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 6047(e), 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

2013

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2013 or fiscal plan year beginning 07/01/2013 and ending 06/30/2014

A This return/report is for:
- [ ] a multiemployer plan;
- [X] a multiple-employer plan; or
- [ ] 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:
- [X] Form 5558;
- [ ] automatic extension;
- [ ] the DFVC program;
- [ ] special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST

1b Three-digit plan number (PN) ▶ 333

1c Effective date of plan 07/15/1943

2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan)

BOARD OF DIRECTORS OF PENTEGRA DEFINED BENEFIT PLAN

108 CORPORATE PARK DRIVE
WHITE PLAINS, NY 10604-3805

2b Employer Identification Number (EIN)
13-5645888

2c Sponsor's telephone number
914-694-1300

2d Business code (see instructions)
525100

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.	04/15/2015	JOHN PINTO
	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

Preparer's name (including firm name, if applicable) and address; include room or suite number. (optional)

Preparer's telephone number (optional)

3a Plan administrator's name and address ☐ Same as Plan Sponsor Name ☐ Same as Plan Sponsor Address

JOHN PINTO, PRESIDENT, PENTEGRA DB PLAN

108 CORPORATE PARK DRIVE
WHITE PLAINS, NY 10604-3805

3b Administrator's EIN: 38-3784887

3c Administrator's telephone number: 914-694-1300

4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:

a Sponsor's name

4b EIN

4c PN

5	Total number of participants at the beginning of the plan year	**5**	38637
6	Number of participants as of the end of the plan year (welfare plans complete only lines **6a, 6b, 6c,** and **6d**).		
a	Active participants	**6a**	12829
b	Retired or separated participants receiving benefits	**6b**	9406
c	Other retired or separated participants entitled to future benefits	**6c**	14624
d	Subtotal. Add lines **6a**, **6b**, and **6c**	**6d**	36859
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	736
f	Total. Add lines **6d** and **6e**.	**6f**	37595
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	356
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
1A

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)** ☐ 0 **A** (Insurance Information)
- **(4)** ☒ **C** (Service Provider Information)
- **(5)** ☒ **D** (DFE/Participating Plan Information)
- **(6)** ☐ **G** (Financial Transaction Schedules)

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

OMB No. 1210-0110

2013

This Form is Open to Public Inspection

For calendar plan year 2013 or fiscal plan year beginning 07/01/2013 and ending 06/30/2014

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of $1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan
PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST

B Three-digit plan number (PN) ▶ 333

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
BOARD OF DIRECTORS OF PENTEGRA DEFINED BENEFIT PLAN

D Employer Identification Number (EIN)
13-5645888

E Type of plan: ☐ Single ☒ Multiple-A ☐ Multiple-B

F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I Basic Information

1 Enter the valuation date: Month 07 Day 01 Year 2013

2 Assets:

a Market value	**2a**	2928631132
b Actuarial value	**2b**	2928631132

3 Funding target/participant count breakdown:

		(1) Number of participants	(2) Funding Target
a For retired participants and beneficiaries receiving payment	**3a**	10370	1117062815
b For terminated vested participants	**3b**	14900	535429015
c For active participants:			
(1) Non-vested benefits	**3c(1)**		33030261
(2) Vested benefits	**3c(2)**		1205221676
(3) Total active	**3c(3)**	13367	1238251937
d Total	**3d**	38637	2890743767

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) ☐

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	
5 Effective interest rate	**5**	6.34 %
6 Target normal cost	**6**	109285222

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE

Signature of actuary

04/13/2015
Date

DAVID M. FLAGG
Type or print name of actuary

14-03713
Most recent enrollment number

TOWERS WATSON DELAWARE INC.
Firm name

212-309-3504
Telephone number (including area code)

335 MADISON AVENUE
NEW YORK, NY 10017
Address of the firm

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	39640010	9157307
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	3593125	243208
9	Amount remaining (line 7 minus line 8)	36046885	8914099
10	Interest on line 9 using prior year's actual return of 7.40 %	2689551	727937
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		61961127
	b Interest on (a) using prior year's effective interest rate of 7.05 % except as otherwise provided (see instructions)		4378456
	c Total available at beginning of current plan year to add to prefunding balance		66339583
	d Portion of (c) to be added to prefunding balance		8534131
12	Other reductions in balances due to elections or deemed elections	2740036	154440
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	35996400	18021727

Part III Funding Percentages

14	Funding target attainment percentage	14	99.44 %
15	Adjusted funding target attainment percentage	15	100.70 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	108.03 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
07/01/2013	190751615	255908			
			Totals ► 18(b)	190751615	18(c) 255908

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
	a Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
	b Contributions made to avoid restrictions adjusted to valuation date	19b	0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	183494470

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? [X] Yes [ ] No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? [ ] Yes [X] No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

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

21 Discount rate:

a Segment rates:

1st segment:	2nd segment:	3rd segment:	
4.94%	6.15%	6.76 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	4
22 Weighted average retirement age	**22**	55

23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment		☒ Yes ☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment		☐ Yes ☒ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment		☒ Yes ☐ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6)	**31a**	109285222
b Excess assets, if applicable, but not greater than line 31a	**31b**	50468800

32 Amortization installments:

	Outstanding Balance	Installment
a Net shortfall amortization installment	94568868	24122639
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	82939061

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	3228753	530231	3758984

36 Additional cash requirement (line 34 minus line 35)	**36**	79180077
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	183494470

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36)	**38a**	104314393
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	2692912
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:

a Schedule elected ☐ 2 plus 7 years ☒ 15 years

b Eligible plan year(s) for which the election in line 41a was made ☐ 2008 ☐ 2009 ☒ 2010 ☒ 2011

42 Amount of acceleration adjustment	**42**	0
43 Excess installment acceleration amount to be carried over to future plan years	**43**	0

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**2013** **This Form is Open to Public Inspection.**

For calendar plan year 2013 or fiscal plan year beginning 07/01/2013 and ending 06/30/2014

A Name of plan
PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST

B Three-digit plan number (PN) ▶ 333

C Plan sponsor's name as shown on line 2a of Form 5500
BOARD OF DIRECTORS OF PENTEGRA DEFINED BENEFIT PLAN

D Employer Identification Number (EIN)
13-5645888

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. . . . . ☐ Yes ☒ No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

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

PENTEGRA SERVICES, INC.

13-3745616

(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?
13	CONTRACT ADMIN	17665769	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

ENTREPRENEURSHARES, LLC

27-2551241

(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?
51	INVESTMENT MGMT	848226	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

STATE STREET GLOBAL ADVISORS

04-1867445

(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?
51 99 68 18 19 52	INVESTMENT MGMT	396803	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

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)

BLACKROCK INSTITUTIONAL TRUST CO,NA

94-3112180

(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?
51 28 21 34 24 50	INVESTMENT MGMT	371971	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

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

BANK OF NEW YORK MELLON

13-5160382

(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	TRUSTEE	166401	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

GRANT THORNTON LLP

36-6055558

(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	NONE	128345	Yes [ ] No [X]	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)

BANK OF NEW YORK MELLON

13-5160382

(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?
51	INVESTMENT MGMT	54344	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

PATTERSON,BELKNAP,WEBB & TYLER

13-5622951

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29	NONE	51158	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

BNYMELLON PERFORMANCE/RISK ANALYTIC

42-1542297

(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?
34	INVEST VALUATION	45711	Yes [ ] No [X]	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)

BLOOMBERG FINANCE, LP

06-1818168

(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?
34	INVEST VALUATION	33177	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

PREQIN

98-0623545

(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?
34	INVESTMENT EVALUATIONS	19740	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

STANDISH MELLON ASSET MGMT, LLC

25-1890416

(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?
51	INVESTMENT MGMT	15851	Yes [ ] No [X]	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)

GIMMIE CREDIT LLC

20-4033510

(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?
34	INVESTMENT EVALUATIONS	13959	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

JACKSON LEWIS, LLP

13-1863997

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29	NONE	12669	Yes [ ] No [X]	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
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

(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

2013

This Form is Open to Public Inspection.

For calendar plan year 2013 or fiscal plan year beginning 07/01/2013 and ending 06/30/2014

A Name of plan
PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST

B Three-digit plan number (PN) ▶ 333

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
BOARD OF DIRECTORS OF PENTEGRA DEFINED BENEFIT PLAN

D Employer Identification Number (EIN)
13-5645888

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)

a Name of MTIA, CCT, PSA, or 103-12 IE: EB TEMPORARY INVESTMENT FUND

b Name of sponsor of entity listed in (a): THE BANK OF NEW YORK MELLON

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)
25-6078093-023	C	0

a Name of MTIA, CCT, PSA, or 103-12 IE: LONG TERM CREDIT BOND INDEX FUND

b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY, NA

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)
94-3118550-001	C	49400240

a Name of MTIA, CCT, PSA, or 103-12 IE: LONG CREDIT INDEX NON-LENDING FUND

b Name of sponsor of entity listed in (a): STATE STREET BANK & TRUST CO.

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)
04-0025081-146	C	57636979

a Name of MTIA, CCT, PSA, or 103-12 IE: S&P 500 FLAGSHIP

b Name of sponsor of entity listed in (a): STATE STREET BANK & TRUST CO

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)
04-0025081-002	C	110670849

a Name of MTIA, CCT, PSA, or 103-12 IE: RUSSELL 1000 VALUE FUND

b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY, NA

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)
94-3149382-001	C	136389455

a Name of MTIA, CCT, PSA, or 103-12 IE: EAFE EQUITY INDEX FUND

b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY, NA

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)
94-6596958-001	C	90840430

a Name of MTIA, CCT, PSA, or 103-12 IE: EQUITY INDEX FUND

b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY, NA

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)
94-6052285-001	C	76998952

a Name of MTIA, CCT, PSA, or 103-12 IE: TWENTY PLUS YR HIGH QUALITY CORP FD			
b Name of sponsor of entity listed in (a): STATE STREET BANK & TURST CO			
c EIN-PN 90-0337987-296	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	48299585
a Name of MTIA, CCT, PSA, or 103-12 IE: RUSSELL 2000 EQUITY INDEX FUND			
b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY, NA			
c EIN-PN 94-3273839-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	91633625
a Name of MTIA, CCT, PSA, or 103-12 IE: BARLOW PARTNERS GROUP TRUST			
b Name of sponsor of entity listed in (a): BARLOW PARTNERS			
c EIN-PN 36-3653202-001	**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: INT TERM CREDIT BOND INDEX FUND			
b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY, NA			
c EIN-PN 94-3118549-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	157310171
a Name of MTIA, CCT, PSA, or 103-12 IE: INT GOV'T/CREDIT BOND INDEX FUND			
b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY, NA			
c EIN-PN 94-3199817-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	5297955
a Name of MTIA, CCT, PSA, or 103-12 IE: FIVE THRU TWENTY YR HIGH QUALITY FD			
b Name of sponsor of entity listed in (a): STATE STREET BANK & TRUST CO			
c EIN-PN 90-0337987-297	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	148685814
a Name of MTIA, CCT, PSA, or 103-12 IE: RUSSELL 2000 GROWTH INDEX FUND			
b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY, NA			
c EIN-PN 94-3302954-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	71670951
a Name of MTIA, CCT, PSA, or 103-12 IE: RUSSELL 2000 GROWTH INDEX			
b Name of sponsor of entity listed in (a): STATE STREET BANK & TRUST CO			
c EIN-PN 04-6809843-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	99020685
a Name of MTIA, CCT, PSA, or 103-12 IE: S&P MIDCAP 400 INDEX NON LENDING			
b Name of sponsor of entity listed in (a): STATE STREET BANK & TRUST CO			
c EIN-PN 90-0337987-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	55076549
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
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a Plan name	
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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

2013

This Form is Open to Public Inspection

For calendar plan year 2013 or fiscal plan year beginning 07/01/2013 and ending 06/30/2014

A Name of plan
PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST

B Three-digit plan number (PN) ▶ 333

C Plan sponsor's name as shown on line 2a of Form 5500
BOARD OF DIRECTORS OF PENTEGRA DEFINED BENEFIT PLAN

D Employer Identification Number (EIN)
13-5645888

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	16792416	14274900
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	1498401	32363211
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	23032873	40904932
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	119706	219866
(2) U.S. Government securities	1c(2)	166527052	160263071
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	910702700	1064821555
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	1224375	1240625
(B) Common	1c(4)(B)	122986942	84234041
(5) Partnership/joint venture interests	1c(5)	172084895	287672424
(6) Real estate (other than employer real property)	1c(6)	50576755	72639080
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	1422182512	1246649725
(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)	0	133865302
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	80967496	134470005

		(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	5233200	3819595
f Total assets (add all amounts in lines 1a through 1e)	1f	2973929323	3277438332
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h	31175294	26437845
i Acquisition indebtedness	1i		
j Other liabilities	1j	15593210	0
k Total liabilities (add all amounts in lines 1g through1j)	1k	46768504	26437845
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	2927160819	3251000487

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)	179921064	
(B) Participants	2a(1)(B)	259283	
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		180180347
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	164	
(B) U.S. Government securities	2b(1)(B)	1010180	
(C) Corporate debt instruments	2b(1)(C)	58023906	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	2573732	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		61607982
(2) Dividends: **(A)** Preferred stock	2b(2)(A)	88750	
(B) Common stock	2b(2)(B)	4777099	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		4865849
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	1059537044	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	999180398	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		60356646
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)	4664039	
(B) Other	2b(5)(B)	-3680742	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		983297

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		220089558
(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)		21881085
c Other income	2c		55400206
d Total income. Add all **income** amounts in column (b) and enter total	2d		605364970
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	184977314	
(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)		184977314
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: **(1)** Professional fees	2i(1)	1333235	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	15379937	
(4) Other	2i(4)	49037007	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		65750179
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		250727493
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		354637477
l Transfers of assets:			
(1) To this plan	2l(1)		11397718
(2) From this plan	2l(2)		42195527

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) [X] Unqualified **(2)** [ ] Qualified **(3)** [ ] Disclaimer **(4)** [ ] Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? [ ] Yes [X] No

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: GRANT THORNTON LLP **(2)** EIN: 36-6055558

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:

		Yes	No	Amount
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.)	4a		X	
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	

			Yes	No	Amount
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?	4e	X		62300000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	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.)	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			
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? If "Yes," enter the amount of any plan assets that reverted to the employer this year..... ☐ **Yes** ☒ **No** **Amount:**

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)
FIRST MERCHANTS CORPORATION RETIREMENT PENSION PLAN	35-1544218	001
EASTERN FEDERAL BANK DEFINED BENEFIT PLAN	06-0475460	003
THE DEFINED BENEFIT PLAN (PLAN C) OF THE CBERA RETIREMENT PROGRAM	04-6035593	334
CARTHAGE FEDERAL SAVINGS & LOAN ASSOCIATION	15-0263165	002

5c If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? ..... ☒ Yes ☐ No ☐ Not determined

Part V Trust Information (optional)

6a Name of trust	**6b** Trust's EIN

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 section 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

2013

This Form is Open to Public Inspection.

For calendar plan year 2013 or fiscal plan year beginning 07/01/2013 and ending 06/30/2014

A Name of plan
PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST

B Three-digit plan number (PN) ▶ 333

C Plan sponsor's name as shown on line 2a of Form 5500
BOARD OF DIRECTORS OF PENTEGRA DEFINED BENEFIT PLAN

D Employer Identification Number (EIN)
13-5645888

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): 13-3745616

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** 688

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section of 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)? ..... ☐ **Yes** ☒ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☒ **N/A**

Part III Amendments

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**

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 participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year	**14a**	
b The plan year immediately preceding the current plan year	**14b**	
c The second preceding plan year	**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: 38.0% Investment-Grade Debt: 52.0% High-Yield Debt: 2.0% Real Estate: 2.0% Other: 6.0%

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):

Employer ID No: 13-5645888
Plan Number: 333

Consolidated Financial Supplemental Schedules and
Report of Independent Certified Public Accountants

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

As of June 30, 2014 and 2013, and
for the year ended June 30, 2014

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

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

Grant Thornton LLP
757 Third Avenue, 9th Floor
New York, NY 10017

T 212.599.0100
F 212.370.4520
GrantThornton.com
linkd.in/GrantThorntonUS
twitter.com/GrantThorntonUS

REPORT OF INDEPENDENT CERTIFIED PUBLIC ACCOUNTANTS

To the Board of Directors and Participants of
The Pentegra Defined Benefit Plan for Financial Institutions

We have audited the accompanying consolidated financial statements of the Pentegra Defined Benefit Plan for Financial Institutions (the "Plan"), which comprise the consolidated statements of net assets available for benefits as of June 30, 2014 and 2013 and the related consolidated statement of changes in net assets available for benefits for the year ended June 30, 2014, and the related notes to the financial statements.

Management's responsibility for the financial statements

Management is responsible for the preparation and fair presentation of these consolidated financial statements 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 consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's responsibility

Our responsibility is to express an opinion on these consolidated financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Plan's preparation and fair presentation of the consolidated financial statements 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, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the financial status of the Pentegra Defined Benefit Plan for Financial Institutions as of June 30, 2014 and 2013, and the changes in its financial status for the year ended June 30, 2014 in accordance with accounting principles generally accepted in the United States of America.

Supplementary information

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules, Schedule H, Part IV, Line 4i - Schedule of assets (held at end of year) as of June 30, 2014 and Schedule H, Part IV Line 4j - schedule of reportable transactions for the year ended June 30, 2014, are presented for purposes of additional analysis and are not a required part of the financial statements, but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Such supplementary information is the responsibility of the Plan's management and was derived from and relates directly to the underlying accounting and other records used to prepare the consolidated financial statements. The information has been subjected to the auditing procedures applied in the audit of the consolidated financial statements and certain additional procedures. These additional procedures included comparing and reconciling the information directly to the underlying accounting and other records used to prepare the consolidated financial statements or to the consolidated financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the supplemental schedules are fairly stated, in all material respects, in relation to the consolidated financial statements as a whole.

Grant Thornton LLP

New York, New York
April 15, 2015

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
Consolidated Statements of Net Assets Available for Benefits
As of June 30, 2014 and 2013
(in thousands)

	2014	2013
ASSETS		
Investments, at fair value	$ 3,171,773	$ 2,912,648
Accrued investment income	15,057	15,681
Accounts receivable	6,356	5,680
Employer contributions receivable	32,363	1,498
Receivables for securities sold, not yet settled	19,491	1,671
Goodwill and intangible assets	14,303	14,725
Cash	14,274	16,792
Other assets	3,821	5,234
Total assets	3,277,438	2,973,929
LIABILITIES		
Accounts payable and other liabilities	22,175	29,402
Interest rate swaps	-	15,593
Payables for securities purchased, not yet settled	4,263	1,774
Total liabilities	26,438	46,769
Net assets available for benefits	$ 3,251,000	$ 2,927,160

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

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Consolidated Statement of Changes in Net Assets Available for Benefits

For the year ended June 30, 2014
(in thousands)

ADDITIONS	
Contributions	$ 180,180
Investment income/(loss)	
Net appreciation in fair value of investments	303,305
Interest	61,615
Dividends	4,866
Less:	
Administrative asset fee	(13,178)
Investment advisory services	(2,202)
Net investment income	354,406
Administrative and service income	55,400
Total additions	589,986
DEDUCTIONS	
Benefit payments	184,977
Administrative expenses	47,477
Other	2,894
Total deductions	235,348
Net increase	354,638
TRANSFER OF ASSETS	
Transfers into the Plan	11,398
Transfers out of the Plan	(42,196)
Total increase in net assets	323,840
NET ASSETS AVAILABLE FOR BENEFITS	
Beginning of year	2,927,160
End of year	$ 3,251,000

The accompanying notes are an integral part of this financial statement.

1. DESCRIPTION OF THE PLAN

The following description of the Pentegra Defined Benefit Plan for Financial Institutions (the "Plan") is provided for general information purposes only. Participants should refer to their respective Summary Plan Descriptions for more complete information including pension benefits.

General

A description of the Plan's Comprehensive Retirement Program, effective July 1, 2012, has been published in the Plan's Regulations, 27th Revision (the "Regulations"). This document, and various amendments to it, have been made available to participating employers and their participants by being posted on the Plan sponsor website. The Plan operates as a multiple employer plan under the Employee Retirement Income Security Act of 1974 ("ERISA") and the Internal Revenue Code ("IRC"). As such, all plan assets back all plan liabilities. The Plan files one Form 5500 on behalf of all employers who participate in the Plan. The Bank of New York Mellon ("BNY Mellon") serves as the trustee of the Plan. The Plan is subject to the provisions of ERISA and the IRC. The Plan's management is responsible for monitoring and controlling the activity of the Plan in accordance with the provisions of ERISA and the IRC.

The Plan's consolidated financial statements include the consolidation of the results of operations and net assets of Pentegra Services, Inc. ("PSI"), a wholly owned subsidiary of the Plan (see Note 12).

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The accompanying consolidated 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").

Use of Estimates

The preparation of consolidated financial statements in conformity with U.S. GAAP requires plan management to make estimates and assumptions that affect the reported amounts of assets, liabilities and changes therein, disclosure of contingent assets and liabilities, and the actuarial present value of accumulated benefits and changes therein at the date of the consolidated financial statements. Actual results could differ significantly from those estimates. Estimates that are particularly susceptible to change include assumptions used in determining the actuarial present value of accumulated plan benefits and the fair value of investments.

Risk and Uncertainties

Investment securities (see Notes 6, 7 and 8) are exposed to various risks, such as interest rate, credit risk and overall market volatility. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the consolidated financial statements.

Income Recognition

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on an accrual basis. Dividend income is recorded on the ex-dividend date.

Realized gains and losses on the sales of investment securities are recorded as the difference between proceeds received and cost. Cost is determined on an average cost basis. Net appreciation or depreciation includes realized gains and losses and the change in the fair value of securities held for the year ended June 30, 2014.

Investment Valuation

Investments are stated at fair value. Fair value of a financial instrument is the amount that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (see Note 6).

Administrative Expenses

In addition to the administrative expenses of PSI (see Note 12), administrative expenses incurred to administer the Plan, including audit, legal, consulting and board meeting expenses are assessed to participating employers and are paid out of the Plan assets.

Fiduciary liability insurance premiums aggregating $321 in 2014 were paid by participating employers directly and are not reflected in the Plan's consolidated financial statements.

Payment of Benefits

Benefit payments to participants are recorded upon distribution. As of June 30, 2014 and 2013, net assets available for benefits included $11,954 and $11,380, respectively, of benefits due to participants who have withdrawn from the Plan, or beneficiaries who have not yet received their distribution.

Contributions

The Plan accepts employer contributions for the current plan year up to eight and a half months after the Plan year end as allowed by ERISA. Certain contributions from employers on Schedule SB of Form 5500 represent reimbursements to the Plan for administrative services and are therefore recorded as such on the consolidated financial statements.

Vesting

Participants are vested immediately in their contributions plus interest thereon. Participants should refer to their respective Summary Plan Descriptions to determine the vesting schedule for benefits accrued for employer provided benefits.

Pension Benefits

Pension benefits are provided to participants under several types of retirement options based upon years of continuous service and age. Retirement benefits are paid to participants in various forms of joint and survivor annuities. A lump-sum payment option may also be available. Participants should refer to their respective Summary Plan Descriptions for more information.

Recently Adopted Accounting Standards

ASU No. 2011-11 and ASU No. 2013-01, *Balance Sheet* (*ASC Topic 210*): *Disclosures about Offsetting Assets and Liabilities* - In December 2011, the FASB issued ASU No. 2011-11 and in January 2013, the FASB issued ASU No. 2013-01, an update to ASU No. 2011-11. This topic will require a reporting entity to present enhanced disclosures for financial instruments and derivative instruments that are offset or subject to master netting agreements or similar such agreements. This update is effective for annual reporting periods beginning on or after January 1, 2013. Plan management has determined there is no impact on the update in the consolidated financial statements.

3. SUMMARY OF ACTUARIAL ASSUMPTIONS

Actuarial Cost Methods

The actuarial cost method used to value all benefits is the traditional unit credit method. As part of the valuation process, the funded status of each participating employer is separately determined. Employers in an unfunded position are billed for their required contributions. Employers in an over-funded position can use their surplus to offset all or a portion of their contribution requirement.

Actuarial Asset Valuation

The actuarial valuation uses the market value of assets.

Actuarial Valuation Assumptions

The significant assumptions used in the actuarial valuation are:

- For the 2014 valuation, the interest rates used for determining the minimum required contribution are based on the three segment yield rates for 2014 under the Highway and Transportation Funding Act of 2014 ("HATFA") with 90%-110% corridors surrounding the 25 year average of the 24 month average segment rates as of September 30, 2013, as described in IRS Notice 2014-53. The rates are as follows:

Years	Rate
1-5	4.99 %
6-20	6.32
21+	6.99

- For the 2013 actuarial valuation, the interest rates used for determining the minimum required contribution are based on the three segment yield rates for 2013 under the Moving Ahead for Progress in the 21st Century Act ("MAP-21") with 85%-115% corridors surrounding the 25 year average of the 24 month average segment rates as of September 30, 2012, as described in IRS Notice 2012-55. The rates are as follows:

Years	Rate
1-5	4.94 %
6-20	6.15
21+	6.76

- Normal retirement is assumed to occur at ages 45-70. For the period prior to retirement, withdrawals, deaths, and disabilities are anticipated.

- For the 2014 actuarial valuation, separate rates for non-annuitants (based on Retired Pensioner 2000 Mortality Tables ("RP-2000") "employees" table without collar or amount adjustments, projected to 2029 using scale AA) and annuitants (based on RP-2000 "Healthy Annuitants" table without collar or amount adjustments projected to 2021 using scale AA) were used.

