

**HOMESTEAD FUNDS, INC.**  
**DAILY INCOME FUND**  
**HOLDINGS AS OF JULY 31, 2020**

Dollar-weighted average maturity: 49 days

Dollar-weighted average life (without interest rate adjustments): 71 days

| NAME OF ISSUER   | CATEGORY OF INVESTMENT                                    | CUSIP     | PRINCIPAL AMOUNT      | MATURITY DATE | FINAL LEGAL MATURITY | COUPON / YIELD (a) | VALUE                 |
|--|---|-----------|-----------------------|---------------|----------------------|--------------------|-----------------------|
| Federal Farm Credit Bank                                     | U.S. Government Agency Debt                               | 313312N89 | \$ 3,000,000          | 11/9/2020     | 11/9/2020            | 0.091 %            | \$ 2,999,265          |
| Federal Farm Credit Bank                                     | U.S. Government Agency Debt                               | 3133ELBX1 | 8,650,000             | 8/2/2020      | 11/2/2021            | 0.267              | 8,655,053             |
| Federal Farm Credit Bank                                     | U.S. Government Agency Debt                               | 313313AF5 | 2,000,000             | 1/6/2021      | 1/6/2021             | 0.101              | 1,999,133             |
| Federal Home Loan Bank                                       | U.S. Government Agency Debt                               | 313371U79 | 2,750,000             | 12/11/2020    | 12/11/2020           | 3.125              | 2,779,167             |
| Federal Home Loan Bank                                       | U.S. Government Agency Debt                               | 313384P78 | 2,000,000             | 11/16/2020    | 11/16/2020           | 0.091              | 1,999,475             |
| Federal Home Loan Bank                                       | U.S. Government Agency Debt                               | 313384D71 | 1,900,000             | 8/28/2020     | 8/28/2020            | 0.070              | 1,899,908             |
| Federal Home Loan Bank                                       | U.S. Government Agency Debt                               | 313384F38 | 2,600,000             | 9/9/2020      | 9/9/2020             | 0.091              | 2,599,759             |
| Federal Home Loan Bank                                       | U.S. Government Agency Debt                               | 313384K65 | 6,000,000             | 10/14/2020    | 10/14/2020           | 0.091              | 5,998,920             |
| Federal Home Loan Bank                                       | U.S. Government Agency Debt                               | 313384B65 | 3,850,000             | 8/11/2020     | 8/11/2020            | 0.070              | 3,849,940             |
| Federal Home Loan Bank                                       | U.S. Government Agency Debt                               | 313384F95 | 1,400,000             | 9/15/2020     | 9/15/2020            | 0.091              | 1,399,850             |
| Federal Home Loan Bank                                       | U.S. Government Agency Debt                               | 313384C80 | 1,600,000             | 8/21/2020     | 8/21/2020            | 0.070              | 1,599,944             |
| Federal Home Loan Bank                                       | U.S. Government Agency Debt                               | 313384Q77 | 1,200,000             | 11/24/2020    | 11/24/2020           | 0.091              | 1,199,661             |
| Federal Home Loan Bank                                       | U.S. Government Agency Debt                               | 313384G45 | 1,900,000             | 9/18/2020     | 9/18/2020            | 0.091              | 1,899,782             |
| Federal Home Loan Mortgage Corp.                             | U.S. Government Agency Debt                               | 313396H22 | 4,000,000             | 9/24/2020     | 9/24/2020            | 0.091              | 3,999,480             |
| Federal Home Loan Mortgage Corp.                             | U.S. Government Agency Debt                               | 313396C68 | 3,833,000             | 8/19/2020     | 8/19/2020            | 0.070              | 3,832,881             |
| Federal Home Loan Mortgage Corp.                             | U.S. Government Agency Debt                               | 3137EAEJ4 | 2,000,000             | 9/29/2020     | 9/29/2020            | 1.625              | 2,004,753             |
| Hashemite Kingdom of Jordan Government Aid Bond              | Non-U.S. Sovereign, Sub-Sovereign and Supra-National debt | 418097AC5 | 2,000,000             | 10/30/2020    | 10/30/2020           | 2.503              | 2,010,810             |
| Private Export Funding Corp.                                 | U.S. Government Agency Debt                               | 74274TAB6 | 8,000,000             | 2/16/2021     | 2/16/2021            | 2.650              | 8,100,235             |
| Resolution Funding Corp. Principal Strip                     | U.S. Government Agency Debt                               | 76116FAE7 | 2,000,000             | 10/15/2020    | 10/15/2020           | 0.213              | 1,999,145             |
| State Street Institutional U.S. Government Money Market Fund | Investment Company  | 7839989D1 | 45,023,266            | 8/3/2020      | 8/3/2020             | 0.090 (b)          | 45,023,266            |
| U.S. Treasury Bill   | U.S. Treasury Debt  | 912796TD1 | 5,000,000             | 8/13/2020     | 8/13/2020            | 0.083              | 4,999,885             |
| U.S. Treasury Bill   | U.S. Treasury Debt  | 912796TJ8 | 9,000,000             | 9/10/2020     | 9/10/2020            | 0.086              | 8,999,193             |
| U.S. Treasury Bill   | U.S. Treasury Debt  | 912796TP4 | 6,750,000             | 11/5/2020     | 11/5/2020            | 0.096              | 6,748,322             |
| U.S. Treasury Bill   | U.S. Treasury Debt  | 912796XF1 | 8,000,000             | 8/20/2020     | 8/20/2020            | 0.088              | 7,999,669             |
| U.S. Treasury Bill   | U.S. Treasury Debt  | 912796WZ8 | 6,000,000             | 8/6/2020      | 8/6/2020             | 0.083              | 5,999,959             |
| U.S. Treasury Bill   | U.S. Treasury Debt  | 912796XH7 | 8,000,000             | 9/3/2020      | 9/3/2020             | 0.093              | 7,999,363             |
| U.S. Treasury Bill   | U.S. Treasury Debt  | 9127962R9 | 4,000,000             | 10/15/2020    | 10/15/2020           | 0.093              | 3,999,250             |
| U.S. Treasury Bill   | U.S. Treasury Debt  | 9127962S7 | 5,000,000             | 10/22/2020    | 10/22/2020           | 0.093              | 4,998,972             |
| U.S. Treasury Bill   | U.S. Treasury Debt  | 9127962T5 | 4,500,000             | 10/29/2020    | 10/29/2020           | 0.095              | 4,498,980             |
| U.S. Treasury Bill   | U.S. Treasury Debt  | 912796TY5 | 2,000,000             | 12/31/2020    | 12/31/2020           | 0.096              | 1,999,208             |
| U.S. Treasury Bill   | U.S. Treasury Debt  | 912796TU3 | 4,500,000             | 12/3/2020     | 12/3/2020            | 0.101              | 4,498,475             |
| U.S. Treasury Bill   | U.S. Treasury Debt  | 9127963T4 | 3,000,000             | 1/7/2021      | 1/7/2021             | 0.098              | 2,998,724             |
| United States International Development Finance Corp.        | Variable Rate Demand Note                                 | 90376PAU5 | 5,000,000             | 8/7/2020      | 8/7/2020             | 0.200              | 5,000,000             |
| United States International Development Finance Corp.        | Variable Rate Demand Note                                 | 90376PAW1 | 2,500,000             | 8/7/2020      | 8/7/2020             | 0.220              | 2,500,000             |
|  |   |           | <u>\$ 178,956,266</u> |               |                      |                    | <u>\$ 179,090,427</u> |

