

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 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:	☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B This return/report is:	☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.	▶ ☒
D Check box if filing under:	☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.	▶ ☐

Part II	Basic Plan Information—enter all requested information										
1a Name of plan <u>NCR SAVINGS PLAN</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>NCR CORPORATION</u> <u>864 SPRING ST NW</u> <u>ATLANTA, GA 30308</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>052</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>05/01/1985</u></td> </tr> <tr> <td colspan="2">2b Employer Identification Number (EIN) <u>31-0387920</u></td> </tr> <tr> <td colspan="2">2c Plan Sponsor's telephone number <u>937-445-5000</u></td> </tr> <tr> <td colspan="2">2d Business code (see instructions) <u>334110</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>052</u>	1c Effective date of plan <u>05/01/1985</u>		2b Employer Identification Number (EIN) <u>31-0387920</u>		2c Plan Sponsor's telephone number <u>937-445-5000</u>		2d Business code (see instructions) <u>334110</u>	
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2c Plan Sponsor's telephone number <u>937-445-5000</u>											
2d Business code (see instructions) <u>334110</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.	10/12/2022	MICHAEL NELSON
	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		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN	
5 Total number of participants at the beginning of the plan year		5	15605
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).			
a(1) Total number of active participants at the beginning of the plan year.....		6a(1)	10608
a(2) Total number of active participants at the end of the plan year		6a(2)	11692
b Retired or separated participants receiving benefits.....		6b	258
c Other retired or separated participants entitled to future benefits		6c	5150
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	17100
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	63
f Total. Add lines 6d and 6e		6f	17163
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	16337
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	706
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: 2E 2F 2G 2J 2K 2S 2T 3H 3J			
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>1</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 A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance 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. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	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 NCR SAVINGS PLAN	B Three-digit plan number (PN) ▶ 052
C Plan sponsor's name as shown on line 2a of Form 5500 NCR CORPORATION	D Employer Identification Number (EIN) 31-0387920

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions	Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
04-1590850	65935	007532168	3	01/01/2021	12/31/2021

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid
18	0

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
MICHAEL J CARUSO
627 MAIN ST
BETHLEHEM, PA 18018-3801

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
12	0	COMMISSIONS	3

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
RICHARD R ONEILL
12350 CRESTVIEW CT
EDINBORO, PA 16412-1319

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
6	0	COMMISSIONS	3

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4	Current value of plan's interest under this contract in the general account at year end	4	
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

b	Premiums paid to carrier	6b	
c	Premiums due but unpaid at the end of the year	6c	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	

e Type of contract: (1) ☒ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year	7b	0
c	Additions: (1) Contributions deposited during the year	7c(1)	
	(2) Dividends and credits.....	7c(2)	
	(3) Interest credited during the year.....	7c(3)	
	(4) Transferred from separate account.....	7c(4)	
	(5) Other (specify below)	7c(5)	
	(6) Total additions	7c(6)	0
d	Total of balance and additions (add lines 7b and 7c(6))	7d	0
e	Deductions:		
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	
	(2) Administration charge made by carrier.....	7e(2)	
	(3) Transferred to separate account.....	7e(3)	
	(4) Other (specify below)	7e(4)	
	(5) Total deductions	7e(5)	0
f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	0

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
b ☐ Dental
c ☐ Vision
d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
f ☐ Long-term disability
g ☐ Supplemental unemployment
h ☐ Prescription drug
i ☐ Stop loss (large deductible)
j ☐ HMO contract
k ☐ PPO contract
l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3))		9a(4)	0
b Benefit charges (1) Claims paid	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2))		9b(3)	0
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.	10b	

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

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 NCR SAVINGS PLAN	B Three-digit plan number (PN) ▶	052
C Plan sponsor's name as shown on line 2a of Form 5500 NCR CORPORATION	D Employer Identification Number (EIN) 31-0387920	

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
FID INV INST OPS CO
04-2647786
(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
FID MGMT TRUST CO
04-2723880
(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)

FID INV INST OPS CO

04-2647786

(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 37 50 64 65	RECORDKEEPER	947098	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

FID INST ASSET MGMT

20-4659714

(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?
28 50 51	NONE	564702	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

WELLS CAPITAL MANAGEMENT

95-3692822

(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?
28 50 51	NONE	369859	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)

AXIOM INTERNATIONAL INVESTORS LLC

13-4021938

(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?
28 50 51	NONE	236431	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

STRATEGIC ADVISORS, INC.

04-2654524

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 51	NONE	168747	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

LSV CAPITAL MANAGEMENT

23-2772200

(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?
28 50 51	NONE	156454	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)

FID MGMT TRUST CO

04-2723880

(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?
21 50	NONE	104750	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

AON HEWITT

36-3109431

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	80000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

NORTHERN TRUST INVESTMENTS, N.A.

36-2723087

(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?
28	NONE	54060	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)

CARRS RIGGS & INGRAM

72-1396621

(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?
10 50	NONE	42000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FID INV INST OPS CO	60	0
(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.	
MULTIPLE MUTUAL FUND COMPANIES 04-2647786	SUB-TRANSFER AGENCY FEES SEE ATTACHMENT TO LINE 2(H) FOR FORMULAS	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan 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.
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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 <u>NCR SAVINGS PLAN</u>	B Three-digit plan number (PN) ►	<u>052</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>NCR CORPORATION</u>	D Employer Identification Number (EIN) <u>31-0387920</u>	

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)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>FIAM SMALL-MID CAP CORE COMM POOL</u>		
b Name of sponsor of entity listed in (a): <u>FIDELITY INSTITUTIONAL ASSET MGMT CO</u>		
c EIN-PN <u>20-4659714-029</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>24534971</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>LIFEPATH INDEX RETIREMENT FUND</u>		
b Name of sponsor of entity listed in (a): <u>BLACKROCK INSTITUTIONAL TRUST COMPANY, N.A.</u>		
c EIN-PN <u>26-4019464-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>110843645</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>LIFEPATH IDX 2025 NON-LENDABLE FUND</u>		
b Name of sponsor of entity listed in (a): <u>BLACKROCK INSTITUTIONAL TRUST COMPANY, N.A.</u>		
c EIN-PN <u>26-4020456-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>176081121</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>LIFEPATH IDX 2030 NON-LENDABLE FUND</u>		
b Name of sponsor of entity listed in (a): <u>BLACKROCK INSTITUTIONAL TRUST COMPANY, N.A.</u>		
c EIN-PN <u>26-4020542-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>186192169</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>LIFEPATH IDX 2035 NON-LENDABLE FUND</u>		
b Name of sponsor of entity listed in (a): <u>BLACKROCK INSTITUTIONAL TRUST COMPANY, N.A.</u>		
c EIN-PN <u>26-4020637-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>173794531</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>LIFEPATH IDX 2040 NON-LENDABLE FUND</u>		
b Name of sponsor of entity listed in (a): <u>BLACKROCK INSTITUTIONAL TRUST COMPANY, N.A.</u>		
c EIN-PN <u>26-4020715-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>134592466</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>LIFEPATH IDX 2045 NON-LENDABLE FUND</u>		
b Name of sponsor of entity listed in (a): <u>BLACKROCK INSTITUTIONAL TRUST COMPANY, N.A.</u>		
c EIN-PN <u>26-4020794-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>98839585</u>

a Name of MTIA, CCT, PSA, or 103-12 IE: LIFEPATH IDX 2050 NON-LENDABLE FUND		
b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY, N.A.		
c EIN-PN 26-4020887-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 70261464
a Name of MTIA, CCT, PSA, or 103-12 IE: LIFEPATH IDX 2055 NON-LENDABLE FUND		
b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY, N.A.		
c EIN-PN 27-1620812-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 31615057
a Name of MTIA, CCT, PSA, or 103-12 IE: LIFEPATH IDX 2060 NON-LENDABLE FUND		
b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY, N.A.		
c EIN-PN 47-2022883-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 11408061
a Name of MTIA, CCT, PSA, or 103-12 IE: LIFEPATH IDX 2065 NON-LENDABLE FUND		
b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY, N.A.		
c EIN-PN 84-1770109-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2403651
a Name of MTIA, CCT, PSA, or 103-12 IE: NTGI-QM COLL DAILY S&P 500 EQUITY		
b Name of sponsor of entity listed in (a): NORTHERN TRUST INVESTMENTS, N.A.		
c EIN-PN 45-6138589-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 389654658
a Name of MTIA, CCT, PSA, or 103-12 IE: NTGI-QM COLL DAILY RUSSELL 2000		
b Name of sponsor of entity listed in (a): NORTHERN TRUST INVESTMENTS, N.A.		
c EIN-PN 45-6138589-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 91632368
a Name of MTIA, CCT, PSA, or 103-12 IE: NTGI-QM COLL DAILY EAFE INDEX FUND		
b Name of sponsor of entity listed in (a): NORTHERN TRUST INVESTMENTS, N.A.		
c EIN-PN 45-6138589-017	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 44738255
a Name of MTIA, CCT, PSA, or 103-12 IE: NTGI-QM COLL DAILY AGGREGATE BOND		
b Name of sponsor of entity listed in (a): NORTHERN TRUST INVESTMENTS, N.A.		
c EIN-PN 45-6138589-029	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 158668334
a Name of MTIA, CCT, PSA, or 103-12 IE: FIAM INSTITUTIONAL CASH COMM POOL		
b Name of sponsor of entity listed in (a): FIDELITY INSTITUTIONAL ASSET MGMT CO		
c EIN-PN 20-4659714-055	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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)

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

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>		
A Name of plan <u>NCR SAVINGS PLAN</u>	B Three-digit plan number (PN) ►	<u>052</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>NCR CORPORATION</u>	D Employer Identification Number (EIN) <u>31-0387920</u>	

Part I	Asset and Liability Statement
---------------	--------------------------------------

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	2111356	31173758
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)	3657886	62442386
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	116031063	18830822
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	394424
(B) Common	1c(4)(B)	120435922	122355249
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	18169838	17969037
(9) Value of interest in common/collective trusts	1c(9)	1500817944	1705260336
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	46263729	170191236
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	31359118	38160388

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities.....	1d(1)		
(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	1838846856	2166777636

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h	4043318	62868599
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j	478657	982630
k Total liabilities (add all amounts in lines 1g through 1j)	1k	4521975	63851229

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	1834324881	2102926407
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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)	31193291	
(B) Participants	2a(1)(B)	84086227	
(C) Others (including rollovers).....	2a(1)(C)	18863043	
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B), (C), and line 2a(2)	2a(3)		134142561
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	118567	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)	940589	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		1059156
(2) Dividends: (A) Preferred stock.....	2b(2)(A)	23389	
(B) Common stock	2b(2)(B)	2826573	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	2829104	
(D) Total dividends. Add lines 2b(2)(A) , (B), and (C)	2b(2)(D)		5679066
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	137377438	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	133985487	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		3391951
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	14443908	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		14443908

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		218570318
(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)		10721241
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		388008201
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	181162292	
(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)		181162292
f Corrective distributions (see instructions).....	2f		4472
g Certain deemed distributions of participant loans (see instructions).....	2g		183278
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)	42000	
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)	1596215	
(4) Other.....	2i(4)	1153348	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		2791563
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		184141605
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		203866596
l Transfers of assets:			
(1) To this plan.....	2l(1)		64734930
(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: CARR, RIGGS & INGRAM LLC

(2) EIN: 72-1396621

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		30000000
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.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m	X		
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	X		
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 _____.			

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 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 NCR SAVINGS PLAN	B Three-digit plan number (PN) ▶ 052
C Plan sponsor's name as shown on line 2a of Form 5500 NCR CORPORATION	D Employer Identification Number (EIN) 31-0387920

Part I	Distributions
--------	---------------

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 04-6568107 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	

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
---------	--

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? If the plan is a defined benefit plan, go to line 8.	☐ Yes ☐ No ☐ N/A
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.	
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a
b Enter the amount contributed by the employer to the plan for this plan year	6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c
If you completed line 6c, skip lines 8 and 9.	
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes ☐ No ☐ N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?	☐ Yes ☐ No ☐ N/A

Part III	Amendments
----------	------------

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☐ Increase ☐ Decrease ☐ Both ☐ No
--	--

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
---------	--

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes ☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes ☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes ☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes ☐ No

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: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

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 _____

NCR Savings Plan

**Financial Statements and Supplemental Schedule
December 31, 2021 and 2020**

NCR Savings Plan
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December 31, 2021 and 2020

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Supplemental Schedule:	
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)	17-24
* Other schedules required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA) have been omitted because the conditions under which they are required are not present.	

INDEPENDENT AUDITORS' REPORT

To the Participants and Administrator of
NCR Savings Plan

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

We have performed an audit of the accompanying financial statements of NCR Savings Plan (the 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.

Management, having determined it is permissible in the circumstances, has elected to have the audit of NCR Savings Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our 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 3 to the financial statements, is complete and accurate.

Opinion

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

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the 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

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of NCR Savings 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 Financial Statements

Management is responsible for the preparation and fair presentation of these 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 NCR Savings Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditors' Responsibilities for the Audit of the Financial Statements

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

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the 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 the 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 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.

Supplemental Schedules Required by ERISA

The supplemental schedule of Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2021 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's 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 schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its 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 schedule, other than the information in the supplemental schedule 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).

Carr, Riggs & Ingram, L.L.C.

CARR, RIGGS AND INGRAM, LLC

Atlanta, Georgia
October 11, 2022



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INDEPENDENT AUDITORS' REPORT

To the Participants and Administrator of
NCR Savings Plan

We were engaged to audit the accompanying statement of net assets available for benefits of NCR Savings Plan as of December 31, 2020, and the related notes to the financial statement.

Management's Responsibility for the Financial Statement

Management is responsible for the preparation and fair presentation of this financial statement in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of a financial statement that is free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on the 2020 financial statement based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by Fidelity Management Trust Company (Fidelity), the trustee of the Plan, except for comparing such information with the related information included in the financial statement. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of December 31, 2020, that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the 2020 financial statement. Accordingly, we do not express an opinion on the 2020 financial statement.

Report on Form and Content in Compliance With DOL Rules and Regulations for 2020 Financial Statement

The form and content of the information included in the 2020 financial statement, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Carr, Riggs & Ingram, L.L.C.