- For the 2013 actuarial valuation, separate rates for non-annuitants (based on Retired Pensioner 2000 Mortality Tables ("RP-2000") "employees" table without collar or amount adjustments, projected to 2028 using scale AA) and annuitants (based on RP-2000 "Healthy Annuitants" table without collar or amount adjustments projected to 2020 using scale AA) were used.

- The interest rate assumed for lump sum benefits is the same as the valuation interest rate, as required by the Pension Protection Act of 2006 ("PPA") as amended by MAP-21.

- Normal cost for each employer includes the estimated administrative expenses for the plan year, as required under PPA.

- An interest rate of 6.25% was used to determine the actuarial present value of accumulated plan benefits under ASC 960, Plan Accounting-Defined Benefit Pension Plans, as of July 1, 2014. The rate used for this measurement as of July 1, 2013 was 6.25%.

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. If the Plan were to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

4. FUNDING POLICY

The Plan is a defined benefit pension plan to which employers make contributions based upon calculations prepared annually by the Plan's outside actuary, Towers Watson. The calculations are designed to determine the amounts necessary to fund the target normal cost of pension benefits and the 7 year amortization of the Plan's funding shortfall. The Plan met the minimum funding requirements of ERISA for the years ended June 30, 2014 and 2013. For the 2011-2012 plan year, participating employers had the option to fund a portion of their shortfall over a 15 year period rather than over a 7 year period.

Certain participating employers have elected to participate on a contributory basis, whereby participants are required to contribute a percentage of their salaries. Participants are always 100% vested in the value of their contributions. Participants' accumulated contributions, including interest, were $7,873 and $7,981 at June 30, 2014 and 2013, respectively. Pursuant to federal regulations, the interest rate credited to these contributions at June 30, 2014 and 2013, was 1.47% and 1.10%, respectively.

5. ACCUMULATED PLAN BENEFITS

Accumulated plan benefits are those future periodic payments and lump-sum distributions, which are attributable under the Plan's provisions to service rendered by employees as of the valuation date. Accumulated plan benefits include benefits expected to be paid to (1) retired or terminated employees, (2) beneficiaries of employees who have died, and (3) present employees. The actuarial present value of accumulated plan benefits is determined by an independent actuary and it is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment.

The actuarial present value of accumulated plan benefits as of June 30, 2014 and 2013 is as follows:

	2014	2013
Vested benefits for:		
Retirees and beneficiaries currently receiving payments	$ 1,412,182	$ 1,112,249
Other participants	1,731,648	1,803,361
Total vested benefits	3,143,830	2,915,610
Nonvested benefits	30,033	34,283
Total actuarial present value of accumulated plan benefits	$ 3,173,863	$ 2,949,893

The changes in the actuarial present value of accumulated plan benefits for the year ended June 30, 2014 is as follows:

	2014
Changes in accumulated plan benefits	
Beginning of year	$ 2,949,893
Increase (decrease) during the year attributable to:	
Interest due to decrease in the discount period	178,588
Benefits paid	(213,080)
Withdrawn employers	(13,036)
New employers	-
Changes in benefits adopted by certain employers	(932)
Assumption changes	151,317
Benefits accumulated and actuarial experience	121,113
Net decrease	223,970
End of year	$ 3,173,863

6. FAIR VALUE MEASUREMENTS

ASC 820, Fair Value Measurements and Disclosures, provides a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value, as follows: Level 1, which refers to securities valued using unadjusted quoted prices from active markets for identical assets; Level 2, which refers to securities not traded on an active market but for which observable market inputs are readily available; and Level 3, which refers to securities valued based on significant unobservable inputs. Assets and liabilities are classified in their entirety based on the lowest level of input that is significant to the fair value measurement.

Asset Valuation Techniques

Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs. The following is a description of the valuation methodologies used for assets at fair value. There have been no changes in the methodologies used at June 30, 2014 and 2013.

- Common stocks are valued at quoted prices in active markets.

- Corporate debt securities (excluding equity linked notes ["ELN's"]), interest rate swaps (see Note 8), and preferred stocks are valued by management based on information provided by BNY Mellon, using the following techniques: matrix pricing, market pricing, market corroborated pricing and inputs such as yield curves and indices.

- U.S. government securities are valued at prevailing market prices traded on the secondary markets or are valued by management based on information provided by BNY Mellon using the following observable inputs: matrix pricing, market pricing, market corroborated pricing and inputs such as yield curves and indices.

- Common collective trust funds ("Funds") are valued at net asset value ("NAV"), which is calculated by the investment manager or sponsor of the Fund based on the fair value of the underlying assets of each fund. Equity funds have a primary objective of matching the performance of an index of a particular segment of the financial market, such as Standard & Poor's 500 Index. Fixed income funds are invested primarily in investment grade corporate and government bonds and seek to match the performance of particular bond indexes such as the Barclays Capital U.S. Long Term Credit Index. The short term funds are primarily invested in shorter maturity government and corporate securities. As of June 30, 2014, the Funds can be redeemed daily with 1-2 days' notice. As of June 30, 2013, the Funds can be redeemed daily with 1-2 days' notice except for Barlow Partners Group Trust of $62,668 which could be redeemed annually with 60 days notice. As of June 30, 2014 and 2013, the Plan had no unfunded commitments for the Funds.

- ELN's of $21,746 and $20,751 as of June 30, 2014 and 2013, respectively, which are in the category of A-rated corporate debt securities, are valued at bid price that the originating trading desk would be willing to execute a trade (see Note 8).

- Real estate funds are valued at NAV, which is calculated by the investment manager or sponsor of the Funds which is based on data obtained from real estate appraisals, comparables, or valued based on valuation techniques such as the cash flow projection model. Redemption from these Funds varies as per the Funds' cash flow availability. Payout of redemptions may be deferred up to 27 months at the discretion of the Funds. As of June 30, 2014 and 2013, the Plan had remaining capital commitments for additional contributions to real estate funds of $6,000 and $0, respectively. As of June 30, 2014 and 2013, the Plan had reserve commitments of $750, which may or may not be called during the life of the investment.

- Private equity investments are valued at NAV, which is calculated by the fund manager and is based on the valuation of the underlying investments, which include inputs such as cost, operating results, discounted future cash flows and market based comparable data. For the year ended June 30, 2014, $153,913 of these funds can be redeemed monthly or quarterly with a 5-65 days' notice while $133,769 of these funds are not liquid subject to distributions by the fund manager. For the year ended June 30, 2013, $100,896 of these funds can be redeemed annually or quarterly with a 60-65 days' notice while $71,189 of these funds are not liquid subject to distributions by the fund manager. There are various strategies employed including: private debt and equity investments, combining core long holdings of equities with short sales of stock or stock index options, event driven and other directional. As of June 30, 2014 and 2013, the Plan had remaining capital commitments for additional contributions to the limited partnerships totaling $239,163 and $101,987, respectively.

The following tables set forth by level within the fair value hierarchy a summary of the Plan's investments measured at fair value on a recurring basis at June 30, 2014 and 2013:

	Fair Value Measurements as of June 30, 2014			
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total
Common stocks				
Mutual funds	$ 133,865	$ -	$ -	$ 133,865
Financial services	32,362	-	-	32,362
Technology	21,722	-	-	21,722
Consumer non durables	19,725	-	-	19,725
Materials and services	3,966	-	-	3,966
Capital goods and services	2,148	-	-	2,148
Utilities	1,950	-	-	1,950
Energy	1,570	-	-	1,570
Consumer durables	791	-	-	791
Total common stocks	218,099	-	-	218,099
Corporate debt securities				
AAA credit rating	-	30,993	-	30,993
AA credit rating	-	142,652	-	142,652
A credit rating	-	280,972	16,680	297,652
BBB credit rating	-	429,570	-	429,570
Not rated	-	163,655	-	163,655
Total corporate debt securities	-	1,047,842	16,680	1,064,522
Government securities	63,292	96,971	-	160,263
Private equity	-	110,390	177,282	287,672
Preferred stock	-	1,241	-	1,241
Common collective trust funds - equity	-	732,302	-	732,302
Common collective trust funds - fixed income	-	466,631	-	466,631
Common collective trust funds - short term	-	47,717	-	47,717
Real estate funds	-	-	72,639	72,639
Municipal and other government debt and other	220	120,467	-	120,687
Total	$ 281,611	$ 2,623,561	$ 266,601	$ 3,171,773

	Fair Value Measurements as of June 30, 2013			
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total
Common stocks				
Financial services	$ 46,426	$ -	$ -	$ 46,426
Consumer non durables	30,252	-	-	30,252
Technology	20,161	-	-	20,161
Materials and services	16,332	-	-	16,332
Capital goods and services	5,132	-	-	5,132
Consumer durables	1,923	-	-	1,923
Utilities	1,105	-	-	1,105
Energy	1,656	-	-	1,656
Total common stocks	122,987	-	-	122,987
Corporate debt securities				
AAA credit rating	-	71,655	-	71,655
AA credit rating	-	154,753	-	154,753
A credit rating	-	306,183	5,491	311,674
BBB credit rating	-	295,962	-	295,962
Not rated	-	76,258	-	76,258
Total corporate debt securities	-	904,811	5,491	910,302
Government securities	64,043	102,484	-	166,527
Private equity	-	4,844	167,241	172,085
Preferred stock	-	1,224	-	1,224
Common collective trust funds - equity	-	912,517	62,668	975,185
Common collective trust funds - fixed income	-	395,877	-	395,877
Common collective trust funds - short term	-	51,121	-	51,121
Real estate funds	-	-	50,577	50,577
Municipal and other government debt and other	120	66,643	-	66,763
Total	$ 187,150	$ 2,439,521	$ 285,977	$ 2,912,648
Other financial instruments*				
Interest rate swaps	$ -	$ (15,593)	$ -	$ (15,593)

* Other financial instruments are interest rate swap derivatives classified as liabilities which are not reflected in investments at fair value in the consolidated statements of net assets available for benefits.

The Plan's policy is to recognize all transfers between levels at the beginning of the reporting period. For the year ended June 30, 2014, $10,311 in corporate debt securities (ELN's) were transferred from Level 2 to Level 3, due to changes in the ELN's observable valuation inputs.

The following tables present a reconciliation of the beginning and ending balances of the fair value measurements using significant unobservable inputs (Level 3) for the year ended June 30, 2014.

Fair Value Measurements Using Significant Unobservable Inputs (Level 3)

	June 30, 2014				
	Private Equity	Real Estate Funds	Corporate Debt Sec. (ELN's)	CCT Equity	Total
Beginning balance - July 01, 2013	$ 167,241	$ 50,577	$ 5,491	$ 62,668	$ 285,977
Realized gains	28,372	-	-	52,149	80,521
Unrealized gains (losses)	(21,682)	5,285	878	(47,974)	(63,493)
Purchases	79,908	16,777	-	-	96,685
Issuances	-	-	-	-	-
Settlements	(76,557)	-	-	(66,843)	(143,400)
Transfers into Level 3	-	-	10,311	-	10,311
Ending balance - June 30, 2014	$ 177,282	$ 72,639	$ 16,680	$ -	$ 266,601
The amount of total gains or losses for the period included in changes in net assets attributable to the change in unrealized gains or losses related to assets still held at the reporting date	$ (115)	$ 5,285	$ 878	$ -	$ 6,048

The following tables set forth a summary of the Plan's investments with a reported NAV at June 30, 2014 and 2013:

	Fair Value Estimated Using Net Asset Value Per Share				
	June 30, 2014				
Investment	Fair Value	Unfunded Commitment	Redemption Frequency	Other Redemption Restrictions	Redemption Notice Period
Common collective trust funds - equity	$ 732,302	$ -	daily	None	1-2 days
Common collective trust funds-fixed income	466,631	-	daily	None	1-2 days
Private equity	153,913	-	monthly, quarterly	None	5-65 days
NYLCAP, Highstar, Dyal, Medley, Etc.	133,759	239,163	subject to distributions by fund manager	None	NA
Real estate funds	72,639	6,000	varies as per funds' cash flow availability	None	NA
Total	$ 1,559,244	$ 245,163			

	Fair Value Estimated Using Net Asset Value Per Share				
	June 30, 2013				
Investment	Fair Value	Unfunded Commitment	Redemption Frequency	Other Redemption Restrictions	Redemption Notice Period
Common collective trust funds - equity	$ 912,517	$ -	daily	None	1-2 days
Barlow Partners Group Trust	62,668	-	annual	None	60 days
Common collective trust funds-fixed income	395,877	-	daily	None	1-2 days
Private equity	100,896	-	annual, quarterly	None	60-65 days
NYLCAP, Highstar, Dyal, Medley, Etc.	71,189	101,987	subject to distributions by fund manager	None	NA
Real estate funds	50,577	-	varies as per funds' cash flow availability	None	NA
Total	$ 1,593,724	$ 101,987			

The following table represents the Plan's Level 3 financial instruments, the valuation techniques used to measure the fair value of those financial instruments as of June 30, 2014, and the significant unobservable inputs and the ranges of values for these inputs:

Quantitative Information about Significant Unobservable Inputs Used in Level 3 Fair Value Measurements June 30, 2014

Instrument	Fair Value	Principal Valuation Technique	Significant Unobservable Inputs	Range of Significant Input Values	Weighted Average
Corporate Debt Sec (ELN's)	16,680	Option Valuation Model	Volatility	13.0%-25.0%	21.0%
Private Equity	177,292	Practical Expedient	Net Asset Value	N/A	N/A
		Market Comparables	Revenue Growth	5.0%-15.0%	N/A
			Multiples	3.1x-12.4x	N/A
			Discount Rate	9.0%-35.0%	N/A
			Weight Ascribed to Market Comparables	0.0%-100.0%	N/A
		Discounted Cashflow	Discount Rate	5.2%-17.8%	N/A
			Multiples	1.1x-7.8x	N/A
			Revenue Growth	6.9%-13.9%	10.2%
Real Estate	72,639	Practical Expedient	Net Asset Value	N/A	N/A
		Market Comparables	Multiples	11.0%-13.0%	N/A
		Discounted Cashflow	Discount Rate	1.0%-24.0%	N/A

N/A-audited data not provided by fund managers in most recent financial report

N/A - audited data not provided by fund managers in most recent financial report.

In estimating the fair value of the investments in Level 3, the Plan may use third-party pricing sources or appraisers. In substantiating the reasonableness of the pricing data provided by third parties, a variety of factors are evaluated including review of methods and assumptions used by external sources, recently executed transactions, existing contracts, economic conditions, industry and market developments, and overall credit ratings.

7. INVESTMENTS

For the year ended June 30, 2014, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value by $303,305 as presented in the consolidated statement of changes in net assets available for benefits as follows:

Net appreciation (depreciation) in fair value of investments	
whose fair value was determined based on quoted market prices	
Common stocks	$ 22,066
U.S. treasuries	(42)
Net appreciation (depreciation) in fair value of investments	
whose fair value was estimated	
Private equity	12,236
Preferred stocks	16
Government securities	1,246
Corporate debt securities	42,231
Common collective trust funds - equity	194,220
Common collective trust funds - fixed income	25,864
Real estate funds	5,285
Interest rate swaps	(8,144)
Municipal and other government debt and other	8,327
Net appreciation in fair value of investments	$ 303,305

The Plan's investments that represent 5% or more of net assets available for benefits as of June 30, 2014 and 2013, as follows:

	2014	2013
Blackrock Long Term Credit Bond Index Fund	*	$ 151,398
Blackrock Russell 1000 Value Fund	*	171,643
State Street S&P 500 Flagship Fund	*	181,702

* This investment did not represent 5% of the Plan's net assets available for benefits.

8. DERIVATIVES

Derivative financial instruments are used as hedging investments and to provide incremental income. The Plan holds equity linked notes covering a notional amount of $20,000 and $20,000 and an estimated fair value of $21,746 and $20,751 as of June 30, 2014 and 2013, respectively. An equity linked note consists of a discounted fixed income instrument plus a longer term call option on an underlying equity market index, such as the Standard & Poor's 500. When the note matures, the Plan will receive the principal of the note plus the value of the option. If the value of the underlying equity market has appreciated, the option will appreciate commensurately. If the underlying equity market has not appreciated, the value of the option will be zero and the Plan will receive the maturity value of the note. At June 30, 2014, approximately 87% of the equity linked notes was comprised of the discounted fixed income instrument and 13% was comprised of the call option. At June 30, 2013, approximately 89% of the equity linked notes was comprised of the discounted fixed income instrument and 11% was comprised of the call option.

The Plan held interest rate swaps covering a notional amount of $0 as of June 30, 2014 and $228,748 as of June 30, 2013. The Plan utilizes the interest rate swaps to hedge interest rate exposure for a portion of its liabilities. The interest rate swap structure consists of one counterparty agreeing to pay a sequence of floating rate payments while receiving a series of fixed rate payments (based on the terms of a fixed income security). The swap cash flows are based off the notional amount. Since the Plan initiated two interest rate swap contracts in August 2008, and one contract in 2011, the Plan has been a receive-fixed and pay-floating counterparty. The fair value of the fixed and floating positions of the interest rate swaps was $0 and $(15,593) as of June 30, 2014 and 2013, respectively, and is included in the consolidated statements of net assets available for benefits. United States treasury and United States agency securities, in the amount of $0 and $18,823, are held by counterparties to fully collateralize the net swap position as of June 30, 2014 and 2013, respectively.

As a result of the use of derivative contracts, the Plan is exposed to the risk that counterparties will fail to fulfill their contractual obligations. To mitigate such counterparty risk, the derivative contracts are backed by the investment-grade credit ratings of several major financial institutions. In addition, the interest rate swaps follow the guidelines of the International Swaps and Derivatives Association ("ISDA") agreement. Counterparty credit risk is evaluated in determining the fair value of derivative instruments.

The following tables summarizes the Plan's use of derivatives and the effect on the consolidated statements of net assets available for benefits as of June 30, 2014 and 2013, respectively, and the consolidated statement of changes in net assets available for benefits for the year ended June 30, 2014.

		Fair Value of Derivative Instruments as of June 30, 2014		
	Consolidated Statements of Net Assets Available for Benefits	**Asset Derivatives**	**Liability Derivatives**	**Total**
Interest rate swap contracts	Liability - investments - at estimated fair value	$ -	$ -	$ -
Equity linked notes	Assets - investments - at estimated fair value	21,746	-	21,746
Total derivatives		$ 21,746	$ -	$ 21,746

		Fair Value of Derivative Instruments as of June 30, 2013		
	Consolidated Statements of Net Assets Available for Benefits	Asset Derivatives	Liability Derivatives	Total
Interest rate swap contracts	Liability - investments - at estimated fair value	$ 2,132	$ (17,725)	$ (15,593)
Equity linked notes	Assets - investments - at estimated fair value	20,751	-	20,751
Total derivatives		$ 22,883	$ (17,725)	$ 5,158

Effect of Derivative Instruments on the Consolidated Statement of Changes in Net Assets Available for Benefits for the Year Ended June 30, 2014

Consolidated Statement of Changes in Net Assets Available for Benefits	Realized Gain	Net Unrealized Appreciation	Total
Net appreciation/(depreciation) in fair value of investments	$ (23,737)	$ 15,593	$ (8,144)
Net appreciation/(depreciation) in fair value of investments	-	996	996
	$ (23,737)	$ 16,589	$ (7,148)

9. EXEMPT PARTIES-IN-INTEREST TRANSACTIONS

Certain Plan investments are managed by BNY Mellon. BNY Mellon is the trustee of the Plan and, therefore, these transactions qualify as party-in-interest transactions. Investments managed by BNY Mellon which totaled $100,321 and $91,333 as of June 30, 2014 and 2013, respectively, are included in the consolidated statements of net assets available for benefits. Income earned on these investments was $194 for the year ended June 30, 2014, and is included in interest as shown in the consolidated statement of changes in net assets available for benefits. Fees paid by the Plan for investment management services of $237 for the year ended June 30, 2014, are included in investment advisory services as shown in the consolidated statement of changes in net assets available for benefits. The board of directors of the Plan are comprised of executive officers of participating employers of the Plan and as such are participants in the Plan. In addition, investments held by the Plan of $6,646 and $1,061 as of June 30, 2014 and 2013, respectively, are fixed income securities backed by the Federal Home Loan Banking system. Some of the banks in this system are participating employers in the Plan.

10. PLAN TERMINATION

The board of directors shall have the right to amend or terminate the Plan or trust agreement subject to the provisions set forth in ERISA, at any time in whole or in part, for any reason, and without the consent of any participating employer or participant, and each employer by its adoption of the Plan and Trust shall be deemed to have delegated this authority to the board of directors. No amendment, however, shall impair such rights of payment as the participant would have had, if such amendment had not been made, with respect to benefits accrued prior to such amendment. In the event that the Plan is terminated, the net assets of the Plan will be allocated for payment of benefits to the participants in an order of priority determined in accordance with ERISA, applicable regulations thereunder and the Plan document.

Certain benefits under the Plan are insured by the Pension Benefit Guaranty Corporation ("PBGC") if the Plan terminates. Generally, the PBGC guarantees most vested normal-age retirement benefits, early retirement benefits, and certain disability and survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination, subject to a statutory ceiling on the amount of an individual's monthly benefit.

11. FEDERAL INCOME TAX STATUS

The Internal Revenue Service ("IRS") has determined and informed the Plan by letter dated December 5, 2007, that the Plan's Regulations and related trust are designed in accordance with the applicable sections of the IRC. The Regulations have been amended and restated twice since receiving the determination letter and the restatements have been submitted to the IRS. The initial restatement was submitted to the IRS on January 31, 2008. At such time, the IRS had placed a moratorium on issuing determination letters to defined benefit plans that have a pension equity plan feature. The Plan offers a pension equity plan feature. Although the moratorium supposedly has recently been lifted, the reason the IRS has not yet issued a determination letter to the Plan on the initial restatement is the pension equity plan feature. In accordance with the applicable filing cycle, a subsequent restatement of the Plan was timely submitted to the IRS on January 31, 2013. The Plan administrator and the Plan's tax counsel believe that the Plan's Regulations are designed and are currently being operated in compliance with the applicable requirements of the IRC and the Plan and related trust continue to be tax-exempt.

U.S. GAAP requires plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) 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. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2010. However, the Plan could be open indefinitely to a Department of Labor ("DOL") audit.

12. CONSOLIDATED FINANCIAL STATEMENTS

The Plan's consolidated financial statements include the accounts of the Plan and PSI. Intercompany transactions and balances have been eliminated.

PSI is a full service retirement benefits consulting firm providing plan design, compliance and administration, strategic consulting, actuarial services, trust and custody services, investment management to qualified and nonqualified plans and BOLI (bank owned life insurance services). Fee income is recognized as services are performed. Income related to the operations of PSI in the amount of $36,518 for the year ended June 30, 2014, is included in administrative and service income in the consolidated statement of changes in net assets available for benefits as presented herein.

Administrative expenses related to the operations of PSI totaled $29,811 for the year ended June 30, 2014. PSI administrative expenses include payroll, other employee, professional, office and other expenses.

Non-interest bearing cash from PSI as presented on Form 5500 is included in other assets in the consolidated statements of net assets available for benefits in the amount of $10,900 and $11,478 as of June 30, 2014 and 2013, respectively.

Management makes certain complex judgments with respect to its goodwill and intangible assets which are a direct result of PSI's acquisitions of Advanced Pension Solution during the year ended June 30, 2013, Alliance Benefit Group during the year ended June 30, 2011 and the subsidiaries of Retirement System Group Inc. during the year ended June 30, 2009. These include assumptions and estimates used to determine the fair value of the amount reported. Fair value is determined using historical financial statements, financial projections, comparable company public filings, the purchase agreement, and other relevant company data. Goodwill totaled $8,786 and $8,786 and intangible assets, net of amortization totaled $5,517 and $5,939 as of June 30, 2014 and 2013, respectively, and are included on the consolidated statements of net assets available for benefits.

13. SUBSEQUENT EVENTS

Subsequent events were evaluated through April 15, 2015, which is the date the consolidated financial statements are available to be issued. During the period from July 1, 2014 through April 15, 2015, the Plan made approximately $175,000 in capital commitments, of which approximately $53,778 has been funded.

