR ENDED DECEMBER 31, 2021

(Amounts in dollars)

(a)	(b)	(c)	(d)	(g)	(h)	(i)
Identity of party involved	Description of asset	Purchase price (**)	Selling price (**)	Cost of asset (**)	Current value of asset on transaction date (**)	Net gain or (loss) (**)
Category (iii) series of security transactions in excess of 5% of plan's assets						
U.S. Treasury	US Treasury N/B 2.375% 05/15/2051					
	Purchase - 160	32,738,201		32,738,201	32,733,889	
	Sale - 83		31,598,249	31,756,250	31,526,654	(158,001)

Note: This schedule includes those assets purchased and/or sold during the current year that are in excess of 5% of the fair market value of the Plan assets as required by ERISA Section 2520.103-6 and Form 5500 Schedule H, Line 4j.

(*) Column (e) and (f) has been omitted as it is not applicable.

(**) Information certified as to completeness and accuracy by Huntington National Bank.

There were no category (i), (ii) or (iv) reportable transactions during the year ended December 31, 2021.

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

▶ **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 HUNTINGTON BANCSHARES RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF HUNTINGTON BANCSHARES INCORPORATED	D Employer Identification Number (EIN) 31-0724920	
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B		
F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500		

Part I Basic Information			
1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2021</u>			
2 Assets:			
a Market value	2a	1,054,948,652	
b Actuarial value	2b	949,453,787	
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	3,952	274,886,450	274,886,450
b For terminated vested participants	5,150	193,841,399	193,841,399
c For active participants	3,655	190,725,126	194,917,301
d Total	12,757	659,452,975	663,645,150
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 5.65%			
6 Target normal cost			
a Present value of current plan year accruals	6a 0		
b Expected plan-related expenses	6b 2,900,000		
c Total (line 6a + line 6b)	6c 2,900,000		

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	<u>Rachel A. Battah</u> <i>RAB</i> Signature of actuary	<u>10/05/2022</u> Date
	RACHEL A. BATTAH Type or print name of actuary	2006672 Most recent enrollment number
	MERCER Firm name	614-227-5500 Telephone number (including area code)
	325 JOHN H. MCCONNELL BLVD. STE 350 COLUMBUS OH 43215-7644 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 ☐

For Paperwork Reduction Act Notice, see the Instructions for Form 5500 or 5500-SF. **Schedule SB (Form 5500) 2021 v. 201209**

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

21 Discount rate:			
a Segment rates:	1st segment: 4.75 %	2nd segment: 5.36 %	3rd segment: 6.11 %
			☐ N/A, full yield curve used
b Applicable month (enter code)			21b 0
22 Weighted average retirement age			22 61
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 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment	☒ Yes ☐ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	27

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c)	31a	2,900,000	
b Excess assets, if applicable, but not greater than line 31a	31b	2,900,000	
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 Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:	
a Schedule elected	☐ 2 plus 7 years ☐ 15 years
b Eligible plan year(s) for which the election in line 41a was made	☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011

Schedule SB, line 22 — Description of Weighted Average Retirement Age

Each employee is assumed to retire in accordance with the table of retirement rates. The proportion of employees expected to retire at each potential retirement age is shown below. The average retirement age is 61.

(1) Huntington Bancshares

(A)	(B)	(C)	(D)	(E)
Retirement age	Retirement Percent	Lx	Number of employees expected to retire (B) x (C)	(A) x (D)
55	10%	100,000	10,000	550,000
56	10%	90,000	9,000	504,000
57	10%	81,000	8,100	461,700
58	10%	72,900	7,290	422,820
59	10%	65,610	6,561	387,099
60	10%	59,049	5,905	354,294
61	10%	53,144	5,314	324,179
62	15%	47,830	7,174	444,816
63	20%	40,655	8,131	512,256
64	20%	32,524	6,505	416,310
65	20%	26,019	5,204	338,252
66	35%	20,815	7,285	480,838
67	35%	13,530	4,736	317,280
68	35%	8,795	3,078	209,310
69	35%	5,716	2,001	138,052
70	35%	3,716	1,300	91,034
71	100%	2,415	2,415	171,479
Total			100,000	6,123,719
Average				61.24

Schedule SB, line 22 — Description of Weighted Average Retirement Age**(2) Legacy FirstMerit (Under 25 years of Service)**

(A)	(B)	(C)	(D)	(E)
Retirement age	Retirement Percent	Lx	Number of employees expected to retire (B) x (C)	(A) x (D)
55	7.00%	100,000	7,000	385,000
56	7.00%	93,000	6,510	364,560
57	7.00%	86,490	6,054	345,095
58	7.00%	80,436	5,630	326,569
59	7.00%	74,805	5,236	308,945
60	15.00%	69,569	10,435	626,120
61	15.00%	59,134	8,870	541,072
62	30.00%	50,263	15,079	934,901
63	25.00%	35,184	8,796	554,155
64	25.00%	26,388	6,597	422,213
65	30.00%	19,791	5,937	385,929
66	25.00%	13,854	3,463	228,589
67	25.00%	10,390	2,598	174,039
68	25.00%	7,793	1,948	132,478
69	25.00%	5,845	1,461	100,819
70	100.00%	4,383	4,383	306,842
Total			100,000	6,137,326
Average				61.37

Schedule SB, line 22 — Description of Weighted Average Retirement Age**(3) Legacy FirstMerit (Over 25 years of Service)**

(A)	(B)	(C)	(D)	(E)
Retirement age	Retirement Percent	Lx	Number of employees expected to retire (B) x (C)	(A) x (D)
55	10.00%	100,000	10,000	550,000
56	10.00%	90,000	9,000	504,000
57	10.00%	81,000	8,100	461,700
58	10.00%	72,900	7,290	422,820
59	10.00%	65,610	6,561	387,099
60	15.00%	59,049	8,857	531,441
61	15.00%	50,192	7,529	459,254
62	30.00%	42,663	12,799	793,530
63	25.00%	29,864	7,466	470,359
64	25.00%	22,398	5,600	358,368
65	30.00%	16,799	5,040	327,571
66	25.00%	11,759	2,940	194,023
67	25.00%	8,819	2,205	147,722
68	25.00%	6,614	1,654	112,445
69	25.00%	4,961	1,240	85,574
70	100.00%	3,721	3,721	260,443
Total			100,000	6,066,348
Average				60.66

Schedule SB, line 22 — Description of Weighted Average Retirement Age**(4) Legacy Citizens**

(A) Retirement age	(B) Retirement Percent	(C) Lx	(D) Number of employees expected to retire (B) x (C)	(E) (A) x (D)
55	5.00%	100,000	5,000	275,000
56	5.00%	95,000	4,750	266,000
57	5.00%	90,250	4,513	257,213
58	5.00%	85,738	4,287	248,639
59	5.00%	81,451	4,073	240,279
60	5.00%	77,378	3,869	232,134
61	5.00%	73,509	3,675	224,203
62	35.00%	69,834	24,442	1,515,392
63	20.00%	45,392	9,078	571,938
64	20.00%	36,314	7,263	464,813
65	70.00%	29,051	20,336	1,321,813
66	50.00%	8,715	4,358	287,603
67	50.00%	4,358	2,179	145,980
68	50.00%	2,179	1,089	74,080
69	50.00%	1,089	545	37,585
70	100.00%	545	545	38,129
Total			100,000	6,200,801
Average				62.01

Retirement Rates - Weighted Average for Above Tables

	(1)	(2)	(3)	(4)
Weighted Average	61.24	61.37	60.66	62.01
Count	3,056	278	144	177
Weighted Average Retirement Age				61.26

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Actuarial assumptions for January 1, 2021 funding valuation**

Discount rate sponsor elections		
• Segment rates or full yield curve	Segment	
• Look-back months	0	
	Stabilized	Non-stabilized
• First 5 years	4.75%	1.75%
• Next 15 years	5.36%	3.04%
• Over 20 years	6.11%	3.65%
Mortality sponsor elections		
• Healthy and disabled participants	Section 403(h)(3) prescribed separate static annuitant and non-annuitant mortality tables. These tables are based on the IRS-defined 2006 Base Tables with static mortality improvement based on the IRS methodology and projection scale MP-2019.	
417(e) lump sums	Liabilities are determined based on the underlying annuity used by the plan to determine the lump sum amount, rather than valuing the lump sum payment. This annuity is valued based on funding interest rates rather than 417(e) rates and current year 417(e) unisex mortality.	
Cash balance plans		
• Interest accumulation rate	1.50% in 2021, 2.00% in 2022, 2.50% in 2023, 3.00% in 2024 and 3.25% thereafter	
• Whipsaw calculations	No	
• Conversion of lump sums	Annuities are assumed to be paid using a select and ultimate set of segment rates. See the table of rates below. In addition, lump sums are based upon the applicable 417(e) mortality table for 2021.	
Other economic assumptions		
• Salary increases	Not applicable	
• Social Security taxable wage base increases	Not applicable	
• Inflation	2.20% per year	
• Expected investment return	4.95% per year for 2019, 4.50% per year for 2020 and 3.70% for 2021	
• Expenses	\$2,900,000 added to current year normal cost	
• Optional form of payment/Late retirement actuarial equivalence	Applicable mortality table and interest rates under 417(e) as of the valuation date	
Demographic assumptions		
• Withdrawal	Huntington: Rates are based on 2003 Society of Actuaries Turnover study plus 4%. FirstMerit: Rates based on age See table of sample rates.	
• Disability incidence	Huntington: 60% of the 1985 Pension Disability Table (Class 1); they are based on a participant's attained age and sex. See table of sample rates. FirstMerit: None	

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

• Retirement age

Huntington rates based on age

Attained age	Percentage
Under 55	0%
55 - 61	10%
62	15%
63 - 65	20%
66 - 70	35%
71 and above	100%

Legacy FirstMerit (Under 25 years of Service)

Attained age	Percentage
Under 55	0%
55 - 59	7%
60 - 61	15%
62	30%
63 - 64	25%
65	30%
66 - 69	25%
70 and above	100%

Legacy FirstMerit (Over 25 years of Service)

Attained age	Percentage
Under 55	0%
55 - 59	10%
60 - 61	15%
62	30%
63 - 64	25%
65	30%
66 - 69	25%
70 and above	100%

Legacy Citizens

Attained age	Percentage
Under 55	0%
55 - 61	5%
62	35%
63 - 64	20%
65	70%
66 - 69	50%
70 and above	100%

• Benefit commencement age for

Huntington: Future vested deferred	63 with 10 or more years of service at termination/65 with less than 10 years of service at termination
Legacy FirstMerit: Future vested deferred	62 with 15 or more years of service at termination/65 with less than 15 years of service at termination
Legacy Citizens: Future vested deferred	62
Huntington: Current vested deferred	63 with 10 or more years of service at termination/65 with less than 10 years of service at termination
Legacy FirstMerit and Legacy Citizens: Current vested deferred	63

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

Huntington: Post-2009 disabled	63 with 10 or more years of service at termination/65 with less than 10 years of service at termination			
Huntington: Pre-2010 disabled	65			
• Spouse assumptions	Male participants		Female participants	
Huntington and Legacy Citizens: Percentage married	100%		100%	
Legacy FirstMerit: Percentage married	85%		85%	
Spouse age difference	3 years younger		3 years older	
Form of payment	Lump sum	Single life	100% J&S	50% J&S
• Huntington active retirements/retirement-eligible disabled	75%	15%	10%	0%
• Legacy FirstMerit participants active retirements	90%*	10%	0%	0%
• Legacy Citizens participants active retirements	80%	20%	0%	0%
• Huntington future vested deferred/not-retirement-eligible disabled	55%	22.5%	22.5%	0%
• Legacy FirstMerit and Citizens future vested deferred and current vested deferred	0%	100%	0%	0%
• Huntington current vested deferred	0%	50%	50%	0%
• Future deaths	0%	0%	0%	100%
• Huntington pre-2010 disabled	0%	100%	0%	0%
* Partial lump sum/life annuity				
Unpredictable contingent event assumptions	Not applicable.			

Table of sample rates

Huntington - Withdrawal rate	
Attained age	Annual percentage of turnover
20	21.46%
30	16.19%
40	11.00%
50	9.63%
60	6.20%

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

Legacy Citizens - Withdrawal rate		
Attained age	Male - Annual percentage of turnover	Female – annual percentage of turnover
20	14.94%	44.49%
30	6.91%	19.86%
40	2.81%	9.74%
50	0.40%	3.33%
60	0.00%	0.26%

Legacy Firstmerit - Withdrawal rate	
Attained age	Annual percentage of turnover
20	35.50%
30	20.30%
40	9.00%
50	3.70%
60	3.30%

Huntington - Disability incidence		
Attained age	Male	Female
30	0.03%	0.05%
35	0.04%	0.08%
40	0.07%	0.13%
45	0.12%	0.19%
50	0.21%	0.32%
55	0.43%	0.57%
60	0.75%	0.70%

Rationale for economic assumptions

- **Discount rate sponsor elections for funding** – Given the segment rate and look-back elections made by the plan sponsor, the stabilized and non-stabilized rates are prescribed by IRC Section 430 and relevant regulations.
- **417(e) lump sums for funding** – These are the IRC Section 430 prescribed rates and IRC 417(e) mortality tables. The valuation methodology is prescribed by the IRS.
- **Inflation** – This assumption is based on a view of inflation using capital market assumptions published in Mercer Investment LLC's *Capital Market Outlook*.
- **Expected investment return for funding** – The expected investment return is based on the median (50th percentile) simulated investment return using capital market assumptions published in Mercer Investment LLC's *Capital Market Outlook* for the plan's target asset mix, net of an adjustment for investment expenses (dependent upon asset size and allocation) assumed to be paid from plan assets.
- **Expenses** – Expenses are based on year-by-year experience for actual administrative expenses paid from plan assets. Adjustments are made for any known significant changes.

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

- **Cash balance interest accumulation rate** – The cash balance interest accumulation rate assumption begins with the current actual rate and increases toward the long term assumption (30-year Nominal Yield Curve) using capital market assumptions as published in Mercer Investment LLC's *Capital Market Outlook*.

Rationale for demographic assumptions

- **Huntington withdrawal** – Termination rates were developed based on an experience study undertaken in 2016 using data from 2011 through 2015. The tables used are based on the 2003 Society of Actuaries Turnover Study plus 4%. The assumption is reviewed annually for reasonability to ensure this table produces a reasonable approximation of the rates of termination expected to be experienced by the plan.
- **FirstMerit withdrawal** – Termination rates reflect plan experience. The assumption is reviewed annually for reasonability to ensure this table produces a reasonable approximation of the rates of termination expected to be experienced by the plan.
- **Huntington disability incidence** – The disability incidence table is based on the Conference of Consulting Actuaries 1985 Pension Disability Study Class 1 rates multiplied by 60% because the plan's disability requirements are less stringent than Social Security Disability, which was the basis of the 1985 study.
- **Huntington retirement age** – The retirement rates are based on an experience study undertaken in 2016 using data from 2011 through 2015. The expectation is that the future retirement patterns and circumstances of the employer will not differ significantly from the period studied.
- **FirstMerit retirement age** – Active participants that are not currently in payment status are assumed to retire based on the rate tables provided above. These tables reflect retirement rate experience for the plan. Deferred vested participants are assumed to take their benefit at the ages provided above based on plan experience.
- **Huntington benefit commencement age** – The benefit commencement ages are based on an experience study undertaken in 2016 using data from 2011 through 2015. The expectation is that the future age at which benefit commencement occurs will not differ significantly from the period studied.
- **FirstMerit benefit commencement age** – Plan participants are assumed to take their benefit at the ages provided above based on plan experience.
- **Huntington spouse assumptions** – The assumption regarding percent married is based on the plan provision that allows a death benefit to all participants regardless of marital status. The assumption regarding spouse age difference at benefit commencement is based on the actuary's experience with many plans.
- **FirstMerit spouse assumptions** – For the Legacy Citizens group, the assumption regarding percent married is based on the plan provision that allows a death benefit to all participants regardless of marital status. The assumption regarding spouse age difference at benefit commencement and the assumption regarding percent married for the Legacy FirstMerit group is based on the actuary's experience with many plans.
- **Huntington forms of payment** – The assumptions regarding the form of payment are reviewed annually for experience. The current assumption is supported by actual experience of the plan using data from 2011 through 2015.
- **FirstMerit forms of payment** – The assumptions regarding the forms of payment are based on plan experience.
- **Mortality for funding** – Given the mortality election made by the plan sponsor, the mortality rates are prescribed by IRC Section 430 and relevant regulations.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Actuarial methods for funding****Asset methods**

The asset valuation method is an average of the adjusted market value for each year during the last two years preceding the valuation date. The adjusted market value is the market value at each determination date adjusted to the valuation date based on actual cash flows and expected interest at the lesser of the expected rate of return and the third segment rate. This amount is adjusted to be no greater than 110 percent and no less than 90 percent of the fair market value, as defined in IRC Section 430.

A characteristic of this asset method is that, over time, it is slightly more likely to produce an actuarial value of assets that is less than the market value of assets than an actuarial value that is greater than the market value.

Participant methods

Participants or former participants are included or excluded from the valuation as described below:

- **Participants included:** The plan sponsor provides us with data on all employees as of the valuation date, but only those employees who have completed the plan's eligibility requirements are included in the valuation of liabilities.
- **Participants excluded:** No actuarial liability is included for non-vested participants who terminated prior to the valuation date. For this purpose, participants with a break in service on the valuation date are treated as terminated participants.
- **Insurance contracts:** The plan does not have any insurance contracts.

Minimum funding methods

The funding target for minimum funding calculations is computed using the traditional unit credit method of funding. The objective under this method is to fund each participant's benefits under the plan as they accrue. Thus, the total pension to which each participant is expected to become entitled at retirement is broken down into units, each associated with a year of past or future credited service.

A detailed description of the calculation follows:

- The plan's valuation date is the beginning of the plan year.
- An individual's **funding target** is the present value of future benefits based on credited service and average pay as of the beginning of the plan year, and an individual's **target normal cost** is the present value of the benefit expected to accrue in the plan year. If multiple decrements are used, the funding target and the target normal cost for an individual are the sum of the component funding targets and target normal costs associated with the various anticipated separation dates.
- The plan's **target normal cost** is the sum of the individual target normal costs, and the plan's **funding target** is the sum of the individual funding targets for all participants under the plan.

Schedule SB, Part V — Summary of Plan Provisions**Summary of major plan provisions****Huntington Bancshares**

Effective date and plan year	<p>Effective January 1, 1954. Restated January 1, 1986. Board resolution effective January 1, 1993, brings Huntington Federal Savings Bank employees into the plan. Board resolution effective January 1, 1994, brings employees of Railroadmen's Federal Savings and Loan Association, CB&T Financial Corporation, First National Bank of Morgantown, First Bank of Lafayette, and Charter Oak Financial Corporation into the plan. Board resolution effective January 1, 1995, brings employees of First Federal Bank for Savings of Northern Kentucky into the plan. Board resolution effective May 16, 1995, brings the Reliance Bank of Florida employees into the plan. Board resolution effective May 1, 1995, brings the Security National Bank employees into the plan. Board resolution effective April 1, 1996, brings the Peoples Bank of Lakeland employees into the plan. Board resolution effective June 30, 1996, brings the Seminole Bank of Florida employees into the plan. Board resolution effective May 1, 1997, brings the Citizens National Bank of Leesburg into the plan. Board resolution effective December 31, 1997, brings First Michigan Bank into the plan. Board resolution effective May 31, 1998, brings Barnett Bank into the plan. Board resolution effective December 31, 2000, brings Empire National Bank into the plan. Board resolution effective March 1, 2006 brings Unizan Bank into the plan. Board resolution effective July 1, 2007 brings Sky Bank into the plan. Board resolution effective March 31, 2010 brings Perpetual Savings Bank into the plan. Board resolution effective December 31, 2017 brings FirstMerit Corporation into the plan.</p> <p>Plan year: Calendar year</p>
Most recent amendment	Last amended effective September 2020 (Fourth Amendment)
Status of the plan	<p>The plan is frozen so there are no ongoing benefit accruals. Participants hired prior to January 1, 2010 earned accruals through December 31, 2013. New employees hired on or after January 1, 2010 are not eligible to participate in the plan. Rehires on or after January 1, 2010 will continue to earn Service for vesting purposes for the prior benefit earned, but will not earn any additional benefits. Effective December 31, 2013, the plan is frozen and no participants will earn benefits in the plan in future years. Colleagues will continue to earn Service for vesting purposes after December 31, 2013.</p>
Significant events that occurred during the year	Mercer is not aware of any significant events that would impact the results presented in this report.
Definitions	
• Participation	<p>Any Employee shall become a Participant on the January 1 or July 1 following the later of his completion of one (1) year of Continuous Employment and his twenty-first (21st) birthday. Effective December 31, 2009, the plan is frozen to new entrants such that no colleagues hired on or after January 1, 2010 will be permitted to enter the plan. Colleagues rehired on or after January 1, 2010 will continue to earn Service for vesting purposes for the prior benefit earned, but will not earn any additional benefits.</p>

Schedule SB, Part V — Summary of Plan Provisions

• Employee contributions	None
• Service considered	A Participant's Service and Credited Service are his latest period of continuous employment with the employer. Credited Service is frozen effective December 31, 2013.
• Monthly compensation	For pay earned prior to January 1, 2000, Participant's compensation is his salary, excluding bonuses, overtime pay, and other irregular payments. For pay earned after December 31, 1999, a Participant's compensation is his base salary plus 50% of short-term bonuses and overtime pay. Compensation is limited as described in section 401(a)(17) of the Internal Revenue Code.
• Final average compensation	The average monthly compensation during the highest five consecutive Plan years. Final average compensation is frozen effective December 31, 2009 and monthly compensation is not considered beyond the freeze of benefit accruals on December 31, 2013.