CARR, RIGGS & INGRAM, LLC

Atlanta, Georgia
October 11, 2022

NCR Savings Plan
Statements of Net Assets Available for Benefits
December 31, 2021 and 2020

<i>December 31,</i>	2021	2020
Assets		
Investments, at fair value	\$2,055,192,450	\$1,814,907,579
Contributions receivable:		
Employer	31,173,758	2,111,356
Notes receivable from participants	17,969,037	18,169,838
Due from broker for securities sold	62,442,386	3,657,886
	2,166,777,631	1,838,846,659
Liabilities		
Due to broker for securities purchased	62,868,599	4,043,318
Accrued expenses	982,630	478,657
	63,851,229	4,521,975
Net assets available for benefits	\$ 2,102,926,402	\$ 1,834,324,684

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

NCR Savings Plan
Statement of Changes in Net Assets Available for Benefits
Year Ended December 31, 2021

	December 31, 2021
Investment income	
Net appreciation in fair value of investments	\$ 247,060,147
Dividends and Interest	5,797,633
Total investment income	<u>252,857,780</u>
Contributions	
Participant	84,086,227
Employer, net of forfeitures	31,193,291
Rollovers	18,863,043
Total contributions	<u>134,142,561</u>
Interest on notes receivable from participants	<u>940,589</u>
Total additions	<u>387,940,930</u>
Deductions from net assets attributed to:	
Benefits paid to participants	181,350,042
Administrative expenses	2,724,100
Total deductions	<u>184,074,142</u>
Net increase in net assets available for benefits	<u>203,866,788</u>
Plan merger into NCR Savings Plan (See Note 4)	<u>64,734,930</u>
Total increase in net assets after transfer	<u>268,601,718</u>
Net assets available for benefits	
Beginning of year	1,834,324,684
End of year	<u><u>\$ 2,102,926,402</u></u>

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

NCR Savings Plan

Notes to Financial Statements

December 31, 2021 and 2020

1. Description of the Plan

General

The NCR Savings Plan (the Plan) is a defined contribution plan established on May 1, 1985, by NCR Corporation (NCR, Employer, Administrator, or the Company) to give the Company's employees more control over, and participation in, the accumulation of capital for their retirement.

The Plan is designed to qualify as a profit-sharing plan with a qualified cash or deferred arrangement under Section 401(k) of the Internal Revenue Code of 1986, as amended. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA).

The terms of the Plan described below are applicable to the majority of participants. Different terms are applicable for a small group of participants in the Plan due to the mergers of legacy 401(k) plans into the Plan. While terms of certain participants may vary slightly from the terms described below, all participants have substantially the same benefits and requirements.

For a complete description of the Plan, participants should refer to the Plan Document. For a summary of the Plan terms, participants should refer to the Summary Plan Description for the Plan (including any subsequent Summaries of Material Modifications).

The Coronavirus Aid Relief and Economic Security Act (the CARES Act) was passed by the U.S. Senate on March 26, 2020. Under certain provisions of the CARES Act, certain requirements for loans and benefit payments to participants were changed in response to the COVID-19 pandemic. The Plan adopted these provisions for the year ended December 31, 2020. The Plan will be amended to reflect these changes prior to the December 31, 2025 deadline.

Eligibility

The Plan covers substantially all U.S. employees of the Company and its domestic subsidiaries, except for employees covered by a collective bargaining agreement unless there is an agreement making the Plan available to eligible employees in a collective bargaining unit.

Contributions and Funding

All eligible employees of the Company could defer a portion of their compensation by making tax-deferred contributions, as well as Roth 401(k) and after tax contributions, to the Plan. The maximum on pre-tax contribution, after tax contribution, Roth 401(k) contribution and total contribution is 50% of eligible compensation for all employees. Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan has an automatic enrollment feature whereby, unless the participant opts out of participation, the participant is automatically enrolled to defer 6% of their compensation, as defined. The maximum contribution percentage limits vary based upon the participant's gross salary. Contributions are subject to certain IRS limits.

NCR Savings Plan

Notes to Financial Statements

December 31, 2021 and 2020

Effective on and after April 1, 2015, the Company matched employee contributions by contributing:

- 50 cents for each dollar of employee contributions, up to 10% of eligible pay, plus an additional 1 dollar for each dollar of employee contributions for the next 2% of eligible pay, for employees classified as customer engineers and earned less than a prescribed amount of compensation with NCR during the prior calendar year (for 2020, the limit is \$125,000 of 2019 compensation) at any time during 2020.
- 50 cents for each dollar of employee contributions, up to 10% of eligible pay in matching contributions for all other employees at any time during 2020.

The Company match occurs on an annual basis. Participants must be an active employee on the last pay date of the year or have been involuntarily terminated within the fourth quarter of the year for any reason other than “cause” (as defined by the Plan) or unsatisfactory performance, to receive the Company matching contribution. For the Plan year ended December 31, 2020, the Company pre-funded \$30,000,000 in Company matching contributions prior to December 31, 2020. These funds were allocated to participant accounts in the first quarter of 2021 after the final Company matching contribution true up of approximately \$2.1 million was funded to the Plan. For the Plan year ended December 31, 2021, substantially all of the company matching contribution was funded and allocated to participant accounts subsequent to year end.

For non-unionized Puerto Rico employees, the Company matched 25 cents for each dollar of employee contributions up to the first 6% of eligible pay. For unionized Puerto Rico employees, the Company matched 25 cents for each dollar of employee contributions up to the first 10% of eligible pay. The Company match for these employees is provided on a per pay period basis.

In accordance with the Economic Growth and Tax Relief Reconciliation Act of 2001 (EGTRRA), the Plan allows employees aged 50 and older to elect to make an additional catch-up contribution during the Plan year up to 60% of their eligible compensation.

Participants direct their contributions, as well as the Company's matching contributions, into various investment strategies. The investment strategies are comprised of a combination of mutual funds, separately managed accounts, a brokeragelink account, and common/collective trusts and are managed to derive returns subject to the associated risk tolerance.

Vesting and Forfeitures

Participants are immediately vested in their contributions plus actual earnings thereon. For eligible employees as of the last regularly scheduled pay date of the 2016 Plan Year or later, the vesting schedule for Company match and discretionary contributions is as follows:

<u>Years of Service</u>	<u>Percent Vested</u>
Less than 2 years	0%
2 years	50%
3 or more years	100%

For all other participants, company matching contributions generally vest in increments of one-fifth each year, over a five-year period beginning on the participant's hire date.

NCR Savings Plan

Notes to Financial Statements

December 31, 2021 and 2020

Participants become immediately and fully vested in their account (i) upon attainment of age 65, (ii) upon termination of employment due to a "reduction in force," (iii) in the event of death, or (iv) in the event of total and permanent disability. Upon termination of employment, participants are entitled to full distribution of their contributions and all vested Company matching contributions; all non-vested Company matching contributions are forfeited. These forfeitures are generally reallocated and used to reduce future Company matching contributions. Forfeitures of approximately \$1,339,000 were used to offset Company matching contributions during the year ended December 31, 2021.

Participant Accounts

Each participant's account is credited with the participant's contributions. Participants who are employees on the last regularly scheduled pay date of the Plan year are also credited with Company matching contributions early in the following year. Plan earnings are allocated based on participant account balances and individual investments that make up those balances. Participant accounts are valued on a daily basis. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account balance.

Participants may withdraw any employee tax-deferred contributions or Roth 401(k) contributions during their employment in the case of a "hardship" (as defined by the Plan), and participants may withdraw after-tax employee contributions for any reason. The participants may not withdraw any Company matching contributions or any earnings on Company matching or employee contributions until they terminate employment with the Company.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to \$50,000 less their highest outstanding loan balance in the last 12 months, or 50 percent of their account balance, whichever is less. The loans are collateralized by the balance in the participant's accounts and bear interest at a fixed rate based on the Reuters prime rate plus 1%. Following a change in the prime rate, the new interest rate will be effective for new loans taken on or after the first business day of the next month. Generally, the term of the loan may be between one and five years. Loans that are used for the purchase of a primary residence may have a longer term. Principal and interest is paid ratably through monthly payroll deductions. Upon default, participants are considered to have received a distribution and are subject to income taxes on the distribution amount. Loans at December 31, 2020, bear interest at rates ranging from 4.25% to 6.75%.

Plan management approved changes related to the CARES Act in 2020, increasing the limit on Plan loans for eligible participants to the lesser of \$100,000 or 100% of the participant's vested account balances for the year ended December 31, 2020 and permitting eligible participants to suspend payments on Plan loans otherwise due in 2020.

Withdrawals and Benefits

Participants may withdraw vested balances upon reaching the age of 59 and 1/2, or upon a participant's termination or disability. A participant's beneficiary shall be eligible to receive a distribution of the participant's account upon death of the participant. Hardship withdrawals, as defined by the Plan, may be made from all employee contributions at any time subject to approval by the Plan's Administrator. On termination of service, participants receive a lump-sum amount equal to the value of the vested portion of their account if it is less than \$1,000. Terminated participants with more than \$5,000 in vested benefits may elect to receive a lump-sum payment, quarterly installment payments, or leave the vested benefits within the Plan until reaching the above noted retirement age, death and/or disability. Terminated participants with vested benefits greater than \$1,000 but less than \$5,000 have 45 days to elect to receive a lump-sum payment or quarterly installment payments. If no election is made within 45 days, their vested balances will be rolled over to an individual retirement account.

NCR Savings Plan

Notes to Financial Statements

December 31, 2021 and 2020

Hardship Withdrawals

As permitted by the Internal Revenue Code (IRC), a participant may request a financial hardship withdrawal if they experience a severe financial hardship. The participant must meet the condition that they cannot relieve the amount of the need by stopping the elective contributions to the Plan. The financial hardship withdrawal may not exceed the amount of the financial hardship or the value of the vested portion of the participant's balance, whichever is less.

Termination of the Plan

The Company currently has no plans to terminate the Plan; however, the Company reserves the right to terminate the Plan at any time by action of the Board of Directors. No amendment or termination of the Plan may adversely affect a participant's accrued benefits on the date of the amendment or termination. No amendment may change the requirement that the assets of the NCR Savings Plan Trust (the Trust) be used for the exclusive benefit of the participants, the former participants and the beneficiaries.

In the event of a Company cessation of Plan contributions, the Company may, at its option, continue the Trust in existence or cause the Trust to be liquidated. If the Trust is not liquidated, distributions would be made to the various participants when they cease employment. In the event of a termination of the Plan, the Trust would be liquidated and distributions would be made to the various participants, former participants and beneficiaries in a single lump sum promptly after liquidation is effective.

2. Summary of Significant Accounting Policies

Basis of Accounting

The accompanying financial statements have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP). The Financial Accounting Standards Board (FASB) provides authoritative guidance regarding U.S. GAAP through the Accounting Standards Codification (ASC) and related Accounting Standards Updates (ASUs).

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities and changes therein. Actual results could differ from those estimates.

Risk and Uncertainties

The Plan provides for various investment options in several investment securities and instruments. 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 value of investment securities will occur in the near term and that these changes could materially affect amounts reported in the Plan's financial statements.

NCR Savings Plan

Notes to Financial Statements

December 31, 2021 and 2020

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value or net asset value, depending on the underlying investments. Investments in money market funds are short term investments valued at the net asset value (NAV) comprised of various marketable instruments with maturities averaging ninety days or less. The underlying securities in these funds are quoted in active markets. Investments in mutual funds are valued at the NAV of shares held by the Plan, which approximates fair value. Investments in common collective trust funds include various index funds. The net asset values of the Plan's interest in the index funds are based on the information reported by the fund managers as of the financial statement dates. The index funds provide for daily redemptions by the Plan at reported NAVs with no advance notice requirement. Under unusual circumstances redemptions may be suspended should the withdrawal cause a material adverse impact on other participating plans. Fair values for these investments within the index funds are based on quoted prices in active markets and securities valued using either observable inputs or quotations from inactive markets. Common stock, preferred stock, and exchange traded funds are valued at the closing price reported on the active market on which the security is traded. All common collective trust funds have daily liquidity and are not subject to any redemption restrictions at the measurement date. The funds have different trading terms varying from one to three days. Purchases and sales of securities are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date. Interest is recorded on an accrual basis.

The Plan presents in its Statement of Changes in Net Assets Available for Benefits the net appreciation/depreciation in fair value of investments, which consists of the realized gains and losses as well as the unrealized gains and losses on those investments.

Notes Receivable from Participants

Notes receivable from participants are valued at their outstanding balances, plus accrued but unpaid interest. Interest income is recorded on accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2021 or 2020.

Due to and from Broker for Securities Purchased and Sold

These items are primarily pending security settlements.

Plan Expenses

All initial and ongoing administrative costs of the Plan are paid by the Company, except for a \$50 participant loan application fee, a participant recordkeeping fee and investment advisory fees. Brokerage fees and commissions are included in the cost of investments when purchased and in determining the net proceeds on sales of investments. Investment management fees are paid from the respective assets of the investment option.

Payments to Withdrawing Participants

The Plan records payments to withdrawing participants at the time of disbursement.

Subsequent Events

Management has evaluated subsequent events through the date that the financial statements were available to be issued, October 11, 2022. No subsequent events occurring after this date have been evaluated for inclusion in these financial statements.

NCR Savings Plan

Notes to Financial Statements

December 31, 2021 and 2020

3. Information Certified by the Trustee (Unaudited)

At December 31, 2021 and 2020, the Plan Administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, certain information related to investments, notes receivable from participants, and due to/from brokers for securities purchased and sold, disclosed in the accompanying financial statements and supplemental schedule, including investments and notes receivable from participants held at December 31, 2021 and 2020, and net appreciation in fair value of investments, interest and dividends, and interest income on notes receivable from participants for the year ended December 31, 2021, was obtained or derived from information supplied to the Plan administrator and certified as complete and accurate by Fidelity Management Trust Company (the trustee of the Plan).

4. Plan Merger

Effective December 31, 2021, the assets of Cardtronics USA, Inc. 401(k) Retirement Program (Cardtronics) was merged into the Plan. All eligible Cardtronics employees are eligible to begin participants in the Plan beginning on January 1, 2022. Total investment assets transferred in to the Plan from the Cardtronics USA, Inc. 401(k) Retirement Program due to the merger was \$64,734,930.

5. Fair Value Measurements (Unaudited)

The Plan measures the fair value of Plan assets as the price that would be received to sell an asset in its principal market. In accordance with Accounting Standards Codification (ASC) 820, *Fair Value Measurements and Disclosures*, these measurements are classified and prioritized into a hierarchy framework by the inputs to valuation techniques used to perform the fair value calculation. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy are described below:

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

Level 2 Inputs to the valuation methodology include:

- Quoted prices for similar assets in active markets;
- Quoted prices for identical or similar assets in inactive markets;
- Inputs, other than quoted prices, that are observable for the asset;
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

The asset's fair value measurement level within the fair value hierarchy is based on the lowest level of the input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

NCR Savings Plan

Notes to Financial Statements

December 31, 2021 and 2020

The following is a description of the valuation methodologies used for these items, as well as the general classification of such items pursuant to the fair value hierarchy:

Common Stock and preferred stock - Valued at the closing price reported on the active markets on which the securities are traded and is classified within Level 1 in the fair value hierarchy tables below.

Mutual Funds – Valued at the closing price reported on the active markets on which the securities are traded and is classified within Level 1 in the fair value hierarchy tables below.

Derivatives – Valued by an independent pricing service. The derivatives are priced via observable market assumptions at a bid side or closing valuation point, with appropriate adjustments for liquidity and credit risk.

Brokerage Link Account – The Self-directed brokerage account holds mutual funds and money market funds valued at the quoted NAV of shares held by the Plan at year-end.