SUPPLEMENTAL SCHEDULES

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)

As of June 30, 2014

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, par or Maturity Value				(d) Cost	(e) Current Value
		Cusip	Rate	Maturity	Par Value		
*	FEDERAL HOME LN BK CONS BD	3133X8EW8	5.375%	15-Aug-24	$ 5,000,000	$ 5,776,450	$ 6,071,750
*	FEDERAL HOME LN BK CONS BD	3133XKQX6	4.875%	17-May-17	425,000	451,961	473,174
*	FEDERAL HOME LN BK CONS BD	3133XMQ87	5.000%	17-Nov-17	90,000	95,569	101,540
	FEDERAL HOME LN MTG CORP	3128X0AZ2	0.000%	2-Jan-34	5,000,000	2,128,100	2,308,500
	FEDERAL HOME LN MTG CORP	3137EAAD1	5.250%	18-Apr-16	135,000	147,488	146,524
	FEDERAL HOME LN MTG CORP	3137EAAM1	5.000%	16-Feb-17	715,000	773,094	791,476
	FEDERAL HOME LN MTG CORP	3137EABP3	4.875%	13-Jun-18	100,000	106,781	113,602
	FEDERAL HOME LN MTG CORP STRIP	3134A4AB0	0.000%	15-Mar-31	11,500,000	5,934,460	6,077,750
	FEDERAL JUDICIARY OFFICE BLDG	313490BW3	0.000%	15-Aug-16	8,265,000	1,074,779	8,016,471
	FEDERAL JUDICIARY OFFICE BLDG	313490CD4	0.000%	15-Feb-20	8,615,000	857,633	7,364,360
	FEDERAL NATL MTG ASSN	31359MA45	5.000%	15-Apr-15	175,000	190,914	181,666
	FEDERAL NATL MTG ASSN	31359MFJ7	7.125%	15-Jan-30	230,000	289,584	336,200
	FEDERAL NATL MTG ASSN	31359MFP3	7.250%	15-May-30	205,000	262,080	302,398
	FEDERAL NATL MTG ASSN STRIP	31359YQK6	0.000%	15-Jul-32	5,000,000	2,275,000	2,337,600
	FINANCING CORP STRIP	317705AA9	10.700%	6-Oct-17	2,000,000	2,162,500	2,614,160
	FINANCING CORP STRIP	31771C2B0	0.000%	27-Jun-16	3,000,000	389,880	2,956,830
	FINANCING CORP STRIP	31771CC45	0.000%	30-May-17	165,000	19,846	159,614
	FINANCING CORP STRIP	31771CEY7	0.000%	30-May-17	909,000	109,335	879,330
	FINANCING CORP STRIP	31771CS55	0.000%	6-Jun-15	1,107,000	157,194	1,100,402
	FINANCING CORP STRIP	31771EAM3	0.000%	6-Dec-18	9,200,000	3,271,922	8,530,884
	FINANCING CORP STRIP	31771KAD9	0.000%	30-Nov-17	6,000,000	5,668,200	5,732,520
	ISRAEL ST US GOVT GTD NTSZERO CPN GTD NTS CL 3-Z	465139EA7	0.000%	15-Aug-14	6,251,000	1,275,016	6,248,187
	RESOLUTION FDG CORP	761157AD8	8.875%	15-Jul-20	1,000,000	994,010	1,371,960
	SBA GTD LN POOL CTF #13-20J 1	83162CVV2	3.370%	1-Oct-33	4,904,635	4,975,905	5,061,534
	SMALL BUSINESS ADMIN 13-20I 1	83162CVU4	3.620%	1-Sep-33	21,599,175	22,211,254	22,689,717
	SMALL BUSINESS ADMINIST 20K 1	83162CVX8	3.380%	1-Nov-33	4,846,546	4,892,551	5,002,702
	U S TREASURY BOND	912810DX3	7.500%	15-Nov-16	770,000	972,187	895,125
	U S TREASURY BOND	912810EL8	8.000%	15-Nov-21	790,000	1,072,548	1,106,435
	U S TREASURY BOND	912810EQ7	6.250%	15-Aug-23	750,000	892,852	989,295
	U S TREASURY BOND	912810ET1	7.625%	15-Feb-25	240,000	326,025	354,451
	U S TREASURY BOND	912810FB9	6.125%	15-Nov-27	125,000	149,336	171,660
	U S TREASURY BOND	912810FM5	6.250%	15-May-30	300,000	367,078	426,375
	U S TREASURY BOND	912810FP8	5.375%	15-Feb-31	675,000	745,031	886,255
	U S TREASURY NOTE	912828C32	0.750%	15-Mar-17	15,215,000	15,167,627	15,215,000
	U S TREASURY NOTE	912828TD2	0.250%	15-Jul-15	2,050,000	2,046,276	2,052,009
	U S TREASURY NOTE	912828TK6	0.250%	15-Aug-15	5,195,000	5,179,033	5,199,883
	U S TREASURY NOTE	912828TP5	0.250%	15-Sep-15	1,780,000	1,772,897	1,781,816
	U S TREASURY NOTE	912828TQ3	0.250%	30-Sep-14	80,000	80,053	80,038
	U S TREASURY NOTE	912828TT7	0.250%	15-Oct-15	1,440,000	1,436,869	1,441,411
	U S TREASURY NOTE	912828UC2	0.250%	15-Dec-15	4,215,000	4,208,109	4,215,674
	U S TREASURY NOTE	912828UW8	0.250%	15-Apr-16	2,950,000	2,944,479	2,943,186

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)

As of June 30, 2014

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, par or Maturity Value				(d) Cost	(e) Current Value
		Cusip	Rate	Maturity	Par Value		
	U S TREASURY NOTE	912828VC1	0.250%	15-May-16	$ 7,625,000	$ 7,588,496	$ 7,603,574
	U S TREASURY NOTE	912828DC1	4.250%	15-Nov-14	510,000	548,409	517,890
	U S TREASURY NOTE	912828EE6	4.250%	15-Aug-15	645,000	690,002	674,554
	U S TREASURY NOTE	912828EW6	4.500%	15-Feb-16	75,000	81,000	80,095
	U S TREASURY NOTE	912828FF2	5.125%	15-May-16	300,000	334,806	326,415
	U S TREASURY NOTE	912828GH7	4.625%	15-Feb-17	750,000	811,463	826,523
	U S TREASURY NOTE	912828HA1	4.750%	15-Aug-17	980,000	1,065,444	1,095,375
	U S TREASURY NOTE	912828HR4	3.500%	15-Feb-18	850,000	843,359	920,720
	U S TREASURY NOTE	912828JH4	4.000%	15-Aug-18	445,000	455,916	493,118
	U S TREASURY NOTE	912828JR2	3.750%	15-Nov-18	910,000	913,413	1,000,927
	U S TREASURY NOTE	912828VR8	0.625%	15-Aug-16	10,105,000	10,084,468	10,129,454
	U S TREASURY NOTE	912828WK2	0.070%	31-Jan-16	1,865,000	1,864,251	1,864,963
	TOTAL US GOVERNMENT SECURITIES				168,072,356	129,132,931	160,263,071
	AIG LIFE HLDGS INC 144A	00138GAC3	8.125%	15-Mar-46	5,265,000	6,373,809	7,288,024
	ALTRIA GROUP INC	02209SAD5	9.700%	10-Nov-18	4,000,000	5,273,800	5,241,320
	ALTRIA GROUP INC	02209SAJ2	9.250%	6-Aug-19	5,000,000	5,538,500	6,644,400
	AMERICAN ASSOCIATION OF RETIRE	00036AAB1	7.500%	1-May-31	3,500,000	4,820,550	4,770,080
	AMERIPRISE FINANCIAL INC	03076CAD8	7.300%	28-Jun-19	5,000,000	6,198,450	6,177,350
	AMERITECH CAPITAL FUNDING CORP	030955AN8	6.550%	15-Jan-28	5,545,000	6,607,977	6,584,410
	ANR PIPELINE CO	001814AQ5	7.375%	15-Feb-24	1,440,000	1,587,096	1,796,501
	ANR PIPELINE CO	001814AR3	9.625%	1-Nov-21	11,590,000	16,380,524	16,344,218
	ASIAN DEVELOPMENT BANK	045167BN2	5.500%	27-Jun-16	80,000	86,931	87,820
	ASSOCIATES CORP OF NORTH AMERICA	046003JU4	6.950%	1-Nov-18	5,000,000	5,075,200	5,971,200
	ASTRAZENECA PLC	046353AD0	6.450%	15-Sep-37	70,000	77,236	90,851
	AT&T INC	00206RAS1	6.550%	15-Feb-39	3,000,000	3,682,500	3,718,260
	AT&T INC	00206RBN1	2.625%	1-Dec-22	5,000,000	4,595,100	4,790,800
	ATLANTIC MARINE CORPS COMMUNIT	048677AC2	5.373%	1-Dec-50	3,891,961	3,823,968	3,794,662
	ATLANTIC RICHFIELD CO	048825AZ6	9.125%	1-Aug-31	2,500,000	2,567,450	3,627,100
	AURORA MILITARY HOUSING L 144A	05178RAB1	5.625%	15-Dec-35	5,000,000	5,331,050	5,175,000
	AURORA MILITARY HOUSING LLC	05178TAA9	5.820%	15-Jul-34	2,500,000	2,761,300	2,600,000
	BANK OF AMERICA CORP	060505DA9	5.420%	15-Mar-17	5,000,000	4,549,850	5,501,000
	BANK OF AMERICA CORP	638585AP4	7.250%	15-Oct-25	5,300,000	5,978,382	6,490,327
	BANK OF SMITHTOWN	065023AB9	11.000%	1-Jul-19	7,000,000	7,739,256	7,035,000
	BANK ONE CORP	059438AH4	7.625%	15-Oct-26	3,000,000	3,878,010	3,945,240
	BARCLAYS BANK PLC ASIAN EQUI BASKET & REL CURR	06738KGC9	0.000%	12-Apr-16	5,000,000	5,000,000	5,066,500
	BARCLAYS BANK PLC EMERG MKTS ELN	06740PHQ2	0.000%	26-May-16	10,000,000	10,000,000	10,761,000
	BARCLAYS BANK PLC NIKKEI 225 IDX & JAP YEN ELN	06738KGD7	0.000%	12-Apr-17	5,000,000	5,000,000	5,918,500
	BAYLOR COLLEGE OF MEDICINE	07284RAA0	5.259%	15-Nov-46	6,675,000	7,136,977	6,741,750
	BEAR STEARNS COMMERCIA PW17 A3	07388QAC3	5.736%	11-Jun-50	1,055,042	1,108,989	1,055,274

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	BEAR STEARNS COS LLC/THE	07385TAJ5	5.700%	15-Nov-14	$ 3,500,000	$ 3,332,350	$ 3,567,305
	BELLSOUTH CAPITAL FUNDING CORP	079857AH1	7.875%	15-Feb-30	10,000,000	12,518,100	13,338,300
	BELVOIR LAND LLC	081331AE0	5.300%	15-Dec-35	2,832,826	2,968,009	2,926,848
	BERKSHIRE HATHAWAY FINANCE COR	084664BQ3	4.250%	15-Jan-21	3,000,000	3,142,500	3,303,990
	BLACKSTONE HOLDINGS FINAN 144A	09256BAB3	5.875%	15-Mar-21	7,000,000	7,090,580	8,126,650
	BOEING CO/THE	097023AH8	7.950%	15-Aug-24	4,492,000	6,135,129	6,296,796
	BOSTON PROPERTIES LP	10112RAW4	3.800%	1-Feb-24	2,000,000	1,982,140	2,022,600
	BRITISH TELECOMMUNICATIONS PLC	111021AE1	9.625%	15-Dec-30	325,000	440,566	517,644
	CAMP PENDLETON & QUANTICO 144A	134011AJ4	5.572%	1-Oct-50	5,820,000	6,023,700	6,052,800
	CANADIAN NATURAL RESOURCES LTD	136385AL5	6.250%	15-Mar-38	8,339,000	10,016,901	10,381,638
	CANADIAN PACIFIC RAILWAY CO	136440AL8	9.450%	1-Aug-21	1,250,000	1,424,061	1,728,213
	CBS CORP	124857AE3	4.300%	15-Feb-21	5,000,000	5,188,500	5,382,350
	CBS CORP	925524AH3	7.875%	30-Jul-30	4,000,000	4,924,880	5,375,120
	CITICORP LEASE PASS-THROUGH TR	17305BAB7	8.040%	15-Dec-19	10,000,000	11,411,500	11,967,000
	COMCAST CABLE HOLDINGS LLC	879240AQ2	10.125%	15-Apr-22	2,500,000	2,857,925	3,491,500
	COMCAST CORP	20030NAF8	5.650%	15-Jun-35	3,000,000	3,350,400	3,539,520
	COMCAST CORP	20030NAK7	6.500%	15-Nov-35	1,500,000	1,836,855	1,943,265
	COMCAST CORP	20030NBH3	4.250%	15-Jan-33	5,000,000	4,972,860	5,136,150
	COMMONWEALTH EDISON CO	202795HS2	6.150%	15-Sep-17	3,000,000	3,369,900	3,447,270
	CONTINENTAL AIRLINES 2000-2 CL	210805DD6	7.707%	2-Oct-22	4,616,005	4,814,494	5,276,555
	COUNTRYWIDE FINANCIAL CORP	222372AJ3	6.250%	15-May-16	4,789,000	3,771,338	5,225,853
	CREDIT SUISSE FIRST BOST C2 A3	225458RR1	4.691%	15-Apr-37	3,789,909	3,958,234	3,815,377
	CSX CORP	126408GK3	6.150%	1-May-37	3,706,000	4,678,862	4,578,800
	CSX TRANSPORTATION INC	126410LK3	9.750%	15-Jun-20	1,512,000	1,518,940	2,045,887
	CSX TRANSPORTATION INC	126410LL1	7.875%	15-May-43	2,000,000	2,676,000	2,885,560
	CVS CAREMARK CORP	126650BJ8	6.250%	1-Jun-27	5,000,000	4,864,350	6,196,650
	DEVON ENERGY CORP	251799AA0	7.950%	15-Apr-32	7,000,000	9,538,676	9,912,350
	DIRECTV HOLDINGS LLC / DIRECTV	25459HAQ8	6.350%	15-Mar-40	4,500,000	5,375,340	5,432,670
	DIRECTV HOLDINGS/FING	25459HBL8	4.450%	1-Apr-24	5,000,000	5,264,450	5,301,600
	DOMINION RESOURCES INC/VA	25746UAN9	6.300%	15-Mar-33	3,000,000	3,515,790	3,716,880
	DOMINION RESOURCES INC/VA	25746UAV1	5.950%	15-Jun-35	8,000,000	9,241,605	9,673,600
	DOUBLELINE OPPORTUNISTIC FUND	999Z89702			96,040	100,000,000	108,930,735
	DUKE ENERGY CAROLINAS LLC	264399DK9	6.000%	1-Dec-28	5,000,000	5,291,000	6,139,050
	DUKE ENERGY KENTUCKY INC	906888AS1	6.200%	10-Mar-36	7,000,000	7,964,390	8,124,410
	ELECTRICITE DE FRANCE SA 144A	268317AB0	6.500%	26-Jan-19	5,000,000	5,755,000	5,958,050
	ELI LILLY & CO	532457AM0	7.125%	1-Jun-25	3,000,000	3,861,780	3,965,970
	ENSCO PLC	26874QAB6	7.200%	15-Nov-27	3,970,000	5,207,449	4,916,885
	ENSCO PLC	29358QAA7	4.700%	15-Mar-21	12,280,000	13,201,958	13,377,709
	ENTERPRISE PRODUCTS OPERATING	29379VAM5	7.550%	15-Apr-38	5,000,000	6,929,300	6,946,100
	EXELON GENERATION CO LLC	30161MAJ2	5.750%	1-Oct-41	167,000	186,594	185,253
	EXPRESS SCRIPTS HOLDING CO	30219GAG3	6.125%	15-Nov-41	5,065,000	6,477,679	6,165,422

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	FARMERS EXCHANGE CAP II 144A	30958PAA1	6.151%	1-Nov-53	$ 10,000,000	$ 10,000,000	$ 11,246,000
	FISHERS LANE ASSOCIATES L 144A	33803WAB5	5.477%	5-Aug-40	11,750,000	11,780,293	12,627,255
	FISHERS LANE LLC	33804JAA5	2.029%	5-Apr-17	16,000,000	16,000,000	16,023,840
	FORT BENNING FAMILY COMMU 144A	346845AK6	6.090%	15-Jan-51	4,740,000	4,610,274	4,692,600
	GENERAL AMERICAN LIFE INSURANC	368770AA1	7.625%	15-Jan-24	5,000,000	4,172,550	6,326,650
	GLENCORE FUNDING LLC 144A	378272AF5	4.125%	30-May-23	5,000,000	4,810,550	5,021,700
	GMAC COML MILITARY TR XXI	36186XAD9	5.174%	10-Jul-50	2,000,000	1,955,000	1,840,000
	GMAC COMMERCIAL MO HCKM A 144A	36186YAF2	6.107%	10-Aug-52	4,974,141	4,800,046	4,899,529
	GOLDMAN SACHS GROUP INC/THE	38141GES9	5.950%	15-Jan-27	5,000,000	4,749,850	5,695,850
	GRUPO TELEVISA SAB	40049JAV9	6.625%	18-Mar-25	10,000,000	11,855,000	12,274,700
	GS MORTGAGE SECURITIES GG6 A3	36228CWV1	5.523%	10-Apr-38	4,750,000	5,098,457	4,751,425
	GTE SOUTHWEST INC	362338AQ8	8.500%	15-Nov-31	3,000,000	3,564,600	4,110,300
	HARLEY-DAVIDSON FUNDING CORP	41283DAB9	6.800%	15-Jun-18	5,000,000	4,903,650	5,900,500
	HP COMMUNITIES LLC 144A	44329HAJ3	5.780%	15-Mar-46	11,000,000	11,097,790	11,000,000
	HYDRO-QUEBEC	448814DF7	9.375%	15-Apr-30	5,000,000	5,276,050	7,950,750
	HYDRO-QUEBEC	448814EJ8	8.050%	7-Jul-24	85,000	100,568	117,405
	INGERSOLL-RAND CO	45686XCE1	6.230%	19-Nov-27	2,397,000	2,730,351	2,813,958
	INTER-AMERICAN DEVELOPMENT BAN	458182BV3	7.000%	15-Jun-25	3,220,000	3,761,507	4,353,118
	INTERNATIONAL BANK FOR RECONST	459056JN8	0.000%	15-Feb-15	320,000	32,496	319,034
	INTERNATIONAL BUSINESS MACHINE	459200AM3	7.000%	30-Oct-25	20,000	23,334	26,462
	INTERNATIONAL BUSINESS MACHINE	459200AS0	6.500%	15-Jan-28	10,000,000	11,646,850	12,915,000
	INTERNATIONAL BUSINESS MACHINE	459200BB6	5.875%	29-Nov-32	4,000,000	4,893,740	4,994,440
	JOHNSON & JOHNSON	478160AU8	5.150%	15-Jul-18	115,000	120,809	131,186
	JP MORGAN CHASE COMMER LD12 A3	46632HAC5	5.950%	15-Feb-51	880,798	940,252	882,393
	JP MORGAN CHASE COMMERCI C1 A3	46630DAC6	5.790%	15-Feb-51	525,463	561,137	524,801
	JPMORGAN CHASE BANK NA	48121CYK6	6.000%	1-Oct-17	10,000,000	9,914,800	11,374,700
	KEENAN DEVELOPMENT ASSOCIATES	48730PAC4	5.020%	15-Jul-28	978,524	1,024,378	1,023,957
	KINDER MORGAN ENERGY PARTNERS	494550AJ5	7.400%	15-Mar-31	10,250,000	13,306,848	12,851,553
	KINDER MORGAN ENERGY PARTNERS	494550AQ9	7.300%	15-Aug-33	3,000,000	3,631,980	3,812,700
	KKR GROUP FINANCE CO II L 144A	48249DAA9	5.500%	1-Feb-43	10,000,000	10,000,000	10,624,600
	KROGER CO/THE	501044BV2	8.000%	15-Sep-29	2,545,000	3,328,649	3,378,157
	KROGER CO/THE	501044BZ3	7.500%	1-Apr-31	3,240,000	4,257,522	4,269,834
	KROGER CO/THE	501044CP4	2.200%	15-Jan-17	3,000,000	3,087,600	3,078,300
	LCOR ALEXANDRIA LLC	50181QAH1	6.800%	15-Sep-28	14,987,570	17,654,261	17,015,238
	LEONARD WOOD FAMILY COMMU 144A	526602AE7	5.909%	15-Jul-40	6,615,420	6,363,372	7,328,496
	MARATHON OIL CORP	565849AE6	6.600%	1-Oct-37	5,000,000	6,103,500	6,443,800
	MASSACHUSETTS MUTUAL LIFE INSU	575767AD0	7.500%	1-Mar-24	4,550,000	3,908,040	5,623,300
	MCKESSON CORP	581557AZ8	2.700%	15-Dec-22	3,000,000	2,814,750	2,871,180
	MERCK SHARP & DOHME CORP	589331AE7	5.950%	1-Dec-28	5,000,000	5,116,400	6,221,600
	MERRILL LYNCH MORTGAG CIP1 A3A	59022HJJ2	4.949%	12-Jul-38	4,124,793	4,351,012	4,127,144
	MERRILL LYNCH MORTGAGE T C1 A3	59023BAC8	5.673%	12-May-39	4,188,909	4,509,295	4,197,287

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	MICROSOFT CORP	594918AL8	4.000%	8-Feb-21	$ 2,000,000	$ 2,130,000	$ 2,204,280
	MID-ATLANTIC FAMILY MILITARY C	59524EAB8	5.240%	1-Aug-50	3,911,525	3,923,260	3,819,057
	ML-CFC COMMERCIAL MORTGAG 8 A2	60688BAB4	5.846%	12-Aug-49	453,744	487,066	453,704
	MOBIL CORP	607059AT9	8.625%	15-Aug-21	240,000	313,238	330,449
	MORGAN STANLEY	6174467X1	5.000%	24-Nov-25	7,700,000	7,816,501	8,212,589
	MORGAN STANLEY	61744YAD0	5.950%	28-Dec-17	4,000,000	3,519,671	4,553,880
	MORGAN STANLEY CA C1 A2 144A	617458AC8	3.884%	15-Sep-47	3,000,000	3,103,125	3,116,760
	NAVY NEW ORLEANS NAVY HOU 144A	647677AJ2	5.754%	15-Dec-38	14,300,000	14,782,800	15,229,500
	NEW ZEALAND GOVERNMENT INTERNA	650162AP5	8.750%	1-Apr-16	3,575,000	3,617,058	4,047,937
	NORFOLK SOUTHERN CORP	655844AJ7	7.800%	15-May-27	2,177,000	2,655,047	2,948,180
	NORFOLK SOUTHERN RAILWAY CO	655855FA7	9.750%	15-Jun-20	2,088,000	2,097,584	2,825,273
	NORTHERN BORDER PIPELINE CO	664787AD0	7.500%	15-Sep-21	3,837,000	4,547,728	4,585,906
	NOVARTIS SECURITIES INVESTMENT	66989GAA8	5.125%	10-Feb-19	80,000	82,346	91,185
	OCCIDENTAL PETROLEUM CORP	674599BE4	9.250%	1-Aug-19	500,000	496,250	660,920
	OHANA MILITARY COMMUNITIES LLC	677071AG7	5.780%	1-Oct-36	11,280,000	12,650,520	12,280,198
	OIL CASUALTY INSURANCE LTD	677788AA9	8.000%	15-Sep-34	5,000,000	5,000,000	5,588,050
	ORACLE CORP	68402LAC8	5.250%	15-Jan-16	1,090,000	1,085,847	1,167,826
	PETRO-CANADA	71644EAF9	7.000%	15-Nov-28	4,705,000	5,581,965	6,104,785
	PFIZER INC	717081DB6	6.200%	15-Mar-19	90,000	99,620	106,839
	PHILLIPS 66	718546AC8	4.300%	1-Apr-22	5,000,000	5,135,350	5,411,500
	PNC BANK NA	69349LAQ1	4.200%	1-Nov-25	7,000,000	6,966,280	7,404,670
	POLAR TANKERS INC	73102QAA4	5.951%	10-May-37	3,280,000	3,742,348	3,779,938
	PRIDE INTERNATIONAL INC	74153QAJ1	7.875%	15-Aug-40	5,000,000	7,034,850	7,333,900
	PROCTER & GAMBLE CO/THE	742718DA4	4.950%	15-Aug-14	50,000	54,106	50,281
	PROCTER & GAMBLE CO/THE	742718DN6	4.700%	15-Feb-19	130,000	130,936	146,823
	PRUDENTIAL HOLDINGS LLC	74438GAC5	7.245%	18-Dec-23	10,000,000	10,687,000	12,345,000
	PSEG POWER LLC	69362BAJ1	8.625%	15-Apr-31	4,000,000	5,698,400	5,761,040
	PUBLIC SERVICE CO OF OKLAHOMA	744533BJ8	6.625%	15-Nov-37	10,000,000	13,005,500	13,000,800
	QUEST DIAGNOSTICS INC	74834LAS9	4.700%	1-Apr-21	5,000,000	5,586,850	5,392,950
	REPUBLIC OF KOREA	50064FAD6	4.875%	22-Sep-14	225,000	222,446	227,059
	REPUBLIC SERVICES INC	760759AM2	4.750%	15-May-23	5,000,000	5,289,950	5,530,550
	RIO TINTO FINANCE USA LTD	767201AD8	7.125%	15-Jul-28	10,500,000	12,854,625	13,736,730
	SAFG RETIREMENT SERVICES INC	866930AB6	8.125%	28-Apr-23	2,360,000	2,986,934	3,061,770
	SIEMENS FINANCIERINGSMAATSCHAP	826200AD9	6.125%	17-Aug-26	11,000,000	11,619,970	13,670,690
	SPECTRA ENERGY CAPITAL LLC	26439RAK2	6.750%	15-Feb-32	5,000,000	5,270,800	5,822,300
	STATOIL ASA	656531AC4	7.750%	15-Jun-23	100,000	116,246	134,553
	STATOIL ASA	656531AD2	7.150%	15-Nov-25	3,650,000	4,678,753	4,904,213
	SUNAMERICA FINANCIAL GROU 144A	00138GAB5	7.570%	1-Dec-45	5,000,000	5,718,000	6,600,000
	SUNAMERICA FINANCIAL GROUP INC	026351AZ9	6.625%	15-Feb-29	2,309,000	2,877,177	2,870,941
	SUNCOR ENERGY INC	86722TAB8	6.850%	1-Jun-39	8,000,000	10,570,420	10,638,160
	TECK RESOURCES LTD	878742AW5	6.250%	15-Jul-41	5,000,000	5,492,200	5,427,950