Normal retirement

• Eligibility	A Participant may retire upon attainment of the later of age 65 or five (5) years of service.
• Benefit	<p>A monthly benefit payable for life of the Participant equal to (1) + (2) + (3) + (4) + (5) + (6) + (7)</p> <ol style="list-style-type: none"> 1. For service prior to July 1, 1999, 1.25% of Final Average Compensation times years of Credited Service not in excess of 25 years. The 1.25% increases to 1.30% for Participants born in 1938 to 1954 and 1.35% for Participants born after 1954. 2. For service prior to July 1, 1999, 0.75% of Final Average Compensation in excess of Covered Compensation times years of Credited Service not in excess of 25 years. The 0.75% decreases to 0.70% for Participants born in 1938 to 1954 and to 0.65% for Participants born after 1954. 3. For service between June 30, 1999 and December 31, 2009, 1.00% of Final Average Compensation times years of Credited Service not in excess of 25 years (including years in part (1) above). 4. For service between June 30, 1999 and December 31, 2009, 0.65% of Final Average Compensation in excess of Covered Compensation times years of Credited Service not in excess of 25 years (including years in part (2) above). 5. For service prior to January 1, 2010, 1.00% of the Participant's Final Average Compensation multiplied by his Credited Service in excess of 25 years up to 15 additional years. 6. For service between December 31, 2009 and December 31, 2013, 1.00% of the Participant's Monthly Compensation, up to a total of 40 years of service (40-year limitation on years of Credited Service includes years in part (1) through (5) above). 7. The participant's frozen merged plan benefit calculated as the frozen benefit using the terms of the merged plan. Such merged benefit will be added to the benefit determined above which will use credited service after the merger date. <p>No benefits will be earned in the plan after December 31, 2013.</p>

Schedule SB, Part V — Summary of Plan Provisions**Early retirement**

- **Eligibility** A Participant may retire early upon attainment of age 55 and ten (10) years of Service.
- **Benefit** The portion of the Accrued Retirement Pension from (1), (3) and (5) reduced prior to Normal Retirement by the Part A factors in the table below and the portion from (2), (4) and (6) reduced prior to Normal Retirement by the Part B factors in the table below. The factors used for (7) will be based on similar accrual-based concepts.

Early Retirement Reduction table

If payment starts at age:	Part A factors	Part B factors
64	0.97	0.92
63	0.94	0.84
62	0.91	0.76
61	0.88	0.71
60	0.85	0.66
59	0.82	0.63
58	0.79	0.60
57	0.76	0.56
56	0.73	0.52
55	0.70	0.48

Late retirement

- **Eligibility** A Participant working beyond his Normal Retirement Date is entitled to a late retirement benefit.
- **Benefit** The benefit beginning at his actual retirement date computed as if his Normal Retirement Date were his actual retirement date.

Deferred vested

- **Eligibility** After 5 years of Service, the Participant is entitled to 100% of the accrued pension.
- **Benefit** The monthly pension computed according to the formula for normal retirement with compensation and Credited Service for benefit accrual purposes stopping at the termination of employment or December 31, 2013, if earlier. If the benefit commences early (a Participant must attain age 55 and have ten (10) years of service to do so), the same factors shown under the early retirement benefit above are used to determine the benefit.

Schedule SB, Part V — Summary of Plan Provisions**Disability**

- **Eligibility** Determination of total and permanent disability under any long term disability program sponsored by the Bank. The Normal Retirement Benefit as of the date of disability will be payable at age 65. If the participant is eligible to retire at the date of disability, benefits may commence immediately under the provisions for early, normal or late retirement, as applicable. Participants who became disabled prior to January 1, 2010, continue to accrue benefits during the period of disability until age 65 or December 31, 2013, if earlier, according to the benefit formula. At age 65, the Participant will receive a full normal retirement pension determined as of age 65 or December 31, 2013, if earlier.
- **Benefit** Credited Service will continue to be granted during the period of disability, for those Participants who became disabled prior to January 1, 2010, until age 65 or December 31, 2013, if earlier. At age 65, the Participant will receive a full normal retirement pension determined as of age 65 or December 31, 2013, if earlier.

Pre-retirement death

- **Eligibility** On the death of any Participant who has not yet retired and who has a vested benefit under the Plan, a pension will become payable to the Participant's spouse or other elected beneficiary as of the date of the Participant's death.
- **Benefit** The monthly pension payable for the life of the spouse or other elected beneficiary is 50% of the monthly pension the Participant would have received under the qualified joint and survivor pension assuming that benefits commence following the later of the date of the death or the Participant's earliest retirement age. A non-spouse beneficiary must receive the pre-retirement death benefit in the form of a lump sum payment. The spouse may elect a lump sum or a monthly life annuity.

Form of benefits

- **Automatic form for unmarried participants** Single Life Annuity
- **Automatic form for married participants** 50% Joint and Survivor Annuity
- **Optional forms**
 - 50%, 75%, 100% Joint and Survivor Annuity
 - Single Life Annuity
 - 5-year and 10-year Certain and Life Annuity
 - Effective January 1, 2014: Unlimited lump sum for those who retire or terminate from active status; a 60-day window for lump sum payment is offered to participants. After 60 days, the right to the lump sum is forfeited unless the value was less than \$10,000 when originally calculated.
 - Prior to January 1, 2014: Deferred Vested participants were only eligible for a lump sum if the value was less than \$10,000.
- **Optional form conversion factors** IRC Section 417(e) mortality and interest rates for the month of August immediately preceding the first day of the plan year for all payment forms.

Schedule SB, Part V — Summary of Plan Provisions**Miscellaneous**

• Maximum compensation	Compensation for any 12-month period used to determine accrued benefits may not exceed the limits in IRC Section 401(a)(17) for the calendar year in which the 12-month period begins. This limit is indexed annually. For 2013, the limit was \$255,000.
• Maximum benefits	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2021, the limit is \$230,000.
• Administration	Plan sponsor
• Funding medium	Trust

Legacy Citizens

Effective date and plan year	Original plan: The CBC plan was originally effective January 1, 1976 and the F&M plan was originally effective January 1, 2000. Effective December 31, 2006, the CBC and F&M plans merged. Effective December 31, 2013, the Cash Balance Plan was merged into the Pension Plan for Employees of FirstMerit Corporation and Affiliates. Effective December 31, 2017, the Pension Plan for Employees of FirstMerit Corporation and Affiliates was merged into the Huntington Bancshares Retirement Plan. Plan year: Calendar year
Status of the plan	Effective January 1, 2007, the plan is frozen, and no participants will earn benefits in future years.

Definitions

• Participation	1,000 hours of service in a 12-month period
• Employee contributions	None
• Vesting service	A plan year during which an employee completes at least 1,000 hours of service
• Covered compensation	The average of the maximum taxable wage bases for the 35 calendar years ending with the year an individual attains (or will attain) Social Security retirement age (SSRA). In determining an individual's covered compensation in any given year, the current year's wage base is assumed to remain level in future years.
• Accrued benefit	Cash Balance Account as of termination, projected to normal retirement age with interest credits, and converted into an actuarially equivalent life annuity. Pay credits are no longer applicable under this plan beginning in 2007.
• Actuarial equivalent	For purposes of converting the account balance into an annuity, the applicable interest rates for the second month preceding the beginning of each plan year and mortality pursuant to Code section 417(e).
• Cash balance account	Opening balance plus pay credits (prior to 2007) plus interest credits. The opening balance for CBC participants was determined as of January 1, 2002 equal to 105% of the present value of their grandfathered accrued benefit. The opening balance for former F&M Security and Waushara participants was determined as of January 1, 2000 equal to 100% of the present value of their grandfathered accrued benefit.

Schedule SB, Part V — Summary of Plan Provisions

- Grandfathered accrued benefit Frozen benefit under legacy final average pay formula (integrated with covered compensation) as of December 31, 1999 for former F&M participants and as of December 31, 2001 for former CBC participants.

- Early commencement reductions (grandfathered accrued benefit)

CBC participants	Age	Age 65 SSRA	Age 66 SSRA	Age 67 SSRA
	55	0.500	0.467	0.451
	56	0.533	0.512	0.491
	57	0.567	0.552	0.536
	58	0.600	0.586	0.571
	59	0.633	0.620	0.607
	60	0.667	0.655	0.643
	61	0.733	0.706	0.679
	62	0.800	0.757	0.714
	63	0.867	0.827	0.786
	64	0.933	0.895	0.857
	65	1.000	0.965	0.929
	66	1.000	1.000	0.965
	67	1.000	1.000	1.000

F&M participants

Use "Age 65 SSNRA" factors in the table above.

- Interest credits Credited annually based on the average yield on 30-year Treasury rates for the second month prior to the plan year.

Normal retirement

- Eligibility Age 65 with five years of participation
- Benefit Accrued benefit

Early retirement

- Eligibility Age 55 with three years of vesting service
- Benefit Actuarial equivalent of accrued benefit, but not less than the grandfathered accrued benefit reduced for early commencement reductions (if applicable)

Late retirement

- Eligibility A participant working beyond his normal retirement date is entitled to a late retirement benefit.
- Benefit The benefit beginning at his actual retirement date computed as if his normal retirement date were his actual retirement date.

Deferred vested

- Eligibility Three years of vesting service

Schedule SB, Part V — Summary of Plan Provisions

• Benefit	Accrued benefit payable at normal retirement age. Alternatively, if a participant had at least 10 years of vesting service at termination (for terminations after 2001 for former CBC participants and after 2006 for former F&M participants), an actuarially equivalent benefit payable the first of the month following termination of employment.
Pre-retirement death	
• Eligibility	Three years of vesting service
• Benefit	Actuarial equivalent of accrued benefit. For CBC and F&M participants who terminated without a cash balance account, the survivor portion of a 50% joint and survivor annuity payable at the participant's earliest retirement age.
Form of benefits	
• Automatic form for unmarried participants	Life annuity
• Automatic form for married participants	50% joint and survivor annuity
• Optional forms	Unmarried: Partial lump sum (two or three installments); Lump sum; 10-year certain and life annuity. Lump sum available if a participant had at least 10 years of service. Married: Same optional forms as an unmarried employee, plus life annuity; 75% and 100% joint and survivor annuity. Former CBC participants who terminated before January 1, 2002 and former F&M Security participants who terminated before January 1, 2000 are not eligible for a full or partial lump sum.
• Optional form conversion factors	IRC Section 417(e) mortality and interest rates for the month of August immediately preceding the first day of the plan year for all payment forms.
Miscellaneous	
• Maximum compensation	Compensation for any 12-month period used to determine accrued benefits may not exceed the limits in IRC Section 401(a)(17) for the calendar year in which the 12-month period begins. This limit is indexed annually. For 2006, the limit is \$220,000.
• Maximum benefits	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2021, the limit is \$230,000.

Legacy FirstMerit

Effective date and plan year	Original plan: November 1, 1952. Effective December 31, 2017, the Pension Plan for Employees of FirstMerit Corporation and Affiliates was merged into the Huntington Bancshares Retirement Plan. Plan year: Calendar year
Status of the plan	Effective January 1, 2007, the plan is frozen and no participants will earn benefits in future years.
Definitions	
• Participation	Any plan year in which an employee completes at least 1,000 hours of service and has attained age 21 or older.
• Employee contributions	None

Schedule SB, Part V — Summary of Plan Provisions

• Vesting service	A plan year during which an employee completes at least 1,000 hours of service.
• Credited service	<p>Prior to January 1, 1989, the total of a participant's continuous years of full-time employment through December 31, 1988.</p> <p>After December 31, 1988, one year of service for each calendar year an employee completes 1,800 hours of service. Fractional service is computed for 1,000-1,799 hours. No service for less than 1,000 hours.</p> <p>Effective January 1, 2007, participants who were not vested as of January 1, 2007 will no longer earn future benefits under the plan.</p>
• Pensionable earnings	Wages paid, excluding overtime, bonuses, and other incentive earnings. If a participant works less than 2,080 hours in a plan year other than the plan year of termination of service, compensation is annualized by increasing actual compensation by the ratio of 2,080 over actual compensated hours.
• Final average earnings	Average compensation of four highest consecutive plan years out of the last 10.
• Covered compensation	The average of the maximum taxable wage bases for the 35 calendar years ending with the year an individual attains (or will attain) Social Security retirement age. In determining an individual's covered compensation in any given year, the current year's wage base is assumed to remain level in future years.
• Accrued benefit	The amount which a participant is entitled to commencing on his normal retirement date in the form of a life annuity based on his average final compensation, Social Security covered compensation, and credited years of service as of the valuation date.

Normal retirement

• Eligibility	Age 65 with five years of service
• Benefit	<p>The sum of:</p> <p>1% of average final earnings times years of credited service after January 1, 2005 (maximum of 40 years total credited service);</p> <p>Plus</p> <p>1.35% of average final earnings times years of credited service through January 1, 2005 (maximum of 40 years);</p> <p>Plus</p> <p>0.55% of average final earnings in excess of covered compensation times years of credited service through January 1, 2005 (maximum of 35 years)</p> <p>There is a minimum pension amount equal to the participant's accrued pension as of December 31, 1988.</p> <p>Several participants have grandfathered benefits from plans that were merged into the FirstMerit plan.</p> <p>Effective January 1, 2007, participants who were not vested as of January 1, 2007 will no longer earn future benefits under the plan.</p>

Early retirement

• Eligibility	Age 55 with 15 years of service
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• Benefit	Normal retirement benefit reduced 3.0% annually for each year prior to age 65 for participants with 25 or more years of service; and reduced 3.0% annually for each year prior to age 65 but after age 62, 5.0% annually prior to age 62 for participants with less than 25 years of service.
Late retirement	
• Eligibility	A participant working beyond his normal retirement date is entitled to a late retirement benefit.
• Benefit	The benefit beginning at his actual retirement date computed as if his normal retirement date were his actual retirement date.
Deferred vested	
• Eligibility	Five years of service
• Benefit	Accrued benefit payable as of the date of termination payable at the participant's normal retirement age or a reduced benefit commencing on or after attaining age 55 if the participant completed 15 years of service.
Disability	
• Eligibility	A participant becomes totally and permanently disabled and has completed five years of service.
• Benefit	Accrued benefit based on service to normal retirement age commencing at participant's normal retirement age. Note: Effective July 1, 1993, the disability benefit has been removed from the plan.
Pre-retirement death	
• Eligibility	Five years of service
• Benefit	Accrued benefit reduced for joint and 50% survivor form and early retirement payment
Form of benefits	
• Automatic form for unmarried participants	Life annuity
• Automatic form for married participants	50% joint and survivor annuity
• Optional forms	Unmarried: Lump sum; 5-, 10-, and 15-year certain and life annuity Married: Same optional forms as an unmarried employee, plus life annuity; 66-2/3%, 75%, and 100% joint and survivor annuity Benefit accruals after June 30, 2004, are not eligible to be taken as a lump sum.
• Optional form conversion factors	IRC Section 417(e) mortality and interest rates for the month of August immediately preceding the first day of the plan year for all payment forms.
Miscellaneous	
• Maximum compensation	Compensation for any 12-month period used to determine accrued benefits may not exceed the limits in IRC Section 401(a)(17) for the calendar year in which the 12-month period begins. This limit is indexed annually. For 2006, the limit is \$220,000.

Schedule SB, Part V — Summary of Plan Provisions

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- **Maximum benefits** Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2021, the limit is \$230,000.
-

Benefits included or excluded

Unless noted below, all benefits provided by the plan, as restated and amended through September 2020 (Fourth Amendment), are included in this valuation:

- **Most recent plan amendments included:** Amendments adopted after the valuation date or effective after the current plan year are excluded from the valuation.
- **Plan amendments excluded:** None
- **Late retirement increases:**
 - *Active participants:* The plan provides benefit suspension notices to participants who work beyond normal retirement; therefore, late retirement actuarial increases only apply to participants who defer retirement beyond age 70½. This valuation does not include increases for current participants over age 70½. There is only a small portion of the population for which this applies.
 - *Deferred vested participants:* Current deferred vested participants over normal retirement age are valued including the late retirement actuarial increase.
- **Internal Revenue Code limitations:** The limitations of Internal Revenue Code Sections 415(b) and 401(a)(17) have been incorporated into our calculations.
- **IRC Section 416 rules for top-heavy plans:** We did not test whether this plan is top-heavy (when the present value of benefits for key employees equals or exceeds 60 percent of the present value for all participants). However, we expect that the plan is not top-heavy due to the large number of rank-and-file participants; therefore, the funding target and target normal cost do not reflect any liability for top-heavy benefit accruals.

Plan provisions specific to funding**Additional benefits included or excluded**

- **IRC Section 436 benefit restrictions:**
 - *Unpredictable contingent event benefits:* This valuation excludes restricted contingent event benefits that occurred before the valuation date but includes contingent event benefits which are expected to occur on or after the valuation date regardless of anticipated funding-based limitations.
 - *Plan amendments:* See above.
 - *Prohibited payments:* Limitations on prohibited benefits (if any) are reflected for annuity starting dates before the valuation date but are ignored for annuity starting dates on or after the valuation date.
 - *Benefit accruals:* The plan's funding target does not reflect any limitation on benefit accruals. The target normal cost does not reflect any limitation on benefit accruals.

Schedule SB, Part V — Summary of Plan Provisions

- **Unpredictable contingent event benefits:** The plan does not have any unpredictable contingent event benefits.

Plan provision changes since prior valuation

- Maximum benefit amounts under IRS rules were updated from 2020 to 2021.

Schedule SB, line 24 — Change in Actuarial Assumptions**Actuarial assumption changes since prior valuation****Funding**

- Interest rates and mortality rates (including lump sum mortality) were updated from 2020 to 2021 in accordance with PPA.
- The expense component of normal cost increased from \$2,600,000 to \$2,900,000 to reflect our expectations for the current plan year.
- The expected investment return decreased from 4.50% for 2020 to 3.70% for 2021 to reflect our expectations for the current plan year.
- Cash balance interest crediting rates were updated from 2.75% to 1.50% for 2021, 3.25% to 2.00% in 2022, 3.50% to 2.50% in 2023, 3.50% to 3.00% in 2024, and 3.50% to 3.25% for the remaining years. This was done to reflect capital market assumptions and expectations.
- The IRC 417(e)(3) mortality and interest rates used for optional form conversion factors and late retirement actuarial equivalence were updated from 2020 to 2021, in accordance with IRS updates and plan document provisions.

Schedule SB, line 26 — Schedule of Active Participant Data

Attained age	Years of credited service (at plan freeze on or before December 31, 2013)										Total
	Under 1	1–4	5–9	10–14	15–19	20–24	25–29	30–34	35–39	40 & up	
Under 25											
25–29		1									1
30–34		14	38								52
			149								
			0								
35–39		65	230	54							349
		124	215	398							
		2,245	0	0							
40–44	1	65	234	155	48						503
		153	273	469	603						
		4,577	12,383	15,107	0						
45–49	1	53	216	142	109	22					543
		240	325	536	825	985					
		9,034	18,812	12,346	19,393	0					
50–54		61	233	115	150	88	24				671
		302	336	648	923	1,387	1,396				
		8,353	18,231	22,306	30,600	38,357	0				
55–59	1	60	266	111	128	77	64	29			736
		292	368	771	933	1,498	2,049	1,544			
		9,847	15,739	35,180	41,975	52,173	24,922	0			
60–64		40	213	105	96	52	34	42	22	1	605
		261	357	617	929	1,184	1,687	2,546	1,857		
		6,032	31,177	22,121	65,381	46,951	47,747	113,425	0		
65–69		14	53	20	35	16	8	8	4	2	160
			340	758	1,070						
			0	0	33,480						
70 & up		2	17	3	7	1	3	1	1		35
Total	3	375	1,500	705	573	256	133	80	27	3	3,655
											628
											23,529

In each cell, the top number is the count of active participants for each age/service combination, the middle number is average frozen monthly accrued benefit, and the bottom number is average cash balance amount (for select FirstMerit plan participants). Average frozen monthly accrued benefit and cash balance amount are not shown for cells with fewer than 20 participants.

Schedule SB, line 22 — Description of Weighted Average Retirement Age

Each employee is assumed to retire in accordance with the table of retirement rates. The proportion of employees expected to retire at each potential retirement age is shown below. The average retirement age is 61.