Money Market Funds – value is based on NAV per share or unit as a practical expedient as reported by the fund manager, multiplied by the number of shares or units held as of the measurement date. Accordingly, these NAV based investments have been excluded from the fair value hierarchy.

Common Collective Trust Funds –The Plan's CCTs are valued based on NAV per share or unit as a practical expedient as reported by the fund manager, multiplied by the number of shares or units held as of the measurement date. Accordingly, these NAV based investments have been excluded from the fair value hierarchy.

The methods described 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 Administrator believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following table sets forth by level within the fair value hierarchy the Plan's investment assets at fair value as of December 31, 2021:

Investment Assets at Fair Value as of December 31 , 2021			
	Level 1	Level 2	Total
Common stocks	\$ 122,355,249	\$ -	\$ 122,355,249
Preferred stock	394,423	-	394,423
Mutual funds	170,191,236	-	170,191,236
Brokeragelink account	38,160,385	-	38,160,385
Total investments, at fair value	\$ 331,101,293	\$ -	331,101,293
Money market funds ^(A)			18,830,822
Common collective trust funds ^(A)			1,705,260,335
Total investments, at net asset value			1,724,091,157
Total investment assets			\$ 2,055,192,450

NCR Savings Plan

Notes to Financial Statements

December 31, 2021 and 2020

The following table sets forth by level within the fair value hierarchy the Plan's investment assets at fair value as of December 31, 2020:

	Investment Assets at Fair Value as of December 31, 2020		
	Level 1	Level 2	Total
Common stocks	\$ 120,435,922	\$ -	\$ 120,435,922
Mutual funds	68,157,695	-	68,157,695
Derivative asset (liability)	-	(197)	(197)
Brokeragelink account	31,359,118	-	31,359,118
Total investments, at fair value	<u>\$ 219,952,735</u>	<u>\$ (197)</u>	<u>219,952,538</u>
Money market funds ^(A)			116,031,063
Common collective trust funds ^(A)			1,478,923,978
Total investments, at net asset value			<u>1,594,955,041</u>
Total investment assets			<u><u>\$ 1,814,907,579</u></u>

^(A) Investments that are measured at fair value using the net asset value per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in the table are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the Statement of Net Assets Available for Benefits. As of December 31, 2021, there were no known unfunded commitments and redemptions can occur daily.

6. Related Party Transactions

The Plan's primary investment manager is Fidelity Investments (Fidelity). An affiliate of Fidelity serves as the record keeper for the Plan's participant data. Another affiliate of Fidelity serves as the trustee of the Plan. The Company also provides certain administrative, accounting and recordkeeping services to the Plan for which it is not compensated. None of these related party transactions are prohibited transactions as defined under ERISA.

7. Tax Status

The Company received its latest favorable determination letter, dated November 7, 2016, from the Internal Revenue Service (IRS) as to the qualified status of the Plan under Section 401(a) of the Code. The Plan has been amended and restated since the determination was made. However, the Plan Administrator and the Plan's tax counsel believe this Plan is currently designed and being operated in accordance with applicable sections of the Code and the related Trust is exempt from federal income taxes under Section 501(a) of the Code. Accordingly, income taxes are not provided for in the accompanying financial statements. Participant contributions, except for those contributions which participants elect to be tax-deferred under Section 401(k), are taxable to the participants in the year their contributions are made.

Participants are liable for federal income taxes relative to their Section 401(k) contributions, the Company matching contributions and the earnings of the Plan when the contributions are distributed to them.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

NCR Savings Plan

Supplemental Schedule

The NCR Savings Plan

Schedule H, Line 4i-Schedule of Assets (Held at End of Year)**

December 31, 2021

(a)	(b) Identity of Issue, Borrower, Lender, or Similar Party	(c) Description of Investment including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost***	(e) Current Value
	NTGI-QM COL DLY SP500 EQ INDX	Common Collective Trust Fund		\$ 389,654,657
	LIFEPATH INDEX 2030 NL FUND F	Common Collective Trust Fund		186,192,169
	BTC LIFEPATH 2025 INDEX FUND F	Common Collective Trust Fund		176,081,121
	BTC LIFEPATH 2035 INDEX FUND F	Common Collective Trust Fund		173,794,531
	NTGI-QM AGGREGATE BOND INDX FD	Common Collective Trust Fund		158,668,334
	LIFEPATH INDEX 2040 NL FUND F	Common Collective Trust Fund		134,592,466
	LIFEPATH INDX RETIRE FUND NL F	Common Collective Trust Fund		110,843,645
	BTC LIFEPATH 2045 INDEX FUND F	Common Collective Trust Fund		98,839,585
	NTGI-QM RUSL 2000 EQ INDX FD	Common Collective Trust Fund		91,632,368
	BTC LIFEPATH 2050 INDEX FUND F	Common Collective Trust Fund		70,261,464
	NTGI-QM DAILY EAFE INDX FD	Common Collective Trust Fund		44,738,255
	BTC LIFEPATH 2055 INDX FD NL-F	Common Collective Trust Fund		31,615,057
	FIAM SMALL-MID CAP CORE	Common Collective Trust Fund		24,534,971
	BTC LIFEPATH 2060 INDEX FUND F	Common Collective Trust Fund		11,408,061
	BTC LIFEPATH 20655 INDEX FUND F	Common Collective Trust Fund		2,403,651
				<u>1,705,260,335</u>
	JPMORGAN EUROPEAN DISCOVERY TRUST	Common Stocks		2,867,610
	JPMORGAN JAPANESE INV TRST PLC	Common Stocks		2,630,817
	Fidelity European Trust PLC.	Common Stocks		2,540,106
	HERALD INVESTMENT TRUST PLC	Common Stocks		2,378,163
	ASML HOLDING NV	Common Stocks		2,322,817
	TEMPLETON EMERG MKT INV TR PLC	Common Stocks		2,133,628
	SARTORIUS STEDIM BIOTECH	Common Stocks		1,830,525
	THE EUROPEAN SMALLER COMPANIES TRUST PLC	Common Stocks		1,732,845
	MICROSOFT CORP	Common Stocks		1,661,421
	FIDELITY EMERGING MARKETS LTD	Common Stocks		1,519,188
	ASHTED GROUP PLC	Common Stocks		1,484,056
	iShares S&P/TSX 60 Index ETF	Common Stocks		1,360,392
	iShares MSCI Australia ETF	Common Stocks		1,358,928
	ADYEN BV	Common Stocks		1,313,190
	SERVICENOW INC	Common Stocks		1,298,220
	EUROPEAN OPPORTUNITIES TRUST	Common Stocks		1,295,958
	ATLAS COPCO AB SER A	Common Stocks		1,283,776
	CONTEMPORARY AMPEREX TECHNOLOGY CO LTD WT 07/08/22	Common Stocks		1,276,632
	Vanguard FTSE Europe ETF	Common Stocks		1,269,742
	ABRDN CHINA INVESTMENT CO	Common Stocks		1,267,699
	CALEDONIA INVESTMENTS PLC STOCK UNITS	Common Stocks		1,257,568
	TELEPERFORMANCE	Common Stocks		1,253,634
	ASIA DRAGON TRUST PLC	Common Stocks		1,250,908
	SONY GROUP CORP	Common Stocks		1,238,234
	TORONTO-DOMINION BANK	Common Stocks		1,213,640
	iShares Core MSCI Total Intl Stk ETF	Common Stocks		1,143,512
	iShares MSCI Eurozone ETF	Common Stocks		1,087,614
	NVIDIA CORP	Common Stocks		1,047,032
	STRAUMANN HOLDG AG (REGD)	Common Stocks		1,022,495
	TAIWAN SEMIC MFG CO LTD SP ADR	Common Stocks		1,022,096
	SCHRODER ASIA PACIFIC FUND	Common Stocks		1,005,369
	MORGAN STANLEY CHINA A SH FD	Common Stocks		975,292
	JPMORGAN EURO INV TR GROWTH	Common Stocks		960,253
	EPIROC AB CL A	Common Stocks		945,290

(a)	(b) Identity of Issue, Borrower, Lender, or Similar Party	(c) Description of Investment including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost***	(e) Current Value
	iShares MSCI Switzerland ETF	Common Stocks		922,670
	DBS GROUP HOLDINGS LTD	Common Stocks		911,262
	TECHTRONIC INDUSTRIES CO LTD	Common Stocks		895,666
	ABERFORTH SMALLER COS PLC	Common Stocks		891,441
	RECRUIT HOLDINGS CO LTD	Common Stocks		860,666
	ABERDEEN ASIAN SMLR CO INT TR	Common Stocks		826,866
	iShares MSCI Japan ETF	Common Stocks		824,746
	GLOBANT SA	Common Stocks		810,352
	LASERTEC CORP	Common Stocks		807,588
	LVMH MOET HENNESSY LOUIS VUITTON SE	Common Stocks		801,203
	VINACAPITAL VIETNAM OPR FD LTD	Common Stocks		800,920
	ENDAVA PLC SPON ADR	Common Stocks		794,597
	NEW GERMANY FUND INC	Common Stocks		773,468
	ABERDEEN TOTAL DYNAMIC DIVIDEND FUND	Common Stocks		769,261
	TOKYO ELECTRON LTD	Common Stocks		766,343
	ADOBE INC	Common Stocks		742,282
	KIA CORP	Common Stocks		721,601
	STMICROELECTRONICS NV (NY REG)NEW YORK REGISTERED	Common Stocks		690,674
	MACQUARIE GROUP LTD	Common Stocks		667,692
	JPMORGAN JAPAN SMALLER CAP GROWTH & INCOME PLC	Common Stocks		664,041
	JAPAN SMALLER CAPITALIZATN FD	Common Stocks		663,929
	LI NING CO LTD	Common Stocks		656,745
	LONZA GROUP AG	Common Stocks		646,090
	INDIA FUND INC	Common Stocks		641,579
	EQT AB	Common Stocks		638,769
	iShares MSCI France ETF	Common Stocks		637,788
	AMPLIFON SPA	Common Stocks		636,863
	BLACKROCK ENHANCED INTERNATIONAL DIVIDEND TRUST	Common Stocks		625,048
	Vanguard FTSE All-Wld ex-US ETF	Common Stocks		617,028
	TEMPLETON DRAGON FUND INC	Common Stocks		611,949
	ATLASSIAN CORP PLC CLS A	Common Stocks		594,812
	DESCARTES SYS GROUP INC	Common Stocks		590,527
	VIETNAM ENTERPRISE INV LTD	Common Stocks		585,690
	CTS EVENTIM AG & CO KGAA	Common Stocks		582,747
	CRODA INTERNATIONAL PLC	Common Stocks		570,793
	NOVO-NORDISK AS CL B	Common Stocks		569,924
	SAMSUNG ELECTRONICS CO LTD	Common Stocks		567,584
	BAYCURRENT CONSULTING INC	Common Stocks		562,875
	ALLIANCE TRUST PLC ORD	Common Stocks		562,224
	FIDELITY JAPAN TRUST PLC	Common Stocks		545,773
	FIRST TRUST DYNAMIC EUROPE EQUITY INCOME FUND	Common Stocks		545,078
	BACHEM HLDG AG B (REGD)	Common Stocks		543,758
	ICON PLC	Common Stocks		532,374
	CANADIAN NATL RAILWAY CO	Common Stocks		530,647
	ABERDEEN EMERGING MARKETS EQUITY INCOME FUND INC	Common Stocks		526,132
	iShares Core MSCI EAFE ETF	Common Stocks		506,429
	AVI GLOBAL TRUST PLC	Common Stocks		504,950
	JPMORGAN EMER MKTS INVT TR PLC	Common Stocks		492,304
	ALCON INC	Common Stocks		479,160
	SHOPIFY INC CL A	Common Stocks		464,180
	HERMES INTERNATIONAL SA	Common Stocks		452,923
	ABERDEEN NEW DAWN INVT TR PLC	Common Stocks		437,966
	DAVIDE CAMPARI MILANO NV	Common Stocks		434,130
	BAILLIE GIFFORD EUROPEAN GROWTH TRUST PLC	Common Stocks		409,395

(a)	(b) Identity of Issue, Borrower, Lender, or Similar Party	(c) Description of Investment including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost***	(e) Current Value
	iShares MSCI China ETF	Common Stocks		405,180
	HENDERSON SMLR COS INV TR PLC	Common Stocks		404,943
	UNIVERSAL MUSIC GROUP NV	Common Stocks		403,037
	THE MERCANTILE INV TRUST PLC	Common Stocks		402,179
	FUNDSMITH EMERGING EQUITIES TRUST	Common Stocks		395,995
	FOREIGN & COLONIAL INV TR PLC	Common Stocks		393,125
	ATLANTIS JAPAN GROWTH FUND LTD	Common Stocks		388,270
	JPMORGAN INDIAN IVS TRUST PLC	Common Stocks		385,592
	JPMORGAN RUSSIAN SECURITIES PLC	Common Stocks		384,134
	MIDDLEFIELD CANAD INCOME TR FD	Common Stocks		383,216
	ATLAS AIR WORLD	Common Stocks		376,480
	BRUNNER INVESTMENT TRUST PLC	Common Stocks		366,791
	VIRTUS DIVIDEND INTEREST & PREMIUM STRATEGY FUND	Common Stocks		353,629
	ABERDEEN JAPAN EQUITY FD INC	Common Stocks		352,749
	INVESCO ASIA TRUST	Common Stocks		349,518
	ATKORE INC	Common Stocks		344,689
	BOISE CASCADE CO	Common Stocks		341,760
	POLAR CAP GLBL HEALTHCARE TRUST PLC CEF	Common Stocks		333,356
	AMKOR TECHNOLOGY INC	Common Stocks		322,270
	TRI POINTE HOMES INC	Common Stocks		304,001
	TEMPLE BAR INV TRUST PLC	Common Stocks		302,916
	iShares Core MSCI Emerging Markets ETF	Common Stocks		296,606
	EDINBURGH INVESTMENT TRUST	Common Stocks		294,620
	GROUP 1 AUTOMOTIVE INC	Common Stocks		292,830
	GREIF INC CL A	Common Stocks		291,984
	TRITON INTERNATIONAL LTD	Common Stocks		289,104
	INGLES MARKETS INC-CL A	Common Stocks		284,922
	CHINA FUND INC	Common Stocks		279,381
	iShares MSCI Germany ETF	Common Stocks		277,462
	ASSOCIATED BANCORP	Common Stocks		273,339
	POPULAR INC	Common Stocks		272,217
	CNO FINANCIAL GROUP INC	Common Stocks		269,392
	CENTRAL AND EASTERN EUROPE FUND INC	Common Stocks		265,857
	NATIONAL FUEL GAS CO NJ	Common Stocks		264,020
	JABIL INC	Common Stocks		260,295
	UNITED THERAPEUTICS CORP DEL	Common Stocks		259,296
	METHODE ELECTRONICS INC	Common Stocks		250,767
	PDC ENERGY INC	Common Stocks		250,437
	AGCO CORP	Common Stocks		243,642
	FIDELITY CHINA SPECIAL SIT PLC	Common Stocks		238,685
	BMO Global Smaller Companies PLC	Common Stocks		238,292
	SPROUTS FMRS MKT INC	Common Stocks		234,472
	SANMINA CORP	Common Stocks		232,176
	IRONWOOD PHARMA CL A (PEND)	Common Stocks		232,034
	NAVIENT CORP	Common Stocks		229,176
	HOPE BANCORP INC	Common Stocks		222,121
	SCHRODER JAPAN GROWTH FUND	Common Stocks		221,997
	VISHAY INTERTECHNOLOGY INC	Common Stocks		218,700
	SCOTTISH ORIENTAL SM CO TR PLC	Common Stocks		217,667
	EMCOR GROUP INC	Common Stocks		215,289
	ZIONS BANCORP	Common Stocks		214,744
	HENDERSON EUROTRUST PLC	Common Stocks		212,466
	PRESTIGE CONSUMER HEALTHCARE INC	Common Stocks		212,275
	COMMERCIAL METALS CO	Common Stocks		210,482