(a) Yield represents market yield, when available.

(b) 7-day annual yield at July 31, 2020.

You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

**Weighted Average Life (WAL):** For money market funds, this is the weighted average of the life of the securities held in a fund or portfolio and can be used as a measure of sensitivity to changes in liquidity and/or credit risk. Generally, the higher the value, the greater the sensitivity. WAL is based on the dollar-weighted average length of time until principal payments must be paid, taking into account any call options exercised by the issuer and any permissible maturity shortening features other than interest rate resets. For money market funds, the difference between WAM and WAL is that WAM takes into account interest rate resets and WAL does not. WAL for money market funds is not the same as WAL of a mortgage- or asset-backed security.

**Weighted Average Maturity (WAM):** This is a weighted average of all the maturities of the securities held in a fund. WAM can be used as a measure of sensitivity to interest rate changes and markets changes. Generally, the longer the maturity, the greater the sensitivity to such changes. WAM is based on the dollar-weighted average length of time until principal payments must be paid. Depending on the types of securities held in a fund, certain maturity shortening devices (e.g., demand features, interest rate resets, and call options) may be taken into account when calculating the WAM.

The fund's holdings report provides information on a fund's investments as of the date indicated. The fund's holdings report is not part of a fund's annual or semiannual report and has not been audited. The information provided in this holdings report may differ from a fund's holdings disclosed in its annual or semiannual report due to differences in SEC requirements. For more information regarding the fund, please see the fund's most recent prospectus and semi-annual or annual report at [www.homesteadfunds.com](http://www.homesteadfunds.com).

The following link can be used to obtain the most recent 12 months of publicly available information filed by the fund:

<http://www.sec.gov/cgi-bin/browse-edgar?action=getcompany&CIK=0000865733&type=N-MFP&dateb=&count=40&scd=filings>