(1) Huntington Bancshares

(A) Retirement age	(B) Retirement Percent	(C) Lx	(D) Number of employees expected to retire (B) x (C)	(E) (A) x (D)
55	10%	100,000	10,000	550,000
56	10%	90,000	9,000	504,000
57	10%	81,000	8,100	461,700
58	10%	72,900	7,290	422,820
59	10%	65,610	6,561	387,099
60	10%	59,049	5,905	354,294
61	10%	53,144	5,314	324,179
62	15%	47,830	7,174	444,816
63	20%	40,655	8,131	512,256
64	20%	32,524	6,505	416,310
65	20%	26,019	5,204	338,252
66	35%	20,815	7,285	480,838
67	35%	13,530	4,736	317,280
68	35%	8,795	3,078	209,310
69	35%	5,716	2,001	138,052
70	35%	3,716	1,300	91,034
71	100%	2,415	2,415	171,479
Total			100,000	6,123,719
Average				61.24

Schedule SB, line 22 — Description of Weighted Average Retirement Age**(2) Legacy FirstMerit (Under 25 years of Service)**

(A) Retirement age	(B) Retirement Percent	(C) Lx	(D) Number of employees expected to retire (B) x (C)	(E) (A) x (D)
55	7.00%	100,000	7,000	385,000
56	7.00%	93,000	6,510	364,560
57	7.00%	86,490	6,054	345,095
58	7.00%	80,436	5,630	326,569
59	7.00%	74,805	5,236	308,945
60	15.00%	69,569	10,435	626,120
61	15.00%	59,134	8,870	541,072
62	30.00%	50,263	15,079	934,901
63	25.00%	35,184	8,796	554,155
64	25.00%	26,388	6,597	422,213
65	30.00%	19,791	5,937	385,929
66	25.00%	13,854	3,463	228,589
67	25.00%	10,390	2,598	174,039
68	25.00%	7,793	1,948	132,478
69	25.00%	5,845	1,461	100,819
70	100.00%	4,383	4,383	306,842
Total			100,000	6,137,326
Average				61.37

Schedule SB, line 22 — Description of Weighted Average Retirement Age**(3) Legacy FirstMerit (Over 25 years of Service)**

(A) Retirement age	(B) Retirement Percent	(C) Lx	(D) Number of employees expected to retire (B) x (C)	(E) (A) x (D)
55	10.00%	100,000	10,000	550,000
56	10.00%	90,000	9,000	504,000
57	10.00%	81,000	8,100	461,700
58	10.00%	72,900	7,290	422,820
59	10.00%	65,610	6,561	387,099
60	15.00%	59,049	8,857	531,441
61	15.00%	50,192	7,529	459,254
62	30.00%	42,663	12,799	793,530
63	25.00%	29,864	7,466	470,359
64	25.00%	22,398	5,600	358,368
65	30.00%	16,799	5,040	327,571
66	25.00%	11,759	2,940	194,023
67	25.00%	8,819	2,205	147,722
68	25.00%	6,614	1,654	112,445
69	25.00%	4,961	1,240	85,574
70	100.00%	3,721	3,721	260,443
Total			100,000	6,066,348
Average				60.66

Schedule SB, line 22 — Description of Weighted Average Retirement Age**(4) Legacy Citizens**

(A) Retirement age	(B) Retirement Percent	(C) Lx	(D) Number of employees expected to retire (B) x (C)	(E) (A) x (D)
55	5.00%	100,000	5,000	275,000
56	5.00%	95,000	4,750	266,000
57	5.00%	90,250	4,513	257,213
58	5.00%	85,738	4,287	248,639
59	5.00%	81,451	4,073	240,279
60	5.00%	77,378	3,869	232,134
61	5.00%	73,509	3,675	224,203
62	35.00%	69,834	24,442	1,515,392
63	20.00%	45,392	9,078	571,938
64	20.00%	36,314	7,263	464,813
65	70.00%	29,051	20,336	1,321,813
66	50.00%	8,715	4,358	287,603
67	50.00%	4,358	2,179	145,980
68	50.00%	2,179	1,089	74,080
69	50.00%	1,089	545	37,585
70	100.00%	545	545	38,129
Total			100,000	6,200,801
Average				62.01

Retirement Rates - Weighted Average for Above Tables

	(1)	(2)	(3)	(4)
Weighted Average	61.24	61.37	60.66	62.01
Count	3,056	278	144	177
Weighted Average Retirement Age	61.26			

Schedule SB, Part V — Summary of Plan Provisions**Summary of major plan provisions****Huntington Bancshares**

Effective date and plan year	<p>Effective January 1, 1954. Restated January 1, 1986. Board resolution effective January 1, 1993, brings Huntington Federal Savings Bank employees into the plan. Board resolution effective January 1, 1994, brings employees of Railroadmen's Federal Savings and Loan Association, CB&T Financial Corporation, First National Bank of Morgantown, First Bank of Lafayette, and Charter Oak Financial Corporation into the plan. Board resolution effective January 1, 1995, brings employees of First Federal Bank for Savings of Northern Kentucky into the plan. Board resolution effective May 16, 1995, brings the Reliance Bank of Florida employees into the plan. Board resolution effective May 1, 1995, brings the Security National Bank employees into the plan. Board resolution effective April 1, 1996, brings the Peoples Bank of Lakeland employees into the plan. Board resolution effective June 30, 1996, brings the Seminole Bank of Florida employees into the plan. Board resolution effective May 1, 1997, brings the Citizens National Bank of Leesburg into the plan. Board resolution effective December 31, 1997, brings First Michigan Bank into the plan. Board resolution effective May 31, 1998, brings Barnett Bank into the plan. Board resolution effective December 31, 2000, brings Empire National Bank into the plan. Board resolution effective March 1, 2006 brings Unizan Bank into the plan. Board resolution effective July 1, 2007 brings Sky Bank into the plan. Board resolution effective March 31, 2010 brings Perpetual Savings Bank into the plan. Board resolution effective December 31, 2017 brings FirstMerit Corporation into the plan.</p> <p>Plan year: Calendar year</p>
Most recent amendment	Last amended effective September 2020 (Fourth Amendment)
Status of the plan	<p>The plan is frozen so there are no ongoing benefit accruals. Participants hired prior to January 1, 2010 earned accruals through December 31, 2013. New employees hired on or after January 1, 2010 are not eligible to participate in the plan. Rehires on or after January 1, 2010 will continue to earn Service for vesting purposes for the prior benefit earned, but will not earn any additional benefits. Effective December 31, 2013, the plan is frozen and no participants will earn benefits in the plan in future years. Colleagues will continue to earn Service for vesting purposes after December 31, 2013.</p>
Significant events that occurred during the year	Mercer is not aware of any significant events that would impact the results presented in this report.
Definitions	
• Participation	<p>Any Employee shall become a Participant on the January 1 or July 1 following the later of his completion of one (1) year of Continuous Employment and his twenty-first (21st) birthday. Effective December 31, 2009, the plan is frozen to new entrants such that no colleagues hired on or after January 1, 2010 will be permitted to enter the plan. Colleagues rehired on or after January 1, 2010 will continue to earn Service for vesting purposes for the prior benefit earned, but will not earn any additional benefits.</p>

Schedule SB, Part V — Summary of Plan Provisions

• Employee contributions	None
• Service considered	A Participant's Service and Credited Service are his latest period of continuous employment with the employer. Credited Service is frozen effective December 31, 2013.
• Monthly compensation	For pay earned prior to January 1, 2000, Participant's compensation is his salary, excluding bonuses, overtime pay, and other irregular payments. For pay earned after December 31, 1999, a Participant's compensation is his base salary plus 50% of short-term bonuses and overtime pay. Compensation is limited as described in section 401(a)(17) of the Internal Revenue Code.
• Final average compensation	The average monthly compensation during the highest five consecutive Plan years. Final average compensation is frozen effective December 31, 2009 and monthly compensation is not considered beyond the freeze of benefit accruals on December 31, 2013.

Normal retirement

• Eligibility	A Participant may retire upon attainment of the later of age 65 or five (5) years of service.
• Benefit	<p>A monthly benefit payable for life of the Participant equal to (1) + (2) + (3) + (4) + (5) + (6) + (7)</p> <ol style="list-style-type: none"> For service prior to July 1, 1999, 1.25% of Final Average Compensation times years of Credited Service not in excess of 25 years. The 1.25% increases to 1.30% for Participants born in 1938 to 1954 and 1.35% for Participants born after 1954. For service prior to July 1, 1999, 0.75% of Final Average Compensation in excess of Covered Compensation times years of Credited Service not in excess of 25 years. The 0.75% decreases to 0.70% for Participants born in 1938 to 1954 and to 0.65% for Participants born after 1954. For service between June 30, 1999 and December 31, 2009, 1.00% of Final Average Compensation times years of Credited Service not in excess of 25 years (including years in part (1) above). For service between June 30, 1999 and December 31, 2009, 0.65% of Final Average Compensation in excess of Covered Compensation times years of Credited Service not in excess of 25 years (including years in part (2) above). For service prior to January 1, 2010, 1.00% of the Participant's Final Average Compensation multiplied by his Credited Service in excess of 25 years up to 15 additional years. For service between December 31, 2009 and December 31, 2013, 1.00% of the Participant's Monthly Compensation, up to a total of 40 years of service (40-year limitation on years of Credited Service includes years in part (1) through (5) above). The participant's frozen merged plan benefit calculated as the frozen benefit using the terms of the merged plan. Such merged benefit will be added to the benefit determined above which will use credited service after the merger date. <p>No benefits will be earned in the plan after December 31, 2013.</p>

Schedule SB, Part V — Summary of Plan Provisions**Early retirement**

- **Eligibility** A Participant may retire early upon attainment of age 55 and ten (10) years of Service.
- **Benefit** The portion of the Accrued Retirement Pension from (1), (3) and (5) reduced prior to Normal Retirement by the Part A factors in the table below and the portion from (2), (4) and (6) reduced prior to Normal Retirement by the Part B factors in the table below. The factors used for (7) will be based on similar accrual-based concepts.

Early Retirement Reduction table

If payment starts at age:	Part A factors	Part B factors
64	0.97	0.92
63	0.94	0.84
62	0.91	0.76
61	0.88	0.71
60	0.85	0.66
59	0.82	0.63
58	0.79	0.60
57	0.76	0.56
56	0.73	0.52
55	0.70	0.48

Late retirement

- **Eligibility** A Participant working beyond his Normal Retirement Date is entitled to a late retirement benefit.
- **Benefit** The benefit beginning at his actual retirement date computed as if his Normal Retirement Date were his actual retirement date.

Deferred vested

- **Eligibility** After 5 years of Service, the Participant is entitled to 100% of the accrued pension.
- **Benefit** The monthly pension computed according to the formula for normal retirement with compensation and Credited Service for benefit accrual purposes stopping at the termination of employment or December 31, 2013, if earlier. If the benefit commences early (a Participant must attain age 55 and have ten (10) years of service to do so), the same factors shown under the early retirement benefit above are used to determine the benefit.

Schedule SB, Part V — Summary of Plan Provisions

Disability	
• Eligibility	Determination of total and permanent disability under any long term disability program sponsored by the Bank. The Normal Retirement Benefit as of the date of disability will be payable at age 65. If the participant is eligible to retire at the date of disability, benefits may commence immediately under the provisions for early, normal or late retirement, as applicable. Participants who became disabled prior to January 1, 2010, continue to accrue benefits during the period of disability until age 65 or December 31, 2013, if earlier, according to the benefit formula. At age 65, the Participant will receive a full normal retirement pension determined as of age 65 or December 31, 2013, if earlier.
• Benefit	Credited Service will continue to be granted during the period of disability, for those Participants who became disabled prior to January 1, 2010, until age 65 or December 31, 2013, if earlier. At age 65, the Participant will receive a full normal retirement pension determined as of age 65 or December 31, 2013, if earlier.
Pre-retirement death	
• Eligibility	On the death of any Participant who has not yet retired and who has a vested benefit under the Plan, a pension will become payable to the Participant's spouse or other elected beneficiary as of the date of the Participant's death.
• Benefit	The monthly pension payable for the life of the spouse or other elected beneficiary is 50% of the monthly pension the Participant would have received under the qualified joint and survivor pension assuming that benefits commence following the later of the date of the death or the Participant's earliest retirement age. A non-spouse beneficiary must receive the pre-retirement death benefit in the form of a lump sum payment. The spouse may elect a lump sum or a monthly life annuity.
Form of benefits	
• Automatic form for unmarried participants	Single Life Annuity
• Automatic form for married participants	50% Joint and Survivor Annuity
• Optional forms	<ul style="list-style-type: none"> • 50%, 75%, 100% Joint and Survivor Annuity • Single Life Annuity • 5-year and 10-year Certain and Life Annuity • Effective January 1, 2014: Unlimited lump sum for those who retire or terminate from active status; a 60-day window for lump sum payment is offered to participants. After 60 days, the right to the lump sum is forfeited unless the value was less than \$10,000 when originally calculated. <p>Prior to January 1, 2014: Deferred Vested participants were only eligible for a lump sum if the value was less than \$10,000.</p>
• Optional form conversion factors	IRC Section 417(e) mortality and interest rates for the month of August immediately preceding the first day of the plan year for all payment forms.

Schedule SB, Part V — Summary of Plan Provisions**Miscellaneous**

• Maximum compensation	Compensation for any 12-month period used to determine accrued benefits may not exceed the limits in IRC Section 401(a)(17) for the calendar year in which the 12-month period begins. This limit is indexed annually. For 2013, the limit was \$255,000.
• Maximum benefits	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2021, the limit is \$230,000.
• Administration	Plan sponsor
• Funding medium	Trust

Legacy Citizens

Effective date and plan year	Original plan: The CBC plan was originally effective January 1, 1976 and the F&M plan was originally effective January 1, 2000. Effective December 31, 2006, the CBC and F&M plans merged. Effective December 31, 2013, the Cash Balance Plan was merged into the Pension Plan for Employees of FirstMerit Corporation and Affiliates. Effective December 31, 2017, the Pension Plan for Employees of FirstMerit Corporation and Affiliates was merged into the Huntington Bancshares Retirement Plan. Plan year: Calendar year
Status of the plan	Effective January 1, 2007, the plan is frozen, and no participants will earn benefits in future years.

Definitions

• Participation	1,000 hours of service in a 12-month period
• Employee contributions	None
• Vesting service	A plan year during which an employee completes at least 1,000 hours of service
• Covered compensation	The average of the maximum taxable wage bases for the 35 calendar years ending with the year an individual attains (or will attain) Social Security retirement age (SSRA). In determining an individual's covered compensation in any given year, the current year's wage base is assumed to remain level in future years.
• Accrued benefit	Cash Balance Account as of termination, projected to normal retirement age with interest credits, and converted into an actuarially equivalent life annuity. Pay credits are no longer applicable under this plan beginning in 2007.
• Actuarial equivalent	For purposes of converting the account balance into an annuity, the applicable interest rates for the second month preceding the beginning of each plan year and mortality pursuant to Code section 417(e).
• Cash balance account	Opening balance plus pay credits (prior to 2007) plus interest credits. The opening balance for CBC participants was determined as of January 1, 2002 equal to 105% of the present value of their grandfathered accrued benefit. The opening balance for former F&M Security and Waushara participants was determined as of January 1, 2000 equal to 100% of the present value of their grandfathered accrued benefit.

Schedule SB, Part V — Summary of Plan Provisions

<ul style="list-style-type: none">Grandfathered accrued benefit	Frozen benefit under legacy final average pay formula (integrated with covered compensation) as of December 31, 1999 for former F&M participants and as of December 31, 2001 for former CBC participants.			
<ul style="list-style-type: none">Early commencement reductions (grandfathered accrued benefit)				
CBC participants	Age	Age 65 SSRA	Age 66 SSRA	Age 67 SSRA
	55	0.500	0.467	0.451
	56	0.533	0.512	0.491
	57	0.567	0.552	0.536
	58	0.600	0.586	0.571
	59	0.633	0.620	0.607
	60	0.667	0.655	0.643
	61	0.733	0.706	0.679
	62	0.800	0.757	0.714
	63	0.867	0.827	0.786
	64	0.933	0.895	0.857
	65	1.000	0.965	0.929
	66	1.000	1.000	0.965
	67	1.000	1.000	1.000
F&M participants	Use "Age 65 SSNRA" factors in the table above.			
<ul style="list-style-type: none">Interest credits	Credited annually based on the average yield on 30-year Treasury rates for the second month prior to the plan year.			
Normal retirement				
<ul style="list-style-type: none">Eligibility	Age 65 with five years of participation			
<ul style="list-style-type: none">Benefit	Accrued benefit			
Early retirement				
<ul style="list-style-type: none">Eligibility	Age 55 with three years of vesting service			
<ul style="list-style-type: none">Benefit	Actuarial equivalent of accrued benefit, but not less than the grandfathered accrued benefit reduced for early commencement reductions (if applicable)			
Late retirement				
<ul style="list-style-type: none">Eligibility	A participant working beyond his normal retirement date is entitled to a late retirement benefit.			
<ul style="list-style-type: none">Benefit	The benefit beginning at his actual retirement date computed as if his normal retirement date were his actual retirement date.			
Deferred vested				
<ul style="list-style-type: none">Eligibility	Three years of vesting service			

Schedule SB, Part V — Summary of Plan Provisions

• Benefit	Accrued benefit payable at normal retirement age. Alternatively, if a participant had at least 10 years of vesting service at termination (for terminations after 2001 for former CBC participants and after 2006 for former F&M participants), an actuarially equivalent benefit payable the first of the month following termination of employment.
Pre-retirement death	
• Eligibility	Three years of vesting service
• Benefit	Actuarial equivalent of accrued benefit. For CBC and F&M participants who terminated without a cash balance account, the survivor portion of a 50% joint and survivor annuity payable at the participant's earliest retirement age.
Form of benefits	
• Automatic form for unmarried participants	Life annuity
• Automatic form for married participants	50% joint and survivor annuity
• Optional forms	Unmarried: Partial lump sum (two or three installments); Lump sum; 10-year certain and life annuity. Lump sum available if a participant had at least 10 years of service. Married: Same optional forms as an unmarried employee, plus life annuity; 75% and 100% joint and survivor annuity. Former CBC participants who terminated before January 1, 2002 and former F&M Security participants who terminated before January 1, 2000 are not eligible for a full or partial lump sum.
• Optional form conversion factors	IRC Section 417(e) mortality and interest rates for the month of August immediately preceding the first day of the plan year for all payment forms.
Miscellaneous	
• Maximum compensation	Compensation for any 12-month period used to determine accrued benefits may not exceed the limits in IRC Section 401(a)(17) for the calendar year in which the 12-month period begins. This limit is indexed annually. For 2006, the limit is \$220,000.
• Maximum benefits	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2021, the limit is \$230,000.
Legacy FirstMerit	
Effective date and plan year	Original plan: November 1, 1952. Effective December 31, 2017, the Pension Plan for Employees of FirstMerit Corporation and Affiliates was merged into the Huntington Bancshares Retirement Plan. Plan year: Calendar year
Status of the plan	Effective January 1, 2007, the plan is frozen and no participants will earn benefits in future years.
Definitions	
• Participation	Any plan year in which an employee completes at least 1,000 hours of service and has attained age 21 or older.
• Employee contributions	None

Schedule SB, Part V — Summary of Plan Provisions

• Vesting service	A plan year during which an employee completes at least 1,000 hours of service.
• Credited service	<p>Prior to January 1, 1989, the total of a participant's continuous years of full-time employment through December 31, 1988.</p> <p>After December 31, 1988, one year of service for each calendar year an employee completes 1,800 hours of service. Fractional service is computed for 1,000-1,799 hours. No service for less than 1,000 hours.</p> <p>Effective January 1, 2007, participants who were not vested as of January 1, 2007 will no longer earn future benefits under the plan.</p>
• Pensionable earnings	Wages paid, excluding overtime, bonuses, and other incentive earnings. If a participant works less than 2,080 hours in a plan year other than the plan year of termination of service, compensation is annualized by increasing actual compensation by the ratio of 2,080 over actual compensated hours.
• Final average earnings	Average compensation of four highest consecutive plan years out of the last 10.
• Covered compensation	The average of the maximum taxable wage bases for the 35 calendar years ending with the year an individual attains (or will attain) Social Security retirement age. In determining an individual's covered compensation in any given year, the current year's wage base is assumed to remain level in future years.
• Accrued benefit	The amount which a participant is entitled to commencing on his normal retirement date in the form of a life annuity based on his average final compensation, Social Security covered compensation, and credited years of service as of the valuation date.

Normal retirement

• Eligibility	Age 65 with five years of service
• Benefit	<p>The sum of:</p> <p>1% of average final earnings times years of credited service after January 1, 2005 (maximum of 40 years total credited service);</p> <p>Plus</p> <p>1.35% of average final earnings times years of credited service through January 1, 2005 (maximum of 40 years);</p> <p>Plus</p> <p>0.55% of average final earnings in excess of covered compensation times years of credited service through January 1, 2005 (maximum of 35 years)</p> <p>There is a minimum pension amount equal to the participant's accrued pension as of December 31, 1988.</p> <p>Several participants have grandfathered benefits from plans that were merged into the FirstMerit plan.</p> <p>Effective January 1, 2007, participants who were not vested as of January 1, 2007 will no longer earn future benefits under the plan.</p>

Early retirement

• Eligibility	Age 55 with 15 years of service
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Schedule SB, Part V — Summary of Plan Provisions

• Benefit	Normal retirement benefit reduced 3.0% annually for each year prior to age 65 for participants with 25 or more years of service; and reduced 3.0% annually for each year prior to age 65 but after age 62, 5.0% annually prior to age 62 for participants with less than 25 years of service.
Late retirement	
• Eligibility	A participant working beyond his normal retirement date is entitled to a late retirement benefit.
• Benefit	The benefit beginning at his actual retirement date computed as if his normal retirement date were his actual retirement date.
Deferred vested	
• Eligibility	Five years of service
• Benefit	Accrued benefit payable as of the date of termination payable at the participant's normal retirement age or a reduced benefit commencing on or after attaining age 55 if the participant completed 15 years of service.
Disability	
• Eligibility	A participant becomes totally and permanently disabled and has completed five years of service.
• Benefit	Accrued benefit based on service to normal retirement age commencing at participant's normal retirement age. Note: Effective July 1, 1993, the disability benefit has been removed from the plan.
Pre-retirement death	
• Eligibility	Five years of service
• Benefit	Accrued benefit reduced for joint and 50% survivor form and early retirement payment
Form of benefits	
• Automatic form for unmarried participants	Life annuity
• Automatic form for married participants	50% joint and survivor annuity
• Optional forms	Unmarried: Lump sum; 5-, 10-, and 15-year certain and life annuity Married: Same optional forms as an unmarried employee, plus life annuity; 66-2/3%, 75%, and 100% joint and survivor annuity Benefit accruals after June 30, 2004, are not eligible to be taken as a lump sum.
• Optional form conversion factors	IRC Section 417(e) mortality and interest rates for the month of August immediately preceding the first day of the plan year for all payment forms.
Miscellaneous	
• Maximum compensation	Compensation for any 12-month period used to determine accrued benefits may not exceed the limits in IRC Section 401(a)(17) for the calendar year in which the 12-month period begins. This limit is indexed annually. For 2006, the limit is \$220,000.