(a)	(b) Identity of Issue, Borrower, Lender, or Similar Party	(c)	(d) Cost***	(e) Current Value
		Description of Investment including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value		
	AMERICAN FINL GROUP INC OHIO	Common Stocks		205,980
	FNB CORP PA	Common Stocks		203,784
	HIBBETT INC	Common Stocks		201,404
	LAZARD LTD CL A	Common Stocks		200,698
	RESOLUTE FOREST PRODUCTS INC	Common Stocks		198,510
	FINSBURY GRTH & INCM TRUST PLC	Common Stocks		196,793
	NEXSTAR MEDIA GROUP INC A	Common Stocks		196,274
	TOLL BROTHERS INC	Common Stocks		195,453
	M D C HOLDINGS INC	Common Stocks		195,405
	REGIONAL MANAGEMENT CORP	Common Stocks		195,364
	SCANSOURCE INC	Common Stocks		192,940
	SELECT MEDICAL HLDGS CORP	Common Stocks		191,100
	CABOT CORP	Common Stocks		191,080
	DHI GROUP INC	Common Stocks		188,542
	CHEMOURS CO/ THE	Common Stocks		187,936
	MOOG INC CL A	Common Stocks		186,231
	MEXICO FUND INC	Common Stocks		185,197
	INTERFACE INC	Common Stocks		181,830
	JPMORGAN FLEMING CH INV TR PLC	Common Stocks		181,364
	MURRAY INCOME TRUST PLC	Common Stocks		178,792
	RUSH ENTERPRISES INC CL A	Common Stocks		178,048
	INDUSTRIAL LOGISTICS PROPERTIES TR	Common Stocks		177,855
	PENNYMAC MORTGAGE INV TRUST	Common Stocks		176,220
	FULTON FINANCIAL CORP	Common Stocks		173,114
	OFG BANCORP	Common Stocks		170,752
	HOLLYFRONTIER CORP	Common Stocks		170,456
	SALLY BEAUTY HLDGS INC	Common Stocks		169,832
	EDGEWELL PERSONAL CARE CO	Common Stocks		169,682
	HOMESTREET INC	Common Stocks		166,400
	HANMI FINANCIAL CORPORATION	Common Stocks		165,760
	SABRA HEALTHCARE REIT INC	Common Stocks		163,834
	SPARTANNASH CO	Common Stocks		163,834
	TEGNA INC	Common Stocks		162,299
	MERITOR INC	Common Stocks		158,592
	UMPQUA HOLDINGS CORP	Common Stocks		157,768
	MERCADOLIBRE INC	Common Stocks		157,763
	TAIWAN FUND INC	Common Stocks		157,476
	ODP CORP/THE	Common Stocks		157,120
	UNITI GROUP INC	Common Stocks		156,765
	ENERGIZER HLDGS INC	Common Stocks		156,390
	HANCOCK WHITNEY CORP	Common Stocks		155,062
	FLUSHING FINANCIAL CORP	Common Stocks		153,090
	WERNER ENTERPRISES INC	Common Stocks		152,896
	CRANE CO	Common Stocks		152,595
	TANGER FACTORY OUTLET - REIT	Common Stocks		152,312
	FIRST AMERICAN FINANCIAL CORP	Common Stocks		148,637
	GENESCO INC	Common Stocks		147,591
	SCOTTISH INVESTMENT TRUST PLC	Common Stocks		147,301
	HANOVER INSURANCE GROUP INC	Common Stocks		144,166
	SIERRA BANCORP	Common Stocks		143,895
	NEW MOUNTAIN FINANCE CORP	Common Stocks		143,850
	ABERDEEN JAP INVEST TRST PLC	Common Stocks		143,796
	INDEPENDENT BANK CORP	Common Stocks		143,220
	HUNTSMAN CORP	Common Stocks		143,008

(a)	(b) Identity of Issue, Borrower, Lender, or Similar Party	(c)	(d) Cost***	(e) Current Value
		Description of Investment including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value		
	FARMERS NATL BANC CORP	Common Stocks		142,835
	HORIZON BANCORP INC INDIANA	Common Stocks		141,780
	FIRST FINANCIAL BANCORP	Common Stocks		141,404
	MDU RESOURCES GROUP INC	Common Stocks		139,759
	COCA COLA CONSOLIDATED INC	Common Stocks		139,318
	MGIC INVESTMENT CORP	Common Stocks		138,432
	AXIS CAPITAL HOLDINGS LTD	Common Stocks		137,250
	SILGAN HOLDINGS INC	Common Stocks		137,088
	SCHNITZER STEEL INDS INC CL A	Common Stocks		134,992
	LA Z BOY INC	Common Stocks		134,347
	PEOPLES BANCORP INC	Common Stocks		133,602
	FIRST HORIZON CORP	Common Stocks		131,840
	UNIVERSAL CORP	Common Stocks		131,808
	DIODES INC	Common Stocks		131,772
	OFFICE PROPERTIES INCOME TRUST	Common Stocks		131,652
	INNOVIVA INC	Common Stocks		131,100
	SIXTH STREET SPECIALTY LENDING INC	Common Stocks		128,520
	WITAN INVESTMENT CO PLC ORD	Common Stocks		126,321
	ONEMAIN HOLDINGS INC	Common Stocks		125,100
	CIENA CORP	Common Stocks		123,152
	FS KKR CAP CORP	Common Stocks		122,892
	CSG SYSTEMS INTL INC	Common Stocks		121,002
	ARCBEST CORP	Common Stocks		119,850
	MIDLAND STATES BANCORP INC	Common Stocks		118,992
	WESCO INTERNATIONAL INC	Common Stocks		118,431
	OLD NATIONAL BANCORP (IND)	Common Stocks		117,780
	UNIVERSAL LOGISTICS HOLDINGS INC	Common Stocks		115,687
	ABERDEEN ASIAN INCOME FD LTD	Common Stocks		114,816
	INGEVITY CORP	Common Stocks		114,720
	HILLENBRAND INC	Common Stocks		114,378
	ABERDEEN NEW INDIA INVESTMENT TRUST PLC	Common Stocks		112,822
	BRANDYWINE REALTY TRUST	Common Stocks		112,728
	NU SKIN ENTERPRISES INC CL A	Common Stocks		111,650
	ACCO BRANDS CORP	Common Stocks		111,510
	BEAZER HOMES USA INC	Common Stocks		111,456
	FIRST BUSEY CORP	Common Stocks		111,192
	PROGRESS SOFTWARE CORP	Common Stocks		111,021
	AMC NETWORKS INC CL A	Common Stocks		110,208
	PLYMOUTH INDL REIT INC	Common Stocks		109,514
	WORLD FUEL SERVICES CORP	Common Stocks		109,019
	HAWAIIAN HLDGS INC	Common Stocks		108,383
	PREMIER FINANCIAL CORP	Common Stocks		108,185
	BIG LOTS INC	Common Stocks		108,120
	WESTERN ALLIANCE BANCORP	Common Stocks		107,650
	BGSF INC	Common Stocks		107,625
	BRIXMOR PPTY GROUP INC	Common Stocks		106,722
	FIRST COMMONWEALTH FINL CORP	Common Stocks		106,194
	O-I GLASS INC	Common Stocks		105,864
	GLADSTONE COMMERCIAL CORP	Common Stocks		105,657
	COMMUNITY TRUST BANCORP INC	Common Stocks		105,624
	CAMPING WORLD HOLDINGS INC CLS A	Common Stocks		105,040
	TRINSEO PLC	Common Stocks		104,920
	GRAY TELEVISION INC	Common Stocks		104,832
	SIGNET JEWELERS LTD	Common Stocks		104,436

(a)	(b) Identity of Issue, Borrower, Lender, or Similar Party	(c) Description of Investment including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost***	(e) Current Value
	BANK OF NT BUTTERFIELD&SON LTD	Common Stocks		102,897
	DELUXE CORP	Common Stocks		102,752
	BLOCK H & R INC	Common Stocks		102,469
	KELLY SERVICES INC CL A	Common Stocks		102,297
	CORPORATE OFFICE PROPERTIES TR	Common Stocks		101,682
	TUTOR PERINI CORP	Common Stocks		101,434
	GREAT SOUTHERN BANCORP INC	Common Stocks		101,337
	W&T OFFSHORE INC	Common Stocks		100,776
	PCB BANCORP	Common Stocks		100,335
	GRAPHIC PACKAGING HOLDING CO	Common Stocks		99,953
	MURPHY USA INC	Common Stocks		99,620
	SONIC AUTOMOTIVE INC CL A	Common Stocks		99,212
	FEDERAL AGRI MTG NON VTG CL C	Common Stocks		99,144
	NEW RESIDENTIAL INVESTMENT CRP	Common Stocks		98,640
	SWISS HELVETIA FUND	Common Stocks		96,756
	PIEDMONT OFFICE REALTY TRUST A	Common Stocks		96,668
	NEW YORK MORTGAGE TRUST INC	Common Stocks		96,264
	SCHRODER ORIENTAL INC FD	Common Stocks		93,401
	CIVISTA BANCSHARES INC	Common Stocks		92,720
	TD SYNEX CORP	Common Stocks		91,488
	TTM TECHNOLOGIES INC	Common Stocks		90,890
	HARLEY-DAVIDSON INC	Common Stocks		90,456
	AMERICAN ASSETS TRUST INC	Common Stocks		90,072
	AMERICAN AXLE & MFG HLDGS INC	Common Stocks		89,568
	MALIBU BOATS INC CL A	Common Stocks		89,349
	NATIONAL HEALTH INVESTORS INC	Common Stocks		87,555
	Vanguard FTSE Emerging Markets ETF	Common Stocks		86,703
	SENECA FOODS CORP CL A	Common Stocks		86,310
	ENNIS INC	Common Stocks		85,932
	BUILDERS FIRSTSOURCE	Common Stocks		85,710
	ASSURED GUARANTY LTD	Common Stocks		85,340
	TELEPHONE & DATA SYSTEMS INC	Common Stocks		84,630
	CURTISS WRIGHT CORPORATION	Common Stocks		83,202
	AVAYA HOLDINGS CORP	Common Stocks		83,160
	AARON'S CO INC/THE	Common Stocks		82,418
	BANKERS INVESTMENT TRUST	Common Stocks		82,176
	VANDA PHARMACEUTICALS INC	Common Stocks		81,588
	BIODELIVERY SCIENCES INTL INC	Common Stocks		77,500
	SLEEP NUMBER CORP	Common Stocks		76,600
	ENDO INTERNATIONAL PLC	Common Stocks		75,952
	QURATE RETAIL INC	Common Stocks		75,240
	AUDACY INC CORP CL A	Common Stocks		75,044
	GOODYEAR TIRE & RUBBER CO	Common Stocks		73,469
	SERVICE PPTYS TR	Common Stocks		73,317
	SCHRODER UK MID CAP FUND PLC	Common Stocks		72,976
	CHATHAM LODGING TRUST	Common Stocks		72,716
	BENCHMARK ELECTRONICS INC	Common Stocks		70,889
	PROSPECT CAPITAL CORP FD	Common Stocks		68,607
	REPUBLIC BANCORP INC KY CL A	Common Stocks		66,492
	FRANKLIN STREET PPTYS CORP	Common Stocks		66,462
	AMERICAN WOODMARK	Common Stocks		65,200
	ADTALEM GLOBAL EDUCATION INC	Common Stocks		65,032
	CAPRI HOLDINGS LTD	Common Stocks		64,910
	MFA FINANCIAL INC	Common Stocks		63,979

(a)	(b) Identity of Issue, Borrower, Lender, or Similar Party	(c)	(d) Cost***	(e) Current Value
		Description of Investment including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value		
	MODINE MANUFACTURING CO	Common Stocks		63,567
	CORECIVIC INC	Common Stocks		62,811
	PATTERSON COMPANIES INC	Common Stocks		61,635
	BANCO LATINOAMERICANO DE COMER(BLADEX)	Common Stocks		59,760
	SKYWEST INC	Common Stocks		58,950
	JPMORGAN FL CO EU IN TR INCOME	Common Stocks		57,397
	WABASH NATIONAL CORP	Common Stocks		54,656
	KITE REALTY GROUP TRUST	Common Stocks		54,450
	STURM RUGER & CO INC	Common Stocks		54,416
	EBIX INC	Common Stocks		49,704
	VILLAGE SUPER MKT INC CL A NEW	Common Stocks		49,119
	MURRAY INTERNATIONAL TRUST PLC	Common Stocks		47,692
	VOYA EMERGING MKT HI DIV EQ FD	Common Stocks		36,655
	KEYSTONE INVESTMENT TRUST PLC	Common Stocks		34,865
	BASSETT FURNITURE INDS INC	Common Stocks		33,540
	DONNELLEY R R & SONS CO	Common Stocks		27,880
	VOYA ASIA PAC HI DIV EQ INC FD	Common Stocks		24,276
	TEMPLETON EMERGING MKTS FUND	Common Stocks		23,803
	JPMORGAN GLBL EMERGING INC CEF	Common Stocks		9,355
	LANNETT INC	Common Stocks		6,966
	CARRIAGE SERVICES INC	Common Stocks		6,444
	LAZARD WORLD TRUST FUND	Common Stocks		3,677
	ASHFORD HOSPITALITY TR INC	Common Stocks		3,110
	KOBE BUSSAN CO LTD	Common Stocks		1,104
	BLACKROCK CAPITAL INVESTMENT CORP	Common Stocks		933
	SIMMONS 1ST NATL CORP CL A	Common Stocks		792
	MYERS INDUSTRIES	Common Stocks		626
				122,355,249
	VOLKSWAG PFD PERP	Preferred Stocks		394,423
				394,423
	JPM US GOVT MM CAP	Mutual Funds		53,564,701
*	FIDELITY MID CAP IDX	Mutual Funds		38,909,997
	OAKMARK INST	Mutual Funds		28,391,317
*	FIDELITY LT TR BD IDX	Mutual Funds		11,513,541
	FIAM SMID CAP CL O	Mutual Funds		10,369,391
	DODGE & COX INTL STK	Mutual Funds		9,914,939
*	FIDELITY INFL PR BD IDX	Mutual Funds		9,184,256
	EV INC FND BOSTON R6	Mutual Funds		8,343,094
				170,191,236

(a)	(b) Identity of Issue, Borrower, Lender, or Similar Party	(c) Description of Investment including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost***	(e) Current Value
*	FIDELITY MONEY MARKET PORTFOLIOI	Money Market Funds		16,133,877
	BBH STIF FUND	Money Market Funds		2,444,709
*	FIDELITY BANK TRST ST INV FUND	Money Market Funds		148,729
	SSBK GOVT STIF FUND	Money Market Funds		103,507
				<u>18,830,822</u>
*	Brokerage Link	Self Directed Accounts		38,160,385
*	Notes Receivable From Participants	Notes Receivable From Participants ⁽¹⁾		<u>17,969,037</u>
				<u><u>\$ 2,073,161,487</u></u>

(1) Interest rates are between 4.25% and 6.75%. The notes are due at various dates through 2037.