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	TECK RESOURCES LTD	878742AY1	3.750%	1-Feb-23	$ 5,000,000	$ 5,126,500	$ 4,854,650
	TEXAS CAPITAL BANK NA/DALLAS T	88224PJS9	5.250%	31-Jan-26	7,000,000	7,061,950	7,210,490
	TIME WARNER ENTERTAINMENT CO L	88731EAF7	8.375%	15-Mar-23	5,000,000	5,659,700	6,762,200
	TOPAZ SOLAR FARMS LLC 144A	89054XAA3	5.750%	30-Sep-39	7,750,000	8,064,340	8,471,603
	TRANSALTA CORP	89346DAC1	6.650%	15-May-18	6,000,000	5,989,740	6,798,960
	TRANSCANADA PIPELINES LTD	8935268Y2	7.125%	15-Jan-19	5,000,000	5,922,500	6,086,550
	UNITED PARCEL SERVICE INC	911312AJ5	6.200%	15-Jan-38	25,000	26,823	32,563
	UNITED TECHNOLOGIES CORP	913017AT6	6.700%	1-Aug-28	50,000	52,937	65,271
	US BANK NA/CINCINNATI OH	90331HKP7	4.950%	30-Oct-14	125,000	131,145	126,906
	USF&G CAPITAL III	90330SAA8	8.312%	1-Jul-46	11,536,500	15,239,500	15,607,846
	VALE OVERSEAS LTD	91911TAH6	6.875%	21-Nov-36	8,267,000	8,616,002	9,151,900
	VALERO ENERGY CORP	91913YAB6	8.750%	15-Jun-30	4,000,000	5,240,000	5,462,680
	VALERO ENERGY CORP	91913YAL4	6.625%	15-Jun-37	5,000,000	5,770,400	6,212,650
	VALIDUS HOLDINGS LTD	91915WAB8	8.875%	26-Jan-40	7,000,000	8,715,856	10,058,650
	VERIZON MARYLAND LLC	165069AQ8	8.300%	1-Aug-31	5,765,000	6,576,434	7,112,857
	VERIZON NEW ENGLAND INC	644239AY1	7.875%	15-Nov-29	6,663,000	7,842,817	8,494,659
	VIRGINIA MASON MEDICAL CENTER	927847AA1	5.136%	15-Aug-44	10,000,000	10,000,000	9,163,300
	VOTORANTIM OVERSEAS IV	92908KAA3	7.750%	24-Jun-20	2,500,000	2,521,875	2,950,000
	WACHOVIA BANK COMMERCIA C28 A4	92978MAE6	5.572%	15-Oct-48	4,694,392	5,061,875	5,061,916
	WACHOVIA CORP	337358BH7	7.574%	1-Aug-26	4,000,000	5,046,840	5,274,320
	WASTE MANAGEMENT INC	902917AH6	7.000%	15-Jul-28	4,661,000	5,490,938	6,083,071
	WFRBS COMMERCIAL MO C4 A2 144A	92936CAC3	3.454%	15-Jun-44	5,377,000	5,457,655	5,623,105
	XEROX CORP	984121CB7	6.750%	15-Dec-39	5,000,000	5,980,800	6,062,650
	TOTAL CORPORATE DEBT INSTRUMENTS				811,764,563	1,002,435,942	1,064,521,582
	CLARK CNTY NV	180848FS7	6.754%	1-Jul-38	4,285,000	5,648,530	5,279,591
	COLONY TX LOCAL DEV CORP SALES	19625AAG7	4.881%	1-Oct-47	7,000,000	6,826,610	7,029,330
	DIST OF COLUMBIA REVENUE	25483VEC4	7.625%	1-Oct-35	9,510,000	11,664,360	10,741,165
	EL PASO TX	283734JD4	6.018%	15-Aug-35	3,000,000	3,526,710	3,631,080
	HLTH CARE AUTH FOR BAPTIST HLT	42219UBQ4	5.500%	15-Nov-43	12,000,000	11,489,160	11,526,840
	JOBSOHIO BEVERAGE SYS STWD LIQ	47770VAZ3	4.532%	1-Jan-35	5,545,000	5,467,486	5,724,381
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAG6	3.750%	1-Mar-16	1,000,000	996,960	1,015,850
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAH4	4.250%	1-Mar-17	1,000,000	995,650	1,023,170
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAK7	5.000%	1-Mar-19	1,500,000	1,486,605	1,537,530
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAL5	7.000%	1-Mar-34	10,000,000	9,483,900	9,893,500
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAM3	5.250%	1-Mar-20	1,700,000	1,682,439	1,729,019
	MARYLAND ST HLTH & HGR EDUCTNL	574218NF6	4.665%	1-Jul-36	6,545,000	5,945,216	6,484,066
	MET TRANSPRTN AUTH NY REVENUE	59259YGF0	6.814%	15-Nov-40	3,500,000	4,478,145	4,722,130
	MUNI ELEC AUTH OF GEORGIA	626207YM0	6.655%	1-Apr-57	10,000,000	11,945,900	12,201,300
	NEW JERSEY ST ECON DEV AUTH LE	645913AA2	7.425%	15-Feb-29	5,000,000	6,412,739	6,535,550

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)

As of June 30, 2014

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	Cusip	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, par or Maturity Value: Rate	Maturity	Par Value	(d) Cost	(e) Current Value
	NEW YORK NY	64966HMT4	5.676%	1-Oct-34	$ 6,530,000	$ 6,871,976	$ 7,030,655
	NEW YORK NY	64966HYE4	5.024%	1-Mar-22	5,000,000	5,498,400	5,540,350
	OGLETHORPE GA PWR CORP	67704LAA9	5.534%	1-Jan-35	2,500,000	2,539,400	2,682,450
	PASADENA CA PUBLIC FING AUTH L	702274AW1	7.148%	1-Mar-43	3,100,000	3,724,309	3,936,783
	UTAH ST HSG CORP MILITARY HSG	917435AA7	5.392%	1-Jul-50	6,855,270	7,094,656	6,796,041
	VIRGIN ISLANDS PUBLIC FIN AUTH	927676RZ1	5.250%	1-Oct-27	4,800,000	4,972,752	5,106,672
	TOTAL STATE AND MUNICIPAL SECURITIES				110,370,270	118,751,904	120,167,453
	FIRSTAR RLTY L L C CUM PFD RESTRNON CUM I	33765A202			1,000	914,950	1,240,625
	TOTAL PREFERRED				1,000	914,950	1,240,625
	3D SYSTEMS CORP	88554D205			24,691	1,399,706	1,476,522
	3M CO	88579Y101			400	28,690	57,296
	AIR LEASE CORP	00912X302			55,197	1,877,653	2,129,500
	ALL CAP IMPACT FUND	293828505			12,188,905	121,893,568	130,177,511
	ARES CAPITAL CORP	04010L103			102,247	1,891,495	1,826,131
	B/E AEROSPACE INC	073302101			22,447	1,842,149	2,076,123
	CAPITAL ONE FINANCIAL CORP	14040H105			25,380	1,844,722	2,096,388
	CERNER CORP	156782104			29,214	1,775,612	1,506,858
	CLEAN HARBORS INC	184496107			33,428	1,831,243	2,147,749
	DOLLAR TREE INC	256746108			35,391	1,845,018	1,927,394
	EBAY INC	278642103			31,922	1,761,807	1,598,015
	ENTREPRENEURSHARES GLOBAL FUND	293828208			279,590	3,000,000	3,687,791
	FACEBOOK INC	30303M102			19,060	1,203,784	1,282,547
	FS BANCORP/LAGRANGE IN	30262T106			16,896	760,320	853,248
	GOLUB CAPITAL BDC INC	38173M102			1,346,229	20,429,414	23,828,253
	HAIN CELESTIAL GROUP INC/THE	405217100			21,472	1,856,121	1,905,425
	IPG PHOTONICS CORP	44980X109			29,479	2,017,958	2,028,155
	ITC HOLDINGS CORP	465685105			53,454	1,854,134	1,950,002
	LAS VEGAS SANDS CORP	517834107			22,926	1,849,115	1,747,420
	LINN ENERGY LLC	536020100			48,533	1,414,488	1,570,043
	MICROCHIP TECHNOLOGY INC	595017104			37,006	1,680,757	1,806,263
	MORNINGSTAR INC	617700109			22,672	1,847,283	1,628,076
	NIKE INC	654106103			24,478	1,842,983	1,898,269
	ORACLE CORP	68389X105			38,784	1,473,466	1,571,916
	QUALCOMM INC	747525103			19,950	1,514,381	1,580,040
	SANDISK CORP	80004C101			13,650	1,018,877	1,425,470
	SERVICE CORP INTERNATIONAL/US	817565104			99,594	1,834,492	2,063,588

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)

As of June 30, 2014

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, par or Maturity Value				(d) Cost	(e) Current Value
		Cusip	Rate	Maturity	Par Value		
	STARBUCKS CORP	855244109			$ 24,491	$ 1,821,041	$ 1,895,114
	STEEL DYNAMICS INC	858119100			102,826	1,850,847	1,845,727
	SYNTEL INC	87162H103			20,107	1,809,773	1,728,398
	TESLA MOTORS INC	88160R101			3,294	696,131	790,758
	TRIPADVISOR INC	896945201			16,230	1,499,740	1,763,552
	TWENTY FIRST CENTURY FOX INC	90130A101			56,383	1,862,968	1,981,862
	UBIQUITI NETWORKS INC	90347A100			40,519	1,962,850	1,831,054
	UNDER ARMOUR INC	904311107			34,670	1,853,526	2,062,518
	UNITED THERAPEUTICS CORP	91307C102			18,253	1,875,284	1,615,208
	URBAN OUTFITTERS INC	917047102			51,256	1,851,556	1,735,528
	VERISIGN INC	92343E102			33,704	1,862,052	1,645,092
	WHOLE FOODS MARKET INC	966837106			35,168	1,820,071	1,358,540
	TOTAL EQUITY- COMMON STOCKS				15,079,896	204,355,072	218,099,343
	A & M CAPITAL PARTNERS LP	99VVAXFT8			3,759,351	4,127,235	3,759,351
	AEA MEZZANINE FUND III LP	99VVAVPT1			934,944	1,202,014	934,944
	BISON CAPITAL PARTNERS IV L.P	99VVAVP04			4,179,839	4,646,115	4,179,839
	CENTERFIELD CAPITAL PARTNERS	99VVAPLN1			3,980,739	4,406,317	3,980,739
	DYAL OFFSHORE INVESTORS LP	99VVAKWD2			10,559,715	11,712,424	10,559,715
	FORTRESS WORLDWIDE TRANSP	99VVAM5H9			16,796,846	16,010,123	16,796,846
	GOLDPOINT PARTNERS	99VVAZEX5			6,745,114	7,619,098	6,745,114
	HIGHSTAR CAPITAL GP IV L.P.	99VVALMM1			10,850,377	11,620,437	10,850,377
	ICG NORTH AMERICAN PRIVATE	99VVA0Q50			2,440,849	2,440,849	2,440,849
	MEDLEY OPPORTUNIFY FUND II L P	99VVAT3G8			14,189,750	14,380,327	14,189,750
	MORGAN STANLEY IFHF SPV LP	99VVAJMK0			837,412	601,445	837,412
	NB ALPHA CAPTURE FUND LTD	99VVAX1A4			100,000	100,000,000	104,525,339
	NB SECONDARY OPPORTUNITIES	99VVAXKM7			2,024,968	1,861,431	2,024,968
	NB STRATEGIC PARTNERS	99VVATAM7			7,459,034	5,591,936	7,459,034
	NEW CANAAN FUNDING MEZZANINE V	99VVAPLZ4			6,271,972	5,946,268	6,271,972
	NYLCAP MEZZANINE PARTNERS III	999313315			18,000,325	17,670,768	18,000,325
	PEP HY CITE HOLDING L P	99VVAZSG7			2,473,037	2,482,116	2,473,037
	PINEBRIDGE MULTI-STRATEGY	99VVAQJ02			43,269	43,268,960	43,523,235
	RCP FUND VIII FEEDER LTD	99VVAT3F0			2,447,727	3,000,000	2,447,727
	RCP SOF II FEEDER LP	99VVAR422			3,448,262	3,570,795	3,448,262
	RFE INVT PARTNERS VIII L P	99VVATNT8			5,115,474	5,793,766	5,115,474
	STIEVEN FINANCIAL OFFSHORE	99VVAQ9L7			4,009	4,000,000	5,864,589
	TRILANTIC CAPITAL PARTNERS V	99VVAQC33			3,445,973	4,004,510	3,445,973
	TRINITY HUNT PARTNERS IV LP	99VVATGT6			4,895,525	6,307,419	4,895,525
	VCFA PRIVATE EQUITY PART IV LP	99VVABVY7			1,424,879	3,125,974	1,424,879
	VCFA VENTURE PARTNERS III LP	999058266			1,477,150	2,784,340	1,477,150
	TOTAL PRIVATE EQUITY				133,906,539	288,174,667	287,672,424

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)

As of June 30, 2014

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, par or Maturity Value				(d) Cost	(e) Current Value
		Cusip	Rate	Maturity	Par Value		
	MORGAN STANLEY RE III - DOM	99VVABVX9			$ 50,577	$ 1,002,982	$ 50,577
	MORGAN STANLEY RE III - INTL	99VVABVW1			168,831	1,497,970	168,831
	OAKTREE RE VI CAYMAN	99VVAXF84			14,775,003	14,171,221	14,775,003
	SENTINEL REAL ESTATE FUND	999178023			786	50,182,866	57,644,669
	TOTAL REAL ESTATE FUNDS				14,995,197	66,855,039	72,639,080
	BLACKROCK EAFE EQUITY INDEX FUND	999G05866			390,131	50,773,498	90,840,430
	BLACKROCK EQUITY INDEX FUND	99VVAHQK0			118,210	42,788,076	76,998,952
	BLACKROCK INT TERM CREDIT BOND INDEX FUND	999F25668			3,140,768	150,017,425	157,310,171
	BLACKROCK INTERMEDIATE GOVT/CREDIT BOND INDEX FUND	999G05841			170,242	4,505,246	5,297,955
	BLACKROCK LONG TERM CREDIT BOND INDEX FUND	999G05874			689,304	45,498,471	49,400,240
	BLACKROCK RUSSELL 1000 VALUE FUND	99VVAHQL8			1,405,015	75,659,998	136,389,455
	BLACKROCK RUSSELL 2000 EQUITY INDEX FUND	999G05858			2,415,388	27,834,658	91,633,625
	BLACKROCK RUSSELL 2000 GROWTH	99VVALMN9			2,224,592	42,847,182	71,670,951
	SSGA S & P 500 FLAGSHIP	999G05833			252,552	73,074,193	110,670,849
	SSGA 20+ YEAR HIGH QUALITY US CORPORATE BOND INDEX NL FUND	999G36978			3,740,384	46,198,019	48,299,585
	SSGA 5-20 YEAR HIGH QUALITY US CORPORATE BOND INDEX NL FUND	999G36960			12,500,909	140,727,603	148,685,814
	SSGA LONG CREDIT INDEX NL FUND	999G05825			1,593,194	54,457,193	57,636,979
	SSGA RUSSELL 2000 GROWTH FUND	99VVALMP4			3,172,520	64,396,222	99,020,685
	SSGA S&P MIDCAP 400 INDEX NL FUND	99VVAQ9F0			288,024	38,878,544	55,076,549
*	BNY EB TEMP INV FD	996115960			47,717,485	47,717,485	47,717,485
	TOTAL COMMON COLLECTIVE				$ 79,818,717	$ 905,373,815	$1,246,649,725
	BEAL BANK USA CD		0.400%	26-Nov-14	$ 100,000	$ 100,000	$ 100,000
	CUSTOMERS BANK CD		0.450%	15-Jan-15	100,000	100,000	99,973
	DISCOVER BANK CD		0.400%	17-Oct-14	100,000	100,000	100,000
	TOTAL CERTIFICATE OF DEPOSITS				300,000	300,000	299,973
	PEOPLES UNITED BANK					219,865	219,865
	TOTAL INTEREST BEARING CASH					219,865	219,865
	TOTAL INVESTMENTS						$3,171,773,140

* PARTY-IN-INTEREST

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Form 5500, Schedule H, Part IV, Line 4j - Schedule of Reportable Transactions

As of June 30, 2014

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	Number of Transactions	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Single transactions	Single Transactions								
State Global Advisors	SSGA 5-20 Year High Quality US Corportate Bond Index non Lending	$ 221,000,000	$ -	$-	$ 1	$ 906,239	$ -	$ 221,000,000	$ -
	Series in the Same Security								
Bank of New York-Mellon	BNY Mellon Cash Reserve	409,459,900	-	-	137	-	-	409,459,900	-
Bank of New York-Mellon	BNY Mellon Cash Reserve	-	409,459,900	-	137	-	409,459,900	409,459,900	-
Bank of New York-Mellon	BNY EB TEMP INV FD	857,854,378	-	-	424	-	-	857,854,378	-
Bank of New York-Mellon	BNY EB TEMP INV FD	-	861,258,093	-	289	-	861,258,093	861,258,093	-
State Global Advisors	SSGA Long Credit Index Non-Lending Fund (CME3NON)	50,000,000	-	-	1	-	-	50,000,000	-
State Global Advisors	SSGA Long Credit Index Non-Lending Fund (CME3NON)	-	118,000,000	-	1	-	87,856,527	118,000,000	30,143,473
State Global Advisors	SSGA S & P 500 Flagship (CM11)	25,000,000	-	-	1	-	-	25,000,000	-
State Global Advisors	SSGA S & P 500 Flagship (CM11)	-	125,000,000	-	5	-	87,792,609	125,000,000	37,207,391
Blackrock	Blackrock Long Term Credit BD Indx Fund	40,000,000	-	-	1	-	-	40,000,000	-
Blackrock	Blackrock Long Term Credit BD Indx Fund	-	145,035,472	-	13	-	101,648,715	145,035,472	43,386,758
State Global Advisors	SSGA 5-20 Year High Quality US Corportate Bond Index non Lending	221,000,000	-	-	1	-	-	221,000,000	-
State Global Advisors	SSGA 5-20 Year High Quality US Corportate Bond Index non Lending	-	85,000,000	-	6	-	82,018,680	85,000,000	2,981,320

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 1000

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	1										1
25-29	3	5									8
30-34	5	3	3	1							12
35-39	1	12	10	4							27 100,649
40-44	1	2	8	9	5	1					26 97,876
45-49	2	6	5	2	1	3	1				20 112,009
50-54		7	10	6	3	5	7				38 119,156
55-59		3	1	9	2		1	1			17
60-64		3	2	7	3		1				16
65-69			1				1				2
70 & Up											0
All Ages	13	41 112,728	40 102,025	38 102,418	14	9	11	1	0	0	167 109,301

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 1006

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		3									3
25-29		3	1								4
30-34		1									1
35-39			2	1							3
40-44		4	2	5	2						13
45-49	1	3		1							5
50-54		3	5	1		1					10
55-59		3	3	5				1			12
60-64		2	2	2	1					1	8
65-69											0
70 & Up											0
All Ages	1	22	15	15	3	1	0	1	0	1	59
		51,527									50,747

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 1007

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	2	1									3
25-29	1	2	2								5
30-34		1	2								3
35-39				3							3
40-44			1	2	2						5
45-49				2			1				3
50-54		1	4	2	1						8
55-59			3	7	1	1		3			15
60-64				1						3	4
65-69		1						3			4
70 & Up											0
All Ages	3	6	12	17	4	1	1	6	0	3	53 63,693

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 1019 (excluding hard-frozen participants)

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			1	2							3
35-39				5	2						7
40-44				2	3	3					8
45-49				4	4	2	1				11
50-54				3	6		1				10
55-59				3		3	2				8
60-64				2	1			1	1		5
65-69											0
70 & Up											0
All Ages	0	0	1	21	16	8	4	1	1	0	52
				0							0

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 1026

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		2									2
25-29		2									2
30-34				1							1
35-39	1	1	1								3
40-44	1	3	1								5
45-49	1	4			2		1				8
50-54		3	2	1	1						7
55-59	1	1	2	2	1		1				8
60-64	1	1	1	1		1	1				6
65-69			1								1
70 & Up											0
All Ages	5	17	8	5	4	1	3	0	0	0	43 57,011

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 1027

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29				1							1
30-34				3	3						6
35-39			1	1	2						4
40-44			1	1	4	1					7
45-49				2	1	1	1	2			7
50-54				2	2	2	1	4			11
55-59				4	2						6
60-64						2		2		1	5
65-69					1						1
70 & Up				2	1						3
All Ages	0	2	16	16	6	2	8	0	1	0	51 64,088

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 1030

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	1	2									3
25-29		2									2
30-34		1		1							2
35-39			1								1
40-44	1			1							2
45-49			1			1	1				3
50-54		2		1							3
55-59	1			2							3
60-64									1		1
65-69											0
70 & Up											0
All Ages	3	7	2	5	0	1	1	0	1	0	20 52,438

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 1032

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		2									2
25-29		4	3								7
30-34		1	4	2							7
35-39		2									2
40-44		1	1	3							5
45-49		1		1							2
50-54		5	6	5	1		1				18
55-59		1	2		2			1			6
60-64		1	1	2	3						7
65-69			1	1	1		1				4
70 & Up			1								1
All Ages	0	18	19	14	7	0	2	1	0	0	61 58,632

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 1034

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		1									1
25-29		1									1
30-34		1									1
35-39	1	1									2
40-44		1	3	2							6
45-49		2	3								5
50-54		1	2	4	2						9
55-59		2	2	1							5
60-64			1	2	1		1	1			6
65-69		2			1	2					5
70 & Up				1	1						2
All Ages	1	12	11	10	5	2	1	1	0	0	43 49,681

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 1046

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	2	1									3
25-29		2	1								3
30-34	1	1	3	3							8
35-39		1		2							3
40-44	1	3	2	1	2						9
45-49		2	1	4	2		2				11
50-54		1		1	2						4
55-59			1		1						2
60-64		1	1	1		1		1			5
65-69			1	2							3
70 & Up											0
All Ages	4	12	10	14	7	1	2	1	0	0	51 45,870

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 1055

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		2									2
25-29		2	2								4
30-34			1	1							2
35-39				2							2
40-44			2	2	2	2					8
45-49		1		6		4	4				15
50-54		4			4	1	4				13
55-59		2	2	6	4	2		5			21 56,396
60-64		1	2	1	1	2					7
65-69		1			1			1			3
70 & Up						1	1				2
All Ages	0	13	9	18	12	12	9	6	0	0	79 47,508

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 1070

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			1	2							3
30-34											0
35-39			2		2						4
40-44						1					1
45-49	1					1					2
50-54				1	3			1			5
55-59					1	1	1				3
60-64				1	2						3
65-69						1					1
70 & Up											0
All Ages	1	3	4	8	2	2	1	1	0	0	22 51,706

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 1072

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29		1	1								2
30-34											0
35-39			2	1							3
40-44			1	1							2
45-49											0
50-54		1					1				2
55-59											0
60-64						1					1
65-69							1				1
70 & Up						1			1		2
All Ages	0	2	4	2	0	2	2	0	1	0	13

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 1073

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		2									2
25-29		1									1
30-34											0
35-39				1	2						3
40-44	1				1		2				4
45-49		1		2	1						4
50-54		2	1		2						5
55-59	1		1	1				1	1		5
60-64		1	2		1			1			5
65-69		1				1					2
70 & Up				2							2
All Ages	2	8	4	6	7	1	2	2	1	0	33 51,742

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 1077

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	2	3									5
25-29		8	2								10
30-34	1	2	2	1							6
35-39	1	3	2	5							11
40-44	1	2	2								5
45-49		3		2	3	1					9
50-54		2	1				1				4
55-59		1	1	1	3						6
60-64				2	1	1					4
65-69			1	2	2			1			6
70 & Up											0
All Ages	5	24	11	13	9	2	1	1	0	0	66
		34,394									52,724

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 1082

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		3	4								7
30-34		1	7	3							11
35-39			7	3	2						12
40-44		2	5	3	1	3					14
45-49		1	6	2			4				13
50-54			3	3	1	3	2				12
55-59			2	2	2	3	3	1	1		14
60-64			1	1		1	2		1	1	7
65-69				1	1						2
70 & Up											0
All Ages	0	7	35 38,650	18	7	10	11	1	2	1	92 46,631

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 1084

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44			1	3							4
45-49				2							2
50-54				2							2
55-59				1							1
60-64			1								1
65-69											0
70 & Up											0
All Ages	0	0	2	8	0	0	0	0	0	0	10

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 1087

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	2	5									7
25-29	1	1	1	2							5
30-34		8	7	2							17
35-39	1	2	6	3	2	1					15
40-44	2	8	4	3	1	1	2				21 50,225
45-49		7	9	7	1	1		1			26 47,408
50-54	4	11	10	4	1	1					31 51,778
55-59		5	10	6	3	2	3				29 58,937
60-64		4	9	5	3	1	1		2		25 60,111
65-69		2	1	2		1	1	1			8
70 & Up				1							1
All Ages	10	53 41,958	57 43,767	35 56,524	11	8	7	2	2	0	185 48,778

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 1088

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		1									1
25-29		7	4								11
30-34		3	4								7
35-39		2	1	1							4
40-44		2	4	1		1					8
45-49		6	9	3	2	1					21 52,359
50-54		5	4	6	1						16
55-59		5	11	8	1				2		27 62,445
60-64		2	4	1	4						11
65-69		2	5		3		1				11
70 & Up											0
All Ages	0	35 37,865	46 50,543	20 75,146	11	2	1	0	2	0	117 58,033