Schedule SB, Part V — Summary of Plan Provisions

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| <ul style="list-style-type: none"> • Maximum benefits | <p>Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2021, the limit is \$230,000.</p> |
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Benefits included or excluded

Unless noted below, all benefits provided by the plan, as restated and amended through September 2020 (Fourth Amendment), are included in this valuation:

- **Most recent plan amendments included:** Amendments adopted after the valuation date or effective after the current plan year are excluded from the valuation.
- **Plan amendments excluded:** None
- **Late retirement increases:**
 - *Active participants:* The plan provides benefit suspension notices to participants who work beyond normal retirement; therefore, late retirement actuarial increases only apply to participants who defer retirement beyond age 70½. This valuation does not include increases for current participants over age 70½. There is only a small portion of the population for which this applies.
 - *Deferred vested participants:* Current deferred vested participants over normal retirement age are valued including the late retirement actuarial increase.
- **Internal Revenue Code limitations:** The limitations of Internal Revenue Code Sections 415(b) and 401(a)(17) have been incorporated into our calculations.
- **IRC Section 416 rules for top-heavy plans:** We did not test whether this plan is top-heavy (when the present value of benefits for key employees equals or exceeds 60 percent of the present value for all participants). However, we expect that the plan is not top-heavy due to the large number of rank-and-file participants; therefore, the funding target and target normal cost do not reflect any liability for top-heavy benefit accruals.

Plan provisions specific to funding**Additional benefits included or excluded**

- **IRC Section 436 benefit restrictions:**
 - *Unpredictable contingent event benefits:* This valuation excludes restricted contingent event benefits that occurred before the valuation date but includes contingent event benefits which are expected to occur on or after the valuation date regardless of anticipated funding-based limitations.
 - *Plan amendments:* See above.
 - *Prohibited payments:* Limitations on prohibited benefits (if any) are reflected for annuity starting dates before the valuation date but are ignored for annuity starting dates on or after the valuation date.
 - *Benefit accruals:* The plan's funding target does not reflect any limitation on benefit accruals. The target normal cost does not reflect any limitation on benefit accruals.

Schedule SB, Part V — Summary of Plan Provisions

- **Unpredictable contingent event benefits:** The plan does not have any unpredictable contingent event benefits.

Plan provision changes since prior valuation

- Maximum benefit amounts under IRS rules were updated from 2020 to 2021.

HUNTINGTON BANCSHARES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
AS OF AND FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020

HUNTINGTON BANCSHARES RETIREMENT PLAN

EIN: 31-0724920

Plan Number: 001

SCHEDULE H, PART IV, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2021

(a)	(b)	(c)	(d)	(e)
	Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost ^(c)	Current value ^(c)
Short-term				
Money Market Mutual Fund:				
	Federated Treasury Obligation Fund	Federated Treasury Obligation Fund - Institutional Shares	\$ 51,247,569	\$ 51,247,569
	Total		\$ 51,247,569	\$ 51,247,569
Municipal Obligations:				
	Los Angeles CA Uni Sch Dist	Los Angeles Ca Uni Sch Dist Build America Bonds 6.758% 07/01/2034-2010	688,325	696,395
	California St	California St Build America Bonds 7.3% 10/01/2039	1,211,208	1,256,560
	New Jersey St Tpk Auth	New Jersey St Tpk Auth Rev Build America Bds-Taxable-Ser F 7.414% 01/01/2040	920,070	959,139
	Grand Parkway Trans Corp TX	Grand Parkway Trans Corp Tx Sys Toll Revenue Txbi-Sub Tier-Ser E 5.184% 10/01/2042	262,939	277,614
	Univ of California CA	Univ Of California Ca Txbi-Limited Proj-Ref-Ser J 4.131% 05/15/2045	78,991	77,015
	Bay Area Toll Auth CA	Bay Area Toll Auth Ca Toll Brdg Build America Bonds 6.263% 04/01/2049	750,790	827,360
	Texas St Priv Activity Bond Surface Transprt Corp	Texas St Priv Activity Bond Surface Transprt Corp Revenue-Txbi North Tarrant Express Managed Lanes Proj Ser B 3.922% 12/31/2049	85,000	95,379
	Municipal Elec Auth Ga	Municipal Elec Auth Ga Build America Bonds-Taxable-Plt Vogtle Units 3&4 6.637% 04/01/2057	594,937	727,239
	Port Auth NY & NJ	Port Auth Ny & Nj Consol-174Th 4.458% 10/01/2062	768,783	848,700
	Total		\$ 5,361,043	\$ 5,765,401
Corporate and Foreign Obligations:				
	Apple Inc	Apple Inc 4.45%	1,108,180	1,272,224
	Sprint Spectrum / Spec I Priv Placement	Sprint Spectrum / Spec I Priv Placement Series 144A 5.152% 03/20/2028	586,438	578,813
	Ntt Finance Corp Private Placement	Ntt Finance Corp Private Placement Series 144A 1.591% 04/03/2028-2028	270,000	264,334
	Duke Energy Corp	Duke Energy Corp 6% 12/01/2028	68,400	67,855
	Astrazeneca Plc	Astrazeneca Plc 4% 01/17/2029-2028	115,050	118,650
	Wells Fargo & Company	Wells Fargo & Company Series Mtn 4.15% 01/24/2029-2028	104,106	111,759
	Apollo Management Holdin Private Placement	Apollo Management Holdin Private Placement Series 144A 4.872% 02/15/2029-2028	376,174	396,974
	Southern Ca Edison Co	Southern Ca Edison Co Series A 4.2% 03/01/2029-2028	92,476	89,035
	Merck & Co Inc	Merck & Co Inc 3.4% 03/07/2029-2028	295,626	315,673
	Cvs Health Corporation	Cvs Health Corporation 3.25% 08/15/2029-2029	268,650	276,116
	Thermo Fisher Scientific Inc	Thermo Fisher Scientific Inc 2.6% 10/01/2029-2029	79,538	80,647
	Spirit Realty Lp	Spirit Realty Lp 3.4% 01/15/2030-2029	123,412	126,161
	Goldman Sachs Group Inc	Goldman Sachs Group Inc 2.6% 02/07/2030-2029	31,844	30,482
	Goldman Sachs Group Inc	Goldman Sachs Group Inc 3.8% 03/15/2030-2029	33,392	32,938
	Comcast Corp	Comcast Corp 3.4% 04/01/2030-2030	75,439	81,562
	Dominion Energy Inc	Dominion Energy Inc Series C 3.375% 04/01/2030-2030	74,632	79,717
	United Mexican States	United Mexican States 3.25% 04/16/2030-2030	99,752	102,713
	Health Care Service Corp Private Placement	Health Care Service Corp Private Placement Series 144A 2.2% 06/01/2030-2030	263,937	260,083
	Republic Of Peru	Republic Of Peru 2.844% 06/20/2030	55,550	55,809
	General Motors Finl Co	General Motors Finl Co 3.6% 06/21/2030-2030	73,392	79,838

HUNTINGTON BANCSHARES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
AS OF AND FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost (*)	Current value (*)
Simon Property Group Lp	Simon Property Group Lp 2.65% 07/15/2030-2030	239,182	244,538
Mplx Lp	Mplx Lp 2.65% 08/15/2030-2030	190,038	189,525
Agree Lp	Agree Lp 2.9% 10/01/2030-2030	92,113	91,756
Massmutual Glob Fndg Ii Private Placement	Massmutual Glob Fndg Ii Private Placement Series 144A 1.55% 10/09/2030	119,480	113,925
Jpmorgan Chase & Co	Jpmorgan Chase & Co V/R 2.739% 10/15/2030-2029	101,346	102,550
Bank Of America Corp	Bank Of America Corp Series Mtn V/R 2.884% 10/22/2030-2029	310,000	319,629
Wells Fargo & Company	Wells Fargo & Company Series Mtn V/R 2.879% 10/30/2030-2029	191,940	197,313
Citigroup Funding Inc	Citigroup Funding Inc V/R 2.976% 11/05/2030-2029	116,580	119,405
Rexford Industrial Realt	Rexford Industrial Realt 2.125% 12/01/2030-2030	28,574	28,553
Aes Corporation	Aes Corporation 2.45% 01/15/2031-2030	60,036	58,291
Williams Cos Inc	Williams Cos Inc 7.5% 01/15/2031	38,457	40,699
Boeing Co	Boeing Co 3.625% 02/01/2031-2030	62,091	63,900
Pacific Gas & Elec Co	Pacific Gas & Elec Co 2.5% 02/01/2031-2030	99,495	94,771
Wells Fargo & Company	Wells Fargo & Company Series Mtn V/R 2.572% 02/11/2031-2030	40,047	40,813
Spirit Realty Lp	Spirit Realty Lp 3.2% 02/15/2031-2030	364,746	372,666
Coca Cola Co	Coca Cola Co 2% 03/05/2031	124,516	124,263
Williams Cos Inc	Williams Cos Inc 2.6% 03/15/2031-2030	124,690	124,281
Extra Space Storage Lp	Extra Space Storage Lp 2.55% 06/01/2031-2031	10,193	9,844
Westpac Banking Corp	Westpac Banking Corp 2.15% 06/03/2031	80,081	79,940
Global Atlantic Fin Co Private Placement	Global Atlantic Fin Co Private Placement Series 144A 3.125% 06/15/2031-2031	129,918	128,473
Sun Communities	Sun Communities 2.7% 07/15/2031-2031	157,673	154,449
Dominion Energy Inc	Dominion Energy Inc Series C 2.25% 08/15/2031-2031	289,585	283,062
Rexford Industrial Realt	Rexford Industrial Realt 2.15% 09/01/2031-2031	91,999	89,328
Life Storage Lp	Life Storage Lp 2.4% 10/15/2031-2031	84,221	83,259
Thermo Fisher Scientific Inc	Thermo Fisher Scientific Inc 2% 10/15/2031-2031	59,354	59,097
Asb Bank Limited Private Placement	Asb Bank Limited Private Placement Series 144A 2.375% 10/22/2031	178,361	178,072
Jpmorgan Chase & Co	Jpmorgan Chase & Co V/R 1.764% 11/19/2031-2030	100,274	94,700
Canadian Pacific Rr	Canadian Pacific Rr 2.45% 12/02/2031-2031	59,979	60,747
Simon Property Group Lp	Simon Property Group Lp 2.25% 01/15/2032-2031	34,048	33,923
Goldman Sachs Group Inc	Goldman Sachs Group Inc V/R 1.992% 01/27/2032-2031	104,913	100,096
Blackstone Holdings Fina Private Placement	Blackstone Holdings Fina Private Placement Series 144A 2% 01/30/2032-2031	104,019	101,039
Aercap Ireland Cap/Globa	Aercap Ireland Cap/Globa 3.3% 01/30/2032-2031	204,229	208,129
Suncor Energy Inc	Suncor Energy Inc 7.15% 02/01/2032	217,918	217,236
Altria Group Inc	Altria Group Inc 2.45% 02/04/2032-2031	104,795	99,445
Spirit Realty Lp	Spirit Realty Lp 2.7% 02/15/2032-2031	113,735	113,904
Nxp Bv/Nxp Fdg/Nxp Usa Private Placement	Nxp Bv/Nxp Fdg/Nxp Usa Private Placement Series 144A 2.65% 02/15/2032-2031	84,790	85,085
Aig Sunamerica Global Fin	Aig Sunamerica Global Fin Ix Series 144A 6.9% 03/15/2032	41,075	41,415
Extra Space Storage Lp	Extra Space Storage Lp 2.35% 03/15/2032-2031	69,858	67,823
Williams Cos Inc Multi-Coupon	Williams Cos Inc Multi-Coupon 8.75% 03/15/2032	432,825	460,636
Constellation Energy Group Inc	Constellation Energy Group Inc 7.6% 04/01/2032	272,334	285,202
Devon Energy Corp	Devon Energy Corp 7.95% 04/15/2032	6,481	6,994
Bank Of America Corp	Bank Of America Corp V/R 2.687% 04/22/2032-2031	75,201	75,995
Jpmorgan Chase & Co	Jpmorgan Chase & Co V/R 2.58% 04/22/2032-2031	55,650	55,729
United Mexican States	United Mexican States 4.75% 04/27/2032-2032	110,445	124,537
Citigroup Inc	Citigroup Inc V/R 2.561% 05/01/2032-2031	120,148	120,402
Jbs Usa/Food/Finance Private Placement	Jbs Usa/Food/Finance Private Placement Series 144A 3% 05/15/2032-2032	167,805	168,513
Hsbc Hldgs Plc	Hsbc Hldgs Plc V/R 2.804% 05/24/2032-2031	220,000	220,232
Deutsche Bank Ny	Deutsche Bank Ny V/R 3.035% 05/28/2032-2031	105,182	105,507

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Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost (*)	Current value (*)
Citigroup Inc	Citigroup Inc 6.625% 06/15/2032	97,807	99,615
El Paso Nat Gas Co Multi-Coupon	El Paso Nat Gas Co Multi-Coupon 8.375% 06/15/2032	138,667	142,470
Texas Eastn Transmission Corp	Texas Eastn Transmission Corp 7% 07/15/2032	106,133	107,945
Bank Of America Corp	Bank Of America Corp V/R 2.299% 07/21/2032-2031	115,000	112,712
Morgan Stanley Series Gmtn	Morgan Stanley Series Gmtn V/R 2.239% 07/21/2032-2031	145,017	141,503
Bank Of America Corp	Bank Of America Corp V/R 2.572% 10/20/2032-2031	460,000	461,591
Morgan Stanley Series Mtn	Morgan Stanley Series Mtn V/R 2.511% 10/20/2032-2031	49,855	49,905
Goldman Sachs Group Inc	Goldman Sachs Group Inc V/R 2.65% 10/21/2032-2031	190,000	190,946
Jpmorgan Chase & Co	Jpmorgan Chase & Co V/R 2.545% 11/08/2032-2031	315,000	315,472
Intel Corp	Intel Corp 4% 12/15/2032	115,740	116,481
Comcast Corp	Comcast Corp 4.25% 01/15/2033	119,894	122,461
Oncor Electric Delivery	Oncor Electric Delivery 7.25% 01/15/2033	153,333	151,445
Enterprise Products Oper	Enterprise Products Oper 6.875% 03/01/2033	148,188	148,129
Wp Carey Inc	Wp Carey Inc 2.25% 04/01/2033-2033	39,489	37,971
Agree Lp	Agree Lp 2.6% 06/15/2033-2033	74,477	73,404
Prudential Financial Inc	Prudential Financial Inc 5.75% 07/15/2033	47,183	45,432
Time Warner Entertainment Inc	Time Warner Entertainment Inc 8.375% 07/15/2033	409,466	392,997
Aercap Ireland Cap/Globa	Aercap Ireland Cap/Globa 3.4% 10/29/2033-2033	144,377	147,277
Republic Of Peru	Republic Of Peru 3% 01/15/2034-2033	138,831	138,257
Goldman Sachs Capital	Goldman Sachs Capital I 6.345% 02/15/2034	637,252	696,900
Trans-Canada Pl	Trans-Canada Pl 4.625% 03/01/2034-2033	322,064	329,132
Boeing Co	Boeing Co 3.6% 05/01/2034-2034	135,898	135,343
Metlife Inc	Metlife Inc 6.375% 06/15/2034	167,035	166,512
Oracle Corporation	Oracle Corporation 4.3% 07/08/2034-2034	339,729	326,161
Comcast Corp	Comcast Corp 4.2% 08/15/2034-2034	253,027	263,502
Dow Chemical	Dow Chemical 4.25% 10/01/2034-2034	2,070,380	2,294,016
Enterprise Products Oper	Enterprise Products Oper Ser-B 6.65% 10/15/2034	140,162	142,456
Phillips 66	Phillips 66 4.65% 11/15/2034-2034	11,207	11,709
Suncor Energy Inc	Suncor Energy Inc 5.95% 12/01/2034	362,959	386,399
American Intl Group	American Intl Group 3.875% 01/15/2035-2034	23,010	22,155
Cox Communications Inc Private Placement	Cox Communications Inc Private Placement Series 144A 4.8% 02/01/2035-2034	374,062	452,531
Microsoft Corp	Microsoft Corp 3.5% 02/12/2035-2034	47,853	51,327
Abbvie Inc	Abbvie Inc 4.55% 03/15/2035-2034	30,877	35,653
Energy Transfer Partners	Energy Transfer Partners 4.9% 03/15/2035-2034	159,059	174,375
General Motors Co	General Motors Co 5% 04/01/2035	34,979	35,599
Shell International Finance	Shell International Finance 4.125% 05/11/2035	300,182	308,996
Abbvie Inc	Abbvie Inc 4.5% 05/14/2035-2034	432,139	483,061
At&T Inc	At&T Inc 4.5% 05/15/2035-2034	488,909	524,754
Comcast Corp	Comcast Corp 5.65% 06/15/2035	88,769	92,178
Exelon Corp	Exelon Corp 4.95% 06/15/2035-2034	131,582	137,834
Metlife Inc	Metlife Inc 5.7% 06/15/2035	57,713	60,185
American Intl Group	American Intl Group 4.7% 07/10/2035-2035	12,363	11,957
Unitedhealth Group Inc	Unitedhealth Group Inc 4.625% 07/15/2035	136,903	142,700
Gilead Sciences Inc	Gilead Sciences Inc 4.6% 09/01/2035-2035	142,835	145,170
Dover Corp	Dover Corp 5.375% 10/15/2035	3,661,170	3,766,605
Placer Dome Inc	Placer Dome Inc 6.45% 10/15/2035	81,442	88,312
Charter Comm Opt Chtr	Charter Comm Opt Chtr 6.384% 10/23/2035-2035	443,682	477,110
Comcast Corp	Comcast Corp 6.5% 11/15/2035	129,125	144,500
Ge Capital Intl Funding	Ge Capital Intl Funding 4.418% 11/15/2035	2,300,157	2,540,229
Westpac Banking Corp	Westpac Banking Corp V/R 2.668% 11/15/2035-2030	15,000	14,570
Visa Inc	Visa Inc 4.15% 12/14/2035-2035	2,111,040	2,391,112

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Walt Disney Co	Walt Disney Co 6.4% 12/15/2035	596,231	616,140
Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost (*)	Current value (*)
Verizon Communications	Verizon Communications 4.272% 01/15/2036	100,521	104,843
Anheuser-Busch Co/Inbev	Anheuser-Busch Co/Inbev 4.7% 02/01/2036-2035	653,735	685,980
Apple Inc	Apple Inc 4.5% 02/23/2036-2035	126,396	131,591
General Motors Co	General Motors Co 6.6% 04/01/2036-2035	85,472	101,069
Viacom Inc	Viacom Inc 6.875% 04/30/2036	89,284	99,235
American Intl Group	American Intl Group 6.25% 05/01/2036	14,147	13,880
Goldman Sachs Group Inc	Goldman Sachs Group Inc 6.45% 05/01/2036	332,646	354,586
Lockheed Martin Corporation	Lockheed Martin Corporation 4.5% 05/15/2036	64,127	67,007
Oracle Corporation	Oracle Corporation 3.85% 07/15/2036-2036	44,175	42,295
Microsoft Corp	Microsoft Corp 3.45% 08/08/2036-2036	117,819	122,355
Citigroup Inc	Citigroup Inc 6.125% 08/25/2036	178,248	203,630
Wells Fargo Bank	Wells Fargo Bank 5.95% 08/26/2036	994,921	1,049,290
Gilead Sciences Inc	Gilead Sciences Inc 4% 09/01/2036-2036	85,922	91,791
Peco Energy Co	Peco Energy Co 5.95% 10/01/2036	139,126	144,431
Bank Of America	Bank Of America Na Series Bknt 6% 10/15/2036	661,316	649,331
Midamerican Energy	Midamerican Energy 5.8% 10/15/2036	32,300	33,741
Us Bancorp	Us Bancorp V/R 2.491% 11/03/2036-2031	235,000	234,024
Westpac Banking Corp	Westpac Banking Corp V/R 3.02% 11/18/2036-2031	85,000	83,770
Vale Overseas	Vale Overseas 6.875% 11/21/2036	116,538	126,469
Abbott Laboratories	Abbott Laboratories 4.75% 11/30/2036-2036	128,172	133,838
Pfizer Inc	Pfizer Inc 4% 12/15/2036	156,857	166,062
Wells Fargo & Co	Wells Fargo & Co 5.95% 12/15/2036	211,971	222,750
At&T Inc	At&T Inc 5.25% 03/01/2037-2036	89,263	86,509
Eaton Corp	Eaton Corp 5.8% 03/15/2037	2,541,860	2,529,566
Verizon Communications	Verizon Communications 5.25% 03/16/2037	999,695	1,070,164
Wyeth	Wyeth 5.95% 04/01/2037	908,760	996,379
Burlington Northern Santa Fe	Burlington Northern Santa Fe 6.15% 05/01/2037	211,358	219,631
Time Warner Cable Inc	Time Warner Cable Inc 6.55% 05/01/2037	48,624	52,512
Nevada Power Co	Nevada Power Co Series R 6.75% 07/01/2037	42,311	44,322
Bat Capital Corp	Bat Capital Corp 4.39% 08/15/2037-2037	843,081	933,989
Amazon.Com Inc	Amazon.Com Inc 3.875% 08/22/2037-2037	118,654	122,400
Public Service Co Of Colo Private Placement	Public Service Co Of Colo Private Placement Series 17 6.25% 09/01/2037	379,678	397,134
Florida Power Corp	Florida Power Corp 6.35% 09/15/2037	414,355	419,569
Hsbc Hldgs Plc	Hsbc Hldgs Plc 6.5% 09/15/2037	251,170	246,726
Astrazeneca Plc Plc	Astrazeneca Plc Plc 6.45% 09/15/2037	335,221	337,881
Goldman Sachs Group Inc	Goldman Sachs Group Inc 6.75% 10/01/2037	606,140	693,514
Walt Disney Co	Walt Disney Co 6.65% 11/15/2037	166,883	169,732
Oracle Corporation	Oracle Corporation 3.8% 11/15/2037-2037	1,100,378	1,125,189
Unitedhealth Group Inc	Unitedhealth Group Inc 6.625% 11/15/2037	1,003,861	1,096,582
Virginia Elec & Pwr Co	Virginia Elec & Pwr Co 6.35% 11/30/2037	423,624	469,306
United Parcel Service	United Parcel Service 6.2% 01/15/2038	598,622	577,081
Wachovia Bank Series Bknt	Wachovia Bank Series Bknt 6.6% 01/15/2038	484,283	478,900
Florida Power And Light	Florida Power And Light 5.95% 02/01/2038	40,478	41,727
Sempra Energy	Sempra Energy 3.8% 02/01/2038-2037	199,731	208,164
Comcast Corp	Comcast Corp 3.9% 03/01/2038-2037	80,165	84,578
Fifth Third Bancorp Corporate Bond	Fifth Third Bancorp Corporate Bond 8.25% 03/01/2038	528,676	607,181
Cvs Health Corporation	Cvs Health Corporation 4.78% 03/25/2038-2037	808,787	924,003
Carolina Pwr & Lt	Carolina Pwr & Lt 6.3% 04/01/2038	3,625,014	3,795,147
General Motors Co	General Motors Co 5.15% 04/01/2038-2037	78,096	83,947
Duke Energy Carolinas	Duke Energy Carolinas 6.05% 04/15/2038	1,968,615	2,073,954