* Party in interest

** This schedule represents those assets required to be reported under Department of Labor Section 2520.103-11 and Form 5500 Schedule H, Line 4i.

*** Per Department of Labor Section 2520.103-11(d) , cost may be omitted as all investments are participant directed.

INDEPENDENT AUDITORS' REPORT

To the Participants and Administrator of
NCR Savings Plan

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

We have performed an audit of the accompanying financial statements of NCR Savings Plan (the 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.

Management, having determined it is permissible in the circumstances, has elected to have the audit of NCR Savings Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our 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 3 to the financial statements, is complete and accurate.

Opinion

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

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the 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

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of NCR Savings 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 Financial Statements

Management is responsible for the preparation and fair presentation of these 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 NCR Savings Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditors' Responsibilities for the Audit of the Financial Statements

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

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the 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 the 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 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.

Supplemental Schedules Required by ERISA

The supplemental schedule of Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2021 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's 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 schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its 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 schedule, other than the information in the supplemental schedule 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).

Carr, Riggs & Ingram, L.L.C.

CARR, RIGGS AND INGRAM, LLC

Atlanta, Georgia
October 11, 2022



Carr, Riggs & Ingram, LLC
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Suite 800
Atlanta, GA 30319

770.394.8000
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CRIcpa.com

INDEPENDENT AUDITORS' REPORT

To the Participants and Administrator of
NCR Savings Plan

We were engaged to audit the accompanying statement of net assets available for benefits of NCR Savings Plan as of December 31, 2020, and the related notes to the financial statement.

Management's Responsibility for the Financial Statement

Management is responsible for the preparation and fair presentation of this financial statement in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of a financial statement that is free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on the 2020 financial statement based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by Fidelity Management Trust Company (Fidelity), the trustee of the Plan, except for comparing such information with the related information included in the financial statement. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of December 31, 2020, that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the 2020 financial statement. Accordingly, we do not express an opinion on the 2020 financial statement.

Report on Form and Content in Compliance With DOL Rules and Regulations for 2020 Financial Statement

The form and content of the information included in the 2020 financial statement, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Carr, Riggs & Ingram, L.L.C.

CARR, RIGGS & INGRAM, LLC

Atlanta, Georgia
October 11, 2022

Schedule C, Line 2(h) Formula Descriptions

NCR Savings Plan
 EIN: 31-0387920, PN: 052
 Plan Year Ending: December 31, 2021

Indirect compensation in the form of sub-transfer agency fees was paid to: Fidelity Investments Institutional Operations Company, EIN: 04-2647786

Payor Name	Street Address 1	Street Address 2	City	State	Zip	Compensation
AB LARGE CAP GROWTH CLASS A	8000 IH 10 WEST	SUITE 1400, 14TH FLOOR	SAN ANTONIO	TX	78230	0.40%
ABERDEEN U.S. SMALL CAP EQ FD CL A	1735 MARKET ST.	32ND FLOOR	PHILADELPHIA	PA	19103	0.40%
ABR 50-50 VOLATILITY INVESTOR	PO BOX 588		PORTLAND,	ME	04112	0.40%
ABR DYNAMIC BLEND EQ& VOLATILITY INVST	PO BOX 588		PORTLAND,	ME	04112	0.40%
ADV PREFERRED GOLD BULLION STRAT	1445 RESEARCH BLVD.	SUITE 530	ROCKVILLE	MD	20850	0.40%
ADVISORS CAPITAL SM-MID CAP INV	100 SALEM ST.		SMITHFIELD	RI	02917	0.40%
ADVISORS CAPITAL US DIVIDEND FD	100 SALEM ST.		SMITHFIELD	RI	02917	0.40%
ALGER HEALTH SCIENCES FD CL A	600 PLAZA ONE	6TH FLOOR	JERSEY CITY	NJ	07311	0.40%
ALGER SPECTRA FUND CLASS CL A	600 PLAZA ONE	6TH FLOOR	JERSEY CITY	NJ	07311	0.40%
AMANA DEVELOPING WORLD FUND	1300 NORTH STATE STREET		BELLINGHAM	WA	98225	0.40%
AMANA DEVELOPING WORLD INST	1300 NORTH STATE STREET		BELLINGHAM	WA	98225	0.10%
AMANA GROWTH FUND INST	1300 NORTH STATE STREET		BELLINGHAM	WA	98225	0.10%
AMANA INCOME FUND INST	1300 NORTH STATE STREET		BELLINGHAM	WA	98225	0.10%
AMANA MUTUAL FUND TRUST GROWTH	1300 NORTH STATE STREET		BELLINGHAM	WA	98225	0.40%
AMANA MUTUAL FUND TRUST INCOME	1300 NORTH STATE STREET		BELLINGHAM	WA	98225	0.40%
AMANA PARTICIPATION FD INV CLASS	1300 NORTH STATE STREET		BELLINGHAM	WA	98225	0.40%
AMERICAN BALANCED CLASS F1	3500 WISEMAN BLVD.		SAN ANTONIO	TX	78251-4321	0.37%
AMERICAN BEACON ARK TRANS INN INV	220 EAST LAS COLINAS BLVD.	SUITE 1200	IRVING	TX	75039	0.40%
AMERICAN BEACON SND PT FLT RT	220 EAST LAS COLINAS BLVD.	SUITE 1200	IRVING	TX	75039	0.40%
AMERICAN CEN FOCUSED DYNAMIC GROWTH	4400 MAIN ST.	1ST FLOOR	KANSAS CITY	MO	64111	0.35%
AMERICAN CENTURY CHGAL GOLD INV CL	4400 MAIN ST.	1ST FLOOR	KANSAS CITY	MO	64111	0.35%
AMERICAN CENTURY UTILITIES INVESTOR	4400 MAIN ST.	1ST FLOOR	KANSAS CITY	MO	64111	0.35%
AMERICAN FUNDAMENTALINVESTORS CL F1	3500 WISEMAN BLVD.		SAN ANTONIO	TX	78251-4321	0.37%
AMERICAN NEW WORLD FUND CL F2	3500 WISEMAN BLVD.		SAN ANTONIO	TX	78251-4321	0.15%
AMERICAN SMALL CAP WORLD CLASS A	3500 WISEMAN BLVD.		SAN ANTONIO	TX	78251-4321	\$18.00
AMERICAN STRATEGIC BOND FUND F1	3500 WISEMAN BLVD.		SAN ANTONIO	TX	78251-4321	0.37%
ANCHOR RISK MANAGED EQUITY STRAT	15 ENTERPRISE		ALISO VIEJO	CA	92656	0.40%
AQR LARGE CAP DEFENSIVE STYLE CL N	1 GREENWICH PLAZA		GREENWICH	CT	06830	0.40%
ARIEL FUND	811 E. WISCONSIN AVE.	MK-WI-J8NF	MILWAUKEE	WI	53202	0.40%
ARTISAN HIGH INCOME FUND INVESTOR	875 E. WISCONSIN AVE.	SUITE 800	MILWAUKEE	WI	53202	0.39%
BARON DISCOVERY FUND RETAIL SHARES	767 5TH AVENUE	49TH FLOOR	NEW YORK	NY	10153	0.40%
BARON FOCUSED GROWTH FUND	767 5TH AVENUE	49TH FLOOR	NEW YORK	NY	10153	0.40%
BARON GLOBAL ADVANTAGE FD RETAIL	767 5TH AVENUE	49TH FLOOR	NEW YORK	NY	10153	0.40%
BARON PARTNERS FUND	767 5TH AVENUE	49TH FLOOR	NEW YORK	NY	10153	0.40%
BARON REAL ESTATE FUND RETAIL	767 5TH AVENUE	49TH FLOOR	NEW YORK	NY	10153	0.40%
BERKSHIRE FOCUS FUND	475 MILAN DRIVE	SUITE 103	SAN JOSE	CA	95134	0.40%
BLACKROCK COMMODITY STRAT FUND CL A	40 EAST 52ND STREET		NEW YORK	NY	10022	0.40%
BLACKROCK MID CAP GROWTH EQ CL A	40 EAST 52ND STREET		NEW YORK	NY	10022	0.40%
BLACKROCK TECH OPPORTUNITIES CL A	40 EAST 52ND STREET		NEW YORK	NY	10022	0.40%
BNY MELLON MIDCAP INDEX INVESTOR	144 GLENN CURTISS BLVD.	8TH FLOOR	UNIONDALE	NY	11556	0.35%
BNY MELLON SMALL MIDCAP GROWTH A	144 GLENN CURTISS BLVD.	8TH FLOOR	UNIONDALE	NY	11556	0.40%
BNY MELLON SMALLCAP STOCK INDEX INV	144 GLENN CURTISS BLVD.	8TH FLOOR	UNIONDALE	NY	11556	0.35%
BOSTON PARTNERS LONGSHORT RESEARCH	223 WILMINGTON WEST CHESTER PIKE	#216	CHADDS FORD	PA	19317	0.40%
BRIDGEWAY ULTRA SMALL CO MARKET	20 GREENWAY PLAZA	SUITE 450	HOUSTON	TX	77046	0.10%
BROWN INTL SMALL COMPANY INSTL	1290 BROADWAY	SUITE 1100	DENVER	CO	80203	0.10%
CALAMOS HEDGED EQUITY INCOME CL A	2020 CALAMOS COURT		NAPERVILLE	IL	60563	0.40%
COLUMBIA CONVERTIBLE SECS FD A	225 FRANKLIN ST.	BX25 10320	BOSTON	MA	02110	0.40%
COLUMBIA DIVIDEND INCOME CL A	225 FRANKLIN ST.	BX25 10320	BOSTON	MA	02110	0.40%
COLUMBIA SMALL CAP GROWTH FD I CL A	225 FRANKLIN ST.	BX25 10320	BOSTON	MA	02110	0.40%
COLUMBIA THERMOSTAT CL A	225 FRANKLIN ST.	BX25 10320	BOSTON	MA	02110	0.40%
COMMERCE VALUE INSTITUTIONAL	922 WALNUT ST.	4TH FLOOR	KANSAS CITY	MO	64106	0.35%
CONESTOGA SMALL CAP INVESTOR CLASS	225 PICTORIA DRIVE	SUITE 450	CINCINNATI	OH	45246	0.40%
DFA EMERGING MARKETS SMALL CAP	6300 BEE CAVES ROAD	BUILDING ONE	AUSTIN	TX	78746	0.02%
DFA INTERMEDIATE GOVT FI PRTF INSTL	6300 BEE CAVES ROAD	BUILDING ONE	AUSTIN	TX	78746	0.02%
DFA INTERNATIONAL CORE EQUITY	6300 BEE CAVES ROAD	BUILDING ONE	AUSTIN	TX	78746	0.02%
DFA INTERNATIONAL SMALL COMPANY	6300 BEE CAVES ROAD	BUILDING ONE	AUSTIN	TX	78746	0.02%
DFA INTERNATIONAL SUSTAIN CORE 1	6300 BEE CAVES ROAD	BUILDING ONE	AUSTIN	TX	78746	0.02%
DFA US CORE EQUITY I	6300 BEE CAVES ROAD	BUILDING ONE	AUSTIN	TX	78746	0.02%
DFA US LARGE CAP VALUE PRTF INSTL	6300 BEE CAVES ROAD	BUILDING ONE	AUSTIN	TX	78746	0.02%
DFA US MICRO CAP PRTF INSTL	6300 BEE CAVES ROAD	BUILDING ONE	AUSTIN	TX	78746	0.02%
DFA US SMALL CAP VALUE PRTF INSTL	6300 BEE CAVES ROAD	BUILDING ONE	AUSTIN	TX	78746	0.02%
DFA US VECTOR EQUITY PRTF INSTL CL	6300 BEE CAVES ROAD	BUILDING ONE	AUSTIN	TX	78746	0.02%
DIMENSIONAL GLOBAL EQUITY PORT INST	6300 BEE CAVES ROAD	BUILDING ONE	AUSTIN	TX	78746	0.02%
DIREXION MONTHLY SM CAP BULL 2X INV	155 SEAPORT BOULEVARD	SUITE P8	BOSTON	MA	02210	0.40%
DODGE & COX INTL STK	430 W 7TH STREET	SUITE 219432	KANSAS CITY	MO	64105	0.10%
DOUBLELINE SHILLER EN CAP CL N	777 E. WISCONSIN AVE.		MILWAUKEE	WI	53202	0.40%
DOUBLELINE TOTAL RT BOND FD CL N	777 E. WISCONSIN AVE.		MILWAUKEE	WI	53202	0.40%
EP INTERNATIONAL BOND FUND CLI	LOTS 81-82, STREET C	SUITE 204	DORADO	PR	00646	0.10%
EUROPAC GOLD FUND CLASS A	LOTS 81-82, STREET C	SUITE 204	DORADO	PR	00646	0.08%
EVENTIDE MULTI ASSET INC CL N	80 ARKAY	SUITE 110	HAUPPAUGE	NY	11788	0.40%
FEDERATED MDT SM CAP CORE FD CL A	4000 ERICSSON DRIVE		WARRENDALE	PA	15086-7515	0.40%
FIRST EAGLE GOLD CLASS A	1345 AVENUE OF THE AMERICAS	48TH FLOOR	NEW YORK	NY	10105	0.40%
FIRST EAGLE GOLD FUND CLASS C	1345 AVENUE OF THE AMERICAS	48TH FLOOR	NEW YORK	NY	10105	0.09%
FIRSTHAND ALTERNATIVE ENERGY	150 ALMADEN BLVD.	SUITE 1250	SAN JOSE	CA	95113	0.40%
FIRSTHAND TECHNOLOGY OPPS FUND	150 ALMADEN BLVD.	SUITE 1250	SAN JOSE	CA	95113	0.40%
FRANKLIN BIOTECH DISCOVERY FUND A	100 FOUNTAIN PARKWAY		ST. PETERSBURG	FL	33716	\$16.00
FRANKLIN DYNATECH FUND A	100 FOUNTAIN PARKWAY		ST. PETERSBURG	FL	33716	\$16.00
FRANKLIN INCOME CLASS A1	100 FOUNTAIN PARKWAY		ST. PETERSBURG	FL	33716	\$16.00