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 2000

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	2	1									3
25-29	5	15	3								23 70,088
30-34	2	21 91,088	16	1							40 91,733
35-39	3	9	12	5	2						31 112,268
40-44	1	12	9	10	3	1					36 113,825
45-49		11	5	6	6	5	2				35 132,655
50-54		10	6	3	5	7	5				36 152,635
55-59		7	2	8	5	5	9				36 149,610
60-64		3	3	4	1	3	2	2	1		19
65-69		1				1			1		3
70 & Up											0
All Ages	13	90 103,963	56 104,361	37 148,251	22 159,832	22 154,689	18	2	2	0	262 119,713

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 2003

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	1	5									6
25-29	2	6	2								10
30-34	2	3	5	1							11
35-39	1	6	3	4	2						16
40-44	2	2	3	4	3	1					15
45-49	2	5	2	6	2	3	3				23 74,349
50-54	1	7	12	3			3				26 63,314
55-59	3	9	6	3	2	1	3	2			29 72,892
60-64	1	2	6	7	3	2		1			22 81,876
65-69			1	1	2					2	6
70 & Up								1			1
All Ages	15	45 47,379	40 59,648	29 63,083	14	7	9	4	0	2	165 62,266

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 2012

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	1	4									5
25-29	3	2	1								6
30-34		1	2	2							5
35-39	2	1	2	2							7
40-44		2	1	3							6
45-49		2	1	2	2	1					8
50-54	2	3	2	4	2	1					14
55-59	1	2	5	6	2	1	1	2			20 58,046
60-64		2	1	4	1		1				9
65-69				1	1		2				4
70 & Up						1					1
All Ages	9	19	15	24 54,688	8	4	4	2	0	0	85 55,695

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 2023

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		1									1
30-34			2								2
35-39		1		1							2
40-44			4								4
45-49		1									1
50-54					1						1
55-59				1	1						2
60-64			1	1	1	1					4
65-69		1									1
70 & Up											0
All Ages	0	4	7	3	3	1	0	0	0	0	18

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 2025

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	1	2									3
25-29	1	2	2								5
30-34	1	2	3	1							7
35-39				1							1
40-44		2	1			3					6
45-49		2	1	2			1				6
50-54		2	2								4
55-59	1	3			1	1		1			7
60-64		1	2			1					4
65-69		1				1					2
70 & Up											0
All Ages	4	17	11	4	1	6	1	1	0	0	45 45,875

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 2026

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44					1						1
45-49							1				1
50-54							1				1
55-59								2			2
60-64						1					1
65-69											0
70 & Up											0
All Ages	0	0	0	0	1	1	2	2	0	0	6

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 2030

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	33	24									57
	22,964	20,523									21,936
25-29	44	75	9								128
	31,276	33,272									32,871
30-34	25	62	28	14							129
	39,476	50,089	46,971								47,753
35-39	18	38	8	13	6						83
		53,355									56,147
40-44	20	56	12	14	15	6					123
	61,536	69,488									67,855
45-49	24	53	6	7	11	12	5				118
	55,017	70,225									68,752
50-54	25	40	10	10	7	5	4	8			109
	64,164	77,561									73,768
55-59	13	35	5	7	8	6	3		4		81
		74,459									83,885
60-64	6	26	5	6	4		1				48
		86,472									87,675
65-69	2	14	2	2	1						21
											78,828
70 & Up	1	3									4
All Ages	211	426	85	73	52	29	13	8	4	0	901
	47,024	58,187	73,410	58,089	68,416	80,790					59,513

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 2032

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			2								2
30-34											0
35-39			2	2	3						7
40-44			1	2	1	3	1				8
45-49			1	3	2	1	5	2			14
50-54					5	3		3			11
55-59			3	3	2	2			1	2	13
60-64			1			1	1		1	1	5
65-69			1	1							2
70 & Up											0
All Ages	0	0	11	11	13	10	7	5	2	3	62 68,270

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 2033

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29	1	2									3
30-34		2	1								3
35-39		1									1
40-44			2								2
45-49		2		1		1					4
50-54		1	2		2						5
55-59		1			1						2
60-64						1					1
65-69											0
70 & Up											0
All Ages	1	9	5	1	3	2	0	0	0	0	21 46,323

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 2034

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			2								2
35-39			1	1							2
40-44											0
45-49				1							1
50-54											0
55-59						1					1
60-64									1		1
65-69											0
70 & Up											0
All Ages	0	0	3	2	0	1	0	0	1	0	7

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 2037

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		2									2
30-34											0
35-39		1		1							2
40-44		1		1	1						3
45-49			1								1
50-54											0
55-59			1	2				1			4
60-64		1	2		1	1					5
65-69					1	1				1	3
70 & Up											0
All Ages	0	5	4	4	3	2	0	1	0	1	20 58,513

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 2038

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		1									1
25-29	1										1
30-34	1										1
35-39											0
40-44	1		1								2
45-49						1					1
50-54			1								1
55-59	1	1	1								3
60-64				1	1						2
65-69											0
70 & Up											0
All Ages	4	2	3	1	1	1	0	0	0	0	12

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 2039

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	4	43									47
		26,165									25,380
25-29		72	32	3							107
		29,994	35,748								32,246
30-34		32	34	30	5						101
		34,003	39,113	54,175							43,091
35-39		12	8	22	15						57
				52,524							48,959
40-44		15	11	11	4	2	1				44
											49,900
45-49		19	12	10	4	10	9				64
											56,301
50-54		24	11	11	7	2	4	3			62
		62,411									65,268
55-59		9	11	7	11	4	2	4			48
											48,782
60-64		6	7	2	3		2	3	1		24
											51,540
65-69		1	5	2	1						9
70 & Up											0
All Ages	4	233	131	98	50	18	18	10	1	0	563
		38,125	45,264	50,764	60,496						45,651

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 3000

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	1	1									2
25-29	3	2									5
30-34	5	4	2								11
35-39	2	6	8	7	1						24 99,857
40-44	3	7	8	6	4	4					32 89,919
45-49	2	6	9	5	8	5	2				37 119,100
50-54	2	7	13		6	5	3	2			38 108,695
55-59	3	3	7	4	1	3	7			1	29 114,848
60-64		2	6	3	3				1		15
65-69					1						1
70 & Up						1					1
All Ages	21 102,931	38 105,489	53 106,599	25 102,348	24 95,467	18	12	2	1	1	195 102,730

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 3011

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44				1							1
45-49											0
50-54				1	1						2
55-59						1					1
60-64				3		1			2		6
65-69											0
70 & Up											0
All Ages	0	0	0	5	1	2	0	0	2	0	10

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 3012

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			1								1
30-34			5	1							6
35-39				6							6
40-44				9	4	3					16
45-49			1	3	2	2	3				11
50-54			1	4	2	2	7	3			19
55-59				2		6	1	3	1		13
60-64			2	1	2	2	3	2	1	1	14
65-69											0
70 & Up											0
All Ages	0	0	10	26	10	15	14	8	2	1	86
				42,375							54,361

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 3023

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	1										1
25-29		2									2
30-34		2	1								3
35-39	2	2	1								5
40-44	1		2			1					4
45-49		2	1			1	1				5
50-54		1									1
55-59		1									1
60-64				1					1		2
65-69						1					1
70 & Up											0
All Ages	4	10	5	1	0	3	1	0	1	0	25 55,248

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 3031

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		1									1
30-34											0
35-39											0
40-44				3		1					4
45-49			1	1	1						3
50-54		1				1	1				3
55-59	1				1		1		2		5
60-64											0
65-69											0
70 & Up			1								1
All Ages	1	2	2	4	2	2	2	0	2	0	17

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 3032

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			1								1
30-34	1			1							2
35-39	1			2	1	1					5
40-44			1	4	2	1					8
45-49			2	3	3	3		3			14
50-54	1		3	2	4	3	2	4			19
55-59	1		1	2	5	4	1	3			17
60-64				2	1		1	3	1	1	9
65-69			1	2		1		1			5
70 & Up											0
All Ages	4		9	18	16	13	4	14	1	1	0 80 43,689

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 3054

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		5									5
25-29		4	2								6
30-34		1	1	5							7
35-39			1	1	1						3
40-44		1	1		1	1					4
45-49		1		2	1	3	1				8
50-54	1		1		1		5				8
55-59			3	1	2			1			7
60-64				1	1	2	1				5
65-69						3					3
70 & Up				1						1	2
All Ages	1	12	9	11	7	9	7	1	0	1	58 55,298

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 3063

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39			2								2
40-44	1	2	1								4
45-49		2	2			1	1				6
50-54		1	1	2	1		1				6
55-59	2	1		3							6
60-64				2	2						4
65-69				1			1				2
70 & Up											0
All Ages	3	6	6	8	3	1	3	0	0	0	30 39,155

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 3077

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39		2									2
40-44		1	1	1		1					4
45-49		1				1					2
50-54		1	2	2	1	2	4				12
55-59		2		1							3
60-64		2	3	1	1	2	1				10
65-69				1							1
70 & Up			1								1
All Ages	0	9	7	6	2	6	5	0	0	0	35 52,435

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 4000

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		7	2								9
30-34		15	16	2							33
											89,671
35-39		21	17	9							47
		94,532									103,683
40-44		17	20	13	3	1	1				55
			129,633								121,144
45-49		21	18	7	5	7	3				61
		90,795									116,566
50-54		10	8	12	5	4	13	1			53
											135,176
55-59		3	3	9	1	3	2	2	3		26
											155,140
60-64		4	1	3		1	2				11
65-69		1	3				1				5
70 & Up											0
All Ages	0	99	88	55	14	16	22	3	3	0	300
		95,177	113,830	127,723			134,783				116,405

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 4026

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29	1										1
30-34		1		1							2
35-39		1									1
40-44											0
45-49		1									1
50-54			1		1	1					3
55-59				1	1	1					3
60-64											0
65-69				1	1						2
70 & Up											0
All Ages	1	3	1	3	3	2	0	0	0	0	13

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 4079

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34				1							1
35-39	1										1
40-44				1							1
45-49			1								1
50-54											0
55-59		1									1
60-64						1					1
65-69											0
70 & Up											0
All Ages	1	1	1	2	0	1	0	0	0	0	6

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 4084

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39				1							1
40-44											0
45-49											0
50-54											0
55-59		1			1						2
60-64											0
65-69											0
70 & Up											0
All Ages	0	1	0	1	1	0	0	0	0	0	3

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 4090

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49			3								3
50-54			2								2
55-59											0
60-64			4								4
65-69			1								1
70 & Up											0
All Ages	0	0	10	0	0	0	0	0	0	0	10

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 4091

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	4	12									16
25-29	17	22	5								44
		35,874									34,868
30-34	9	24	5								38
		45,668									45,765
35-39	5	12	5	5							27
											58,234
40-44	2	10	5	5	1						23
											64,862
45-49	2	6	8	3	1	1					21
											80,123
50-54	5	12	9	5	2	3	2	1			39
											75,999
55-59	3	6	2	5	1		1				18
60-64	2	4	7	4	1						18
65-69		2									2
70 & Up											0
All Ages	49	110	46	27	6	4	3	1	0	0	246
	39,549	47,062	72,173	77,690							58,044

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 4092

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	2	12	1								15
25-29	4	20 26,327	15								39 29,963
30-34	1	11	14	2							28 35,841
35-39	2	3	5	5							15
40-44		11	10	4	2		2				29 45,514
45-49		8	1	11		3		1			24 62,163
50-54		11	8	8	1	2	3	3	1		37 65,102
55-59	1	15	4	4	1			1	4		30 56,434
60-64		7	6	4	2		1		1		21 56,987
65-69		1	1	3	2						7
70 & Up			1								1
All Ages	10	99 38,482	66 43,879	41 61,132	8	5	6	5	6	0	246 49,412

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 4094

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	3	4	1								8
25-29	1	1	1								3
30-34			2	3							5
35-39		1	1		1						3
40-44		1	1	3	1	1					7
45-49		1	1	2	1	3	2				10
50-54		1	2	2	3		3				11
55-59			4	2	1		1	1	2		11
60-64	1						2				3
65-69	2	1			2		1	1			7
70 & Up		1									1
All Ages	7	11	13	12	9	4	9	2	2	0	69 37,883

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 5000

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		7	3								10
30-34	1	6	12	3							22 60,477
35-39	1	10	9	8							28 76,948
40-44		4	10	7		2					23 81,724
45-49	1	3	5	4	4	5	4				26 92,558
50-54		5	5	3	2	2	10	6			33 99,732
55-59	1		4	4	1	1	4	3	1		19
60-64			4	2	1			1	1		9
65-69					1		1	1			3
70 & Up											0
All Ages	4	35 65,064	52 83,733	31 94,125	9	10	19	11	2	0	173 85,927

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 5002

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44						1					1
45-49											0
50-54							1				1
55-59											0
60-64									1		1
65-69											0
70 & Up											0
All Ages	0	0	0	0	0	1	1	0	1	0	3

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 5021

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39					1						1
40-44			1			1					2
45-49							1				1
50-54											0
55-59											0
60-64						1					1
65-69										1	1
70 & Up											0
All Ages	0	0	1	1	2	1	0	0	0	1	6

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 5026

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	2	5	1								8
25-29	1	3	2								6
30-34		4	4	1							9
35-39		1		4	2						7
40-44	1	1	1	2	5	1					11
45-49		1	2	3	1	3	1				11
50-54	2	1		4	1	4	2	2			16
55-59		2	2	1	4	5	1	2	1		18
60-64		1	3			4	4		3		15
65-69	1	1				1					3
70 & Up			3						1		4
All Ages	7	20 27,917	18	15	13	18	8	4	5	0	108 38,452

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 5042

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			1								1
35-39											0
40-44				1							1
45-49			1			1					2
50-54											0
55-59											0
60-64						1				1	2
65-69											0
70 & Up											0
All Ages	0	0	2	1	0	2	0	0	0	1	6

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 5044

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			1								1
35-39											0
40-44				1							1
45-49											0
50-54		1		1							2
55-59				2							2
60-64								1			1
65-69				1							1
70 & Up											0
All Ages	0	1	1	5	0	0	0	1	0	0	8

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 5045

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39			1								1
40-44			1								1
45-49		1			1						2
50-54		2	1				1				4
55-59			2	1	1						4
60-64											0
65-69											0
70 & Up											0
All Ages	0	3	5	1	2	0	1	0	0	0	12

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 5051

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		1									1
30-34											0
35-39		1	2		1						4
40-44		1		1							2
45-49				1		1	1				3
50-54		2	1	1		2	1				7
55-59			1	1	1	4	1				8
60-64			1	2		1	2	2			8
65-69		1	1	1		1					4
70 & Up											0
All Ages	0	6	6	7	2	9	5	2	0	0	37 43,601

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 5065

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34				1							1
35-39			2		1						3
40-44				2							2
45-49			1	2		2					5
50-54			4	1	1		2				8
55-59			1	1	1						3
60-64				1					1		2
65-69				1							1
70 & Up				1							1
All Ages	0	0	8	10	3	2	2	0	1	0	26 48,413

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 5072

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1										1
35-39		1									1
40-44		1			1						2
45-49		1									1
50-54											0
55-59								3		1	4
60-64							1			2	3
65-69											0
70 & Up											0
All Ages	1	3	0	0	1	0	1	3	0	3	12

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 5080

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	1										1
25-29											0
30-34											0
35-39											0
40-44		2		1							3
45-49											0
50-54		1		2	1						4
55-59			3				1	1			5
60-64											0
65-69											0
70 & Up											0
All Ages	1	3	3	3	1	0	1	1	0	0	13

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 5091

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		1	2								3
30-34			5								5
35-39			1	1	1						3
40-44					2	1					3
45-49		1		1	2	1	1				6
50-54			1		2	1	1				5
55-59				2	2		3				7
60-64			1				1	2	1		5
65-69											0
70 & Up											0
All Ages	0	2	10	4	9	3	6	2	1	0	37 38,164

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 5121

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29	1	3									4
30-34			3	1							4
35-39		1	1	1							3
40-44		1	1								2
45-49			1	2	1	2	1				7
50-54	1		1	5			2	1			10
55-59			2	4		1	2	1		1	11
60-64			1	1		2			2	1	7
65-69				2							2
70 & Up			1								1
All Ages	2	5	11	16	1	5	5	2	2	2	51 49,647

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 5126

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	7	14									21
											16,518
25-29	3	28	16								47
		24,258									25,174
30-34	1	11	20	6	2						40
			29,846								30,221
35-39	1	16	23	14	4						58
			31,653								32,021
40-44		11	15	11	12	5					54
											41,722
45-49	1	9	13	10	8	5	6	1			53
											40,344
50-54	2	12	20	12	9	7	9	7	1		79
			43,145								51,918
55-59	1	13	13	4	4	7	3	6	5	2	58
											44,693
60-64	2	6	9	2	3	3	3	4	2	6	40
											53,651
65-69		8	5	5		1	1	3		2	25
											56,325
70 & Up		5	4	2	2			1		1	15
All Ages	18	133	138	66	44	28	22	22	8	11	490
		31,134	35,358	34,556	56,137	54,551	64,618	57,073			39,968

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 5127

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	1	3									4
25-29		2	2								4
30-34	1	3		3							7
35-39		2	4	3	1						10
40-44		1	1	1	1	1					5
45-49		2	1		2	2	5	1			13
50-54		1			2		2	5	1		11
55-59				1	1	1	1	3	4	2	13
60-64			2					2	2	1	7
65-69						1				1	2
70 & Up			1		1		1				3
All Ages	2	14	11	8	8	5	9	11	7	4	79 42,226

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 5128

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			1								1
30-34											0
35-39				1							1
40-44		1									1
45-49				3		1	1				5
50-54			1	1	1						3
55-59		1							1		2
60-64					2						2
65-69							1				1
70 & Up											0
All Ages		2	2	5	3	1	2	0	1	0	0 16

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 5129

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		1	1								2
25-29		6	9	1							16
30-34		1	11	4							16
35-39		2	3	8	5						18
40-44			2	1	3	7	1				14
45-49				4	2	3	3				12
50-54		1	2	1	4	4	2	3			17
55-59		3	3	6	3	1					16
60-64		1	6	2	4	1	1	1	4		20 72,712
65-69			1						2		3
70 & Up											0
All Ages	0	15	38 29,721	27 39,543	21 42,829	16	7	4	6	0	134 43,764

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 5130 (excluding hard-frozen participants)

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34				1							1
35-39			1		3						4
40-44											0
45-49					1						1
50-54			2	1	1			2	2		8
55-59				2	1	1	1	2	3		10
60-64			2							2	4
65-69											0
70 & Up			1								1
All Ages	0	0	6	4	6	1	1	4	5	2	29 48,571

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 6000

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		1	3								4
30-34		6	6	1							13
35-39		2	5	5	1						13
40-44		7	7	4	3						21 105,979
45-49		3	9	3	4	3	2				24 115,831
50-54		3	3	9	3		2				20 125,205
55-59		4	4	3	1	2	5	2			21 135,978
60-64		1	2	3	3	1					10
65-69		1		1		1					3
70 & Up											0
All Ages	0	28 111,984	39 105,194	29 103,242	15	7	9	2	0	0	129 116,509

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 6042

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39			1								1
40-44			1								1
45-49											0
50-54				1		1					2
55-59								1			1
60-64							1				1
65-69											0
70 & Up											0
All Ages	0	0	2	1	0	1	1	1	0	0	6

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 6044

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			1								1
30-34			2	2							4
35-39			1	1							2
40-44			4	2		1					7
45-49			2	2		2					6
50-54			5	1	1						7
55-59			4	3							7
60-64			1			1	1		1		4
65-69			1								1
70 & Up											0
All Ages	0	0	21 0	11	1	4	1	0	1	0	39 0

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 6077

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			3								3
30-34			8	3							11
35-39			3	3							6
40-44				5	5	2					12
45-49			1	2							3
50-54			3	4	7	5	2				21 43,839
55-59			1	8	7	4	2	2			24 46,226
60-64		1		4	3	2	2		2		14
65-69				1							1
70 & Up				1							1
All Ages	0	1	19	31 37,232	22 48,735	13	6	2	2	0	96 42,807

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 6079

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44	1				1						2
45-49				1				1			2
50-54							1		1		2
55-59										2	2
60-64			1								1
65-69											0
70 & Up											0
All Ages	1	1	1	1	0	1	1	1	2	0	9

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 6086

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49						1					1
50-54											0
55-59											0
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	0	0	0	1	0	0	0	0	1

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 6093

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			1								1
30-34			3								3
35-39			1	4							5
40-44			1	4							5
45-49			3	6							9
50-54			1	2							3
55-59			1	3			2				6
60-64				5			1				6
65-69			1								1
70 & Up											0
All Ages	0	0	12	24 48,647	0	0	3	0	0	0	39 50,315

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 6116

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29			1								1
30-34											0
35-39					1						1
40-44											0
45-49						1					1
50-54					2			1	1		4
55-59				1				1			2
60-64		1									1
65-69										1	1
70 & Up											0
All Ages		1	1	1	3	1	0	2	1	1	0	11

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 6125

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	2	3									5
25-29		10	4								14
30-34	1	3	9	5							18
35-39	1	3	4	4							12
40-44	1	1	5	4	3						14
45-49	1	5	9	3	4		1				23 38,772
50-54	1	4	14	3	2			1			25 37,451
55-59		3	10	7	3	3		2			28 49,951
60-64	1	4	5		2	1	1	1	1		16
65-69						1					1
70 & Up											0
All Ages	8	36 31,880	60 37,992	26 35,635	14	5	2	4	1	0	156 39,532

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 6138

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		1									1
25-29	2	3									5
30-34		1	1								2
35-39			1	1	1						3
40-44		1	2			1					4
45-49			1	1	4						6
50-54		1	1								2
55-59		1	2								3
60-64		1	1				1			1	4
65-69											0
70 & Up											0
All Ages	2	9	9	2	5	1	1	0	0	1	30 52,149

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 6142

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39					1						1
40-44					1						1
45-49				1			2				3
50-54				1		3		1			5
55-59					1	2	1		2		6
60-64							1	1	1		3
65-69											0
70 & Up											0
All Ages	0	0	0	2	3	5	4	2	3	0	19

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 7000

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29	2	13	3								18
30-34	1	10	18	2							31
											97,878
35-39	1	10	28	8							47
			118,042								113,600
40-44	1	7	30	9		1	1				49
			137,274								139,313
45-49	1	4	12	5	3	1	1	1			28
											136,866
50-54		7	17	4	2		2	3			35
											143,581
55-59		2	13	3	3	2	1	1			25
											135,275
60-64		3	9	4	2	1	2				21
											149,385
65-69			3	1							4
70 & Up											0
All Ages	6	56	133	36	10	5	7	5	0	0	258
		109,517	133,844	124,075							125,377

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 7011

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34				2							2
35-39				3	1						4
40-44			1	2							3
45-49		1	2	1	1	2	2				9
50-54			1	1	1		2	1			6
55-59			3		1		2	4	1		11
60-64				2		1	1	1	1		6
65-69					1				1		2
70 & Up											0
All Ages	0	1	7	11	5	3	7	6	3	0	43 73,254

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 7027

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		1									1
25-29		2									2
30-34		1	2	2							5
35-39											0
40-44		1		1		2					4
45-49		1			2		1				4
50-54				1		1	4				6
55-59		2		4	1		2	2			11
60-64			1	3	2	1			2		9
65-69			1	1	1				1		4
70 & Up											0
All Ages	0	8	4	12	6	4	7	2	3	0	46 39,090

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 7064

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	1	1									2
25-29		1	1								2
30-34		1		2							3
35-39	1	1	2								4
40-44	1	1	2		2						6
45-49		3			1	2					6
50-54	1	1	4	1	1	2	1				11
55-59		5	2			3	1	2			13
60-64		1	4	2	1	1		1	2		12
65-69			1	1	1						3
70 & Up											0
All Ages	4	15	16	6	6	8	2	3	2	0	62 40,969

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 7065

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		1									1
25-29	1										1
30-34											0
35-39											0
40-44	1	1			1						3
45-49					1						1
50-54								1			1
55-59											0
60-64		1			2						3
65-69				1							1
70 & Up											0
All Ages	2	3	0	1	4	0	0	1	0	0	11

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 7099

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		1									1
25-29		1									1
30-34		1									1
35-39	1		1	1							3
40-44											0
45-49			1		1						2
50-54		1		3			1				5
55-59			1			1					2
60-64											0
65-69											0
70 & Up											0
All Ages	1	4	3	4	1	1	1	0	0	0	15

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 7101

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			1								1
35-39			1								1
40-44			1								1
45-49			1				1	1			3
50-54			2					1			3
55-59											0
60-64				1						1	2
65-69									1		1
70 & Up											0
All Ages	0	0	6	1	0	0	1	2	1	1	12

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 7117

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		2									2
30-34		1	1	2							4
35-39			1								1
40-44				2	1	1					4
45-49		1	1	1		1					4
50-54		1		1				1			3
55-59								1			1
60-64		1	1	2	1			1			6
65-69		1		1					1	2	5
70 & Up					1						1
All Ages	0	7	4	9	3	2	0	3	1	2	31
											50,604

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 7118

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		2									2
25-29		9	2								11
30-34		2	3	5							10
35-39		1	4	6	4						15
40-44		2	2	3	1	4					12
45-49		1	2	1	2		2				8
50-54		1	4	3		1	3				12
55-59		1	5	1	1	1			1	1	11
60-64	1	2	1	1			1			1	7
65-69		1		1	1	1	2			1	7
70 & Up											0
All Ages	1	22	23	21	9	7	8	0	1	3	95
		61,898	69,005	58,365							65,168