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Mplx Lp	Mplx Lp 4.5% 04/15/2038-2037	512,444	571,838
Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost (*)	Current value (*)
Oracle Corporation	Oracle Corporation 6.5% 04/15/2038	4,267,410	4,034,271
Sabal Trail Trans Private Placement	Sabal Trail Trans Private Placement Series 144A 4.682% 05/01/2038-2037	141,430	154,343
Glaxosmithkline Cap Inc	Glaxosmithkline Cap Inc 6.375% 05/15/2038	422,339	469,242
Jp Morgan Chase & Co	Jp Morgan Chase & Co Corporate Bond 6.4% 05/15/2038	4,809,413	5,266,967
Petro Canada	Petro Canada 6.8% 05/15/2038	13,960	13,955
Trans-Canada Pl	Trans-Canada Pl 20Yr 4.75% 05/15/2038-2037	117,945	124,217
Keurig Dr Pepper Inc	Keurig Dr Pepper Inc 4.985% 05/25/2038-2037	50,068	55,339
Vodafone Group Plc	Vodafone Group Plc 5% 05/30/2038	82,902	92,902
Energy Transfer Partners Lp	Energy Transfer Partners Lp Series 20Y 5.8% 06/15/2038-2037	15,648	18,131
Florida Power Corp	Florida Power Corp Pgn 6.4% 06/15/2038	107,112	108,134
International Paper Co	International Paper Co 8.7% 06/15/2038	294,321	341,871
Bayer Us Finance Ii Llc Priv Placement	Bayer Us Finance Ii Llc Priv Placement Series 144A 4.625% 06/25/2038-2037	57,458	69,863
Time Warner Cable Inc	Time Warner Cable Inc 7.3% 07/01/2038	133,934	147,726
Morgan St Sparqs	Morgan St Sparqs V/R 3.971% 07/22/2038-2037	140,018	147,474
Jpmorgan Chase & Co	Jpmorgan Chase & Co V/R 3.882% 07/24/2038-2037	123,167	118,222
Cigna Corp	Cigna Corp 4.8% 08/15/2038-2038	934,845	968,615
Duke Energy Indiana Inc	Duke Energy Indiana Inc 6.35% 08/15/2038	240,488	239,891
Pfizer Inc	Pfizer Inc 4.1% 09/15/2038-2038	146,040	166,287
Nestle Holdings Inc Priv Placement	Nestle Holdings Inc Priv Placement Series 144A 3.9% 09/24/2038-2038	224,160	245,175
Goldman Sachs Group Inc	Goldman Sachs Group Inc V/R 4.017% 10/31/2038-2037	280,863	302,019
United Technologies Corp	United Technologies Corp 4.45% 11/16/2038-2038	85,765	89,553
Hsbc Bank Usa	Hsbc Bank Usa Series Bknt 7% 01/15/2039	1,346,121	1,503,131
Pacificorp	Pacificorp 6% 01/15/2039	296,415	301,380
Anheuser-Busch Inbev Wor	Anheuser-Busch Inbev Wor 5.45% 01/23/2039-2038	422,312	443,088
Citigroup Inc	Citigroup Inc V/R 3.878% 01/24/2039-2038	149,650	158,426
Conocophillips	Conocophillips 6.5% 02/01/2039	2,656,280	2,898,308
Altria Group Inc	Altria Group Inc 5.8% 02/14/2039-2038	1,138,832	1,205,567
At&T Inc	At&T Inc 6.55% 02/15/2039	63,378	62,118
Cisco Systems	Cisco Systems 5.9% 02/15/2039	2,550,200	2,863,022
Alabama Power Co	Alabama Power Co 6% 03/01/2039	73,792	76,753
Boston Scientific Corp	Boston Scientific Corp 4.55% 03/01/2039-2038	148,871	155,658
Mitsubishi Ufj Finl Grp	Mitsubishi Ufj Finl Grp 4.153% 03/07/2039	121,675	130,113
Boeing Co	Boeing Co 6.875% 03/15/2039	198,858	192,768
Pfizer Inc	Pfizer Inc 7.2% 03/15/2039	297,291	289,330
Duke Energy Indiana Inc	Duke Energy Indiana Inc 6.45% 04/01/2039	56,654	57,309
Mars Inc Private Placement	Mars Inc Private Placement Series 144A 3.875% 04/01/2039-2038	437,370	494,528
Goldman Sachs Group Inc	Goldman Sachs Group Inc V/R 4.411% 04/23/2039-2038	126,507	142,789
Ibm Corp	Ibm Corp 4.15% 05/15/2039	145,411	138,248
Nokia Corp	Nokia Corp 6.625% 05/15/2039	218,608	276,000
Time Warner Cable Inc	Time Warner Cable Inc 6.75% 06/15/2039	140,865	155,519
Citigroup Inc	Citigroup Inc 8.125% 07/15/2039	763,952	844,574
Mitsubishi Ufj Finl Grp	Mitsubishi Ufj Finl Grp 3.751% 07/18/2039	93,378	100,410
Nationwide Mutual Ins	Nationwide Mutual Ins Series 144A 9.375% 08/15/2039	173,328	189,690
Exelon Generation Co Llc	Exelon Generation Co Llc 6.25% 10/01/2039	134,461	131,240
Newmont Mining Corp	Newmont Mining Corp 6.25% 10/01/2039	72,111	76,744
Vale Overseas	Vale Overseas 6.875% 11/10/2039	118,403	127,656
Anheuser-Busch Inbev Wor	Anheuser-Busch Inbev Wor 8% 11/15/2039	857,203	1,000,130
Dh Europe Finance	Dh Europe Finance Ii 3.25% 11/15/2039-2039	107,161	112,121
Abbvie Inc	Abbvie Inc 4.05% 11/21/2039-2039	453,276	503,374

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Hess Corp	Hess Corp 6% 01/15/2040	947,363	1,086,919
Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost (*)	Current value (*)
Validus Holdings Ltd	Validus Holdings Ltd 8.875% 01/26/2040	518,572	578,509
Kraft Foods Group Inc	Kraft Foods Group Inc 6.5% 02/09/2040	259,994	275,142
Amgen Inc	Amgen Inc 3.15% 02/21/2040-2039	239,211	240,172
Comcast Corp	Comcast Corp 6.4% 03/01/2040	2,535,720	2,937,210
Cigna Corp	Cigna Corp 3.2% 03/15/2040-2039	60,195	61,737
Exxon Mobil Corp	Exxon Mobil Corp 4.227% 03/19/2040-2039	220,889	234,790
America Movil Sab De Cv	America Movil Sab De Cv 6.125% 03/30/2040	801,682	831,535
General Dynamics Corp	General Dynamics Corp 4.25% 04/01/2040-2039	47,422	48,610
Nvidia Corp	Nvidia Corp 3.5% 04/01/2040-2039	297,392	313,626
Oracle Corporation	Oracle Corporation 3.6% 04/01/2040-2039	213,384	185,725
Carrier Global Corp	Carrier Global Corp 3.377% 04/05/2040-2039	158,686	160,646
Equinor Asa	Equinor Asa 3.625% 04/06/2040-2039	142,674	154,932
Home Depot Inc	Home Depot Inc 3.3% 04/15/2040-2039	65,033	70,079
Visa Inc	Visa Inc 2.7% 04/15/2040-2039	39,706	40,672
Williams Partners Lp	Williams Partners Lp 6.3% 04/15/2040	123,817	134,538
Bank Of America Corp	Bank Of America Corp Series Mtn V/R 4.078% 04/23/2040-2039	387,367	406,592
Boeing Co	Boeing Co 5.705% 05/01/2040-2039	725,602	901,300
Northrop Grumman Corp	Northrop Grumman Corp 5.15% 05/01/2040-2039	82,124	96,629
Reynolds American Inc	Reynolds American Inc 8.125% 05/01/2040	633,302	634,508
Walt Disney Co	Walt Disney Co 3.5% 05/13/2040-2039	137,373	147,569
Unitedhealth Group Inc	Unitedhealth Group Inc 2.75% 05/15/2040-2039	68,283	70,398
Abbott Laboratories	Abbott Laboratories 5.3% 05/27/2040	429,999	509,012
Pfizer Inc	Pfizer Inc 2.55% 05/28/2040-2039	44,721	44,574
Coca Cola Co	Coca Cola Co 2.5% 06/01/2040-2039	165,845	165,235
Discovery Communications	Discovery Communications 6.35% 06/01/2040	423,836	480,550
Prudential Financial Inc	Prudential Financial Inc Series Mtn 6.625% 06/21/2040	170,379	179,093
Mars Inc Private Placement	Mars Inc Private Placement Series 144A 2.375% 07/16/2040-2040	251,670	238,335
Ny & Presbyterian Hospital	Ny & Presbyterian Hospital 2.256% 08/01/2040-2040	54,822	52,060
Pacific Gas & Elec Co	Pacific Gas & Elec Co 3.3% 08/01/2040-2040	73,115	69,304
Alphabet Inc	Alphabet Inc 1.9% 08/15/2040-2040	118,943	108,966
Cvs Health Corporation	Cvs Health Corporation 2.7% 08/21/2040-2040	223,293	214,899
At&T Inc	At&T Inc 5.35% 09/01/2040	139,800	138,193
Johnson & Johnson	Johnson & Johnson 2.1% 09/01/2040-2040	149,003	141,134
Royalty Pharma Plc	Royalty Pharma Plc Series Wi 3.3% 09/02/2040-2040	86,000	89,267
Intercontinental Exchange	Intercontinental Exchange 2.65% 09/15/2040-2040	104,245	101,397
Bat Capital Corp	Bat Capital Corp 3.734% 09/25/2040-2040	74,994	71,920
Lyb Int Finance	Lyb Int Finance Iii 3.375% 10/01/2040-2040	26,068	25,881
Microsoft Corp	Microsoft Corp 4.5% 10/01/2040	4,460,500	5,121,428
Jp Morgan Chase & Co	Jp Morgan Chase & Co 5.5% 10/15/2040	90,522	95,398
Unitedhealth Group Inc	Unitedhealth Group Inc 5.7% 10/15/2040-2040	44,778	49,063
Kentucky Utils Co	Kentucky Utils Co 5.125% 11/01/2040-2040	216,571	223,855
Oglethorpe Power Corp	Oglethorpe Power Corp 5.375% 11/01/2040	400,677	426,861
Travelers Cos Inc	Travelers Cos Inc 5.35% 11/01/2040	2,187,700	2,706,594
Bristol-Myers Squibb Co	Bristol-Myers Squibb Co 2.35% 11/13/2040-2040	29,933	28,369
Kinder Morgan Ener Part	Kinder Morgan Ener Part 7.5% 11/15/2040	508,907	572,763
International Flavors/Fragrance Private Placement	International Flavors/Fragrance Private Placement Series 144A 3.268% 11/15/2040-2040	193,556	192,124
Time Warner Cable Inc	Time Warner Cable Inc 5.875% 11/15/2040-2040	118,905	130,172
Enterprise Products Oper	Enterprise Products Oper 5.95% 02/01/2041	646,639	702,668
Altria Group Inc	Altria Group Inc 3.4% 02/04/2041-2040	273,094	252,846
Apple Inc	Apple Inc 2.375% 02/08/2041-2040	139,723	135,214

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7-Eleven Inc Private Placement	7-Eleven Inc Private Placement Series 144A 2.5% 02/10/2041-2040	206,246	197,485
Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost (*)	Current value (*)
Broadcom Inc Private Placement	Broadcom Inc Private Placement Series 144A 3.5% 02/15/2041-2040	119,756	122,163
T-Mobile Usa Inc	T-Mobile Usa Inc Series Wi 3% 02/15/2041-2040	171,002	170,263
At&T Inc	At&T Inc 6.375% 03/01/2041	471,798	473,727
Burlington North Santa Fe	Burlington North Santa Fe 5.05% 03/01/2041-2040	73,255	77,977
Marathon Petroleum Corp	Marathon Petroleum Corp 6.5% 03/01/2041-2040	52,280	54,800
Societe Generale Private Placement	Societe Generale Private Placement Series 144A 3.625% 03/01/2041	303,799	307,299
Verizon Communications	Verizon Communications 3.4% 03/22/2041-2040	320,191	333,925
Oracle Corporation	Oracle Corporation 3.65% 03/25/2041-2040	89,812	90,507
Home Depot Inc	Home Depot Inc 5.95% 04/01/2041-2040	166,366	187,509
Dominion Energy Inc	Dominion Energy Inc Series B 3.3% 04/15/2041-2040	203,273	206,646
Jpmorgan Chase & Co	Jpmorgan Chase & Co V/R 3.109% 04/22/2041-2040	162,090	165,314
Wells Fargo & Company	Wells Fargo & Company V/R 3.068% 04/30/2041-2040	216,336	214,515
Republic Of Chile	Republic Of Chile 3.1% 05/07/2041-2040	29,382	29,501
Amazon.Com Inc	Amazon.Com Inc 2.875% 05/12/2041-2040	94,940	98,095
Nevada Power Co	Nevada Power Co 5.45% 05/15/2041-2040	84,554	91,333
Oklahoma Gas & Elec Co	Oklahoma Gas & Elec Co 5.25% 05/15/2041-2040	1,097,860	1,295,522
Unitedhealth Group Inc	Unitedhealth Group Inc 3.05% 05/15/2041-2040	254,968	266,394
Caterpillar Inc	Caterpillar Inc 5.2% 05/27/2041	2,453,460	2,727,574
Barrick Na Finance Llc	Barrick Na Finance Llc 5.7% 05/30/2041	91,204	94,509
At&T Inc	At&T Inc 3.5% 06/01/2041-2040	250,009	251,877
Burlington North Santa Fe	Burlington North Santa Fe 5.4% 06/01/2041-2040	2,379,940	2,680,062
Charter Comm Opt Chtr	Charter Comm Opt Chtr 3.5% 06/01/2041-2040	59,570	58,422
Energy Transfer Partners	Energy Transfer Partners 6.05% 06/01/2041-2040	545,806	630,875
General Dynamics Corp	General Dynamics Corp 2.85% 06/01/2041-2040	66,714	66,200
Kaiser Foundation Hospit	Kaiser Foundation Hospit Series 2021 2.81% 06/01/2041-2040	191,242	189,551
Pacific Gas & Elec Co	Pacific Gas & Elec Co 4.2% 06/01/2041-2040	219,438	221,687
Applied Materials Inc	Applied Materials Inc 5.85% 06/15/2041	3,707,010	4,350,408
Entergy Louisiana Llc	Entergy Louisiana Llc 3.1% 06/15/2041-2040	229,244	235,354
Bp Cap Markets America	Bp Cap Markets America 3.06% 06/17/2041-2040	305,190	307,929
Bank Of America Corp	Bank Of America Corp Series Mtn V/R 2.676% 06/19/2041-2040	424,881	407,901
Total Capital Intl Sa	Total Capital Intl Sa 2.986% 06/29/2041-2040	106,844	106,463
Devon Energy Corporation	Devon Energy Corporation 5.6% 07/15/2041-2041	75,123	87,763
Salesforce.Com Inc	Salesforce.Com Inc 2.7% 07/15/2041-2041	204,189	203,927
United Mexican States	United Mexican States 4.28% 08/14/2041-2041	295,172	306,301
Southwestern Pub Service Co	Southwestern Pub Service Co 4.5% 08/15/2041-2041	1,179,411	1,461,258
Transcontinental Gas Pipe Corp	Transcontinental Gas Pipe Corp 5.4% 08/15/2041-2041	133,794	146,906
Lockheed Martin Corporation	Lockheed Martin Corporation 4.85% 09/15/2041	102,965	108,669
Wal-Mart Stores Inc	Wal-Mart Stores Inc 2.5% 09/22/2041-2041	165,000	165,721
Analog Devices Inc	Analog Devices Inc 2.8% 10/01/2041-2041	198,454	201,582
Exelon Generation Co Llc	Exelon Generation Co Llc 5.75% 10/01/2041	129,057	125,215
Norfolk Southern Corp	Norfolk Southern Corp 4.837% 10/01/2041	1,637,340	1,879,277
Kyndryl Holdings Inc Priv Placement	Kyndryl Holdings Inc Priv Placement Series 144A 4.1% 10/15/2041-2041	129,420	124,938
Thermo Fisher Scientific Inc	Thermo Fisher Scientific Inc 2.8% 10/15/2041-2041	129,585	131,191
Pepsico Inc	Pepsico Inc 2.625% 10/21/2041-2041	64,899	65,530
Aercap Ireland Cap/Globa	Aercap Ireland Cap/Globa 3.85% 10/29/2041-2041	344,114	352,441
Westpac Banking Corp	Westpac Banking Corp 3.133% 11/18/2041	105,000	103,030
Gilead Sciences Inc	Gilead Sciences Inc 5.65% 12/01/2041-2041	2,500,180	2,740,766
Oncor Electric Delivery	Oncor Electric Delivery 4.55% 12/01/2041-2041	434,978	456,275
Canadian Pacific Rr	Canadian Pacific Rr 3% 12/02/2041-2041	64,661	66,273
Duke Energy Carolinas	Duke Energy Carolinas 4.25% 12/15/2041	61,292	64,613