Schedule C, Line 2(h) Formula Descriptions

NCR Savings Plan
 EIN: 31-0387920, PN: 052
 Plan Year Ending: December 31, 2021

Indirect compensation in the form of sub-transfer agency fees was paid to: Fidelity Investments Institutional Operations Company, EIN: 04-2647786

Payor Name	Street Address 1	Street Address 2	City	State	Zip	Compensation
FROST TOTAL RETURN BOND FD INVESTOR	PO BOX 2509		SAN ANTONIO	TX	78299-2509	0.40%
GLENMEDE LARGE CAP GROWTH	1650 MARKET ST.	SUITE 1200	PHILADELPHIA	PA	19103	0.40%
GOLDMAN SACHS COMMODITY STRAT FD A	71 S. WACKER DR.	4TH FLOOR	CHICAGO	IL	60606	0.40%
GOLDMAN SACHS ENERGY INFRASTRUCTURE	71 S. WACKER DRIVE	4TH FLOOR	CHICAGO	IL	60606	0.40%
GOLDMAN SACHS QQG PRTRS INTL OPP I	71 S. WACKER DR.	4TH FLOOR	CHICAGO	IL	60606	0.17%
GUGGENHEIM LIMITED DURATION CL P	9601 BLACKWELL RD.	SUITE 500	ROCKVILLE	MD	20850	0.40%
GUGGENHEIM TOTAL RETURN BOND CL P	9601 BLACKWELL RD.	SUITE 500	ROCKVILLE	MD	20850	0.40%
HARBOR CAP APP INST	111 S. WACKER DR.	34TH FLOOR	CHICAGO	IL	60606	0.15%
HARTFORD CORE EQUITY CL A	100 MATSONFORD RD.	SUITE 300	RADNOR	PA	19087	0.40%
HARTFORD STRATEGIC INC FUND CL A	100 MATSONFORD RD	SUITE 300	RADNOR	PA	19087	0.35%
HCM INCOME PLUS FUND INVESTOR	1145 HEMBREE ROAD		ROSWELL	GA	30076	0.40%
HENNESSY SMALL CAP FINANCIAL INV CL	7250 REDWOOD BLVD.	SUITE 200	NOVATO	CA	94945	0.40%
INTERNET ULTRASECTORPRO FD INVESTOR	7501 WISCONSIN AVE.	SUITE 1000 EAST TOWER	BETHESDA	MD	20814	0.40%
INVESCO ENERGY CLASS A	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.40%
INVESCO OPPENHEIMER GLOBAL OPPORT A	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.40%
INVESCO OPPENHEIMER GOLD & SPEC A	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.40%
INVESCO OPPENHEIMER INTL SM MD CO A	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.40%
ISHARES MSCI EAFE INTL IDX CL A	40 EAST 52ND STREET		NEW YORK	NY	10022	0.30%
IVY EMERGING MARKETSEQUITY CL A	6300 LAMAR AVE.		OVERLAND PARK	KS	66202	0.40%
JACOB INTERNET	727 2ND STREET	SUITE 106	HERMOSA BEACH	CA	90254	0.40%
JANUS HENDERSON FORTY T	151 DETROIT ST.		DENVER	CO	80206	\$14.00
JANUS HENDERSON GLOBAL TECHNOLOGY T	151 DETROIT ST.		DENVER	CO	80206	0.35%
JOHN HANCOCK ABSOLT RETURN CURRENCY	601 CONGRESS ST.	9TH FLOOR	BOSTON	MA	02210	0.40%
JOHN HANCOCK REAL ESTATE SECURITIES	601 CONGRESS ST.	9TH FLOOR	BOSTON	MA	02210	0.40%
JPMORGAN EQUITY INCOME FUND CL A	1111 POLARIS PARKWAY		COLUMBUS	OH	43240	0.40%
JPMORGAN GROWTH ADVANTAGE FUND CL A	1111 POLARIS PARKWAY		COLUMBUS	OH	43240	0.40%
JPMORGAN HEDGED EQUITY CLASS A	1111 POLARIS PARKWAY		COLUMBUS	OH	43240	0.40%
JPMORGAN INCOME FUNDCLASS A	1111 POLARIS PARKWAY		COLUMBUS	OH	43240	0.40%
JPMORGAN LARGE CAP GROWTH CLASS A	1111 POLARIS PARKWAY		COLUMBUS	OH	43240	0.40%
KINETICS GLOBAL FUND NO LOAD CL SHS	470 PARK AVENUE SOUTH		NEW YORK	NY	10016	0.40%
KINETICS MARKET OPPORTUNITIES FD	470 PARK AVENUE SOUTH		NEW YORK	NY	10016	0.40%
LAZARD GLOBAL LISTED INFRASTRUCTURE	30 ROCKEFELLER PLAZA	57TH FLOOR	NEW YORK	NY	10112	0.40%
LONGBOARD ALT GROWTH FUND CLASS I	PO BOX 97730		PHOENIX	AZ	85060	0.40%
LORD ABBETT MICRO CAP GROWTH FUND A	90 HUDSON STREET	10TH FLOOR	JERSEY CITY	NJ	07302	0.45%
LORD ABBETT SHORT DURATION INC CL A	90 HUDSON STREET	10TH FLOOR	JERSEY CITY	NJ	07302	0.37%
MADISON DIVIDEND INCOME FUND CL Y	550 SCIENCE DRIVE		MADISON	WI	53711	0.40%
MANNING NAPIER PROBLEND EXTD CL S	290 WOODCLIFF DR.		FAIRPORT	NY	14450	0.40%
MARSICO GLOBAL FUND	235 WEST GALENA STREET		MILWAUKEE	WI	53212	0.40%
MATTHEWS ASIAN INNOVATORS FD INVST	4 EMBARCADERO CENTER	SUITE 550	SAN FRANCISCO	CA	94111	0.40%
METROPOLITAN WEST FLEXIBLE INCOME M	865 SOUTH FIGUEROA STREET	#1400	LOS ANGELES	CA	90017	0.40%
METROPOLITAN WEST HY BOND CL M	865 SOUTH FIGUEROA STREET	#1400	LOS ANGELES	CA	90017	0.40%
METROPOLITAN WEST TOT RET BOND CL M	865 SOUTH FIGUEROA STREET	#1400	LOS ANGELES	CA	90017	0.35%
MFS MID CAP GROWTH CLASS A	111 HUNTINGTON AVE.		BOSTON	MA	02199-7632	0.40%
MORGAN STA INST INC SM CO GROWTH I	522 FIFTH AVENUE	4TH FLOOR	NEW YORK	NY	10036	0.15%
MORGAN STAN INST INC INCEPTION CL A	522 FIFTH AVENUE	4TH FLOOR	NEW YORK	NY	10036	0.40%
MORGAN STANLEY GLOBAL OPPORTUNITY A	522 FIFTH AVENUE	4TH FLOOR	NEW YORK	NY	10036	0.40%
MORGAN STANLEY GROWTH PORTFOLIO A	522 FIFTH AVENUE	4TH FLOOR	NEW YORK	NY	10036	0.40%
MORGAN STANLEY INSTL INTL OPP CL A	522 FIFTH AVENUE	4TH FLOOR	NEW YORK	NY	10036	0.40%
MORGAN STANLEY INTL ADVANTAGE CL A	522 FIFTH AVENUE	4TH FLOOR	NEW YORK	NY	10036	0.40%
MORGAN STANLEY MIDCAP GROWTH CL A	522 FIFTH AVENUE	4TH FLOOR	NEW YORK	NY	10036	0.40%
MORGAN STANLEY MULTICAP GROWTH TR	522 FIFTH AVENUE	4TH FLOOR	NEW YORK	NY	10036	0.40%
MSIF US CORE CL A	522 FIFTH AVENUE	4TH FLOOR	NEW YORK	NY	10036	0.40%
NEUBERGER BERMAN COMMOD STRAT CL A	1290 AVENUE OF THE AMERICAS	22ND FLOOR	NEW YORK	NY	10104	0.40%
NEUBERGER BERMAN LONG SHORT FD CL A	1290 AVENUE OF THE AMERICAS	22ND FLOOR	NEW YORK	NY	10104-0002	0.40%
NUVEEN NWQ FLEXIBLE INC FUND CL A	333 W. WACKER DR.		CHICAGO	IL	60606	0.40%
OIL & GAS ULTRA SECTPRO FDS INV	7501 WISCONSIN AVE.	SUITE 1000 EAST TOWER	BETHESDA	MD	20814	0.40%
PARAMETRIC COMMODITY STRAT INV CL	TWO INTERNATIONAL PLACE		BOSTON	MA	02110	0.40%
PARAMETRIC INTL EQUITY INV CL	TWO INTERNATIONAL PLACE		BOSTON	MA	02110	0.40%
PARNASSUS CORE EQUITY INVESTOR	ONE MARKET STREET	STEUART TOWER, SUITE 1600	SAN FRANCISCO	CA	94105	0.40%
PARNASSUS ENDEAVOR FUND	ONE MARKET STREET	STEUART TOWER, SUITE 1600	SAN FRANCISCO	CA	94105	0.40%
PARNASSUS MID CAP	ONE MARKET STREET	STEUART TOWER, SUITE 1600	SAN FRANCISCO	CA	94105	0.40%
PENN CAPITAL MGD ALPHA SMID CP EQ	1200 INTREPID AVE.	SUITE 400	PHILADELPHIA	PA	19112	0.12%
PFG AMERICAN FDS CONS INC STRT CL R	777 108TH AVE NE	SUITE 2100	BELLEVUE	WA	98004	0.40%
PFG AMERICAN FUNDS GROWTH STRT CL R	777 108TH AVE. NE	SUITE 2100	BELLEVUE	WA	98004	0.40%
PIMCO INCOME FUND CL A	1633 BROADWAY		NEW YORK	NY	10019	0.40%
PIMCO PREFERRED&CAPITAL SECS CL A	1633 BROADWAY		NEW YORK	NY	10019	0.40%
PRIMECAP ODYSSEY GROWTH FUND	2020 E. FINANCIAL WAY	SUITE 100	GLENDDORA	CA	91741	0.10%
PRINCIPAL BLUE CHIP FUND CL A	620 COOLIDGE DRIVE	SUITE 300	FOLSOM	CA	95630	0.40%
RED OAK TECHNOLOGY SELECT	225 PICTORIA DRIVE	SUITE 450	CINCINNATI	OH	45246	0.40%
RIVERPARK LONG SHORT OPP RET	ONE FREEDOM VALLEY DRIVE		OAKS	PA	19456	0.40%
RYDEX NASDAQ 100 2X STRATEGY CL H	9601 BLACKWELL RD.	SUITE 500	ROCKVILLE	MD	20850	0.40%
RYDEX PRECIOUS METALS INVESTOR CL	9601 BLACKWELL RD.	SUITE 500	ROCKVILLE	MD	20850	0.40%
SEMICONDUCTOR ULTRA SECTOR PRO FD	7501 WISCONSIN AVE.	SUITE 1000 EAST TOWER	BETHESDA	MD	20814	0.40%
SHELTON GREEN ALPHA FUND S CLASS	1050 17TH STREET		DENVER	CO	80265	0.40%
T ROWE PRICE BLUE CHIP GROWTH INC	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE CAP OPPORTUNITY	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE COMM & TECH INVESTOR	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE DIVIDEND GROWTH	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE FINANCIAL SERVICES	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%

Schedule C, Line 2(h) Formula Descriptions

NCR Savings Plan
 EIN: 31-0387920, PN: 052
 Plan Year Ending: December 31, 2021

Indirect compensation in the form of sub-transfer agency fees was paid to: Fidelity Investments Institutional Operations Company, EIN: 04-2647786

Payor Name	Street Address 1	Street Address 2	City	State	Zip	Compensation
T ROWE PRICE GLOBAL STOCK	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE GLOBAL TECHNOLOGY	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE GROWTH STOCK	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE HEALTH SCIENCES	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE INTL JAPAN	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE PERSONAL STRAT GRWTH	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE SPECTRUM INTERNAT'L	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE ULTRA SHORT TERM BD	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE VALUE	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
THE INTERNET FUND	470 PARK AVENUE SOUTH		NEW YORK	NY	10016	0.40%
THRIVENT LARGE CAP GROWTH FUND CL A	4321 N. BALLARD ROAD		APPLETON	WI	54919-0001	0.10%
TIAA-CREF REAL ESTATE SEC INSTL	730 THIRD AVENUE		NEW YORK	NY	10017	0.10%
TOEWS TACTICAL MONUMENT FUND	1750 ZION ROAD		NORTHFIELD	NJ	08225-1844	0.10%
TRANSAMERICA CAPITAL GROWTH CL A	4333 EDGEWOOD RD. NE		CEDAR RAPIDS	IA	52499	0.40%
ULTRA CHINA PRO FUND INVESTOR CLASS	7501 WISCONSIN AVE.	SUITE 1000 EAST TOWER	BETHESDA	MD	20814	0.40%
ULTRA EMERGING MRKTS PRO FD INVT CL	7501 WISCONSIN AVE.	SUITE 1000 EAST TOWER	BETHESDA	MD	20814	0.40%
ULTRA NASDAQ-100 PRO FUND INV CL	7501 WISCONSIN AVE.	SUITE 1000 EAST TOWER	BETHESDA	MD	20814	0.40%
ULTRA SMALL CAP PROFUND INV SHS	7501 WISCONSIN AVE.	SUITE 1000 EAST TOWER	BETHESDA	MD	20814	0.40%
USAA GROWTH & TAX STRATEGY RETAIL	9800 FREDERICKSBURG RD.		SAN ANTONIO	TX	78288	0.10%
VALUE LINE ASSET ALLOCATION INV	7 TIMES SQUARE	21ST FLOOR	NEW YORK	NY	10036	0.40%
VALUE LINE CAPITAL APPRECIATION INV	7 TIMES SQUARE	21ST FLOOR	NEW YORK	NY	10036	0.40%
VALUE LINE SMALL CAP OPPS INV FD	7 TIMES SQUARE	21ST FLOOR	NEW YORK	NY	10036	0.40%
VAN ECK INTL INVESTORS GOLD CL A	666 3RD AVENUE	9TH FLOOR	NEW YORK	NY	10017	0.38%
VIRTUS ALLIANZGI SHT DUR HIGH INC I	101 MUNSON ST.	SUITE 3	GREENFIELD	MA	01301	0.10%
VIRTUS KAR INTL SMALL CAP CL A	101 MUNSON ST.	SUITE 3	GREENFIELD	MA	01301	0.40%
VIRTUS KAR MID CAP GROWTH FUND CL A	101 MUNSON ST.	SUITE 3	GREENFIELD	MA	01301	0.40%
VIRTUS KAR SMALL CAP GROWTH CL A	101 MUNSON ST.	SUITE 3	GREENFIELD	MA	01301	0.40%
VIRTUS KAR SMALL CAP GROWTH FD CL I	101 MUNSON ST.	SUITE 3	GREENFIELD	MA	01301	0.10%
VIRTUS ZEVENBERGEN INNOVATIVE GR	101 MUNSON ST.	SUITE 3	GREENFIELD	MA	01301	0.40%
VOYA CORPORATE LEADERS 100 CLASS A	7337 E. DOUBLETREE RANCH RD		SCOTTSDALE	AZ	85258	0.40%
WASATCH EMERGING MARKETS SEL FUND	505 WAKARA WAY	SUITE 300	SALT LAKE CITY	UT	84108	0.40%
WASATCH HOISINGTON US TREASURY	505 WAKARA WAY	SUITE 300	SALT LAKE CITY	UT	84108	0.25%
WASATCH MICROCAP	505 WAKARA WAY	SUITE 300	SALT LAKE CITY	UT	84108	0.40%
WASATCH MICROCAP VALUE FUND	505 WAKARA WAY	SUITE 300	SALT LAKE CITY	UT	84108	0.40%
WELLS FARGO ENDEAVOR SELECT FD CL A	525 MARKET ST.	MAC #A0103-122	SAN FRANCISCO	CA	94105	0.40%
WELLS FARGO INDEX ASSET ALLOC A	525 MARKET ST.	MAC #A0103-122	SAN FRANCISCO	CA	94105	0.40%
WELLS FARGO PRECIOUS METALS CL A	525 MARKET ST.	MAC #A0103-122	SAN FRANCISCO	CA	94105	0.40%
WESTERN ASSET MACRO OPPS CL A	620 8TH AVENUE	49TH FLOOR	NEW YORK	NY	10018	0.40%