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 8000

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		2									2
30-34		13	12								25 69,746
35-39		6	11	6							23 85,728
40-44		6	12	5	1	1					25 97,035
45-49		11	11	5	1	2	4				34 84,751
50-54		6	8	6		3	7	1			31 96,682
55-59		3	4	7	3	3	6	1			27 96,544
60-64			5	3	3		1	2	1		15
65-69		1		2	1		1				5
70 & Up		1									1
All Ages	0	49 85,147	63 97,235	34 102,244	9	9	19	4	1	0	188 92,024

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 8031

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		1									1
25-29			9								9
30-34			26 43,454	5							31 42,230
35-39			10	12	2						24 45,779
40-44			11	11	2	1					25 47,735
45-49		1	16	8	3	2	1				31 71,074
50-54			13	9	3						25 47,933
55-59			9	8	1		2	1			21 64,715
60-64			6	1	3	2					12
65-69			2			1		2			5
70 & Up											0
All Ages	0	2	102 46,822	54 52,569	14	6	3	3	0	0	184 51,477

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 8066

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		1									1
30-34		1									1
35-39											0
40-44											0
45-49			1								1
50-54				2	1		3				6
55-59			1	1		1					3
60-64				1				1			2
65-69											0
70 & Up											0
All Ages	0	2	2	4	1	1	3	1	0	0	14

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 8103

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		1	1								2
30-34		1		1							2
35-39											0
40-44				1							1
45-49			2			1					3
50-54		1	1	2	1		3				8
55-59		1		1			1				3
60-64		1	1	1			2				5
65-69							1				1
70 & Up											0
All Ages	0	5	5	6	1	1	7	0	0	0	25 42,305

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 8104

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			1								1
35-39											0
40-44											0
45-49					1						1
50-54					2						2
55-59					3						3
60-64					1						1
65-69											0
70 & Up											0
All Ages	0	0	1	0	7	0	0	0	0	0	8

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 8105

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29	3	6	1								10
30-34	5	12	3	1							21 58,625
35-39	1	7	6	6							20 79,298
40-44	3	9	2	4	5	2	1				26 73,198
45-49		4	3	5	4	2					18
50-54	1	3	3	5	3	2	2	3			22 72,908
55-59		6	4	4	4	3		1			22 130,855
60-64		3	2	4	3	5	1	1		1	20 117,352
65-69			3	4						1	8
70 & Up				2							2
All Ages	13	50 81,801	27 90,200	35 80,739	19	14	4	5	0	2	169 84,165

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 9000

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			2								2
35-39			10	3	1						14
40-44			12	11	1						24 151,311
45-49			5	11		1	1				18
50-54			7	3	2		2				14
55-59			9	2	1		1				13
60-64			3	6			3				12
65-69			1	2							3
70 & Up											0
All Ages	0	0	49 135,610	38 153,466	5	1	7	0	0	0	100 150,266

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 9007

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		1									1
25-29											0
30-34											0
35-39			1	1							2
40-44				1	1						2
45-49					1	1					2
50-54											0
55-59								1			1
60-64											0
65-69									1		1
70 & Up											0
All Ages	0	1	1	2	2	1	0	1	1	0	9

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 9062

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			1								1
35-39		1									1
40-44		1	1	1							3
45-49											0
50-54			1		1						2
55-59		1									1
60-64				1							1
65-69					1						1
70 & Up		1									1
All Ages	2	3	3	1	2	0	0	0	0	0	11

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 9072

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49					1						1
50-54										1	1
55-59						1					1
60-64			1								1
65-69											0
70 & Up											0
All Ages	0	0	1	1	1	0	0	0	1	0	4

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 9074

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	1	1									2
25-29		2	5								7
30-34		1	2								3
35-39			2	1							3
40-44		1	1	2	1						5
45-49			1		3	3					7
50-54			1	1		1	1	1			5
55-59					1	1		2	3		7
60-64			4	2	2			1	1		10
65-69				1						1	2
70 & Up										1	1
All Ages	1	5	16	7	7	5	1	4	4	2	52 43,095

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 9077

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		2									2
30-34											0
35-39		1									1
40-44											0
45-49											0
50-54		1		1							2
55-59					1	1	1		1		4
60-64						1	1				2
65-69							2				2
70 & Up											0
All Ages	0	4	0	1	1	2	4	0	1	0	13

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 9084

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	2										2
25-29	1	2									3
30-34			2								2
35-39		1	2								3
40-44			3								3
45-49		1	4	2	1	1					9
50-54			3								3
55-59			1	1							2
60-64				1	2		1				4
65-69											0
70 & Up			1								1
All Ages	3	4	16	4	3	1	1	0	0	0	32 49,601

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 10000

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		1									1
25-29		3	4								7
30-34		5	9	1							15
35-39		5	11	3							19
40-44		4	4	4	7	1					20 103,756
45-49		3	7	4	2	4	2				22 87,220
50-54			5	8		1	8	1			23 114,354
55-59		2	3	4	2		9				20 115,607
60-64		1	2	2	1			2			8
65-69			1								1
70 & Up			1								1
All Ages	0	24 73,221	47 92,299	26 88,164	12	6	19	3	0	0	137 95,724

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 10008

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39		1			1						2
40-44			1	2		1	1				5
45-49					1			1			2
50-54						2		3	2		7
55-59									1	2	3
60-64									1	4	5
65-69										1	1
70 & Up											0
All Ages		1	1	2	2	3	1	4	4	7	0 25 58,500

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 10019

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	1										1
25-29		1									1
30-34		2									2
35-39											0
40-44			1								1
45-49					1						1
50-54			1			1					2
55-59		1	1	1		1					4
60-64						1					1
65-69						1					1
70 & Up											0
All Ages	1	4	3	1	1	4	0	0	0	0	14

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 10022

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39		1									1
40-44											0
45-49					1						1
50-54											0
55-59		1				1					2
60-64			1								1
65-69											0
70 & Up											0
All Ages	0	2	1	0	1	1	0	0	0	0	5

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 10026

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	1	2									3
25-29	2	2	4								8
30-34	1	1	8								10
35-39		1	3	4	2						10
40-44			1	2							3
45-49			3	1	1	1					6
50-54	1	1		1		1	4				8
55-59						1	3	1			5
60-64			2		1				1		4
65-69								1			1
70 & Up											0
All Ages	5	7	21	8	4	3	7	2	1	0	58
			32,723								41,756

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 10031

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	1	2									3
25-29	2	6	2								10
30-34	1	1	5	1							8
35-39			1	4	1						6
40-44		2	2	2		1					7
45-49											0
50-54		1			1		1	1			4
55-59		2		1	1	1					5
60-64			1				1				2
65-69											0
70 & Up											0
All Ages	4	14	11	8	3	2	2	1	0	0	45 39,857

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 10035

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	5	5									10
25-29	1	1									2
30-34	2	6	1	2							11
35-39		3	1	4							8
40-44	1	3		2	2						8
45-49		1	1	5	3	1					11
50-54	1	3		1	2	1	2				10
55-59	1	2		2	3	3	2				13
60-64	1	4	1	1	4		1				12
65-69					2	2		1			5
70 & Up		1									1
All Ages	12	29 28,999	4	17	16	7	5	1	0	0	91 39,420

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 10051

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			1								1
30-34			3								3
35-39											0
40-44				1	2						3
45-49				3	3						6
50-54			2	5	8						15
55-59				1	4						5
60-64					8						8
65-69					1						1
70 & Up					1						1
All Ages	0	0	6	10	27	0	0	0	0	0	43
					55,879						51,860

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 11009 (excluding cash balance participants)

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29				4							4
30-34			7	13	3						23 35,993
35-39			1	8	5						14
40-44				9	3	4					16
45-49				7	4			1			12
50-54			2	7	4	1	1	1	1		17
55-59				8	4	2					14
60-64				4	5	1			1		11
65-69			1	1							2
70 & Up											0
All Ages	0	11	61 46,377	28 52,292	8	1	2	2	0	0	113 49,572

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 12000

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34		2									2
35-39		2	3	4							9
40-44		3		4	1						8
45-49			1	4	2	2					9
50-54		6	1	2	1	1		1			12
55-59		1	3	2	1	1	1				9
60-64		1	1	5	1	1	1				10
65-69											0
70 & Up											0
All Ages	0	15	9	21 139,552	6	5	2	1	0	0	59 139,631

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 12026

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	1	2									3
25-29	2	9	3								14
30-34	2	4	7	1							14
35-39	1	5	4	6	2						18
40-44	2	2	4	4	4	1					17
45-49	1	3	2	3	2	3					14
50-54		3	3	3	1	4		2			16
55-59		2	3			2	3	2	1		13
60-64				1		2		3	2		8
65-69			1	1			1				3
70 & Up											0
All Ages	9	30	27	19	9	12	4	7	3	0	120
		33,691	47,523								56,717

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 12033

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49					2		1				3
50-54			1		3	1					5
55-59					1			1			2
60-64									1		1
65-69											0
70 & Up											0
All Ages	0	0	1	6	1	1	1	0	1	0	11

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 12043

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29		2									2
30-34			2		1						3
35-39											0
40-44				1	1						2
45-49				1	1						2
50-54					1	1	1		1		4
55-59		1		1	1		2		1	1	7
60-64			2	1		1					4
65-69				1				1			2
70 & Up											0
All Ages		3	4	5	5	2	3	1	2	1	0 26 38,440

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 13000 (excluding hard-frozen participants)

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44						1	1				2
45-49						14	23 148,396				37 136,730
50-54					1	12	71 145,275	3			87 137,387
55-59				1	2	11	60 151,964	20 155,293	12		106 147,733
60-64						8	11	7	6	2	34 141,995
65-69						1	3	1	1		6
70 & Up											0
All Ages	0	0	0	1	3	47 127,500	169 147,249	31 138,312	19	2	272 141,514

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 13001

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	2	1	1								4
30-34	2	3	4	1							10
35-39	2	10	7	2							21 128,897
40-44	2	7	5	3	1						18
45-49		4		4	2	2					12
50-54	1	6		2	1	4					14
55-59	1		3		2						6
60-64	1			1							2
65-69											0
70 & Up											0
All Ages	11	31 144,116	20 132,730	13	6	6	0	0	0	0	87 142,052

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 13002

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		5	2								7
30-34		4	6	2							12
35-39		6	8	4							18
40-44		8	5	2							15
45-49		9	5	3	2	4					23 121,937
50-54		6	6	1	4			1			18
55-59		8	8	2	2	1	1				22 113,498
60-64		5	3	2	2		2	1			15
65-69		2	1								3
70 & Up				1							1
All Ages	0	53 94,526	44 87,849	17	10	5	3	2	0	0	134 98,491

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 1080 (excluding hard-frozen participants)

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39						1					1
40-44					1		2				3
45-49							3				3
50-54						1	1	1			3
55-59					1	1					2
60-64						1		1			2
65-69											0
70 & Up											0
All Ages	0	0	0	0	2	4	6	2	0	0	14

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 1001

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			2	1							3
35-39				1							1
40-44				2							2
45-49			1	2	1	4					8
50-54			1								1
55-59				1		1					2
60-64				1							1
65-69											0
70 & Up											0
All Ages	0	0	4	8	1	5	0	0	0	0	18

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 1004

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44			1								1
45-49							1				1
50-54			1	1	1						3
55-59			1	3							4
60-64			2	1							3
65-69											0
70 & Up											0
All Ages	0	0	5	5	1	0	1	0	0	0	12

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 1020

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			2	1							3
35-39			2		1						3
40-44			1								1
45-49				1							1
50-54			1	1	1						3
55-59				1	3			1			5
60-64			1	1							2
65-69								1		1	2
70 & Up											0
All Ages	0	0	7	5	5	0	0	2	0	1	20 8,804

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 1024

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			2								2
35-39				1							1
40-44											0
45-49					2		1				3
50-54											0
55-59					2						2
60-64					1		1				2
65-69											0
70 & Up											0
All Ages	0	0	2	1	5	0	2	0	0	0	10

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 1025

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		2									2
30-34		1	1								2
35-39		2									2
40-44		1									1
45-49			4								4
50-54			1	1	1		1				4
55-59						1					1
60-64				1		1					2
65-69											0
70 & Up											0
All Ages	0	6	6	2	1	2	1	0	0	0	18

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 1063

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44						1					1
45-49											0
50-54			1								1
55-59				1							1
60-64				1					1		2
65-69											0
70 & Up											0
All Ages	0	0	1	2	0	1	0	0	1	0	5

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 1064

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29			1								1
30-34			6	1							7
35-39				2	1						3
40-44			1	1	1	1					4
45-49			2	3	1	1					7
50-54			1	3	3		2				9
55-59					3				1		4
60-64				2	1		2				5
65-69					1						1
70 & Up							1				1
All Ages	0	0	11	12	11	2	5	0	1	0	42 3,703

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 1069

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			2								2
30-34				1							1
35-39			1	1							2
40-44			2	2	1		1				6
45-49					1	2					3
50-54			2	1			1	1			5
55-59				3		3					6
60-64				1	1	1	1				4
65-69			1				1				2
70 & Up											0
All Ages	0	0	8	9	3	6	4	1	0	0	31 10,514

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 1074

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		4									4
25-29		8	5								13
30-34		5	9	6							20
											3,430
35-39		5	4	6	2						17
40-44		4	7	3	1	2					17
45-49		1	8	7	4	6	5	1			32
											12,846
50-54		7	5	5	2	5	6	3			33
											15,538
55-59		3	5	6	7	1		1			23
											10,998
60-64		3	2	9	2	4					20
											13,467
65-69			1	1							2
70 & Up		1	3	2							6
All Ages	0	41	49	45	18	18	11	5	0	0	187
		561	3,493	7,928							9,296

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 1079 (excluding cash balance participants)

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				1							1
35-39				3	1						4
40-44				6	6	3					15
45-49				2	2	3	4				11
50-54				6	3	4	1	1			15
55-59				4	1	2	1	2			10
60-64				2	3	2	1				8
65-69				1							1
70 & Up					1						1
All Ages	0	0	0	25 4,510	17	14	7	3	0	0	66 8,273

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 1080 (hard-frozen participants only)

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29			2								2
30-34			16	5							21
											916
35-39			11	8	6						25
											2,176
40-44			13	13	7	2					35
											3,288
45-49			5	33	7	3	13				61
				3,411							6,027
50-54			6	27	7	6	7	4			57
				3,133							7,846
55-59			10	24	9	9	6	3	5		66
				2,934							6,894
60-64			8	22	4	5		4		4	47
				4,005							7,211
65-69			1	4	2						7
70 & Up			3	1		1					5
All Ages	0	0	75	137	42	26	26	11	5	4	326
			1,096	3,110	6,366	13,204	13,964				5,788

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 1083

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44				2							2
45-49											0
50-54				2							2
55-59											0
60-64				1							1
65-69											0
70 & Up											0
All Ages	0	0	0	5	0	0	0	0	0	0	5

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 2006

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			2								2
30-34			7	5							12
35-39			5	6	1						12
40-44			3	4	4	3					14
45-49			10	19			1				30 6,898
50-54			2	20 4,296	1			1			24 5,371
55-59			7	12	3	3	1	1	2		29 11,501
60-64			8	8	2	1					19
65-69			1	5		1			1		8
70 & Up				1							1
All Ages	0	0	45 1,393	80 6,185	11	8	2	2	3	0	151 6,969

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 2009

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39					2						2
40-44				1							1
45-49				1	1						2
50-54				3	1	1					5
55-59				2							2
60-64				1							1
65-69					1	1					2
70 & Up											0
All Ages	0	0	0	8	5	2	0	0	0	0	15

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 2018

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			2								2
30-34			3	1							4
35-39			2								2
40-44		1	1		1	1					4
45-49			4	1		1					6
50-54			3		1						4
55-59			4		1	1	2	2			10
60-64		2	4					2			8
65-69					1						1
70 & Up						1					1
All Ages	0	3	23 5,254	2	4	4	2	4	0	0	42 13,969

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 2019

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			3								3
30-34			3	4							7
35-39			2								2
40-44			4	4		1					9
45-49			1	1	1		1				4
50-54			4	2							6
55-59		1	3		1	4		1			10
60-64			4	2	3	2		1			12
65-69			1				1				2
70 & Up											0
All Ages	0	1	25 1,795	13	5	7	2	2	0	0	55 6,592

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 2022

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			5								5
30-34				1							1
35-39			6	2	1						9
40-44			2	2	2						6
45-49		1	5	4		2	1				13
50-54		2	10	1	5	1	2	2			23 7,008
55-59			6	3	3			2	2	1	17
60-64			4	3	1		1		1		10
65-69				3						1	4
70 & Up				3							3
All Ages	0	3	38 1,026	22 4,462	12	3	4	4	3	2	91 8,874

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 2027

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				1							1
35-39			1								1
40-44			1	1							2
45-49			1								1
50-54			3					1			4
55-59			3		1	1					5
60-64			1					1		1	3
65-69											0
70 & Up											0
All Ages	0	0	10	2	1	1	0	2	0	1	17

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 2029

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			2								2
30-34			13	1							14
35-39			3	2							5
40-44			5	4		3					12
45-49			4	1		1	1				7
50-54			2		1	1					4
55-59			4	1			1				6
60-64			3	1				1			5
65-69				1		1					2
70 & Up					1						1
All Ages	0	0	36 670	11	2	6	2	1	0	0	58 2,197

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 3019

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			2	1							3
35-39			1	2	1						4
40-44			1	4	2	3					10
45-49			3	4	2	3					12
50-54			7	4	2		3	4			20 6,126
55-59			1	7				2		2	12
60-64			3	3	5	3			2		16
65-69				4	3	4	2				13
70 & Up											0
All Ages	0	0	18	29 3,384	15	13	5	6	2	2	90 5,599

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 3036

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			1								1
35-39											0
40-44			1								1
45-49							2				2
50-54				1	1						2
55-59		1									1
60-64							1	1			2
65-69											0
70 & Up											0
All Ages	0	1	2	1	1	0	3	1	0	0	9

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 3067

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39				2							2
40-44			3								3
45-49				4	1						5
50-54			2	6	1		2				11
55-59			1	6	2		1				10
60-64				4	2	1					7
65-69											0
70 & Up								1	1		2
All Ages	0	0	6	22 2,682	6	1	3	1	1	0	40 4,781

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 3069

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34				2							2
35-39				2							2
40-44				2							2
45-49				2	1	1					4
50-54							1				1
55-59				2	2		1	2			7
60-64				1	1	1	1	1			5
65-69					1						1
70 & Up											0
All Ages	0	0	0	11	5	2	3	3	0	0	24 7,083

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 3073

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			1								1
35-39				1							1
40-44		1			1						2
45-49			1								1
50-54			3	1	1						5
55-59		2	2								4
60-64			1								1
65-69			1		1						2
70 & Up			2	1							3
All Ages	0	3	11	3	3	0	0	0	0	0	20 1,842

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 3074

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			4								4
30-34			2	1							3
35-39			1								1
40-44						1					1
45-49			1								1
50-54				1							1
55-59			1	1	3		2		1		8
60-64			1	1	1	1	2				6
65-69			1						1		2
70 & Up			1			1		1		1	4
All Ages	0	0	12	4	4	3	4	1	2	1	31 4,548

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 4087

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		3	1								4
25-29			5								5
30-34			2		1						3
35-39			1		2						3
40-44			1	1		1					3
45-49			1	1							2
50-54		2	1		1	1					5
55-59			1					1	3	1	6
60-64			1	1			1	1			4
65-69							1				1
70 & Up							1				1
All Ages	0	5	14	3	4	2	3	2	3	1	37 6,558

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 4088

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25			1								1
25-29			2								2
30-34				2							2
35-39			1	2							3
40-44				2		2					4
45-49			1		1						2
50-54		1	1	4	2	2					10
55-59				3	1	2					6
60-64		1	1						1		3
65-69			1						2		3
70 & Up				1							1
All Ages	0	2	8	14	4	6	0	0	3	0	37 7,844

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 4096

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34		1	3	2							6
35-39		1		1							2
40-44			1		1						2
45-49			4				4				8
50-54			1	1	1			4			7
55-59			4	1				1	2		8
60-64			1		1				1	1	4
65-69			1				1				2
70 & Up											0
All Ages	0	2	15	5	3	0	5	5	3	1	39 7,924

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 4097

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		1	1								2
30-34				1							1
35-39			1								1
40-44			2	1	2	2					7
45-49			1	1			2				4
50-54						1	1	2	1		5
55-59			1		1	1	2	1			6
60-64										1	1
65-69											0
70 & Up					1						1
All Ages	0	1	6	3	4	4	5	3	1	1	28 10,865

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 5001

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		1									1
30-34		1	1	2							4
35-39		1	1	1							3
40-44		1		1	3						5
45-49		3					1				4
50-54				2		1	4	2			9
55-59			1	3		2		2	2	1	11
60-64		1		1	1	1	3	2		3	12
65-69			1				1				2
70 & Up				1	1					1	3
All Ages	0	8	4	11	5	4	9	6	2	5	54 17,408

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 5010

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				1							1
35-39											0
40-44				3							3
45-49						1	1				2
50-54				1	1						2
55-59				1							1
60-64					1						1
65-69											0
70 & Up											0
All Ages	0	0	0	6	2	1	1	0	0	0	10

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 5034

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		1									1
25-29											0
30-34			1								1
35-39											0
40-44				2							2
45-49		1			1						2
50-54				3		1					4
55-59								1			1
60-64		1		1	2				1		5
65-69				1							1
70 & Up											0
All Ages	0	3	1	7	3	1	0	1	1	0	17

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 5047

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			1								1
30-34											0
35-39				1							1
40-44				1	1						2
45-49				1		1	1				3
50-54				1		2	3				6
55-59							1	1			2
60-64			1								1
65-69											0
70 & Up											0
All Ages	0	0	2	4	1	3	5	1	0	0	16

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 5049

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			1								1
30-34			1	1							2
35-39			3	3							6
40-44			1	4	2	1					8
45-49			2		1						3
50-54			1	1	1		2				5
55-59			2	2	3		2		1		10
60-64			2	1	1	1	1	2			8
65-69			1	1			1				3
70 & Up											0
All Ages	0	0	14	13	8	2	6	2	1	0	46 5,259

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 5050

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			2		1						3
35-39			3	1							4
40-44			1								1
45-49			1	3		1					5
50-54			1	2							3
55-59				1	1	1		1	1		5
60-64					1			1			2
65-69			2								2
70 & Up											0
All Ages	0	0	10	7	3	2	0	2	1	0	25 2,486

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 5079

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49				1		1					2
50-54					1			1			2
55-59				1							1
60-64								1			1
65-69											0
70 & Up											0
All Ages	0	0	0	2	1	1	0	2	0	0	6

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 5083

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34				5							5
35-39				6	1						7
40-44				6	1	1					8
45-49				4		3	2				9
50-54				12	2						14
55-59				3	6		1				10
60-64				5	1	3			1		10
65-69				3							3
70 & Up											0
All Ages	0	0	0	44 1,020	11	7	3	0	1	0	66 3,681

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 5093

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34				1							1
35-39											0
40-44				1							1
45-49											0
50-54					1						1
55-59											0
60-64				1							1
65-69											0
70 & Up											0
All Ages	0	0	0	3	1	0	0	0	0	0	4

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 5118

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34				1							1
35-39											0
40-44					2						2
45-49											0
50-54			2	1		2	1				6
55-59				1	1						2
60-64					2			1			3
65-69											0
70 & Up											0
All Ages	0	0	2	3	5	2	1	1	0	0	14

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 5125

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			1								1
35-39											0
40-44				1	1	1					3
45-49				1		1					2
50-54							2	1	1		4
55-59					1		1		1	1	4
60-64						1	1				2
65-69					1	1					2
70 & Up											0
All Ages	0	0	1	2	3	4	4	1	2	1	18

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 6016

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44				1	3						4
45-49				1	2						3
50-54				1							1
55-59			1								1
60-64			1	1							2
65-69											0
70 & Up						1					1
All Ages	0	0	2	4	5	1	0	0	0	0	12

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 6028

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			2								2
35-39			2	1	1						4
40-44				1	4						5
45-49			1		1						2
50-54			1	3	1		1				6
55-59				1	1		1				3
60-64				2			1				3
65-69				1			1				2
70 & Up											0
All Ages	0	0	6	9	8	0	4	0	0	0	27 8,485

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 6037

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			3								3
30-34			4	3							7
35-39			1								1
40-44				5	1	1					7
45-49			3	4	2	3	2				14
50-54			2	13	1			2			18
55-59			2	2	3	1	2	2	1		13
60-64				4	2	3	1	2			12
65-69				1			1	1			3
70 & Up					1						1
All Ages	0	0	15	32 3,213	10	8	6	7	1	0	79 7,713

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 6040

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			2								2
30-34				1							1
35-39			2	2	1						5
40-44						1					1
45-49				1		1					2
50-54			2		2						4
55-59				1				3			4
60-64					1						1
65-69										1	1
70 & Up											0
All Ages	0	0	6	5	4	2	0	3	0	1	21 13,163

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 6043

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				5							5
35-39				3	2						5
40-44				4	6	2					12
45-49				4	1	4	1				10
50-54				4	5	1	4				14
55-59				3	2	1	1	4	1		12
60-64				3		1					4
65-69					1						1
70 & Up											0
All Ages	0	0	0	26 1,071	17	9	6	4	1	0	63 6,027

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 6049

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		3	2								5
30-34			7	2							9
35-39		1	1	1							3
40-44		1		3							4
45-49			3	4							7
50-54		3	3		1						7
55-59		3		1							4
60-64			2	2							4
65-69		1	1		1						3
70 & Up			2								2
All Ages	0	12	21 6,710	13	2	0	0	0	0	0	48 5,846