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Jpmorgan Chase & Co	Jpmorgan Chase & Co 5.4% 01/06/2042	150,266	156,514
Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost (*)	Current value (*)
Anheuser-Busch Inbev Wor	Anheuser-Busch Inbev Wor 4.95% 01/15/2042	76,270	74,906
John Sevier Comb Cycle	John Sevier Comb Cycle 4.626% 01/15/2042	2,983,907	3,128,942
Energy Transfer Partners	Energy Transfer Partners 6.5% 02/01/2042-2041	22,061	25,625
Republic Of Philippines	Republic Of Philippines 3.7% 02/02/2042	73,048	65,255
Bhp Billiton Fin Usa Ltd	Bhp Billiton Fin Usa Ltd 4.125% 02/24/2042	2,132,720	2,364,588
Westar Energy Inc	Westar Energy Inc 4.125% 03/01/2042-2041	1,536,365	1,658,047
Corning Inc	Corning Inc 4.75% 03/15/2042	2,136,700	2,513,678
Georgia Power Co	Georgia Power Co 4.3% 03/15/2042	130,571	136,423
Simon Property Group Lp	Simon Property Group Lp 4.75% 03/15/2042-2041	34,963	36,721
Barrick Gold Corp	Barrick Gold Corp 5.25% 04/01/2042	212,013	213,064
Pacific Gas & Elec Co	Pacific Gas & Elec Co 4.45% 04/15/2042-2041	386,193	367,872
Bank Of America Corp	Bank Of America Corp V/R 3.311% 04/22/2042-2041	512,433	525,047
Goldman Sachs Group Inc	Goldman Sachs Group Inc V/R 3.21% 04/22/2042-2041	135,328	139,753
Jpmorgan Chase & Co	Jpmorgan Chase & Co V/R 3.157% 04/22/2042-2041	346,298	353,521
Jpmorgan Chase & Co	Jpmorgan Chase & Co V/R 3.217% 04/22/2042-2041	115,385	120,175
Berkshire Hathaway Fin	Berkshire Hathaway Fin 4.4% 05/15/2042	2,131,000	2,434,158
Carolina Pwr & Lt	Carolina Pwr & Lt 4.1% 05/15/2042-2041	117,134	121,299
Florida Power And Light	Florida Power And Light 4.05% 06/01/2042-2041	202,012	213,242
Oncor Electric Delivery	Oncor Electric Delivery 5.3% 06/01/2042-2041	72,635	74,338
United Technologies Corp	United Technologies Corp 4.5% 06/01/2042	885,306	900,924
Kraft Foods Group Inc	Kraft Foods Group Inc 5% 06/04/2042	536,994	586,520
Exelon Generation Co	Exelon Generation Co Llc Series Wi 5.6% 06/15/2042-2041	357,791	365,379
Ibm Corp	Ibm Corp 4% 06/20/2042	287,905	297,731
Target Corp	Target Corp 4% 07/01/2042	2,599,940	2,435,158
Anheuser-Busch Inbev Wor	Anheuser-Busch Inbev Wor 3.75% 07/15/2042	1,524,900	1,632,975
Bayer Us Finance	Bayer Us Finance Ii Llc Private Placement Series 144A 3.6% 07/15/2042-2042	602,395	792,521
Goldman Sachs Group Inc	Goldman Sachs Group Inc V/R 2.908% 07/21/2042-2041	185,838	183,248
Morgan Stanley & Co	Morgan Stanley & Co 6.375% 07/24/2042	179,280	188,805
Transcontinental Gas Pipe Corp	Transcontinental Gas Pipe Corp 4.45% 08/01/2042-2042	193,343	213,629
Metlife Inc	Metlife Inc 4.125% 08/13/2042	3,013,110	3,534,441
Kinder Morgan Energy Partners Lp	Kinder Morgan Energy Partners Lp 5% 08/15/2042	69,898	69,859
Northern States Pwr Co	Northern States Pwr Co 3.4% 08/15/2042-2042	60,517	64,537
Pacific Gas & Elec Co	Pacific Gas & Elec Co 3.75% 08/15/2042-2042	14,549	14,036
Rio Tinto Fin Usa Ltd	Rio Tinto Fin Usa Ltd 4.125% 08/21/2042-2042	2,008,160	2,388,880
Shell International Finance	Shell International Finance 3.625% 08/21/2042	2,339,527	2,547,796
Burlington North Santa Fe	Burlington North Santa Fe 4.375% 09/01/2042-2042	94,404	97,116
Illinois Tool Works Inc	Illinois Tool Works Inc 3.9% 09/01/2042-2042	3,011,610	3,494,130
Vale Sa-Sp	Vale Sa-Sp 5.625% 09/11/2042	313,712	321,975
Merck & Co Inc	Merck & Co Inc 3.6% 09/15/2042-2042	2,551,291	2,829,548
Time Warner Cable Inc	Time Warner Cable Inc 4.5% 09/15/2042-2042	103,138	113,586
Union Elec Co	Union Elec Co 3.9% 09/15/2042-2042	205,263	215,084
Commonwealth Edison Co	Commonwealth Edison Co 3.8% 10/01/2042-2042	87,929	90,303
Unitedhealth Group Inc	Unitedhealth Group Inc 3.95% 10/15/2042-2042	1,934,002	2,424,007
Kinder Morgan Ener Part	Kinder Morgan Ener Part 4.7% 11/01/2042-2042	41,176	44,540
Citigroup Inc	Citigroup Inc V/R 2.904% 11/03/2042-2041	270,000	266,939
Abbvie Inc	Abbvie Inc 4.4% 11/06/2042	165,904	167,737
Barclays Plc	Barclays Plc V/R 3.33% 11/24/2042-2041	280,261	283,029
American Water Cap Corp	American Water Cap Corp 4.3% 12/01/2042-2042	4,449,880	4,775,160
Intel Corp	Intel Corp 4.25% 12/15/2042	3,033,150	3,643,866
Sherwin-Williams Co	Sherwin-Williams Co 4% 12/15/2042-2042	2,035,920	2,262,386

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Wisconsin Electric Pwr Co	Wisconsin Electric Pwr Co 3.65% 12/15/2042-2042	1,999,260	2,149,308
Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost (*)	Current value (*)
Atmos Energy Corp	Atmos Energy Corp 4.15% 01/15/2043-2042	2,009,160	2,307,334
Nbcuniversal Media Llc	Nbcuniversal Media Llc 4.45% 01/15/2043	87,770	91,842
Precision Castparts Corp	Precision Castparts Corp 3.9% 01/15/2043-2042	2,036,700	2,295,744
Wellpoint Inc	Wellpoint Inc 4.65% 01/15/2043	2,055,294	2,501,453
Energy Transfer Partners	Energy Transfer Partners 5.15% 02/01/2043-2042	24,666	27,531
Philip Morris Intl Inc	Philip Morris Intl Inc 4.125% 03/04/2043	32,998	35,348
Carolina Pwr & Lt	Carolina Pwr & Lt 4.1% 03/15/2043-2042	113,329	115,587
Georgia Power Co	Georgia Power Co 4.3% 03/15/2043	439,133	498,604
Potomac Elec Pwr Co	Potomac Elec Pwr Co 4.15% 03/15/2043-2042	2,123,525	2,308,411
Public Service Co Of Colo	Public Service Co Of Colo 3.95% 03/15/2043-2042	165,906	172,694
Unitedhealth Group Inc	Unitedhealth Group Inc 4.25% 03/15/2043-2042	5,476	6,036
Viacom Inc	Viacom Inc 4.375% 03/15/2043	59,737	67,996
Carlyle Holdings	Carlyle Holdings Ii Fin Series 144A Private Placement 5.625% 03/30/2043	287,962	286,877
Abbott Laboratories	Abbott Laboratories 4.75% 04/15/2043-2042	1,528,299	2,033,385
Barrick Na Finance Llc	Barrick Na Finance Llc 5.75% 05/01/2043	402,645	399,680
Mcdonalds Corp	Mcdonalds Corp Series Mtn 3.625% 05/01/2043	1,816,540	2,184,128
Apple Inc	Apple Inc 3.85% 05/04/2043	2,773,786	3,182,143
Northrop Grumman Corp	Northrop Grumman Corp 4.75% 06/01/2043	291,084	308,832
Allstate Corp	Allstate Corp 4.5% 06/15/2043	1,027,538	1,253,947
South Carolina Elec & Gas Co	South Carolina Elec & Gas Co 4.6% 06/15/2043-2042	2,029,160	2,467,464
Duke Energy Indiana Inc	Duke Energy Indiana Inc Series Www 4.9% 07/15/2043-2043	151,535	156,273
Viacom Inc	Viacom Inc 5.85% 09/01/2043-2043	647,258	723,059
Reynolds American Inc	Reynolds American Inc 6.15% 09/15/2043	121,081	129,515
Cummins Inc	Cummins Inc 4.875% 10/01/2043-2043	3,677,744	4,231,152
Walt Disney Co	Walt Disney Co 5.4% 10/01/2043	6,519	6,913
Energy Transfer Partners	Energy Transfer Partners 5.95% 10/01/2043-2043	159,346	175,269
General Motors Co	General Motors Co 6.25% 10/02/2043	198,653	211,975
Philip Morris Intl Inc	Philip Morris Intl Inc 4.875% 11/15/2043	1,212,127	1,316,801
Williams Partners Lp	Williams Partners Lp 5.8% 11/15/2043-2043	271,685	314,894
Microsoft Corp	Microsoft Corp 4.875% 12/15/2043	4,645,520	5,302,128
Monongahela Pwr Co	Monongahela Pwr Co Private Placement Series 144A 5.4% 12/15/2043-2043	256,781	257,624
Commonwealth Edison Co	Commonwealth Edison Co 4.7% 01/15/2044-2043	557,410	631,174
Wellpoint Inc	Wellpoint Inc 5.1% 01/15/2044	3,421,033	3,329,408
Wells Fargo & Co	Wells Fargo & Co 5.606% 01/15/2044	239,386	262,675
Altria Group Inc	Altria Group Inc 5.375% 01/31/2044	143,379	139,097
Home Depot Inc	Home Depot Inc 4.875% 02/15/2044-2043	259,419	275,652
United Mexican States	United Mexican States Series Mtn 4.75% 03/08/2044	108,190	103,532
Consolidated Edison Co	Consolidated Edison Co Ny 4.45% 03/15/2044-2043	2,081,300	2,344,408
Enterprise Products Oper	Enterprise Products Oper 4.85% 03/15/2044-2043	33,151	35,946
Rogers Communications Inc	Rogers Communications Inc 5% 03/15/2044-2043	101,128	103,307
Wal-Mart Stores Inc	Wal-Mart Stores Inc 4.3% 04/22/2044-2043	1,392,846	1,645,930
Citigroup Inc	Citigroup Inc 5.3% 05/06/2044	42,546	45,555
Novartis Capital Corp	Novartis Capital Corp 4.4% 05/06/2044	407,962	434,348
Stryker Corp	Stryker Corp 4.375% 05/15/2044-2043	1,958,660	2,420,726
Kkr Group Finance Co	Kkr Group Finance Co Iii Private Placement Series 144A 5.125% 06/01/2044-2043	333,014	411,090
Abbvie Inc	Abbvie Inc 4.85% 06/15/2044-2043	113,982	132,006
Williams Cos Inc	Williams Cos Inc 5.75% 06/24/2044-2043	46,624	51,335
Goldman Sachs Group Inc	Goldman Sachs Group Inc 4.8% 07/08/2044-2044	314,482	337,539
American Intl Group	American Intl Group 4.5% 07/16/2044-2044	516,023	538,674

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Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost (*)	Current value (*)
Burlington North Santa Fe	Burlington North Santa Fe 4.55% 09/01/2044	69,986	75,494
Marathon Petroleum Corp	Marathon Petroleum Corp 4.75% 09/15/2044-2044	57,814	58,625
Wells Fargo & Company	Wells Fargo & Company Series Mtn 4.65% 11/04/2044	376,705	388,173
Metlife Inc	Metlife Inc 4.721% 12/15/2044	44,160	45,376
Morgan Stanley	Morgan Stanley 4.3% 01/27/2045	118,881	128,460
Gilead Sciences Inc	Gilead Sciences Inc 4.5% 02/01/2045-2044	119,023	128,204
Apple Inc	Apple Inc 3.45% 02/09/2045	299,852	317,918
Energy Transfer Partners	Energy Transfer Partners 5.15% 03/15/2045-2044	381,843	417,175
Home Depot Inc	Home Depot Inc 4.4% 03/15/2045-2044	1,419,634	1,528,842
Smucker (J.M.) Co	Smucker (J.M.) Co 4.375% 03/15/2045	1,951,700	2,428,388
Burlington North Santa Fe	Burlington North Santa Fe 4.15% 04/01/2045-2044	161,127	168,160
Oncor Electric Delivery	Oncor Electric Delivery 3.75% 04/01/2045-2044	172,507	182,023
Amgen Inc	Amgen Inc 4.4% 05/01/2045-2044	115,666	124,981
Republic Of Philippines	Republic Of Philippines 2.95% 05/05/2045	45,000	44,325
Apple Inc	Apple Inc 4.375% 05/13/2045	3,524,475	3,153,960
Oracle Corporation	Oracle Corporation 4.125% 05/15/2045-2044	240,570	242,461
Sunoco Logistics	Sunoco Logistics 5.35% 05/15/2045-2044	378,634	412,200
Goldman Sachs Group Inc	Goldman Sachs Group Inc 5.15% 05/22/2045	184,025	201,029
Columbia Pipeline Group	Columbia Pipeline Group 5.8% 06/01/2045-2044	191,231	211,385
Kinder Morgan Inc	Kinder Morgan Inc 5.55% 06/01/2045-2044	37,051	37,979
Devon Energy Corporation	Devon Energy Corporation 5% 06/15/2045-2044	42,765	54,281
Grainger W W Inc	Grainger W W Inc 4.6% 06/15/2045-2044	2,282,940	2,560,982
American Intl Group	American Intl Group 4.8% 07/10/2045-2045	26,536	25,255
Blackstone Holdings Fina Private Placement	Blackstone Holdings Fina Private Placement Series 144A 4.45% 07/15/2045	1,984,490	2,451,968
Cvs Health Corporation	Cvs Health Corporation 5.125% 07/20/2045-2045	209,162	234,522
Reynolds American Inc	Reynolds American Inc 5.85% 08/15/2045-2045	223,790	241,816
Walt Disney Co	Walt Disney Co 4.95% 10/15/2045-2045	37,517	39,153
Goldman Sachs Group Inc	Goldman Sachs Group Inc 4.75% 10/21/2045-2045	20,929	19,353
Charter Comm Opt Chtr	Charter Comm Opt Chtr Series Wi 6.484% 10/23/2045-2045	762,089	921,436
Wells Fargo & Company	Wells Fargo & Company Series Gmtn 4.9% 11/17/2045	186,819	194,934
Visa Inc	Visa Inc 4.3% 12/14/2045-2045	2,452,682	2,896,481
Energy Transfer Partners	Energy Transfer Partners 6.125% 12/15/2045-2045	120,887	130,463
Anheuser-Busch Co/Inbev	Anheuser-Busch Co/Inbev 4.9% 02/01/2046-2045	1,565,774	1,718,527
Kinder Morgan Inc	Kinder Morgan Inc 5.05% 02/15/2046-2045	48,020	47,788
Apple Inc	Apple Inc 4.65% 02/23/2046-2045	1,326,705	1,469,281
Gilead Sciences Inc	Gilead Sciences Inc 4.75% 03/01/2046-2045	386,632	455,824
Lowes Companies Inc	Lowes Companies Inc 3.7% 04/15/2046-2045	122,975	120,924
Target Corp	Target Corp 3.625% 04/15/2046	2,950,740	3,514,806
Midamerican Energy Co	Midamerican Energy Co 4.25% 05/01/2046-2045	529,836	562,569
Shell International Finance	Shell International Finance 4% 05/10/2046	220,466	237,766
Abbvie Inc	Abbvie Inc 4.45% 05/14/2046-2045	75,409	90,681
Intel Corp	Intel Corp 4.1% 05/19/2046-2045	2,118,720	2,357,522
Intel Corp	Intel Corp Series Mtn 4.4% 06/14/2046	260,227	275,680
Commonwealth Edison Co	Commonwealth Edison Co 3.65% 06/15/2046-2045	10,694	11,123
Emera Us Finance Lp	Emera Us Finance Lp Series Wi 4.75% 06/15/2046-2045	128,361	135,727
Republic Of Philippines	Republic Of Philippines 3.2% 07/06/2046	317,892	325,460
Cigna Corp	Cigna Corp Series Wi 4.8% 07/15/2046-2046	42,884	49,978
Oracle Corporation	Oracle Corporation 4% 07/15/2046-2046	537,868	550,428
Apple Inc	Apple Inc 3.85% 08/04/2046-2046	131,937	141,482
Verizon Communications	Verizon Communications 4.862% 08/21/2046	858,396	901,873
Shell International Finance	Shell International Finance 3.75% 09/12/2046	74,619	78,655

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Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost (*)	Current value (*)
Altria Group Inc	Altria Group Inc 3.875% 09/16/2046-2046	18,032	19,336
Duke Energy Florida Llc	Duke Energy Florida Llc 3.4% 10/01/2046-2046	863,327	964,252
Phillips 66 Partners Lp	Phillips 66 Partners Lp 4.9% 10/01/2046-2046	122,343	129,921
Nike Inc	Nike Inc 3.375% 11/01/2046-2046	1,794,780	2,237,944
Mastercard Inc	Mastercard Inc 3.8% 11/21/2046-2046	3,145,770	3,521,328
Abbott Laboratories	Abbott Laboratories 4.9% 11/30/2046-2046	150,393	162,015
Simon Property Group Lp	Simon Property Group Lp 4.25% 11/30/2046-2046	27,159	29,569
Wells Fargo & Company	Wells Fargo & Company Series Mtn 4.75% 12/07/2046	135,071	141,487
Fedex Corp	Fedex Corp 4.4% 01/15/2047-2046	30,461	35,295
Morgan Stanley	Morgan Stanley 4.375% 01/22/2047	5,380,600	6,236,670
Regency Centers Lp	Regency Centers Lp 4.4% 02/01/2047-2046	16,335	17,679
Johnson & Johnson	Johnson & Johnson 3.75% 03/03/2047-2046	5,708,950	5,942,960
Southern Natural Gas Private Placement	Southern Natural Gas Private Placement Series 144A 4.8% 03/15/2047-2046	115,022	125,850
Hess Corp	Hess Corp 5.8% 04/01/2047-2046	186,426	186,325
Southern Ca Edison Co	Southern Ca Edison Co 4% 04/01/2047-2046	274,575	285,591
Energy Transfer Partners	Energy Transfer Partners 5.3% 04/15/2047-2046	126,330	138,150
Unitedhealth Group Inc	Unitedhealth Group Inc 4.25% 04/15/2047-2046	23,651	24,546
Kaiser Foundation Hospit	Kaiser Foundation Hospit 4.15% 05/01/2047-2046	369,875	412,512
Constellation Brands Inc	Constellation Brands Inc 4.5% 05/09/2047-2046	85,297	94,997
Nisource Finance Corp	Nisource Finance Corp 4.375% 05/15/2047-2046	155,204	165,868
Home Depot Inc	Home Depot Inc 3.9% 06/15/2047-2046	149,058	158,850
Bat Capital Corp	Bat Capital Corp 4.54% 08/15/2047-2047	148,502	154,452
Southwestern Pub Service Co	Southwestern Pub Service Co 3.7% 08/15/2047-2047	267,448	300,624
Amazon.Com Inc	Amazon.Com Inc 4.05% 08/22/2047-2047	3,046,320	3,648,732
American Water	American Water 3.75% 09/01/2047-2047	47,264	50,162
Apple Inc	Apple Inc 3.75% 09/12/2047-2047	30,484	28,912
Archer-Daniels-Midland Co	Archer-Daniels-Midland Co 3.75% 09/15/2047-2047	3,064,920	3,540,096
Aep Texas Inc	Aep Texas Inc Series Wi 3.8% 10/01/2047-2047	116,329	112,814
Conocophillips Private Placement	Conocophillips Private Placement Series 144A 4.875% 10/01/2047-2047	93,164	98,963
Sunoco Logistics	Sunoco Logistics 5.4% 10/01/2047-2047	234,296	251,819
Northrop Grumman Corp	Northrop Grumman Corp 4.03% 10/15/2047-2047	238,744	259,199
Unitedhealth Group Inc	Unitedhealth Group Inc 3.75% 10/15/2047-2047	15,275	17,079
Comcast Corp	Comcast Corp Series Wi 3.969% 11/01/2047-2047	238,448	240,721
Norfolk Southern Corp	Norfolk Southern Corp Series Wi 3.942% 11/01/2047-2047	41,548	46,274
Northwell Healthcare Inc	Northwell Healthcare Inc 4.26% 11/01/2047-2046	81,089	89,075
Bristol-Myers Squibb Co	Bristol-Myers Squibb Co 4.35% 11/15/2047-2047	32,826	36,912
Oracle Corporation	Oracle Corporation 4% 11/15/2047-2047	69,243	67,412
Honeywell International Inc Private Placement	Honeywell International Inc Private Placement Series 144A 3.812% 11/21/2047-2047	3,156,197	2,968,142
Aep Transmission Co Llc	Aep Transmission Co Llc 3.75% 12/01/2047-2047	1,487,287	1,639,976
Ameren Illinois Co	Ameren Illinois Co 3.7% 12/01/2047-2047	10,903	11,373
Intel Corp	Intel Corp Series Wi 3.734% 12/08/2047-2047	156,535	163,783
Republic Of Indonesia	Republic Of Indonesia 4.35% 01/11/2048	35,239	35,574
Texas Eastern Transmissi Priv Placement	Texas Eastern Transmissi Priv Placement Series 144A 4.15% 01/15/2048-2047	117,675	129,343
Sempra Energy	Sempra Energy 4% 02/01/2048-2047	120,531	132,319
Constellation Brands Inc	Constellation Brands Inc 4.1% 02/15/2048-2047	76,962	85,781
Enterprise Products Oper	Enterprise Products Oper 4.25% 02/15/2048-2047	75,386	79,169
Bristol-Myers Squibb Co	Bristol-Myers Squibb Co 4.55% 02/20/2048-2047	5,885,817	5,569,165
Jpmorgan Chase & Co	Jpmorgan Chase & Co V/R 4.26% 02/22/2048-2047	119,787	128,377
Comcast Corp	Comcast Corp 4% 03/01/2048-2047	2,248,340	2,299,838
Commonwealth Edison Co	Commonwealth Edison Co 4% 03/01/2048-2047	304,548	324,363

