
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13G

UNDER THE SECURITIES EXCHANGE ACT OF 1934
(Amendment No. 4)*

Ponce Financial Group, Inc.

(Name of Issuer)

Common Stock, \$0.01 par value

(Title of Class of Securities)

(CUSIP Number)

03/31/2026

(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- Rule 13d-1(b)
 Rule 13d-1(c)
 Rule 13d-1(d)
-
-

SCHEDULE 13G

CUSIP No.

Names of Reporting Persons

1

Ponce Bank Employees Stock Ownership Plan with 401(k) Provisions; Pentegra Trust Company, Trustee
Check the appropriate box if a member of a Group (see instructions)

2

- (a)
 (b)

3

Sec Use Only

Citizenship or Place of Organization

4

MAINE

Number of Shares Beneficially Owned by Each Reporting Person With: 5 Sole Voting Power 1,168,244.00 Shared Voting Power 6 704,980.00 Sole Dispositive Power 7 1,873,224.00 Shared Dispositive Power 8 0.00

Aggregate Amount Beneficially Owned by Each Reporting Person

1,873,224.00

Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)

Percent of class represented by amount in row (9)

7.7 %

Type of Reporting Person (See Instructions)

EP

SCHEDULE 13G

Item 1.

Name of issuer:

(a) Ponce Financial Group, Inc.

Address of issuer's principal executive offices:

(b) 2244 Westchester Avenue, Bronx, NY 10462

Item 2.

Name of person filing:

(a) Ponce Bank Employees Stock Ownership Plan with 401(k) Provisions; Pentegra Trust Company, Trustee

Address or principal business office or, if none, residence:

(b) c/o Pentegra Services, Inc., 2 Enterprise Drive, Suite 408, Shelton, CT 06484

Citizenship:

(c) Maine

Title of class of securities:

(d) Common Stock, \$0.01 par value

CUSIP No.:

(e)

Item 3. If this statement is filed pursuant to §§ 240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a:

- (a) Broker or dealer registered under section 15 of the Act (15 U.S.C. 78o);
- (b) Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c);
- (c) Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c);
- (d) Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C. 80a-8);
- (e) An investment adviser in accordance with § 240.13d-1(b)(1)(ii)(E);
- (f) An employee benefit plan or endowment fund in accordance with § 240.13d-1(b)(1)(ii)(F);
- (g) A parent holding company or control person in accordance with § 240.13d-1(b)(1)(ii)(G);
- (h) A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);

- (i) A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3);
- (j) A non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J). If filing as a non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J), please specify the type of institution:
- (k) Group, in accordance with Rule 240.13d-1(b)(1)(ii)(K).

Item 4. Ownership

Amount beneficially owned:

(a)

See Box 9 on cover page

Percent of class:

(b)

See Box 11 on cover page. Based on 24,187,901 shares outstanding as of March 31, 2026 %

(c)

Number of shares as to which the person has:

(i) Sole power to vote or to direct the vote:

See Box 5 on cover page. Shares of common stock are held in trust for the benefit of participating employees by the Trustee. Pursuant to the terms of the ESOP, the Trustee has the ability to vote shares allocated to participant accounts as directed by participants as well as unallocated shares for which no voting instructions are received in the same proportion as shares for which the Trustee has received voting instructions from participants.

(ii) Shared power to vote or to direct the vote:

See Box 6 on cover page.

(iii) Sole power to dispose or to direct the disposition of:

See Box 7 on cover page.

(iv) Shared power to dispose or to direct the disposition of:

See Box 8 on cover page.

Item 5. Ownership of 5 Percent or Less of a Class.

Item 6. Ownership of more than 5 Percent on Behalf of Another Person.

Not Applicable

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company or Control Person.

Not Applicable

Item 8. Identification and Classification of Members of the Group.

Not Applicable

Item 9. Notice of Dissolution of Group.

Not Applicable

Item 10. Certifications:

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired and are held in the ordinary course of business and were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect, other than activities solely in connection with a nomination under ?? 240.14a-11.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Ponce Bank Employees Stock Ownership Plan with 401(k)
Provisions; Pentegra Trust Company, Trustee

Signature: /s/Paula Edmonds

Name/Title: Senior Vice President

Date: 05/07/2026