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 6050

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			2								2
30-34			7	1							8
35-39			1	6	1						8
40-44				3	2	1					6
45-49		1	1	1		1					4
50-54			1	1		1	4				7
55-59			2	3		1	2	2			10
60-64			1						1		2
65-69											0
70 & Up			1								1
All Ages	0	1	16	15	3	4	6	2	1	0	48 6,338

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 6071

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		1									1
30-34				1							1
35-39			1								1
40-44											0
45-49					1	1					2
50-54											0
55-59				1		1					2
60-64					1						1
65-69											0
70 & Up											0
All Ages	0	1	1	2	2	2	0	0	0	0	8

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 6087

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			1	1							2
35-39					1						1
40-44				3	1	1					5
45-49			1	5	2	2	1				11
50-54			1	1	2	2	2				8
55-59			1	1	3	2		2		1	10
60-64				3			1		2	1	7
65-69			1		2					1	4
70 & Up				2						1	3
All Ages	0	0	5	16	11	7	4	2	2	4	51 5,869

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 6099

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29		2	1								3
30-34											0
35-39		1		1							2
40-44		1		1	1						3
45-49			1	1							2
50-54		1			1		2				4
55-59			3	1		1	1				6
60-64			1	2					1		4
65-69											0
70 & Up											0
All Ages	0	5	6	6	2	1	3	0	1	0	24 9,374

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 6107

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			2								2
30-34											0
35-39				2							2
40-44											0
45-49				1							1
50-54				2	1						3
55-59					2	1					3
60-64				1	1						2
65-69						1					1
70 & Up											0
All Ages	0	0	2	6	4	2	0	0	0	0	14

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 6110

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			1								1
30-34			14	2							16
35-39			6	10							16
40-44			12	6	3						21 3,366
45-49			7	5	5	1					18
50-54			7	6		2	1				16
55-59			1	3	3		1	1			9
60-64			6	4		1					11
65-69			2	2							4
70 & Up					1						1
All Ages	0	0	56 1,658	38 4,945	12	4	2	1	0	0	113 4,425

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 6113

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		2									2
30-34				2							2
35-39			2	1	1						4
40-44			2	1	2	1					6
45-49				1		2					3
50-54						1					1
55-59		1		1		1					3
60-64									1		1
65-69											0
70 & Up											0
All Ages	0	3	4	6	3	5	0	0	1	0	22 10,360

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 6115

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			1								1
35-39				1							1
40-44			1	2							3
45-49			1		1						2
50-54				2			1				3
55-59					1	1					2
60-64											0
65-69			1								1
70 & Up											0
All Ages	0	0	4	5	2	1	1	0	0	0	13

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 6120

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		1									1
30-34			1								1
35-39											0
40-44		1	1	1							3
45-49		1									1
50-54		2						1			3
55-59		1	1				1	1			4
60-64		1	1								2
65-69				1							1
70 & Up			1								1
All Ages	0	7	5	2	0	0	1	2	0	0	17

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 6121

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49											0
50-54							1				1
55-59											0
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	0	0	0	0	1	0	0	0	1

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 6124

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		1									1
25-29		2	4								6
30-34		3	6	3							12
35-39		1	2	2	4						9
40-44			4	4	3						11
45-49			3	2		2		1			8
50-54		2	5	5	3						15
55-59			1	3	4	1	3	1			13
60-64		2	2	5	1	1					11
65-69		1	1		1	1					4
70 & Up				1							1
All Ages	0	12	28 2,923	25 5,091	16	5	3	2	0	0	91 7,070

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 6126

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				2							2
35-39				2							2
40-44				1	1	1					3
45-49			2	1							3
50-54				2			1				3
55-59							1		1		2
60-64				1	1						2
65-69											0
70 & Up											0
All Ages	0	0	2	9	2	1	2	0	1	0	17

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 6129

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29			2								2
30-34			1	2							3
35-39			1								1
40-44			1	1	2	2					6
45-49			4								4
50-54				1	2	3					6
55-59			2	1	1						4
60-64			1	1		2					4
65-69											0
70 & Up											0
All Ages	0	0	12	6	5	7	0	0	0	0	30 3,528

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 6130

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			1	2							3
35-39				3							3
40-44			3	2	2	1					8
45-49											0
50-54			2	2	1						5
55-59			5	4	1	3			1		14
60-64				1							1
65-69			1								1
70 & Up											0
All Ages	0	0	12	14	4	4	0	0	1	0	35 3,879

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 6132

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49											0
50-54											0
55-59							1				1
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	0	0	0	0	1	0	0	0	1

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 6135

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		1									1
30-34			2								2
35-39											0
40-44											0
45-49		2	2	1							5
50-54		1	1		1		1				4
55-59		1		3		1					5
60-64				1			1				2
65-69											0
70 & Up											0
All Ages	0	5	5	5	1	1	2	0	0	0	19

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 6136

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44					1						1
45-49			1			1					2
50-54							1				1
55-59							1				1
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	1	1	0	1	2	0	0	0	5

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 6140

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		1									1
25-29		3	1								4
30-34		1	1	1							3
35-39					2						2
40-44		1		2							3
45-49		1	1	1	1						4
50-54				3	1	1					5
55-59			1				1			1	3
60-64		2	2		1	1					6
65-69											0
70 & Up											0
All Ages	0	9	6	7	5	2	1	0	0	1	31 7,526

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 6141

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			3	4							7
35-39			1	2	5						8
40-44			2	2	2	1					7
45-49				3							3
50-54			3	1	1	2	2	1			10
55-59			2	2	2	3	1		2		12
60-64			1	1		1	2	1			6
65-69			3	2					1		6
70 & Up			1				1				2
All Ages	0	0	16	17	10	7	6	2	3	0	61 8,245

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 6143

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			3								3
30-34			3	2							5
35-39			2	4							6
40-44			2	1		1					4
45-49			1	2	2	3	2				10
50-54			5	4	1	1					11
55-59			2	2	2	2	1		2		11
60-64			1	2				1	1		5
65-69			1								1
70 & Up											0
All Ages	0	0	20 1,877	17	5	7	3	1	3	0	56 5,694

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 7015

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34					1						1
35-39											0
40-44											0
45-49											0
50-54											0
55-59											0
60-64			1					1	2		4
65-69											0
70 & Up											0
All Ages	0	0	1	1	0	0	0	1	2	0	5

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 7018

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			1								1
35-39				1	2						3
40-44				3		3					6
45-49			1	5	2	2	3				13
50-54			2			1	3	1			7
55-59					3	2	1		1		7
60-64				2	1	1	1		1	1	7
65-69					1		1		1		3
70 & Up						1					1
All Ages	0	0	4	11	9	10	9	1	3	1	48 14,731

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 7031

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29			1								1
30-34			2	2							4
35-39			2	5							7
40-44				1							1
45-49				2	1						3
50-54				3					1		4
55-59				2	1	1		1			5
60-64				1		1	1				3
65-69											0
70 & Up											0
All Ages	0	0	5	16	2	2	1	1	1	0	28 6,822

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 7048

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49						1	1				2
50-54			1					1			2
55-59				1	1		1				3
60-64							2		2		4
65-69											0
70 & Up											0
All Ages	0	0	1	1	1	1	4	1	2	0	11

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 7056

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		2									2
25-29		1	2								3
30-34			1								1
35-39					1						1
40-44			1			1					2
45-49		1	2		1	2					6
50-54		1		1			1	1			4
55-59			1			2	1		2		6
60-64		1	1	3						1	6
65-69				1	1						2
70 & Up											0
All Ages	0	6	8	5	3	5	2	1	2	1	33 10,775

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 7060

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34				1							1
35-39			1								1
40-44				1	1						2
45-49											0
50-54											0
55-59				1			1				2
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	1	3	1	0	1	0	0	0	6

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 7088

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29		1									1
30-34											0
35-39											0
40-44			1	1							2
45-49			1			2					3
50-54						1					1
55-59								2			2
60-64											0
65-69											0
70 & Up											0
All Ages	0	1	2	1	0	3	0	2	0	0	9

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 7100

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44					1						1
45-49				1		1					2
50-54				1	1	1	2				5
55-59				1		1	1				3
60-64						1					1
65-69			1								1
70 & Up											0
All Ages	0	0	1	3	2	4	3	0	0	0	13

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 7113

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			2	2							4
35-39			1								1
40-44					1						1
45-49											0
50-54					1						1
55-59			1				1				2
60-64			1								1
65-69											0
70 & Up											0
All Ages	0	0	5	2	2	0	1	0	0	0	10

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 7114

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34				1							1
35-39				2							2
40-44		1		1							2
45-49					1						1
50-54		1				1					2
55-59											0
60-64					1	2					3
65-69						1					1
70 & Up											0
All Ages	0	2	0	4	2	4	0	0	0	0	12

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 7115

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39					1						1
40-44											0
45-49						1					1
50-54				1	1	1					3
55-59				4	1			1			6
60-64				2	1		1				4
65-69											0
70 & Up							1				1
All Ages	0	0	0	7	4	2	2	1	0	0	16

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 7120

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	1	1									2
25-29	2	4	1								7
30-34			1	1							2
35-39		1	2		1						4
40-44			1	1		2					4
45-49				1	1						2
50-54			1	3	1	2					7
55-59		2	3		3			1	1		10
60-64				1	1						2
65-69					1			3			4
70 & Up			1		1						2
All Ages	3	8	10	7	9	4	0	4	1	0	46 11,761

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 8006

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				2							2
35-39				4							4
40-44				1							1
45-49				3	4		1				8
50-54				3	1	2					6
55-59				3		1			1		5
60-64				4	1	1	1		2		9
65-69						1					1
70 & Up											0
All Ages	0	0	0	20 651	6	5	2	0	3	0	36 3,448

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 8026

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			2								2
35-39			3	1							4
40-44			3								3
45-49			1	3							4
50-54			1	1	1	2					5
55-59			2	3	3	1					9
60-64			1	1	2						4
65-69								1			1
70 & Up											0
All Ages	0	0	13	9	6	3	0	1	0	0	32 4,072

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 8029

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44		1									1
45-49											0
50-54			1	1							2
55-59											0
60-64									1		1
65-69											0
70 & Up											0
All Ages	0	1	1	1	0	0	0	0	1	0	4

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 8051

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			1	2							3
35-39				2	2						4
40-44				2	1						3
45-49			2	4	2	2					10
50-54			2	5	8	1	2				18
55-59			3	5	6			1			15
60-64			1	2	2	2			1		8
65-69			1	1		1					3
70 & Up											0
All Ages	0	0	10	23 3,648	21 5,807	6	2	1	1	0	64 5,334

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 8054

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			1								1
30-34			1								1
35-39				1	1						2
40-44			1		1	1					3
45-49					1						1
50-54				2				1			3
55-59				2	2		2				6
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	3	5	5	1	2	1	0	0	17

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 8085

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49											0
50-54											0
55-59					1	1					2
60-64										1	1
65-69											0
70 & Up											0
All Ages	0	0	0	0	1	1	0	0	0	1	3

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 9017

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44				1							1
45-49											0
50-54				2	3						5
55-59				2	2						4
60-64					1	1					2
65-69				1	1	2				1	5
70 & Up				1	1						2
All Ages	0	0	0	7	8	3	0	0	0	1	19

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 9026

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		7	13								20 500
30-34			11	6							17
35-39			7	4	1						12
40-44			1	5	2	4					12
45-49			6	5	1	1					13
50-54		1	6	5	3	1	2				18
55-59		1	3	1			4	3			12
60-64		1		2	1	1					5
65-69		1		2	2						5
70 & Up			2								2
All Ages	0	11	49 1,377	30 3,254	10	7	6	3	0	0	116 3,821

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 9045

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			1	2							3
35-39				1							1
40-44				2							2
45-49			1		1						2
50-54				1			1				2
55-59			1		2						3
60-64					1						1
65-69											0
70 & Up											0
All Ages	0	0	3	6	4	0	1	0	0	0	14

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 9057

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			2	1							3
35-39				1							1
40-44				1							1
45-49						1					1
50-54											0
55-59											0
60-64				1							1
65-69											0
70 & Up											0
All Ages	0	0	2	4	0	1	0	0	0	0	7

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 9076

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29			1								1
30-34											0
35-39			1	1	1						3
40-44			3		2						5
45-49				2		1	1				4
50-54			1		2						3
55-59			3	2	2	1	1				9
60-64				1	1	1					3
65-69											0
70 & Up											0
All Ages	0	0	9	6	8	3	2	0	0	0	28 19,358

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 9078

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			2	1							3
30-34			9	11	2						22 938
35-39			1	3	2	1					7
40-44			4	5	4	4	1				18
45-49			4	11	2	4	2				23 4,207
50-54			5	10	10	6	2	3	1		37 6,892
55-59			3	8	6	3	1	4	1		26 7,386
60-64			8	2	4	1		3	1		19
65-69					1		2				3
70 & Up				1							1
All Ages	0	0	36 1,103	52 1,953	31 7,094	19	8	10	3	0	159 5,366

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 9080

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		3	3								6
30-34		5									5
35-39			3		1						4
40-44		1	1	2	1						5
45-49		4	1	1	2						8
50-54			1	5	1	1	1	2			11
55-59				1	2		1				4
60-64		1		1		1	1	1	1		6
65-69		1									1
70 & Up				1							1
All Ages	0	15	9	11	7	2	3	3	1	0	51 8,732

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 9082

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			1								1
35-39				1							1
40-44		1									1
45-49			1	1		1	1				4
50-54						1					1
55-59			1	1		1	4		1		8
60-64				1		1	1				3
65-69											0
70 & Up				1							1
All Ages	0	1	3	5	0	4	6	0	1	0	20 8,938

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 9083

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		1									1
25-29		4	3	1							8
30-34		5	6								11
35-39		1	4		1						6
40-44		4	4	2	3						13
45-49		2	2		2	1	1	1			9
50-54		3	3		2	1		1			10
55-59		1	4								5
60-64		1	2						1	1	5
65-69			1			1				1	3
70 & Up			2								2
All Ages	0	22 728	31 1,263	3	8	3	1	2	1	2	73 3,143

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 9085

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	2	3									5
25-29		9	4								13
30-34	1	5	2	1							9
35-39	2	4		4	1						11
40-44		5	3	3	3						14
45-49		1	1	4		4					10
50-54		1	2	4		6					13
55-59		3	1	4	1		2	3			14
60-64		2	3	1			1	2	3		12
65-69		1				1		1	1		4
70 & Up											0
All Ages	5	34 1,643	16	21 8,565	5	11	3	6	4	0	105 8,772

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 10038

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			1								1
30-34			2	3							5
35-39		1	2								3
40-44			1	1							2
45-49			2								2
50-54				1		2	1				4
55-59				1		2		2			5
60-64					1	1					2
65-69											0
70 & Up											0
All Ages	0	1	8	6	1	5	1	2	0	0	24 6,740

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 10047

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			1								1
35-39			1								1
40-44						3					3
45-49					1		2	1			4
50-54				1	1		1	2			5
55-59					2			1	1		4
60-64						2	1				3
65-69				1							1
70 & Up					1						1
All Ages	0	0	2	2	5	5	4	4	1	0	23 6,902

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 10048

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39					1						1
40-44					1						1
45-49					1						1
50-54				2				1			3
55-59											0
60-64									1	1	2
65-69											0
70 & Up											0
All Ages	0	0	0	2	3	0	0	1	1	1	8

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 10049

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49				3							3
50-54				1							1
55-59				6							6
60-64				1							1
65-69				1							1
70 & Up											0
All Ages	0	0	0	12	0	0	0	0	0	0	12

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 12004

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29			4								4
30-34			5								5
35-39			5	4							9
40-44			2		1	2					5
45-49			2	2	1	2	2				9
50-54			3	2	1	6	4				16
55-59			1	2	3	2	1	1	1		11
60-64			3		1	3					7
65-69											0
70 & Up											0
All Ages	0	0	25 3,257	10	7	15	7	1	1	0	66 10,937

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 12028

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		1									1
25-29		1	1								2
30-34		4	4								8
35-39	2	5	3	2							12
40-44	2	9	1								12
45-49	3	6	3	1			1				14
50-54		3	3				2				8
55-59		6	3			1	1	1			12
60-64	2	2	2	1				2			9
65-69		1	1								2
70 & Up											0
All Ages	9	38 2,392	21 8,077	4	0	1	4	3	0	0	80 9,291

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 12042

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39				1							1
40-44				1							1
45-49											0
50-54											0
55-59				1	1	1			1		4
60-64					1						1
65-69											0
70 & Up											0
All Ages	0	0	0	3	2	1	0	0	1	0	7

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 5130 (hard-frozen participants only)

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		4	3								7
30-34		2	2								4
35-39		2	1								3
40-44		1									1
45-49		1	1								2
50-54			1								1
55-59			1								1
60-64		1									1
65-69											0
70 & Up											0
All Ages	0	11	9	0	0	0	0	0	0	0	20 787

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 1019 (hard-frozen participants only)

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			4	2							6
35-39			2	3							5
40-44			2	3							5
45-49			3	4		1					8
50-54			6	8							14
55-59			2	8							10
60-64			2	7							9
65-69				2							2
70 & Up											0
All Ages	0	0	21 249	37 2,187	0	1	0	0	0	0	59 1,501

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 13000 (hard-frozen participants only)

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49						7	1				8
50-54				2	3	6	1		1		13
55-59						5	4	1			10
60-64						8		1	1		10
65-69						4	1				5
70 & Up								1			1
All Ages	0	0	0	2	3	30 1,003	7	3	2	0	47 3,162

Note that benefits for participants under this employer are "hard frozen" and average accrued benefits are shown in lieu of average compensation.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333
Employer: 1086

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE CASH BALANCE ACCOUNT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			1								1
30-34				3							3
35-39					2						2
40-44			1			2					3
45-49					1	2	1				4
50-54		1		3	1		3				8
55-59			1	2	1	2	3	2	2		13
60-64			1	2		2		1	1		7
65-69				2		1					3
70 & Up						1					1
All Ages	0	1	4	12	5	10	7	3	3	0	45 33,827

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 1079 (cash balance participants only)

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE CASH BALANCE ACCOUNT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			1								1
30-34			5	2							7
35-39			2								2
40-44			2	2							4
45-49			1								1
50-54			4								4
55-59			2								2
60-64			2								2
65-69											0
70 & Up											0
All Ages	0	0	19	4	0	0	0	0	0	0	23 4,978

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2013

EIN: 13-5645888

PN: 333

Employer: 11009 (cash balance participants only)

2013 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE CASH BALANCE ACCOUNT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2013

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	1	2									3
25-29	1	10	1								12
30-34		5	3	1							9
35-39	1		5								6
40-44		3	2								5
45-49											0
50-54											0
55-59		1									1
60-64		1									1
65-69											0
70 & Up											0
All Ages	3	22 1,522	11	1	0	0	0	0	0	0	37 1,656

Note that the cash balance accounts are as of January 1, 2013 with interest to July 1, 2013.

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V

Statement of Actuarial Assumptions/Methods

INTEREST RATE

Three segment rates for 2013 under Moving Ahead for Progress in the 21st Century Act (MAP-21) with corridors (85%-115% corridor surrounding the 25-year trailing average of the 24-month average segment rates as of September 30, 2012, as described in IRS Notice 2012-55); Rates for select years are as follows:

	Three Segment Rates – MAP-21	Three Segment Rates – Pre-MAP-21
Year	Reflecting Corridors	Not Reflecting Corridors
1	4.94%	1.54%
10	6.15	4.28
30	6.76	5.32

RETIREMENT

For purposes of determining the Funding Target (disregarding at-risk assumptions), the rates at which participants are assumed to retire by age are shown below for selected ages:

		Plan Has Adopted "Rule of"	
Age	Plan Has Not Adopted "Rule of"	Participant Does Not Meet Points Requirement for "Rule of"	Participant Meets Points Requirement for "Rule Of"
45	5.5%	3.5%	4.0%
55	7.0	5.0	8.0
60	8.0	8.0	12.0
62	20.0	20.0	25.0
64	20.0	20.0	15.0
65	30.0	30.0	30.0
69	15.0	15.0	15.0
70	100.0	100.0	100.0

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333

SCHEDULE SB ATTACHMENTS

MORTALITY

Separate rates for non-annuitants (based on RP-2000 "Employees" table without collar or amount adjustments, projected to 2028 using Scale AA) and annuitants (based on RP-2000 "Healthy Annuitants" table without collar or amount adjustments, projected to 2020 using Scale AA).

DISABILITY RATES

The rates at which participants are assumed to become disabled by age are shown below:

Percentage becoming disabled during the year	
Age	**%**
25	0.023
35	0.038
45	0.071
55	0.143
60	0.180
62	0.195
64	0.210

REPRESENTATIVE TERMINATION RATES NOT DUE TO DISABILITY, RETIREMENT OR MORTALITY

The termination rates at which participants are assumed to terminate employment by age are shown below for selected ages:

Percentage who terminate during the year*	
Age	**%**
25	16.0
35	11.0
45	6.3
55	5.3
60	4.9
62	4.2
64	3.5

* Rates during the first three years of employment are assumed to be double the rates shown in the table above

SCHEDULE SB ATTACHMENTS

SALARY INCREASE

Representative values of the assumed rates of future salary increase are as follows:

Annual Rate of Salary Increase	
Age	**%**
20	10.0
25	9.0
30	8.0
35	7.0
40	6.0
45	5.8
50	5.6
55	5.4
60	5.2
65	5.0

INTEREST CREDITING RATE (APPLICABLE TO CASH BALANCE PLANS)

The interest crediting rate assumption for the cash balance plans are as follows:

(i) Varying from 2.50% to 4.00% depending on the plan provisions.

BENEFIT COMMENCEMENT AGE FOR TERMED VESTED PARTICIPANTS

The assumed benefit commencement age for termed vested participants is as follows:

Plan's Early Retirement Age (ERA)	Benefit Commencement Age
On or before age 45	55
Later than age 45	ERA plus 5 years

SCHEDULE SB ATTACHMENTS

PBGC VARIABLE PREMIUM INTEREST RATES AND MAXIMUM TAX DEDUCTIBLE CONTRIBUTION

Three segment rates for March 2013 (24 month average from March 2011 through February 2013) Rates for select years are as follows:

Three Segment Rates – March 2013	
Year	**Rate**
1	1.54%
10	4.28
30	5.32

ADMINISTRATIVE EXPENSES

(i). Flat dollar amount which varies based on the number of active participants plus a "per participant" charge based on a table provided by Pentegra which varies and is also based on the number of active participants;

(ii). Asset-based charge equal to a percentage of the employer's market value of assets (excluding contributions receivable), where such percentage varies depending on the employer's value of assets;

(iii). The PBGC premium charged to each employer, which is comprised of the prevailing flat rate for each participant of the employer plus an allocation of the Plan's variable premium, based on the ratio of the employer's unfunded vested PBGC liability (not less than $0) to the Plan's total unfunded vested PBGC liability.

In addition, Orphan Responsible Employers (defined below) are also allocated the PBGC flat rate for the orphan participants based on a frozen point schedule.

Flat dollar amount varies from $0 to $41,091, the "per participant" charge varies from $75 to $614, and the percentage for the asset-based charge varies from 0.4% to 0.6% depending on an employer's asset value.

FUTURE INCREASES IN MAXIMUM BENEFITS AND PLAN COMPENSATION LIMITATIONS

Accrued benefits projected to be paid in future years are limited to the maximum presently allowed under IRC Section 415. Plan compensation is limited to the maximum presently allowed under IRC Section 401(a)(17). No provision is made for future increases in the maximum annual benefit or compensation limit.

SCHEDULE SB ATTACHMENTS

CALCULATION OF LUMP SUM

50% of the active participants and 2/3rds of the terminated vested participants (excluding participants of Orphan employers) for the plans with a current full lump sum election are assumed to elect a lump sum form of payment under the plan when eligible. Lump sums were valued using the substitution of annuity form under IRC §1.430(d)-1(f)(4) with application of generational mortality and without recognition of the phase-in of IRC §417(e)(3) assumptions.

MARRIAGE

For purposes of valuing the pre-retirement surviving spouse's benefit, 100% of eligible participants are assumed to be married and male spouses are assumed to be 3 years older than female spouses.

BENEFITS NOT INCLUDED IN VALUATION

We believe that we have reflected all significant plan provisions in this valuation.

ACTUARIAL COST METHOD

Traditional unit credit method

ASSET VALUATION METHOD

Market Value of Assets

OTHER METHODS

The contribution requirements and Adjusted Funding Target Attainment Percentage are determined on an employer-by-employer basis. A summary of methods used in these determinations effective July 1, 2013 is provided below.

Pursuant to administrative policy adopted by Pentegra, an employer's Unfunded Accrued Liability (UAL) is equal to the expected UAL based on a rollforward from the prior valuation date (as determined below) and adjusted by such employer's:

(i) liability experience gain/loss for the plan year;
(ii) increase or decrease in liabilities due to the effects of any plan amendments and assumption changes; and
(iii) allocation of any asset adjustment or any other gain/loss determined on a plan-wide basis or for a subgroup of employers.

The expected UAL and allocations of gains and losses and asset adjustments are determined as follows:

SCHEDULE SB ATTACHMENTS

EXPECTED UAL

An employer's expected UAL is equal to the difference (positive or negative) between such employer's expected Funding Target and such employer's preliminary Asset Value based on a rollforward from the prior valuation date.

For each employer, the expected Funding Target is based on a rollforward of such employer's Funding Target and Normal Cost from the prior valuation, adjusted by an estimate of actual benefit payments and lump sums made during the year and further adjusted by interest using the year one spot rate from the prior valuation.