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Kinder Morgan Inc	Kinder Morgan Inc 5.2% 03/01/2048-2047	77,829	79,707
Southern Ca Edison Co	Southern Ca Edison Co Series C 4.125% 03/01/2048-2047	286,959	334,592
At&T Inc	At&T Inc 4.5% 03/09/2048-2047	1,944,256	2,264,419
Apollo Management Holdin Private Placement	Apollo Management Holdin Private Placement Series 144A 5% 03/15/2048-2047	372,358	488,157
Cvs Health Corporation	Cvs Health Corporation 5.05% 03/25/2048-2047	964,473	992,283
American Intl Group	American Intl Group 4.75% 04/01/2048-2047	67,751	70,325
Charter Comm Opt Chtr	Charter Comm Opt Chtr 5.75% 04/01/2048-2047	197,548	200,038
Anheuser-Busch Inbev Wor	Anheuser-Busch Inbev Wor 4.6% 04/15/2048-2047	212,899	234,456
Sabal Trail Trans Priv Placemen	Sabal Trail Trans Priv Placement Series 144A 4.832% 05/01/2048-2047	115,570	127,285
San Diego G & E	San Diego G & E 4.15% 05/15/2048-2047	19,498	17,849
Texas Instruments Inc	Texas Instruments Inc 4.15% 05/15/2048-2047	306,852	362,874
Keurig Dr Pepper Inc	Keurig Dr Pepper Inc 5.085% 05/25/2048-2047	39,566	45,356
Southern Calif Gas Co	Southern Calif Gas Co Series Uu 4.125% 06/01/2048-2047	665,028	758,282
Energy Transfer Partners Lp	Energy Transfer Partners Lp Series 30Y 6% 06/15/2048-2047	10,650	12,500
Puget Sound Energy Inc	Puget Sound Energy Inc 4.223% 06/15/2048-2047	237,778	262,105
Unitedhealth Group Inc	Unitedhealth Group Inc 4.25% 06/15/2048-2047	347,020	366,382
Ubs Ag Priv Placement	Ubs Ag Priv Placement Series 144A 4.5% 06/26/2048	139,087	149,225
Wal-Mart Stores Inc	Wal-Mart Stores Inc 4.05% 06/29/2048-2047	2,177,140	2,546,504
Citigroup Inc	Citigroup Inc 4.65% 07/23/2048-2048	5,693,303	6,569,221
Jpmorgan Chase & Co	Jpmorgan Chase & Co V/R 4.032% 07/24/2048-2047	115,647	124,273
Arizona Public Service Co	Arizona Public Service Co 4.2% 08/15/2048-2048	3,173,190	3,447,159
Berkshire Hathaway Fin	Berkshire Hathaway Fin 4.2% 08/15/2048	269,792	284,860
Conocophillips Private Placement	Conocophillips Private Placement Series 144A 4.85% 08/15/2048-2048	118,339	124,450
Indiana Michigan Power	Indiana Michigan Power 4.25% 08/15/2048-2048	129,064	138,132
Astrazeneca Plc	Astrazeneca Plc 4.375% 08/17/2048-2048	127,428	141,763
Entergy Louisiana Llc	Entergy Louisiana Llc 4.2% 09/01/2048-2048	387,649	444,189
Union Pacific Corp	Union Pacific Corp 4.5% 09/10/2048-2048	4,156,410	3,828,525
Nestle Holdings Inc Priv Placement	Nestle Holdings Inc Priv Placement Series 144A 4% 09/24/2048-2048	132,107	141,824
International Flavors/Fragrance	International Flavors/Fragrance 5% 09/26/2048-2048	39,712	38,569
Oglethorpe Power Corp	Oglethorpe Power Corp 5.05% 10/01/2048-2048	190,445	200,110
Comcast Corp	Comcast Corp 4.7% 10/15/2048-2048	2,119,920	2,540,612
Abbvie Inc	Abbvie Inc 4.875% 11/14/2048-2048	31,524	38,781
Constellation Brands Inc	Constellation Brands Inc 5.25% 11/15/2048-2048	18,372	19,641
Jpmorgan Chase & Co	Jpmorgan Chase & Co V/R 3.964% 11/15/2048-2047	106,670	105,327
United Technologies Corp	United Technologies Corp 4.625% 11/16/2048-2048	235,228	280,642
Home Depot Inc	Home Depot Inc 4.5% 12/06/2048-2048	3,239,411	3,885,949
Aflac Inc	Aflac Inc 4.75% 01/15/2049-2048	3,352,850	3,299,518
Berkshire Hathaway Energ	Berkshire Hathaway Energ 4.45% 01/15/2049-2048	421,260	474,090
Anheuser-Busch Inbev Wor	Anheuser-Busch Inbev Wor 5.55% 01/23/2049-2048	203,429	222,298
Jpmorgan Chase & Co	Jpmorgan Chase & Co V/R 3.897% 01/23/2049-2048	2,212,432	2,568,784
Duke Energy Ohio Inc	Duke Energy Ohio Inc 4.3% 02/01/2049-2048	562,779	607,359
Altria Group Inc	Altria Group Inc 5.95% 02/14/2049-2048	384,035	393,313
Boston Scientific Corp	Boston Scientific Corp 4.7% 03/01/2049-2048	42,743	44,480
Commonwealth Edison Co	Commonwealth Edison Co 4% 03/01/2049-2048	1,991,600	2,357,012
Eli Lilly & Co	Eli Lilly & Co 3.95% 03/15/2049-2048	3,228,457	3,949,411
Pfizer Inc	Pfizer Inc 4% 03/15/2049-2048	3,046,633	3,725,719
Regency Centers Lp	Regency Centers Lp 4.65% 03/15/2049-2048	179,382	192,093
Energy Transfer Operating	Energy Transfer Operating 6.25% 04/15/2049-2048	118,595	130,125
Verizon Communications	Verizon Communications 5.012% 04/15/2049	4,047,755	4,488,168

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Saudi Arabian Oil Co Private Placement	Saudi Arabian Oil Co Private Placement Series 144A 4.375% 04/16/2049	154,006	150,931
Aqua America Inc	Aqua America Inc 4.276% 05/01/2049-2048	227,224	247,531
Public Svc Elec & Gas Co	Public Svc Elec & Gas Co Series Mtn 3.85% 05/01/2049-2048	4,997,712	5,577,106
Consolidated Edison Co	Consolidated Edison Co Ny Series A 4.125% 05/15/2049-2048	2,089,820	2,308,776
American Water	American Water 4.15% 06/01/2049-2048	76,883	82,958
Mastercard Inc	Mastercard Inc 3.65% 06/01/2049-2048	139,797	161,641
Ohio Power Co	Ohio Power Co 4% 06/01/2049-2048	3,131,970	3,454,962
Parker Hannifin Corp	Parker Hannifin Corp 4% 06/14/2049-2048	241,944	279,048
Dayton Pwr & Lt	Dayton Pwr & Lt 3.95% 06/15/2049-2048	22,512	22,694
Duke Energy Corp	Duke Energy Corp 4.2% 06/15/2049-2048	2,026,800	2,277,130
San Diego G & E	San Diego G & E Series Ttt 4.1% 06/15/2049-2048	361,599	421,181
Rwj Barnabas Health	Rwj Barnabas Health 3.477% 07/01/2049-2049	82,289	89,358
Waste Management Inc	Waste Management Inc 4.15% 07/15/2049-2049	1,145,664	1,130,600
Centerpoint Energy Inc	Centerpoint Energy Inc 3.7% 09/01/2049-2049	26,706	27,253
Walt Disney Co	Walt Disney Co 2.75% 09/01/2049-2049	189,684	188,659
Bat Capital Corp	Bat Capital Corp 4.758% 09/06/2049-2049	268,096	283,483
Apple Inc	Apple Inc 2.95% 09/11/2049-2049	78,600	77,243
Aep Transmission Co Llc	Aep Transmission Co Llc 3.15% 09/15/2049-2049	161,199	163,608
Baltimore Gas & Electric	Baltimore Gas & Electric 3.2% 09/15/2049-2049	205,638	210,833
Caterpillar Inc	Caterpillar Inc 3.25% 09/19/2049-2049	2,261,740	2,190,952
Entergy Texas Inc	Entergy Texas Inc 3.55% 09/30/2049-2049	117,663	111,694
Lyb Int Finance	Lyb Int Finance Iii 4.2% 10/15/2049-2049	320,159	356,158
Republic Of Indonesia	Republic Of Indonesia 3.7% 10/30/2049	29,509	29,575
Kaiser Foundation Hospit	Kaiser Foundation Hospit Series 2019 3.266% 11/01/2049-2049	107,498	112,623
Dh Europe Finance	Dh Europe Finance Ii 3.4% 11/15/2049-2049	60,484	65,266
Abbvie Inc	Abbvie Inc 4.25% 11/21/2049-2049	604,585	619,114
Arizona Public Service Co	Arizona Public Service Co 3.5% 12/01/2049-2049	65,514	67,570
Prudential Financial Inc	Prudential Financial Inc Series Wi 3.935% 12/07/2049-2049	5,864	5,850
Home Depot Inc	Home Depot Inc 3.125% 12/15/2049-2049	74,868	75,794
Aep Texas Inc	Aep Texas Inc Series H 3.45% 01/15/2050-2049	28,268	25,535
State Of Israel	State Of Israel 3.375% 01/15/2050	28,862	29,146
Fomento Economico Mexicano	Fomento Economico Mexicano 3.5% 01/16/2050-2049	678,654	709,089
Deutsche Telekom Ag- Rts Private Placement	Deutsche Telekom Ag- Rts Private Placement Series 144A 3.625% 01/21/2050-2049	59,858	58,252
Petroleos Mexicanos	Petroleos Mexicanos 7.69% 01/23/2050-2049	197,320	193,249
Republic Of Chile	Republic Of Chile 3.5% 01/25/2050-2049	98,203	93,739
Minera Mexico Sa De Cv Private Placement	Minera Mexico Sa De Cv Private Placement Series 144A 4.5% 01/26/2050-2049	217,404	246,735
Georgia Power Co	Georgia Power Co Series B 3.7% 01/30/2050-2049	20,855	21,245
Enterprise Products Oper	Enterprise Products Oper 4.2% 01/31/2050-2049	28,365	28,081
United Mexican States	United Mexican States 4.5% 01/31/2050-2049	523,004	515,423
Southern Ca Edison Co	Southern Ca Edison Co 3.65% 02/01/2050-2049	18,983	19,127
Amgen Inc	Amgen Inc 3.375% 02/21/2050-2049	78,487	77,966
Bp Cap Markets America	Bp Cap Markets America 3% 02/24/2050-2049	288,635	287,595
American Electric Power	American Electric Power 3.25% 03/01/2050-2049	39,932	39,488
Charter Comm Opt Chtr	Charter Comm Opt Chtr 4.8% 03/01/2050-2049	330,505	351,131
Commonwealth Edison Co	Commonwealth Edison Co 3% 03/01/2050-2049	161,881	161,196
Northern States Pwr Co	Northern States Pwr Co 2.9% 03/01/2050-2049	105,290	105,399
Ameren Illinois Co	Ameren Illinois Co 3.25% 03/15/2050-2049	201,829	212,215
Bank Of America Corp	Bank Of America Corp Series Mtn V/R 4.33% 03/15/2050-2049	3,173,158	3,923,968
Cigna Corp	Cigna Corp 3.4% 03/15/2050-2049	79,128	83,527
Aep Transmission Co	Aep Transmission Co Llc Series M 3.65% 04/01/2050-2049	129,953	144,264
Nvidia Corp	Nvidia Corp 3.5% 04/01/2050-2049	371,650	375,760

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Oracle Corporation	Oracle Corporation 3.6% 04/01/2050-2049	181,349	170,944
Wisconsin Pwr & Lt	Wisconsin Pwr & Lt Co 3.65% 04/01/2050-2049	94,879	106,952
Carrier Global Corp	Carrier Global Corp 3.577% 04/05/2050-2049	133,428	137,586
Csx Corp	Csx Corp 3.8% 04/15/2050-2049	3,557,100	3,436,491
Evergy Kansas Central	Evergy Kansas Central 3.45% 04/15/2050-2049	209,141	226,062
Home Depot Inc	Home Depot Inc 3.35% 04/15/2050-2049	55,028	60,222
Massachusetts Mutual Life Ins	Massachusetts Mutual Life Ins Private Placement Series 144A 3.375% 04/15/2050	26,345	26,375
Prologis Inc	Prologis Inc 3% 04/15/2050-2049	2,155,760	2,032,488
San Diego G & E	San Diego G & E Series Uuu 3.32% 04/15/2050-2049	29,960	31,567
Panama Republic Of	Panama Republic Of 4.5% 04/16/2050-2049	239,600	234,566
Nationwide Mutual Ins	Nationwide Mutual Ins Private Placement Series 144A 4.35% 04/30/2050-2049	173,051	183,115
American Water	American Water 3.45% 05/01/2050-2049	55,421	58,858
Boeing Co	Boeing Co 5.805% 05/01/2050-2049	723,236	809,853
Lyb Int Finance	Lyb Int Finance Iii 4.2% 05/01/2050-2049	35,729	40,134
Altria Group Inc	Altria Group Inc 4.45% 05/06/2050-2049	81,534	82,995
Apple Inc	Apple Inc 2.65% 05/11/2050-2049	429,561	417,081
Energy Transfer Partners	Energy Transfer Partners Lp 5% 05/15/2050-2049	162,640	161,350
Oncor Electric Delivery	Oncor Electric Delivery Series Wi 3.7% 05/15/2050-2049	208,875	232,692
Teachers Insur & Annuity Private Placement	Teachers Insur & Annuity Private Placement Series 144A 3.3% 05/15/2050-2049	73,505	73,167
Unitedhealth Group Inc	Unitedhealth Group Inc 2.9% 05/15/2050-2049	68,170	71,048
Viacomcbs Inc	Viacomcbs Inc 4.95% 05/19/2050-2049	176,958	177,392
Pfizer Inc	Pfizer Inc 2.7% 05/28/2050-2049	253,054	256,374
Total Capital Intl Sa	Total Capital Intl Sa 3.127% 05/29/2050-2049	323,134	321,991
Coca Cola Co	Coca Cola Co 2.6% 06/01/2050-2049	125,431	122,269
Microsoft Corp	Microsoft Corp 2.525% 06/01/2050-2049	1,319,388	1,054,435
Amazon.Com Inc	Amazon.Com Inc 2.5% 06/03/2050-2049	525,226	524,187
Entergy Corp	Entergy Corp 3.75% 06/15/2050-2049	239,813	225,725
Tucson Elec Pwr	Tucson Elec Pwr 4% 06/15/2050-2049	27,964	28,869
Republica Orient Uruguay	Republica Orient Uruguay 5.1% 06/18/2050	267,283	304,750
American Intl Group	American Intl Group 4.375% 06/30/2050-2049	262,375	260,257
State Of Israel	State Of Israel 3.875% 07/03/2050	95,137	101,249
Takeda Pharmaceutical Co	Takeda Pharmaceutical Co 3.175% 07/09/2050-2050	406,342	406,334
Simon Property Group Lp	Simon Property Group Lp 3.8% 07/15/2050-2050	176,746	184,744
Oglethorpe Power Corp	Oglethorpe Power Corp Series W 3.75% 08/01/2050-2050	104,065	113,200
Pacific Gas & Elec Co	Pacific Gas & Elec Co 3.5% 08/01/2050-2050	143,618	134,251
Chevron Usa Inc	Chevron Usa Inc 2.343% 08/12/2050-2050	230,808	253,688
Novartis Capital Corp	Novartis Capital Corp 2.75% 08/14/2050-2050	56,478	55,555
Multicare Health System	Multicare Health System 2.803% 08/15/2050-2050	115,000	113,080
Sutter Health	Sutter Health Series 20A 3.361% 08/15/2050-2050	80,505	84,977
Johnson & Johnson	Johnson & Johnson 2.25% 09/01/2050-2050	148,670	139,756
Royalty Pharma Plc	Royalty Pharma Plc Series Wi 3.55% 09/02/2050-2050	117,730	118,170
Activision Blizzard Inc	Activision Blizzard Inc 2.5% 09/15/2050-2050	257,821	258,497
Pacific Lifecorp Private Placement	Pacific Lifecorp Private Placement Series 144A 3.35% 09/15/2050-2050	45,110	48,170
Vodafone Group Plc	Vodafone Group Plc 4.25% 09/17/2050	317,964	350,201
Bat Capital Corp	Bat Capital Corp 3.984% 09/25/2050-2050	23,992	24,051
Hospital Special Surgery	Hospital Special Surgery Series 2020 2.667% 10/01/2050-2050	150,000	142,912
Berkshire Hathaway Fin	Berkshire Hathaway Fin 2.85% 10/15/2050-2050	180,559	177,190
Liberty Mutual Group Private Placement	Liberty Mutual Group Private Placement Series 144A 3.951% 10/15/2050-2050	197,826	188,818
Prologis Inc	Prologis Inc 2.125% 10/15/2050-2050	908,320	861,192
Bp Cap Markets America	Bp Cap Markets America 2.772% 11/10/2050-2050	100,476	98,685

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Bristol-Myers Squibb Co	Bristol-Myers Squibb Co 2.55% 11/13/2050-2050	56,474	53,830
Baycare Health System	Baycare Health System Series 2020 3.831% 11/15/2050-2050	35,000	41,614
Baylor Scott & White Hol	Baylor Scott & White Hol Series 2021 2.839% 11/15/2050-2049	70,198	70,036
Verizon Communications	Verizon Communications 2.875% 11/20/2050-2050	194,493	184,517
International Flavors/Fragrance Private Placement	International Flavors/Fragrance Private Placement Series 144A 3.468% 12/01/2050-2050	265,855	269,914
Virginia Elec & Pwr Co	Virginia Elec & Pwr Co 2.45% 12/15/2050-2050	77,538	72,608
Walt Disney Co	Walt Disney Co 3.6% 01/13/2051-2050	279,035	299,615
Enterprise Products Oper	Enterprise Products Oper 3.7% 01/31/2051-2050	26,365	26,126
Altria Group Inc	Altria Group Inc 3.7% 02/04/2051-2050	153,798	144,330
Apple Inc	Apple Inc 2.65% 02/08/2051-2050	476,857	469,523
7-Eleven Inc Private Placement	7-Eleven Inc Private Placement Series 144A 2.8% 02/10/2051-2050	119,344	111,114
Broadcom Inc Private Placement	Broadcom Inc Private Placement Series 144A 3.75% 02/15/2051-2050	55,036	57,194
Electronic Arts Inc	Electronic Arts Inc 2.95% 02/15/2051-2050	2,425,950	2,367,820
T-Mobile Usa Inc	T-Mobile Usa Inc 3.3% 02/15/2051-2050	173,971	179,841
Suncor Energy Inc	Suncor Energy Inc 3.75% 03/04/2051-2050	70,241	75,400
Coca Cola Co	Coca Cola Co 3% 03/05/2051	54,585	58,060
Republic Of Peru	Republic Of Peru 3.55% 03/10/2051-2050	266,066	276,354
Prudential Financial Inc	Prudential Financial Inc Series Mtn 3.7% 03/13/2051-2050	49,504	51,122
Anthem Inc	Anthem Inc 3.6% 03/15/2051-2050	411,987	441,107
Cigna Corp	Cigna Corp 3.4% 03/15/2051-2050	55,069	57,749
Coca Cola Co	Coca Cola Co 2.5% 03/15/2051-2050	89,350	86,339
Entergy Louisiana Llc	Entergy Louisiana Llc 2.9% 03/15/2051-2050	53,091	53,633
Pacificorp	Pacificorp 3.3% 03/15/2051-2050	169,047	176,755
Bank Of America Corp	Bank Of America Corp Series Mtn V/R 4.083% 03/20/2051-2050	5,206,316	5,183,710
Verizon Communications	Verizon Communications 3.55% 03/22/2051-2050	972,856	1,001,934
Oracle Corporation	Oracle Corporation 3.95% 03/25/2051-2050	130,941	134,302
Centerpoint Energy Houston	Centerpoint Energy Houston Series Af 3.35% 04/01/2051-2050	129,484	143,231
Charter Comm Opt Chtr	Charter Comm Opt Chtr 3.7% 04/01/2051-2050	70,566	67,555
Wells Fargo & Company	Wells Fargo & Company Series Mtn V/R 5.013% 04/04/2051-2050	333,135	328,349
Jpmorgan Chase & Co	Jpmorgan Chase & Co V/R 3.109% 04/22/2051-2050	17,295	15,388
United Mexican States	United Mexican States 5% 04/27/2051-2050	92,407	91,425
Amazon.Com Inc	Amazon.Com Inc 3.1% 05/12/2051-2050	249,135	265,679
Unitedhealth Group Inc	Unitedhealth Group Inc 3.25% 05/15/2051-2050	645,914	690,105
Kaiser Foundation Hospit	Kaiser Foundation Hospit Series 2021 3.002% 06/01/2051-2050	246,766	252,252
Bp Cap Markets America	Bp Cap Markets America 2.939% 06/04/2051-2050	295,205	309,347
Perusahaan Penerbit Sbsn Private Placement	Perusahaan Penerbit Sbsn Private Placement Series 144A 3.55% 06/09/2051	55,150	56,169
Duke Energy Corp	Duke Energy Corp 3.5% 06/15/2051-2050	70,813	72,336
Ci Financial Corp	Ci Financial Corp 4.1% 06/15/2051-2050	598,415	630,032
American Homes 4 Rent	American Homes 4 Rent 3.375% 07/15/2051-2051	19,592	20,190
Hca Inc	Hca Inc 3.5% 07/15/2051-2051	254,181	260,007
Martin Marietta Matls Inc	Martin Marietta Matls Inc 3.2% 07/15/2051-2051	69,640	70,345
Salesforce.Com Inc	Salesforce.Com Inc 2.9% 07/15/2051-2051	219,808	222,972
Consumers Energy Company	Consumers Energy Company 3.5% 08/01/2051-2051	165,170	184,352
Archer-Daniels-Midland	Archer-Daniels-Midland 2.7% 09/15/2051-2051	285,589	290,428
Wal-Mart Stores Inc	Wal-Mart Stores Inc 2.65% 09/22/2051-2051	144,595	147,866
Analog Devices Inc	Analog Devices Inc 2.95% 10/01/2051-2051	247,933	256,331
Union Pacific Corp	Union Pacific Corp 3.799% 10/01/2051-2051	317,869	350,357
Pepsico Inc	Pepsico Inc 2.75% 10/21/2051-2051	203,672	210,214