The NCR Savings Plan

Schedule H, Line 4i-Schedule of Assets (Held at End of Year)**

December 31, 2021

(a)	(b) Identity of Issue, Borrower, Lender, or Similar Party	(c) Description of Investment including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost***	(e) Current Value
	NTGI-QM COL DLY SP500 EQ INDX	Common Collective Trust Fund		\$ 389,654,657
	LIFEPATH INDEX 2030 NL FUND F	Common Collective Trust Fund		186,192,169
	BTC LIFEPATH 2025 INDEX FUND F	Common Collective Trust Fund		176,081,121
	BTC LIFEPATH 2035 INDEX FUND F	Common Collective Trust Fund		173,794,531
	NTGI-QM AGGREGATE BOND INDX FD	Common Collective Trust Fund		158,668,334
	LIFEPATH INDEX 2040 NL FUND F	Common Collective Trust Fund		134,592,466
	LIFEPATH INDX RETIRE FUND NL F	Common Collective Trust Fund		110,843,645
	BTC LIFEPATH 2045 INDEX FUND F	Common Collective Trust Fund		98,839,585
	NTGI-QM RUSL 2000 EQ INDX FD	Common Collective Trust Fund		91,632,368
	BTC LIFEPATH 2050 INDEX FUND F	Common Collective Trust Fund		70,261,464
	NTGI-QM DAILY EAFE INDX FD	Common Collective Trust Fund		44,738,255
	BTC LIFEPATH 2055 INDX FD NL-F	Common Collective Trust Fund		31,615,057
	FIAM SMALL-MID CAP CORE	Common Collective Trust Fund		24,534,971
	BTC LIFEPATH 2060 INDEX FUND F	Common Collective Trust Fund		11,408,061
	BTC LIFEPATH 20655 INDEX FUND F	Common Collective Trust Fund		2,403,651
				<u>1,705,260,335</u>
	JPMORGAN EUROPEAN DISCOVERY TRUST	Common Stocks		2,867,610
	JPMORGAN JAPANESE INV TRST PLC	Common Stocks		2,630,817
	Fidelity European Trust PLC.	Common Stocks		2,540,106
	HERALD INVESTMENT TRUST PLC	Common Stocks		2,378,163
	ASML HOLDING NV	Common Stocks		2,322,817
	TEMPLETON EMERG MKT INV TR PLC	Common Stocks		2,133,628
	SARTORIUS STEDIM BIOTECH	Common Stocks		1,830,525
	THE EUROPEAN SMALLER COMPANIES TRUST PLC	Common Stocks		1,732,845
	MICROSOFT CORP	Common Stocks		1,661,421
	FIDELITY EMERGING MARKETS LTD	Common Stocks		1,519,188
	ASHTED GROUP PLC	Common Stocks		1,484,056
	iShares S&P/TSX 60 Index ETF	Common Stocks		1,360,392
	iShares MSCI Australia ETF	Common Stocks		1,358,928
	ADYEN BV	Common Stocks		1,313,190
	SERVICENOW INC	Common Stocks		1,298,220
	EUROPEAN OPPORTUNITIES TRUST	Common Stocks		1,295,958
	ATLAS COPCO AB SER A	Common Stocks		1,283,776
	CONTEMPORARY AMPEREX TECHNOLOGY CO LTD WT 07/08/22	Common Stocks		1,276,632
	Vanguard FTSE Europe ETF	Common Stocks		1,269,742
	ABRDN CHINA INVESTMENT CO	Common Stocks		1,267,699
	CALEDONIA INVESTMENTS PLC STOCK UNITS	Common Stocks		1,257,568
	TELEPERFORMANCE	Common Stocks		1,253,634
	ASIA DRAGON TRUST PLC	Common Stocks		1,250,908
	SONY GROUP CORP	Common Stocks		1,238,234
	TORONTO-DOMINION BANK	Common Stocks		1,213,640
	iShares Core MSCI Total Intl Stk ETF	Common Stocks		1,143,512
	iShares MSCI Eurozone ETF	Common Stocks		1,087,614
	NVIDIA CORP	Common Stocks		1,047,032
	STRAUMANN HOLDG AG (REGD)	Common Stocks		1,022,495
	TAIWAN SEMIC MFG CO LTD SP ADR	Common Stocks		1,022,096
	SCHRODER ASIA PACIFIC FUND	Common Stocks		1,005,369
	MORGAN STANLEY CHINA A SH FD	Common Stocks		975,292
	JPMORGAN EURO INV TR GROWTH	Common Stocks		960,253
	EPIROC AB CL A	Common Stocks		945,290

(a)	(b) Identity of Issue, Borrower, Lender, or Similar Party	(c) Description of Investment including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost***	(e) Current Value
	iShares MSCI Switzerland ETF	Common Stocks		922,670
	DBS GROUP HOLDINGS LTD	Common Stocks		911,262
	TECHTRONIC INDUSTRIES CO LTD	Common Stocks		895,666
	ABERFORTH SMALLER COS PLC	Common Stocks		891,441
	RECRUIT HOLDINGS CO LTD	Common Stocks		860,666
	ABERDEEN ASIAN SMLR CO INT TR	Common Stocks		826,866
	iShares MSCI Japan ETF	Common Stocks		824,746
	GLOBANT SA	Common Stocks		810,352
	LASERTEC CORP	Common Stocks		807,588
	LVMH MOET HENNESSY LOUIS VUITTON SE	Common Stocks		801,203
	VINACAPITAL VIETNAM OPR FD LTD	Common Stocks		800,920
	ENDAVA PLC SPON ADR	Common Stocks		794,597
	NEW GERMANY FUND INC	Common Stocks		773,468
	ABERDEEN TOTAL DYNAMIC DIVIDEND FUND	Common Stocks		769,261
	TOKYO ELECTRON LTD	Common Stocks		766,343
	ADOBE INC	Common Stocks		742,282
	KIA CORP	Common Stocks		721,601
	STMICROELECTRONICS NV (NY REG)NEW YORK REGISTERED	Common Stocks		690,674
	MACQUARIE GROUP LTD	Common Stocks		667,692
	JPMORGAN JAPAN SMALLER CAP GROWTH & INCOME PLC	Common Stocks		664,041
	JAPAN SMALLER CAPITALIZATN FD	Common Stocks		663,929
	LI NING CO LTD	Common Stocks		656,745
	LONZA GROUP AG	Common Stocks		646,090
	INDIA FUND INC	Common Stocks		641,579
	EQT AB	Common Stocks		638,769
	iShares MSCI France ETF	Common Stocks		637,788
	AMPLIFON SPA	Common Stocks		636,863
	BLACKROCK ENHANCED INTERNATIONAL DIVIDEND TRUST	Common Stocks		625,048
	Vanguard FTSE All-Wld ex-US ETF	Common Stocks		617,028
	TEMPLETON DRAGON FUND INC	Common Stocks		611,949
	ATLASSIAN CORP PLC CLS A	Common Stocks		594,812
	DESCARTES SYS GROUP INC	Common Stocks		590,527
	VIETNAM ENTERPRISE INV LTD	Common Stocks		585,690
	CTS EVENTIM AG & CO KGAA	Common Stocks		582,747
	CRODA INTERNATIONAL PLC	Common Stocks		570,793
	NOVO-NORDISK AS CL B	Common Stocks		569,924
	SAMSUNG ELECTRONICS CO LTD	Common Stocks		567,584
	BAYCURRENT CONSULTING INC	Common Stocks		562,875
	ALLIANCE TRUST PLC ORD	Common Stocks		562,224
	FIDELITY JAPAN TRUST PLC	Common Stocks		545,773
	FIRST TRUST DYNAMIC EUROPE EQUITY INCOME FUND	Common Stocks		545,078
	BACHEM HLDG AG B (REGD)	Common Stocks		543,758
	ICON PLC	Common Stocks		532,374
	CANADIAN NATL RAILWAY CO	Common Stocks		530,647
	ABERDEEN EMERGING MARKETS EQUITY INCOME FUND INC	Common Stocks		526,132
	iShares Core MSCI EAFE ETF	Common Stocks		506,429
	AVI GLOBAL TRUST PLC	Common Stocks		504,950
	JPMORGAN EMER MKTS INVT TR PLC	Common Stocks		492,304
	ALCON INC	Common Stocks		479,160
	SHOPIFY INC CL A	Common Stocks		464,180
	HERMES INTERNATIONAL SA	Common Stocks		452,923
	ABERDEEN NEW DAWN INVT TR PLC	Common Stocks		437,966
	DAVIDE CAMPARI MILANO NV	Common Stocks		434,130
	BAILLIE GIFFORD EUROPEAN GROWTH TRUST PLC	Common Stocks		409,395

(a)	(b) Identity of Issue, Borrower, Lender, or Similar Party	(c) Description of Investment including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost***	(e) Current Value
	iShares MSCI China ETF	Common Stocks		405,180
	HENDERSON SMLR COS INV TR PLC	Common Stocks		404,943
	UNIVERSAL MUSIC GROUP NV	Common Stocks		403,037
	THE MERCANTILE INV TRUST PLC	Common Stocks		402,179
	FUNDSMITH EMERGING EQUITIES TRUST	Common Stocks		395,995
	FOREIGN & COLONIAL INVT TR PLC	Common Stocks		393,125
	ATLANTIS JAPAN GROWTH FUND LTD	Common Stocks		388,270
	JPMORGAN INDIAN IVS TRUST PLC	Common Stocks		385,592
	JPMORGAN RUSSIAN SECURITIES PLC	Common Stocks		384,134
	MIDDLEFIELD CANAD INCOME TR FD	Common Stocks		383,216
	ATLAS AIR WORLD	Common Stocks		376,480
	BRUNNER INVESTMENT TRUST PLC	Common Stocks		366,791
	VIRTUS DIVIDEND INTEREST & PREMIUM STRATEGY FUND	Common Stocks		353,629
	ABERDEEN JAPAN EQUITY FD INC	Common Stocks		352,749
	INVESCO ASIA TRUST	Common Stocks		349,518
	ATKORE INC	Common Stocks		344,689
	BOISE CASCADE CO	Common Stocks		341,760
	POLAR CAP GLBL HEALTHCARE TRUST PLC CEF	Common Stocks		333,356
	AMKOR TECHNOLOGY INC	Common Stocks		322,270
	TRI POINTE HOMES INC	Common Stocks		304,001
	TEMPLE BAR INVT TRUST PLC	Common Stocks		302,916
	iShares Core MSCI Emerging Markets ETF	Common Stocks		296,606
	EDINBURGH INVESTMENT TRUST	Common Stocks		294,620
	GROUP 1 AUTOMOTIVE INC	Common Stocks		292,830
	GREIF INC CL A	Common Stocks		291,984
	TRITON INTERNATIONAL LTD	Common Stocks		289,104
	INGLES MARKETS INC-CL A	Common Stocks		284,922
	CHINA FUND INC	Common Stocks		279,381
	iShares MSCI Germany ETF	Common Stocks		277,462
	ASSOCIATED BANCORP	Common Stocks		273,339
	POPULAR INC	Common Stocks		272,217
	CNO FINANCIAL GROUP INC	Common Stocks		269,392
	CENTRAL AND EASTERN EUROPE FUND INC	Common Stocks		265,857
	NATIONAL FUEL GAS CO NJ	Common Stocks		264,020
	JABIL INC	Common Stocks		260,295
	UNITED THERAPEUTICS CORP DEL	Common Stocks		259,296
	METHODE ELECTRONICS INC	Common Stocks		250,767
	PDC ENERGY INC	Common Stocks		250,437
	AGCO CORP	Common Stocks		243,642
	FIDELITY CHINA SPECIAL SIT PLC	Common Stocks		238,685
	BMO Global Smaller Companies PLC	Common Stocks		238,292
	SPROUTS FMRS MKT INC	Common Stocks		234,472
	SANMINA CORP	Common Stocks		232,176
	IRONWOOD PHARMA CL A (PEND)	Common Stocks		232,034
	NAVIENT CORP	Common Stocks		229,176
	HOPE BANCORP INC	Common Stocks		222,121
	SCHRODER JAPAN GROWTH FUND	Common Stocks		221,997
	VISHAY INTERTECHNOLOGY INC	Common Stocks		218,700
	SCOTTISH ORIENTAL SM CO TR PLC	Common Stocks		217,667
	EMCOR GROUP INC	Common Stocks		215,289
	ZIONS BANCORP	Common Stocks		214,744
	HENDERSON EUROTRUST PLC	Common Stocks		212,466
	PRESTIGE CONSUMER HEALTHCARE INC	Common Stocks		212,275
	COMMERCIAL METALS CO	Common Stocks		210,482

(a)	(b) Identity of Issue, Borrower, Lender, or Similar Party	(c)	(d) Cost***	(e) Current Value
		Description of Investment including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value		
	AMERICAN FINL GROUP INC OHIO	Common Stocks		205,980
	FNB CORP PA	Common Stocks		203,784
	HIBBETT INC	Common Stocks		201,404
	LAZARD LTD CL A	Common Stocks		200,698
	RESOLUTE FOREST PRODUCTS INC	Common Stocks		198,510
	FINSBURY GRTH & INCM TRUST PLC	Common Stocks		196,793
	NEXSTAR MEDIA GROUP INC A	Common Stocks		196,274
	TOLL BROTHERS INC	Common Stocks		195,453
	M D C HOLDINGS INC	Common Stocks		195,405
	REGIONAL MANAGEMENT CORP	Common Stocks		195,364
	SCANSOURCE INC	Common Stocks		192,940
	SELECT MEDICAL HLDGS CORP	Common Stocks		191,100
	CABOT CORP	Common Stocks		191,080
	DHI GROUP INC	Common Stocks		188,542
	CHEMOURS CO/ THE	Common Stocks		187,936
	MOOG INC CL A	Common Stocks		186,231
	MEXICO FUND INC	Common Stocks		185,197
	INTERFACE INC	Common Stocks		181,830
	JPMORGAN FLEMING CH INV TR PLC	Common Stocks		181,364
	MURRAY INCOME TRUST PLC	Common Stocks		178,792
	RUSH ENTERPRISES INC CL A	Common Stocks		178,048
	INDUSTRIAL LOGISTICS PROPERTIES TR	Common Stocks		177,855
	PENNYMAC MORTGAGE INV TRUST	Common Stocks		176,220
	FULTON FINANCIAL CORP	Common Stocks		173,114
	OFG BANCORP	Common Stocks		170,752
	HOLLYFRONTIER CORP	Common Stocks		170,456
	SALLY BEAUTY HLDGS INC	Common Stocks		169,832
	EDGEWELL PERSONAL CARE CO	Common Stocks		169,682
	HOMESTREET INC	Common Stocks		166,400
	HANMI FINANCIAL CORPORATION	Common Stocks		165,760
	SABRA HEALTHCARE REIT INC	Common Stocks		163,834
	SPARTANNASH CO	Common Stocks		163,834
	TEGNA INC	Common Stocks		162,299
	MERITOR INC	Common Stocks		158,592
	UMPQUA HOLDINGS CORP	Common Stocks		157,768
	MERCADOLIBRE INC	Common Stocks		157,763
	TAIWAN FUND INC	Common Stocks		157,476
	ODP CORP/THE	Common Stocks		157,120
	UNITI GROUP INC	Common Stocks		156,765
	ENERGIZER HLDGS INC	Common Stocks		156,390
	HANCOCK WHITNEY CORP	Common Stocks		155,062
	FLUSHING FINANCIAL CORP	Common Stocks		153,090
	WERNER ENTERPRISES INC	Common Stocks		152,896
	CRANE CO	Common Stocks		152,595
	TANGER FACTORY OUTLET - REIT	Common Stocks		152,312
	FIRST AMERICAN FINANCIAL CORP	Common Stocks		148,637
	GENESCO INC	Common Stocks		147,591
	SCOTTISH INVESTMENT TRUST PLC	Common Stocks		147,301
	HANOVER INSURANCE GROUP INC	Common Stocks		144,166
	SIERRA BANCORP	Common Stocks		143,895
	NEW MOUNTAIN FINANCE CORP	Common Stocks		143,850
	ABERDEEN JAP INVEST TRST PLC	Common Stocks		143,796
	INDEPENDENT BANK CORP	Common Stocks		143,220
	HUNTSMAN CORP	Common Stocks		143,008

(a)	(b) Identity of Issue, Borrower, Lender, or Similar Party	(c)	(d) Cost***	(e) Current Value
		Description of Investment including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value		
	FARMERS NATL BANC CORP	Common Stocks		142,835
	HORIZON BANCORP INC INDIANA	Common Stocks		141,780
	FIRST FINANCIAL BANCORP	Common Stocks		141,404
	MDU RESOURCES GROUP INC	Common Stocks		139,759
	COCA COLA CONSOLIDATED INC	Common Stocks		139,318
	MGIC INVESTMENT CORP	Common Stocks		138,432
	AXIS CAPITAL HOLDINGS LTD	Common Stocks		137,250
	SILGAN HOLDINGS INC	Common Stocks		137,088
	SCHNITZER STEEL INDS INC CL A	Common Stocks		134,992
	LA Z BOY INC	Common Stocks		134,347
	PEOPLES BANCORP INC	Common Stocks		133,602
	FIRST HORIZON CORP	Common Stocks		131,840
	UNIVERSAL CORP	Common Stocks		131,808
	DIODES INC	Common Stocks		131,772
	OFFICE PROPERTIES INCOME TRUST	Common Stocks		131,652
	INNOVIVA INC	Common Stocks		131,100
	SIXTH STREET SPECIALTY LENDING INC	Common Stocks		128,520
	WITAN INVESTMENT CO PLC ORD	Common Stocks		126,321
	ONEMAIN HOLDINGS INC	Common Stocks		125,100
	CIENA CORP	Common Stocks		123,152
	FS KKR CAP CORP	Common Stocks		122,892
	CSG SYSTEMS INTL INC	Common Stocks		121,002
	ARCBEST CORP	Common Stocks		119,850
	MIDLAND STATES BANCORP INC	Common Stocks		118,992
	WESCO INTERNATIONAL INC	Common Stocks		118,431
	OLD NATIONAL BANCORP (IND)	Common Stocks		117,780
	UNIVERSAL LOGISTICS HOLDINGS INC	Common Stocks		115,687
	ABERDEEN ASIAN INCOME FD LTD	Common Stocks		114,816
	INGEVITY CORP	Common Stocks		114,720
	HILLENBRAND INC	Common Stocks		114,378
	ABERDEEN NEW INDIA INVESTMENT TRUST PLC	Common Stocks		112,822
	BRANDYWINE REALTY TRUST	Common Stocks		112,728
	NU SKIN ENTERPRISES INC CL A	Common Stocks		111,650
	ACCO BRANDS CORP	Common Stocks		111,510
	BEAZER HOMES USA INC	Common Stocks		111,456
	FIRST BUSEY CORP	Common Stocks		111,192
	PROGRESS SOFTWARE CORP	Common Stocks		111,021
	AMC NETWORKS INC CL A	Common Stocks		110,208
	PLYMOUTH INDL REIT INC	Common Stocks		109,514
	WORLD FUEL SERVICES CORP	Common Stocks		109,019
	HAWAIIAN HLDGS INC	Common Stocks		108,383
	PREMIER FINANCIAL CORP	Common Stocks		108,185
	BIG LOTS INC	Common Stocks		108,120
	WESTERN ALLIANCE BANCORP	Common Stocks		107,650
	BGSF INC	Common Stocks		107,625
	BRIXMOR PPTY GROUP INC	Common Stocks		106,722
	FIRST COMMONWEALTH FINL CORP	Common Stocks		106,194
	O-I GLASS INC	Common Stocks		105,864
	GLADSTONE COMMERCIAL CORP	Common Stocks		105,657
	COMMUNITY TRUST BANCORP INC	Common Stocks		105,624
	CAMPING WORLD HOLDINGS INC CLS A	Common Stocks		105,040
	TRINSEO PLC	Common Stocks		104,920
	GRAY TELEVISION INC	Common Stocks		104,832
	SIGNET JEWELERS LTD	Common Stocks		104,436

(a)	(b) Identity of Issue, Borrower, Lender, or Similar Party	(c) Description of Investment including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost***	(e) Current Value
	BANK OF NT BUTTERFIELD&SON LTD	Common Stocks		102,897
	DELUXE CORP	Common Stocks		102,752
	BLOCK H & R INC	Common Stocks		102,469
	KELLY SERVICES INC CL A	Common Stocks		102,297
	CORPORATE OFFICE PROPERTIES TR	Common Stocks		101,682
	TUTOR PERINI CORP	Common Stocks		101,434
	GREAT SOUTHERN BANCORP INC	Common Stocks		101,337
	W&T OFFSHORE INC	Common Stocks		100,776
	PCB BANCORP	Common Stocks		100,335
	GRAPHIC PACKAGING HOLDING CO	Common Stocks		99,953
	MURPHY USA INC	Common Stocks		99,620
	SONIC AUTOMOTIVE INC CL A	Common Stocks		99,212
	FEDERAL AGRI MTG NON VTG CL C	Common Stocks		99,144
	NEW RESIDENTIAL INVESTMENT CRP	Common Stocks		98,640
	SWISS HELVETIA FUND	Common Stocks		96,756
	PIEDMONT OFFICE REALTY TRUST A	Common Stocks		96,668
	NEW YORK MORTGAGE TRUST INC	Common Stocks		96,264
	SCHRODER ORIENTAL INC FD	Common Stocks		93,401
	CIVISTA BANCSHARES INC	Common Stocks		92,720
	TD SYNEX CORP	Common Stocks		91,488
	TTM TECHNOLOGIES INC	Common Stocks		90,890
	HARLEY-DAVIDSON INC	Common Stocks		90,456
	AMERICAN ASSETS TRUST INC	Common Stocks		90,072
	AMERICAN AXLE & MFG HLDGS INC	Common Stocks		89,568
	MALIBU BOATS INC CL A	Common Stocks		89,349
	NATIONAL HEALTH INVESTORS INC	Common Stocks		87,555
	Vanguard FTSE Emerging Markets ETF	Common Stocks		86,703
	SENECA FOODS CORP CL A	Common Stocks		86,310
	ENNIS INC	Common Stocks		85,932
	BUILDERS FIRSTSOURCE	Common Stocks		85,710
	ASSURED GUARANTY LTD	Common Stocks		85,340
	TELEPHONE & DATA SYSTEMS INC	Common Stocks		84,630
	CURTISS WRIGHT CORPORATION	Common Stocks		83,202
	AVAYA HOLDINGS CORP	Common Stocks		83,160
	AARON'S CO INC/THE	Common Stocks		82,418
	BANKERS INVESTMENT TRUST	Common Stocks		82,176
	VANDA PHARMACEUTICALS INC	Common Stocks		81,588
	BIODELIVERY SCIENCES INTL INC	Common Stocks		77,500
	SLEEP NUMBER CORP	Common Stocks		76,600
	ENDO INTERNATIONAL PLC	Common Stocks		75,952
	QURATE RETAIL INC	Common Stocks		75,240
	AUDACY INC CORP CL A	Common Stocks		75,044
	GOODYEAR TIRE & RUBBER CO	Common Stocks		73,469
	SERVICE PPTYS TR	Common Stocks		73,317
	SCHRODER UK MID CAP FUND PLC	Common Stocks		72,976
	CHATHAM LODGING TRUST	Common Stocks		72,716
	BENCHMARK ELECTRONICS INC	Common Stocks		70,889
	PROSPECT CAPITAL CORP FD	Common Stocks		68,607
	REPUBLIC BANCORP INC KY CL A	Common Stocks		66,492
	FRANKLIN STREET PPTYS CORP	Common Stocks		66,462
	AMERICAN WOODMARK	Common Stocks		65,200
	ADTALEM GLOBAL EDUCATION INC	Common Stocks		65,032
	CAPRI HOLDINGS LTD	Common Stocks		64,910
	MFA FINANCIAL INC	Common Stocks		63,979

(a)	(b) Identity of Issue, Borrower, Lender, or Similar Party	(c)	(d) Cost***	(e) Current Value
		Description of Investment including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value		
	MODINE MANUFACTURING CO	Common Stocks		63,567
	CORECIVIC INC	Common Stocks		62,811
	PATTERSON COMPANIES INC	Common Stocks		61,635
	BANCO LATINOAMERICANO DE COMER(BLADEX)	Common Stocks		59,760
	SKYWEST INC	Common Stocks		58,950
	JPMORGAN FL CO EU IN TR INCOME	Common Stocks		57,397
	WABASH NATIONAL CORP	Common Stocks		54,656
	KITE REALTY GROUP TRUST	Common Stocks		54,450
	STURM RUGER & CO INC	Common Stocks		54,416
	EBIX INC	Common Stocks		49,704
	VILLAGE SUPER MKT INC CL A NEW	Common Stocks		49,119
	MURRAY INTERNATIONAL TRUST PLC	Common Stocks		47,692
	VOYA EMERGING MKT HI DIV EQ FD	Common Stocks		36,655
	KEYSTONE INVESTMENT TRUST PLC	Common Stocks		34,865
	BASSETT FURNITURE INDS INC	Common Stocks		33,540
	DONNELLEY R R & SONS CO	Common Stocks		27,880
	VOYA ASIA PAC HI DIV EQ INC FD	Common Stocks		24,276
	TEMPLETON EMERGING MKTS FUND	Common Stocks		23,803
	JPMORGAN GLBL EMERGING INC CEF	Common Stocks		9,355
	LANNETT INC	Common Stocks		6,966
	CARRIAGE SERVICES INC	Common Stocks		6,444
	LAZARD WORLD TRUST FUND	Common Stocks		3,677
	ASHFORD HOSPITALITY TR INC	Common Stocks		3,110
	KOBE BUSSAN CO LTD	Common Stocks		1,104
	BLACKROCK CAPITAL INVESTMENT CORP	Common Stocks		933
	SIMMONS 1ST NATL CORP CL A	Common Stocks		792
	MYERS INDUSTRIES	Common Stocks		626
				122,355,249
	VOLKSWAG PFD PERP	Preferred Stocks		394,423
				394,423
	JPM US GOVT MM CAP	Mutual Funds		53,564,701
*	FIDELITY MID CAP IDX	Mutual Funds		38,909,997
	OAKMARK INST	Mutual Funds		28,391,317
*	FIDELITY LT TR BD IDX	Mutual Funds		11,513,541
	FIAM SMID CAP CL O	Mutual Funds		10,369,391
	DODGE & COX INTL STK	Mutual Funds		9,914,939
*	FIDELITY INFL PR BD IDX	Mutual Funds		9,184,256
	EV INC FND BOSTON R6	Mutual Funds		8,343,094
				170,191,236

(a)	(b) Identity of Issue, Borrower, Lender, or Similar Party	(c) Description of Investment including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost***	(e) Current Value
*	FIDELITY MONEY MARKET PORTFOLIOI	Money Market Funds		16,133,877
	BBH STIF FUND	Money Market Funds		2,444,709
*	FIDELITY BANK TRST ST INV FUND	Money Market Funds		148,729
	SSBK GOVT STIF FUND	Money Market Funds		103,507
				<u>18,830,822</u>
*	Brokerage Link	Self Directed Accounts		38,160,385
*	Notes Receivable From Participants	Notes Receivable From Participants ⁽¹⁾		<u>17,969,037</u>
				<u><u>\$ 2,073,161,487</u></u>

(1) Interest rates are between 4.25% and 6.75%. The notes are due at various dates through 2037.

* Party in interest

** This schedule represents those assets required to be reported under Department of Labor Section 2520.103-11 and Form 5500 Schedule H, Line 4i.

*** Per Department of Labor Section 2520.103-11(d) , cost may be omitted as all investments are participant directed.