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Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost (*)	Current value (*)
Comcast Corp Private Placement	Comcast Corp Private Placement Series 144A 2.887% 11/01/2051-2051	1,010,871	947,826
Jackson Financial Inc Private Placement	Jackson Financial Inc Private Placement Series 144A 4% 11/23/2051-2051	113,829	115,876
Aptiv Plc	Aptiv Plc 3.1% 12/01/2051-2051	127,158	123,648
Canadian Pacific Rr	Canadian Pacific Rr 3.1% 12/02/2051-2051	170,046	174,354
Danaher Corp	Danaher Corp 2.8% 12/10/2051-2051	552,488	546,666
Merck & Co Inc	Merck & Co Inc 2.75% 12/10/2051-2051	269,341	265,436
Roche Hldgs Inc Private Placement	Roche Hldgs Inc Private Placement Series 144A 2.607% 12/13/2051-2051	386,262	376,985
Kkr Group Fin Co X Llc Private Placement	Kkr Group Fin Co X Llc Private Placment Series 144A 3.25% 12/15/2051-2051	129,579	128,447
Morgan Stanley	Morgan Stanley V/R 2.802% 01/25/2052-2051	320,187	311,255
Phillips 66	Phillips 66 3.3% 03/15/2052-2051	119,116	119,998
Raytheon Technologies Corp	Raytheon Technologies Corp 3.03% 03/15/2052-2051	390,837	390,378
Bp Cap Markets America	Bp Cap Markets America 3.001% 03/17/2052-2051	310,129	302,863
Microsoft Corp	Microsoft Corp 2.921% 03/17/2052-2051	1,185,809	1,155,665
Northern States Pwr Co	Northern States Pwr Co 3.2% 04/01/2052-2051	60,323	64,184
Jpmorgan Chase & Co	Jpmorgan Chase & Co V/R 3.328% 04/22/2052-2051	742,922	780,686
Athene Holding Ltd	Athene Holding Ltd 3.45% 05/15/2052-2051	89,985	89,830
Charter Comm Opt Chtr	Charter Comm Opt Chtr 3.9% 06/01/2052-2051	201,098	199,425
Burlington North Santa Fe	Burlington North Santa Fe 2.875% 06/15/2052-2051	125,396	125,375
Pacificorp	Pacificorp 2.9% 06/15/2052-2051	238,159	237,117
Bank Of America Corp	Bank Of America Corp V/R 2.972% 07/21/2052-2051	405,402	406,944
Oncor Electric Delivery	Oncor Electric Delivery 5.35% 10/01/2052-2052	108,683	124,520
Everest Reinsurance Holdings Inc	Everest Reinsurance Holdings Inc 3.125% 10/15/2052-2052	220,217	219,284
Comcast Corp Series Wi	Comcast Corp Series Wi 4.049% 11/01/2052-2052	3,777,600	3,508,992
Enterprise Products Oper	Enterprise Products Oper 3.3% 02/15/2053-2052	89,415	89,420
Panama Republic Of	Panama Republic Of 4.3% 04/29/2053	27,430	27,885
Amgen Inc	Amgen Inc 2.77% 09/01/2053-2053	576,890	607,938
At&T Inc	At&T Inc 3.5% 09/15/2053-2053	1,721,932	1,914,457
Farmers Exchange Cap Ii Private Placement	Farmers Exchange Cap Ii Private Placement Series 144A V/R 6.151% 11/01/2053-2033	484,352	559,062
Mars Inc Private Placement Series	Mars Inc Private Placement Series 144A 4.125% 04/01/2054-2053	151,690	175,654
Enterprise Products Oper	Enterprise Products Oper 4.95% 10/15/2054-2054	178,764	200,278
Farmers Exchange Cap Iii Private Placement	Farmers Exchange Cap Iii Private Placement Ser 144A V/R 5.454% 10/15/2054-2034	60,155	59,987
American Intl Group	American Intl Group 4.375% 01/15/2055-2054	23,970	24,652
Norfolk Southern Corp	Norfolk Southern Corp 3.155% 05/15/2055-2054	50,360	56,190
At&T Inc	At&T Inc 3.55% 09/15/2055-2055	1,109,060	1,191,766
Charter Comm Opt Chtr	Charter Comm Opt Chtr Series Wi 6.834% 10/23/2055-2055	304,576	385,899
Panama Republic Of	Panama Republic Of 4.5% 04/01/2056-2055	61,968	61,530
Verizon Communications	Verizon Communications Series Wi 2.987% 10/30/2056-2056	533,171	490,595
Comcast Corp Private Placement	Comcast Corp Private Placement Series 144A 2.937% 11/01/2056-2056	1,872,709	1,871,539
Viacom Inc	Viacom Inc V/R 6.25% 02/28/2057-2027	607,500	607,500
At&T Inc	At&T Inc 3.8% 12/01/2057-2057	315,804	354,264
Alibaba Group Holding Ltd	Alibaba Group Holding Ltd 4.4% 12/06/2057-2057	259,446	294,869
Anheuser-Busch Inbev Wor	Anheuser-Busch Inbev Wor 4.75% 04/15/2058-2057	70,471	69,207
Anheuser-Busch Inbev Wor	Anheuser-Busch Inbev Wor 5.8% 01/23/2059-2058	318,640	406,310
Mars Inc Private Placement	Mars Inc Private Placement Series 144A 4.2% 04/01/2059-2058	157,579	196,946
At&T Inc	At&T Inc 3.65% 09/15/2059-2059	612,908	680,580
Union Pacific Corp	Union Pacific Corp 3.839% 03/20/2060-2059	79,583	81,724

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Oracle Corporation	Oracle Corporation 3.85% 04/01/2060-2059	3,527,220	2,963,649
Boeing Co	Boeing Co 5.93% 05/01/2060-2059	291,638	296,465
Consumers Energy Company	Consumers Energy Company 2.5% 05/01/2060-2059	130,845	124,114
Liberty Mutual Group Private Placement	Liberty Mutual Group Private Placement Series 144A 3.95% 05/15/2060-2059	56,990	60,398
Microsoft Corp	Microsoft Corp 2.675% 06/01/2060-2059	171,481	153,631
Lam Research Corp	Lam Research Corp 3.125% 06/15/2060-2059	1,800,266	1,734,911
Total Capital Intl Sa	Total Capital Intl Sa 3.386% 06/29/2060-2059	32,362	31,768
Panama Republic Of	Panama Republic Of 3.87% 07/23/2060-2060	214,918	197,505
Ny & Presbyterian Hospital	Ny & Presbyterian Hospital 2.606% 08/01/2060-2060	30,000	28,333
Intercontinental Exchange	Intercontinental Exchange 3% 09/15/2060-2060	173,358	172,150
Lyb Int Finance	Lyb Int Finance Iii 3.8% 10/01/2060-2060	39,979	42,254
T-Mobile Usa Inc	T-Mobile Usa Inc 3.6% 11/15/2060-2060	268,809	268,864
Bp Cap Markets America	Bp Cap Markets America 3.379% 02/08/2061-2060	150,167	148,597
Charter Comm Opt Chtr	Charter Comm Opt Chtr 3.85% 04/01/2061-2060	64,950	61,055
Western & Southern Life Private Placement	Western & Southern Life Private Placement Series 144A 3.75% 04/28/2061-2060	142,170	150,140
Salesforce.Com Inc	Salesforce.Com Inc 3.05% 07/15/2061-2061	104,944	107,786
Massachusetts Mutual Life Ins Private Placement	Massachusetts Mutual Life Ins Private Placement Series 144A 3.2% 12/01/2061	94,256	93,519
Merck & Co Inc	Merck & Co Inc 2.9% 12/10/2061-2061	274,225	271,458
Microsoft Corp	Microsoft Corp 3.041% 03/17/2062-2061	202,686	191,956
Union Pacific Corp	Union Pacific Corp 2.973% 09/16/2062	259,034	226,404
Comcast Corp Private Placement	Comcast Corp Private Placement Series 144A 2.987% 11/01/2063-2063	231,159	242,051
Caterpillar Inc	Caterpillar Inc 4.75% 05/15/2064-2063	145,178	135,809
South Carolina Elec & Gas Co	South Carolina Elec & Gas Co 5.1% 06/01/2065-2064	183,294	222,871
Pacific Life Insurance Priv Placement	Pacific Life Insurance Priv Placement Series 144A V/R 4.3% 10/24/2067-2047	222,492	275,904
Saudi Arabian Oil Co Private Placement	Saudi Arabian Oil Co Private Placement Series 144A 3.5% 11/24/2070-2070	207,551	204,225
Massachusetts Mutual Life Ins Private Placement	Massachusetts Mutual Life Ins Private Placement Series 144A 4.9% 04/01/2077	403,387	425,403
Scentre Group Trust 2 Private Placement	Scentre Group Trust 2 Private Placement Ser 144A V/R 4.75% 09/24/2080-2026	195,000	203,775
Scentre Group Trust 2 Private Placement	Scentre Group Trust 2 Private Placement Ser 144A V/R 5.125% 09/24/2080-2030	315,000	336,263
United Mexican States	United Mexican States 5.75% 10/12/2110	427,974	438,317
Mass Institute Of Tech	Mass Institute Of Tech 5.6% 07/01/2111	50,166	52,500
Univ Of Southern California	Univ Of Southern California 5.25% 10/01/2111	295,167	353,646
Canadian Pacific Rr	Canadian Pacific Rr 6.125% 09/15/2115-2115	318,691	323,941
Norfolk Southern Corp	Norfolk Southern Corp 5.1% 08/01/2118-2118	349,026	436,648
Total		\$424,703,783	\$ 459,332,147
United States Government Securities:			
U.S. Treasury	US Treasury N/B 1.5% 11/30/2028	296,075	296,198
U.S. Treasury	US Treasury N/B 1.375% 11/15/2031	2,111,118	2,116,848
U.S. Treasury	US Treasury Strip Zcpn 0% 08/15/2034	689,103	715,359
U.S. Treasury	US Treasury 3.5% 02/15/2039	2,198,516	2,504,062
U.S. Treasury	US Treasury N/B 3.875% 08/15/2040	3,137,801	3,552,609
U.S. Treasury	US Treasury N/B 2.25% 05/15/2041	2,588,770	2,621,875
U.S. Treasury	US Treasury 1.75% 08/15/2041	5,481,620	5,489,676
U.S. Treasury	US Treasury N/B 2% 11/15/2041	2,294,527	2,296,683
U.S. Treasury	US Treasury N/B 3.625% 08/15/2043	2,269,531	2,593,125
U.S. Treasury	US Treasury N/B 3.75% 11/15/2043	7,815,219	8,982,375

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U.S. Treasury	US Treasury N/B 3.625% 02/15/2044	7,780,559	8,975,390
U.S. Treasury	US Treasury N/B 3.375% 05/15/2044	9,551,367	11,202,875
U.S. Treasury	US Treasury N/B 3.125% 08/15/2044	7,251,016	8,492,968
U.S. Treasury	US Treasury N/B 2.5% 02/15/2045	2,386,414	2,857,969
U.S. Treasury	US Treasury N/B 2.875% 08/15/2045	3,455,566	4,109,219
U.S. Treasury	US Treasury N/B 2.5% 02/15/2046	2,196,187	2,649,375
U.S. Treasury	US Treasury N/B 2.5% 05/15/2046	4,389,562	5,304,000
U.S. Treasury	US Treasury N/B 2.25% 08/15/2046	10,446,035	11,358,047
U.S. Treasury	US Treasury N/B 2.875% 11/15/2046	3,155,000	3,785,000
U.S. Treasury	US Treasury N/B 3% 02/15/2047	2,412,891	2,421,250
U.S. Treasury	US Treasury N/B 3% 05/15/2047	13,761,578	13,834,969
U.S. Treasury	US Treasury N/B 2.75% 08/15/2047	4,704,000	5,700,844
U.S. Treasury	US Treasury N/B 2.75% 11/15/2047	3,168,387	3,841,406
U.S. Treasury	US Treasury N/B 3.125% 05/15/2048	1,502,051	1,874,063
U.S. Treasury	US Treasury N/B 3% 08/15/2048	10,805,131	10,944,172
U.S. Treasury	US Treasury Strip Zcpn 0% 11/15/2048	161,116	209,727
U.S. Treasury	US Treasury N/B 3.375% 11/15/2048	7,714,688	7,850,625
U.S. Treasury	US Treasury Strip Zcpn 0% 02/15/2049	7,797,942	10,171,829
U.S. Treasury	US Treasury N/B 3% 02/15/2049	7,971,191	7,986,875
U.S. Treasury	US Treasury Strip 0% 05/15/2049	6,912,810	7,992,421
U.S. Treasury	US Treasury N/B 2.875% 05/15/2049	6,014,754	5,659,094
U.S. Treasury	US Treasury N/B 2.25% 08/15/2049	18,218,691	16,592,266
U.S. Treasury	US Treasury N/B 1.375% 08/15/2050	709,472	700,500
U.S. Treasury	US Treasury N/B 2.375% 05/15/2051	981,950	983,172
U.S. Treasury	US Treasury N/B 2% 08/15/2051	18,303,724	18,567,916
U.S. Treasury	US Treasury N/B 1.875% 11/15/2051	2,322,530	2,286,632
Total		\$192,956,892	\$ 207,521,414
Common Stock:			
Advanced Micro Devices	Advanced Micro Devices	213,377	386,228
Alphabet Inc - Cl A	Alphabet Inc - Cl A	812,410	1,822,238
Amazon.Com Inc	Amazon.Com Inc	1,308,613	1,887,236
Analog Devices Inc	Analog Devices Inc	382,304	745,968
Apple Inc	Apple Inc	1,294,830	3,014,251
Avalonbay Communities Inc	Avalonbay Communities Inc	566,508	674,920
Bank Of America Corp	Bank Of America Corp	1,048,149	1,118,835
Boeing Co	Boeing Co	448,459	537,927
Booking Holdings Inc	Booking Holdings Inc	519,275	566,218
Capital One Financial Corp	Capital One Financial Corp	612,416	1,003,442
Caterpillar Inc	Caterpillar Inc	627,057	584,867
Chevron Corporation	Chevron Corporation	599,516	737,779
Chipotle Mexican Grill	Chipotle Mexican Grill	670,266	825,174
Church & Dwight Co Inc W/I Rt/ Sh	Church & Dwight Co Inc W/I Rt/ Sh	901,631	1,064,360
Costco Wholesale Corp	Costco Wholesale Corp	282,936	624,470
Crown Castle Intl Corp	Crown Castle Intl Corp	590,743	820,139
Danaher Corp	Danaher Corp	987,123	1,034,407
Deere & Co W/I Rt/Sh	Deere & Co W/I Rt/Sh	655,857	646,691
Walt Disney Co	Walt Disney Co	454,848	608,563
Dow Inc	Dow Inc	424,408	387,795
Edwards Lifesciences Corp	Edwards Lifesciences Corp	466,526	1,099,620
Fiserv Inc	Fiserv Inc	678,193	733,276

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Hilton Worldwide Holdings Inc	Hilton Worldwide Holdings Inc	535,005	565,464
Home Depot Inc	Home Depot Inc	515,042	1,108,907
Humana Inc	Humana Inc	611,087	729,188
Illinois Tool Works	Illinois Tool Works	563,471	853,434
Intuitive Surgical Inc	Intuitive Surgical Inc	725,323	1,354,920
Jp Morgan Chase & Co	Jp Morgan Chase & Co	769,239	1,319,056
Johnson & Johnson	Johnson & Johnson	687,376	806,595
Eli Lilly & Co W/1 Rt/Sh	Eli Lilly & Co W/1 Rt/Sh	381,032	694,693
M & T Bank Corp	M & T Bank Corp	449,263	506,968
Mccormick & Co Inc Com Non Vtg	Mccormick & Co Inc Com Non Vtg	1,027,340	1,062,710
McDonalds Corp	McDonalds Corp	1,000,761	1,011,964
Microsoft Corp	Microsoft Corp	1,110,670	2,933,719
Nextera Energy Inc	Nextera Energy Inc	357,258	704,401
Nike Inc Cl B	Nike Inc Cl B	481,978	838,350
Nvidia Corp	Nvidia Corp	363,724	1,113,795
Pepsico Inc	Pepsico Inc	623,187	737,225
Pioneer Natural Resource W/1 Rt/Sh	Pioneer Natural Resource W/1 Rt/Sh	494,552	504,717
Procter & Gamble Co	Procter & Gamble Co	891,875	1,106,128
Prologis Inc	Prologis Inc	609,003	1,376,006
Prudential Financial Inc	Prudential Financial Inc	852,929	850,658
Regions Financial Holding Company	Regions Financial Holding Company	545,299	582,496
Rockwell Automation, Inc	Rockwell Automation, Inc	572,391	1,041,666
Sherwin-Williams Co W 1 Rt Sh	Sherwin-Williams Co W 1 Rt Sh	592,825	913,151
Sysco Corp	Sysco Corp	437,899	617,324
Tesla Inc	Tesla Inc	707,835	1,080,029
Texas Instruments Inc	Texas Instruments Inc	546,363	948,004
Unitedhealth Group Inc	Unitedhealth Group Inc	681,849	1,184,046
Valero Energy Corp	Valero Energy Corp	736,959	826,360
Visa Inc Class A Shares	Visa Inc Class A Shares	860,780	1,260,385
Wec Energy Group Inc	Wec Energy Group Inc	638,287	682,014
Accenture Plc Cl A	Accenture Plc Cl A	512,048	1,303,345
Chubb Limited	Chubb Limited	473,673	668,470
Total		\$ 34,901,768	\$ 52,210,592
Limited liability Companies			
Acadian Global Managed Volatility Fund Limited Partnership	Acadian Global Managed Volatility Fund Limited Partnership	30,156,220	38,437,524
Total		\$ 30,156,220	\$ 38,437,524
Common collective trust funds			
American Century Non-US Growth Collective Investment Trust	American Century Non-US Growth Collective Investment Trust	9,216,850	17,321,231
Ssga Us Long Government Bond	Ssga Us Long Government Bond Index Non-Lending Series Fund Cl A Collective Investment Trust	63,303,360	76,484,122
Loomis Sayles	Loomis Sayles Small/Mid Cap Growth Trust Class A Collective Investment Trust	5,331,766	6,179,102
** Mercer Emerging Markets	Mercer Emerging Markets Equity Portfolio Collective Investment Trust	16,550,798	15,649,783
Lsv Internationa	Lsv International Value Equity Fund Collective Investment Trust	9,420,725	15,660,471
Victory Integrity	Victory Integrity Small/Mid-Cap Value Collective Investment Trust	6,622,548	6,837,339
Total		\$110,446,047	\$ 138,132,048

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Limited Partnerships:			
Drive Capital II, LLC	Drive Capital II (TE), L.P.	9,912,533	21,134,215
Drive Capital I, LLC	Drive Capital Fund I, L.P.	9,932,403	30,574,409
Total		\$ 19,844,936	\$ 51,708,624
Futures Contracts			
CBT T-Bond	MAR 22 CBT UL T-BONDS	—	(365,771)
CBT T-Note	MAR 22 CBT UL TNOTET	—	378,781
US T-Bond	MAR 22 U.S. T-BONDS	—	63,806
US T-Note	MAR 22 US 2YR T-NOTE	—	(89,670)
CBT T-Note	MAR 22 CBT 5-YR TNOTE	—	(16,585)
10 Year T-Note	MAR 22 10 YR T-NOTES	—	412,384
Ultra T-Note	MAR 22 ULTRA 10YR TNOTE FUT/OPT	—	(5,367)
Ultra T-Note	MAR 22 ULTRA 10YR TNOTE FUT/OPT	—	1,922
CBT T-Note	MAR 22 CBT 5-YR T-NOTE	—	(8,226)
CBT T Bonds	MAR 22 CBT US T-BONDS	—	(20,740)
CBT T Bonds	MAR 22 CBT US T-BONDS	—	2,344
UL US Bond	MAR 22 UL TERM US TREASURY BOND	—	(10,586)
Total		\$ —	\$ 342,292
Total Investments		\$869,618,258	\$1,004,697,611

Note: This schedule includes those assets required to be reported under ERISA Section 2520.103-11 and Form 5500 Schedule H, Line 4i.

(*) Information (with the exception of futures contracts) certified as to completeness and accuracy by Huntington National Bank, as detailed in Note 5 of financial statements.

(**) Indicates a party-in-interest investment.

Schedule SB, line 24 — Change in Actuarial Assumptions**Actuarial assumption changes since prior valuation****Funding**

- Interest rates and mortality rates (including lump sum mortality) were updated from 2020 to 2021 in accordance with PPA.
- The expense component of normal cost increased from \$2,600,000 to \$2,900,000 to reflect our expectations for the current plan year.
- The expected investment return decreased from 4.50% for 2020 to 3.70% for 2021 to reflect our expectations for the current plan year.
- Cash balance interest crediting rates were updated from 2.75% to 1.50% for 2021, 3.25% to 2.00% in 2022, 3.50% to 2.50% in 2023, 3.50% to 3.00% in 2024, and 3.50% to 3.25% for the remaining years. This was done to reflect capital market assumptions and expectations.
- The IRC 417(e)(3) mortality and interest rates used for optional form conversion factors and late retirement actuarial equivalence were updated from 2020 to 2021, in accordance with IRS updates and plan document provisions.