For each employer, the preliminary Asset Value is the sum of such employer's preliminary CFM Asset Value and non-CFM Asset Value based on a rollforward from the prior valuation date. The preliminary CFM Asset Value is based on such employer's CFM Asset Value from the prior valuation, adjusted by assumed CFM benefit payments during the year, and further adjusted by interest using the actual CFM investment return during the year. The preliminary non-CFM Asset Value is based on such employer's non-CFM Asset Value from the prior valuation, adjusted by an estimate of actual non-CFM benefit payments and lump sums made during the year, actual contributions (and transfers in), actual investment return on such contributions (as defined below) and further adjusted by interest using the actual non-CFM investment return during the prior year (which has not been allocated to contributions, transfers in and withdrawing employers).

ACTUAL INVESTMENT RETURN ATTRIBUTABLE TO CONTRIBUTIONS (AND TRANSFERS IN)

The actual investment return attributable to contributions (and transfers in) is based on actual monthly returns developed by Pentegra for the calendar months beginning on or after the contribution payment date.

ALLOCATION OF GAINS/LOSSES

Liability gains/losses are generally allocated on an employer-by-employer basis based on actual experience.

Liability gains/losses with respect to former employers with benefit liabilities (Orphans) are re-allocated to a closed group of employers (Orphan-Responsible employers) based on frozen point schedule.

Liability gains/losses at July 1, 2013 with respect to employers that were taken over by the Federal Deposit Insurance Corporation (FDIC) are allocated to all employers based on their July 1, 2013 Funding Target.

ALLOCATION OF ASSETS

Orphans are allocated CFM and non-CFM assets equal to 100% of their CFM and non-CFM liabilities, respectively. Asset adjustments, if any, to achieve a 100% funded status for Orphans are offset by corresponding adjustments in the CFM and non-CFM assets for Orphan-Responsible employers . Each employer's allocated share of such adjustments is based on a frozen point schedule. For this purpose,

SCHEDULE SB ATTACHMENTS

the CFM liability for a participant who has cash flow matched benefits includes the expected benefit payments for all future years. Asset adjustments at July 1, 2013, if any, to achieve a 100% funded status for Orphans in connection with employers taken over by the FDIC are offset by corresponding adjustments in the CFM and non-CFM assets for all employers. Each employer's allocated share of such adjustments is based on their July 1, 2013 Funding Target.

Each non-Orphan employer is allocated assets equal to such employer's Funding Target plus or minus such employer's UAL. Each such employer is allocated CFM assets (which have not been allocated to Orphans) in proportion to their CFM liabilities as of the valuation date. The balance of such employer's allocated assets is comprised of non-CFM assets.

ALLOCATION OF ORPHAN ASSETS AND LIABILITIES

Orphan-Responsible employers are allocated Orphan CFM and non-CFM assets and liabilities based on a frozen point schedule. The funding ratios and funding requirements for the Orphan-Responsible employers are then determined by adding the allocated Orphan assets and liabilities to the assets and liabilities such employer had prior to the allocation.

ALLOCATION OF ORPHAN ANNUITY PURCHASES FOR NON-HIGHLY COMPENSATED EMPLOYEES (NHCE)

Orphan-Responsible employers are allocated Orphan NHCE annuity purchase amounts based on a frozen point schedule. For purposes of determining an Orphan Responsible Employer's Adjusted Funding Target Attainment Percentage, the allocated Orphan annuity purchase amounts are added to the assets and liabilities such employer had prior to the annuity purchase allocation.

RATE OF RETURN FOR CREDIT BALANCE ADJUSTMENTS

An actual rate of return is determined separately for each non-Orphan employer.

For each such employer, such rate of return is equal to:

(i) the sum of the actual dollar amount of investment return allocated to such employer with respect to their CFM and non-CFM assets; divided by

(ii) the sum of such employer's assets as of the prior valuation date, adjusted by an estimate of actual benefit payments and lump sums made during the year and actual contributions (and transfers in) during the year.

For Orphan Responsible employers, the amounts in (i) and (ii) are inclusive of allocated orphan amounts.

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Form 5500, Schedule H, Part IV, Line 4j - Schedule of Reportable Transactions

As of June 30, 2014

(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	Number of Transactions	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Single Transactions								
SSGA 5-20 Year High Quality US Corportate Bond Index non Lending	$ 221,000,000	$ 0	$ 0	$ 1	$ 906,239	$ 0	$ 221,000,000	$ 0
Series of the Same Security								
BNY Mellon Cash Reserve	409,459,900	0	0	137	0	0	409,459,900	0
BNY Mellon Cash Reserve	0	409,459,900	0	137	0	409,459,900	409,459,900	0
BNY EB TEMP INV FD	857,854,378	0	0	424	0	0	857,854,378	0
BNY EB TEMP INV FD	0	861,258,093	0	289	0	861,258,093	861,258,093	0
SSGA Long Credit Index Non-Lending Fund (CME3NON)	50,000,000	0	0	1	0	0	50,000,000	0
SSGA Long Credit Index Non-Lending Fund (CME3NON)	0	118,000,000	0	1	0	87,856,527	118,000,000	30,143,473
SSGA S & P 500 Flagship (CM11)	25,000,000	0	0	1	0	0	25,000,000	0
SSGA S & P 500 Flagship (CM11)	0	125,000,000	0	5	0	87,792,609	125,000,000	37,207,391
Blackrock Long Term Credit BD Indx Fund	40,000,000	0	0	1	0	0	40,000,000	0
Blackrock Long Term Credit BD Indx Fund	0	145,035,472	0	13	0	101,648,715	145,035,472	43,386,758
SSGA 5-20 Year High Quality US Corportate Bond Index non Lending	221,000,000	0	0	1	0	0	221,000,000	0
SSGA 5-20 Year High Quality US Corportate Bond Index non Lending	0	85,000,000	0	6	0	82,018,680	85,000,000	2,981,320

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

OMB No. 1210-0110

2013

This Form is Open to Public Inspection

For calendar plan year 2013 or fiscal plan year beginning 07/01/2013 and ending 06/30/2014

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of $1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan

Pentegra Defined Benefit Plan for Financial Institutions

B Three-digit plan number (PN) ▶ 333

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF

Board of Directors of Pentegra Defined Benefit Plan

D Employer Identification Number (EIN)

13-5645888

E Type of plan: ☐ Single ☒ Multiple-A ☐ Multiple-B

F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I Basic Information

1 Enter the valuation date: Month 7 Day 1 Year 2013

2	Assets:			
	a Market value		**2a**	2,928,631,132
	b Actuarial value		**2b**	2,928,631,132
3	Funding target/participant count breakdown:		**(1)** Number of participants	**(2)** Funding Target
	a For retired participants and beneficiaries receiving payment	**3a**	10,370	1,117,062,815
	b For terminated vested participants	**3b**	14,900	535,429,015
	c For active participants:			
	(1) Non-vested benefits	**3c(1)**		33,030,261
	(2) Vested benefits	**3c(2)**		1,205,221,676
	(3) Total active	**3c(3)**	13,367	1,238,251,937
	d Total	**3d**	38,637	2,890,743,767
4	If the plan is in at-risk status, check the box and complete lines (a) and (b) ☐			
	a Funding target disregarding prescribed at-risk assumptions		**4a**	
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor		**4b**	
5	Effective interest rate		**5**	6.34 %
6	Target normal cost		**6**	109,285,222

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE

Signature of actuary

04/13/2015
Date

David M. Flagg
Type or print name of actuary

14-03713
Most recent enrollment number

Towers Watson Delaware Inc.
Firm name

(212) 309-3504
Telephone number (including area code)

335 Madison Avenue

New York NY 10017
Address of the firm

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	39,640,010	9,157,307
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	3,593,125	243,208
9	Amount remaining (line 7 minus line 8)	36,046,885	8,914,099
10	Interest on line 9 using prior year's actual return of 7.40 %	2,689,551	727,937
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		61,961,127
	b Interest on (a) using prior year's effective interest rate of 7.05 % except as otherwise provided (see instructions)		4,378,456
	c Total available at beginning of current plan year to add to prefunding balance		66,339,583
	d Portion of (c) to be added to prefunding balance		8,534,131
12	Other reductions in balances due to elections or deemed elections	2,740,036	154,440
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	35,996,400	18,021,727

Part III Funding Percentages

14	Funding target attainment percentage	14	99.44 %
15	Adjusted funding target attainment percentage	15	100.70 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	108.03 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
07/01/2013	190,751,615	255,908			
			Totals ▶ 18(b)	190,751,615	18(c) 255,908

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	183,494,470

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? [X] Yes [ ] No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? [ ] Yes [X] No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

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

21 Discount rate:

a Segment rates:

1st segment:	2nd segment:	3rd segment:	☐ N/A, full yield curve used
4.94 %	6.15 %	6.76 %	

b Applicable month (enter code)	21b	4
22 Weighted average retirement age	22	55

23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment	☒ Yes	☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment	☐ Yes	☒ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment	☒ Yes	☐ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	27	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):		
a Target normal cost (line 6)	31a	109,285,222
b Excess assets, if applicable, but not greater than line 31a	31b	50,468,800

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	94,568,868	24,122,639
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	34	82,939,061

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	3,228,753	530,231	3,758,984

36 Additional cash requirement (line 34 minus line 35)	36	79,180,077
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	183,494,470
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	38a	104,314,393
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	2,692,912
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0
40 Unpaid minimum required contributions for all years	40	0

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:

a Schedule elected ☐ 2 plus 7 years ☒ 15 years

b Eligible plan year(s) for which the election in line 41a was made ☐ 2008 ☐ 2009 ☒ 2010 ☒ 2011

42 Amount of acceleration adjustment	42	0
43 Excess installment acceleration amount to be carried over to future plan years	43	0

SCHEDULE SB ATTACHMENTS

Schedule SB, line 7(a) – Explanation of Discrepancy in Prior Year Funding Standard Carryover Balance as of July 1, 2013

The prior year Funding Standard Carryover Balance was $40,617,421 on line 13(a) of the prior year Schedule SB and is $39,640,010 on line 7(a) of the current year Schedule SB. The difference of $(977,441) is due to the withdrawal of employers #1059 and #6128.

Please refer to the chart below for additional details by employer.

Employer	2012 Schedule SB Line 13(a)	2013 Schedule SB Line 7(a)	Difference
1059	$ 45,557	$ N/A	$ (45,557)
6128	931,854	N/A	(931,854)
Continuing ERs	39,640,010	39,640,010	(0)
Total	$ 40,617,421	$ 39,640,010	$ (977,411)

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SCHEDULE SB ATTACHMENTS

Schedule SB, line 7(b) – Explanation of Discrepancy in Prior Year Prefunding Balance as of July 1, 2013

The prior year Prefunding Balance was $9,150,177 on line 13(b) of the prior year Schedule SB and is $9,157,307 on line 7(b) of the current year Schedule SB. The difference of $7,130 is due to the inclusion of employer #1088 who entered the plan effective July 1, 2013.

Please refer to the chart below for additional details by employer.

Employer	2012 Schedule SB Line 13(b)	2013 Schedule SB Line 7(b)	Difference
1088*	$ N/A	$ 7,130	$ 7,130
Continuing ERs	9,150,177	9,150,177	(0)
Total	$ 9,150,177	$ 9,157,307	$ 7,130

*Reflects the prior year Prefunding Balance on line 13(b) of the 2012 Schedule SB filed for EIN 02-0166180 for the short plan year beginning October 1, 2012 and ending June 30, 2013.

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SCHEDULE SB ATTACHMENTS

Schedule SB, line 8(a) – Explanation of Discrepancy in Prior Year's Carryover Balance

The prior year Carryover Balance was $4,404,731 on line 35CB of the prior year Schedule SB and is $3,593,125 on line 8(a) of the current year Schedule SB. The difference of $(811,606) is due to the withdrawal of employer #6128.

Please refer to the chart below for additional details.

Employer	2012 Schedule SB Line 35	2013 Schedule SB Line 8(a)	Difference
6128	$ 811,606	$ N/A	$ (811,606)
Other Continuing ERs	3,593,125	3,593,125	(0)
Total	$ 4,404,731	$ 3,593,125	$ (811,606)

SCHEDULE SB ATTACHMENTS

Schedule SB, line 10 –Description of actual return for (a) Carryover Balance and (b) Prefunding balance

A description of the rate of return calculation is included in the attachment summarizing Actuarial Assumptions and Methods. An employer's rate of return is impacted by the timing of such employer's contributions and asset transfer (for new employers), as well as the employer's asset allocation across cash flow matched and noncash flow matched asset categories. The interest applied to each employer's Carryover Balance and Prefunding Balance is determined using the employer's individual rate of return.

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SCHEDULE SB ATTACHMENTS

Schedule SB, line 11a(b) – Explanation of Discrepancy in Prior Year's Excess Contribution

The prior year Excess Contribution was $80,365,120 on line 38a of the prior year Schedule SB and is $61,961,127 on line 11a(b) of the current year Schedule SB. The difference of $(18,403,890) is due to the withdrawal of employers #1059, #2040, and #6128, the FDIC takeover of employer #5123, and the inclusion of employer #1088 who entered the plan effective July 1, 2013.

Please refer to the chart below for additional details by employer.

Employer	2012 Schedule SB Line 38	2013 Schedule SB Line 11a(b)	Difference
1059	3,267,464	N/A	(3,267,464)
2040	377,824	N/A	(377,824)
5123	1,931,883	N/A	(1,931,883)
6128	13,156,527	N/A	(13,156,527)
1088*	N/A	329,808	329,808
Other Continuing ERs	61,631,319	61,631,319	(0)
2012 Form SB Rounding Adjustment	103	N/A	(103)
Total	$ 80,365,120	$ 61,961,127	$(18,403,993)

*Reflects the prior year excess contribution on line 38a of the 2012 Schedule SB filed for EIN 02-0166180 for the short plan year beginning October 1, 2012 and ending June 30, 2013.

SCHEDULE SB ATTACHMENTS

Schedule SB, line 15 –Calculation of Adjusted Funding Target Attainment Percentage

Individual Employer results used to calculate the Adjusted Funding Target Attainment Percentage can be found on the SBDetail Attachment. The percentage is reflective of annuity purchases made for Non-Highly Compensated Employees during the prior two years.

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2013 FORM 5500 SCHEDULE SB, LINE 18B
SCHEDULE OF EMPLOYER CONTRIBUTIONS FOR PLAN YEAR JULY 01, 2013 TO JUNE 30, 2014

TOTAL EMPLOYER CONTRIBUTIONS: $ 190,751,615

Employer Number	Date	Contribution Amount
1000	12/19/2013	$ 3,051,376
1000	12/31/2013	$ 1,900,000
1001	10/10/2013	$ 261,923
1001	12/17/2013	$ 1,326,515
1004	12/20/2013	$ 48,455
1006	12/30/2013	$ 283,897
1007	12/24/2013	$ 935,109
1019	10/10/2013	$ 59,520
1019	1/6/2014	$ 336,956
1019	2/21/2014	$ 336,956
1019	5/29/2014	$ 336,956
1020	12/18/2013	$ 125,005
1024	10/4/2013	$ 15,627
1024	12/31/2013	$ 74,536
1024	2/14/2014	$ 9,837
1025	12/31/2013	$ 51,466
1026	12/30/2013	$ 487,906
1026	3/26/2014	$ 1,000,000
1027	12/23/2013	$ 489,769
1030	9/17/2013	$ 12,130
1030	1/6/2014	$ 29,357
1030	2/11/2014	$ 29,357
1030	5/13/2014	$ 29,357
1032	12/30/2013	$ 317,411
1032	4/30/2014	$ 225,421
1032	7/9/2014	$ 106,711
1034	9/20/2013	$ 92,527
1034	12/12/2013	$ 390,963
1046	1/7/2014	$ 175,414
1046	6/10/2014	$ 87,946
1055	11/22/2013	$ 914,862
1063	12/18/2013	$ 185,954
1064	10/3/2013	$ 42,801
1064	12/17/2013	$ 233,270
1069	12/13/2013	$ 111,151
1070	12/6/2013	$ 237,371
1072	12/6/2013	$ 38,329
1073	12/27/2013	$ 475,000
1074	9/10/2013	$ 433,193
1074	12/5/2013	$ 680,165
1077	9/9/2013	$ 63,199
1077	12/19/2013	$ 99,374
1077	2/12/2014	$ 198,748
1079	10/2/2013	$ 164,946
1079	12/23/2013	$ 365,553
1080	9/3/2013	$ 259,991
1080	12/4/2013	$ 1,501,872
1082	12/19/2013	$ 1,000,000
1082	12/20/2013	$ 516,467
1082	7/24/2014	$ 900,000
1083	10/10/2013	$ 29,928
1083	12/17/2013	$ 165,202
1084	12/11/2013	$ 178,760
1086	12/18/2013	$ 104,724
1087	12/23/2013	$ 1,294,141
1088	10/7/2013	$ 266,733
1088	12/24/2013	$ 1,620,622
1088	12/23/2014	$ 2,600,000
2000	12/11/2013	$ 937,747
2000	12/13/2013	$ 31,748
2000	12/24/2014	$ 5,350,000
2003	8/1/2013	$ 1,500,000
2003	12/23/2013	$ 1,300,000
2003	8/1/2014	$ 1,500,000
2003	12/23/2014	$ 500,000
2006	10/15/2013	$ 303,324
2009	10/28/2013	$ 26,557
2009	12/20/2013	$ 189,375
2012	12/6/2013	$ 894,953
2018	11/27/2013	$ 190,221
2019	10/15/2013	$ 74,962
2019	12/26/2013	$ 416,844
2022	12/17/2013	$ 235,969
2022	6/5/2014	$ 590,000
2023	12/20/2013	$ 43,737
2023	3/24/2014	$ 63,590
2023	5/23/2014	$ 63,209
2025	10/8/2013	$ 64,878
2025	12/13/2013	$ 147,359
2025	4/4/2014	$ 152,890
2025	5/30/2014	$ 152,890
2026	11/26/2013	$ 27,636
2027	6/2/2014	$ 52,695
2029	10/7/2013	$ 36,152
2029	1/15/2014	$ 117,435
2030	10/4/2013	$ 1,124,050
2030	12/30/2013	$ 2,050,129
2030	2/25/2014	$ 2,050,129
2032	12/3/2013	$ 800,000
2033	11/18/2013	$ 220,000
2034	12/23/2013	$ 47,734
2037	9/23/2013	$ 53,899
2037	12/26/2013	$ 152,556
2038	12/24/2013	$ 54,967
2039	12/20/2013	$ 3,750,000
3000	12/24/2013	$ 7,366,464
3000	3/26/2014	$ 1,500,000
3011	12/9/2013	$ 313,293
3012	12/16/2013	$ 1,390,734
3019	10/15/2013	$ 150,000
3019	2/21/2014	$ 75,000
3019	6/20/2014	$ 222,000
3023	12/31/2013	$ 219,482
3031	12/31/2013	$ 505,765
3032	12/13/2013	$ 1,000,000
3036	12/26/2013	$ 9,786
3036	2/21/2014	$ 9,786
3036	5/23/2014	$ 9,786
3054	12/31/2013	$ 613,396
3063	11/21/2013	$ 240,000
3067	10/2/2013	$ 21,544
3067	12/26/2013	$ 110,401
3069	10/1/2013	$ 11,257
3069	11/22/2013	$ 58,537
3073	12/11/2013	$ 22,334
3074	10/10/2013	$ 20,373
3074	12/23/2013	$ 111,280
3077	11/26/2013	$ 417,351
4000	12/19/2013	$ 7,100,000
4000	11/21/2014	$ 8,670,000
4026	12/31/2013	$ 144,325
4079	10/14/2013	$ 12,925
4079	12/13/2013	$ 103,428
4084	12/17/2013	$ 22,681
4084	2/11/2014	$ 40,096
4084	5/16/2014	$ 39,307
4087	10/15/2013	$ 48,042
4087	12/24/2013	$ 216,338
4088	1/2/2014	$ 47,701
4090	10/7/2013	$ 49,326
4090	12/18/2013	$ 201,384
4091	8/28/2013	$ 2,000,000
4091	1/6/2015	$ 1,033,000
4092	12/30/2013	$ 1,500,000
4094	10/15/2013	$ 34,657
4094	12/18/2013	$ 48,350
4094	2/26/2014	$ 48,350
4094	5/5/2014	$ 48,350
4096	12/17/2013	$ 312,000
4097	12/19/2013	$ 37,509
5000	12/18/2013	$ 6,115,300
5000	12/18/2014	$ 5,500,000
5001	10/3/2013	$ 79,808
5001	12/20/2013	$ 486,199
5002	10/31/2013	$ 110,310
5002	12/13/2013	$ 21,243
5010	9/26/2013	$ 12,910
5010	11/22/2013	$ 67,464
5021	10/1/2013	$ 17,909
5021	12/16/2013	$ 131,440
5026	12/20/2013	$ 1,283,698
5034	9/6/2013	$ 13,646
5034	10/24/2013	$ 106,679
5042	1/10/2014	$ 19,054
5042	2/27/2014	$ 19,054
5042	6/9/2014	$ 19,054
5044	11/19/2013	$ 139,095
5045	10/4/2013	$ 23,034
5045	12/2/2013	$ 35,578
5045	2/11/2014	$ 35,578
5045	5/8/2014	$ 35,578
5047	12/27/2013	$ 175,205
5049	11/20/2013	$ 370,804
5050	1/17/2014	$ 129,678
5051	12/11/2013	$ 781,809
5065	1/10/2014	$ 58,411
5065	2/5/2014	$ 58,411
5065	5/2/2014	$ 58,411
5072	10/8/2013	$ 111,420
5072	12/9/2013	$ 315,269
5079	12/6/2013	$ 11,783
5080	10/15/2013	$ 55,393
5080	12/11/2013	$ 229,383
5083	9/12/2013	$ 5,703
5083	12/2/2013	$ 176,328
5091	12/16/2013	$ 300,000
5093	10/15/2013	$ 11,269
5093	12/26/2013	$ 164,924
5118	10/15/2013	$ 15,953
5118	12/26/2013	$ 9,081
5121	9/27/2013	$ 80,250
5121	12/26/2013	$ 80,250
5121	3/25/2014	$ 144,000
5121	6/24/2014	$ 144,000
5125	9/12/2013	$ 19,458
5125	11/26/2013	$ 39,804
5125	2/3/2014	$ 122,390
5125	5/13/2014	$ 61,195
5126	2/14/2014	$ 2,000,000
5127	12/20/2013	$ 81,162
5128	12/10/2013	$ 173,817
5129	12/26/2013	$ 143,317
5129	12/31/2013	$ 943,088
5130	10/15/2013	$ 62,284
5130	1/2/2014	$ 78,923
5130	2/28/2014	$ 78,923
5130	5/23/2014	$ 78,923
6000	12/30/2013	$ 3,772,852

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2013 FORM 5500 SCHEDULE SB, LINE 18B
SCHEDULE OF EMPLOYER CONTRIBUTIONS FOR PLAN YEAR JULY 01, 2013 TO JUNE 30, 2014

TOTAL EMPLOYER CONTRIBUTIONS: $ 190,751,615

Employer Number	Date	Contribution Amount
6016	10/15/2013	$ 15,707
6016	12/31/2013	$ 26,856
6016	2/28/2014	$ 26,856
6016	6/2/2014	$ 26,856
6028	9/27/2013	$ 12,484
6028	12/26/2013	$ 108,782
6037	12/27/2013	$ 300,000
6040	11/8/2013	$ 38,065
6042	12/13/2013	$ 21,616
6043	10/15/2013	$ 144,020
6043	1/15/2014	$ 216,337
6043	2/26/2014	$ 5,697,813
6044	1/7/2014	$ 34,898
6049	10/15/2013	$ 66,112
6049	12/30/2013	$ 194,142
6050	9/24/2013	$ 42,561
6050	12/26/2013	$ 280,829
6070	10/2/2013	$ 12,029
6070	1/15/2014	$ 52,954
6071	9/25/2013	$ 16,477
6071	1/10/2014	$ 86,213
6077	10/11/2013	$ 232,840
6077	11/22/2013	$ 783,386
6079	12/30/2013	$ 164,108
6086	9/1/2013	$ 4,353
6086	12/2/2013	$ 8,538
6086	2/3/2014	$ 8,538
6086	5/1/2014	$ 8,538
6087	10/9/2013	$ 60,677
6087	12/5/2013	$ 393,276
6093	9/19/2013	$ 73,532
6093	1/10/2014	$ 301,565
6099	9/6/2013	$ 11,346
6099	12/23/2013	$ 99,230
6107	10/23/2013	$ 12,981
6107	12/11/2013	$ 25,720
6107	2/20/2014	$ 25,720
6107	5/15/2014	$ 25,720
6110	2/25/2014	$ 662,276
6110	6/27/2014	$ 1,200
6113	12/31/2013	$ 30,202
6115	9/17/2013	$ 8,565
6115	12/3/2013	$ 25,489
6116	10/7/2013	$ 25,188
6116	12/17/2013	$ 39,334
6116	2/21/2014	$ 39,334
6116	6/9/2014	$ 39,334
6120	1/31/2014	$ 28,181
6121	10/15/2013	$ 7,334
6121	1/17/2014	$ 41,901
6121	2/25/2014	$ 99
6124	11/21/2013	$ 81,733
6125	10/4/2013	$ 234,246
6125	12/27/2013	$ 1,110,370
6126	1/3/2014	$ 35,624
6129	9/13/2013	$ 14,976
6129	12/12/2013	$ 85,024
6130	10/1/2013	$ 12,685
6130	12/19/2013	$ 89,536
6132	10/15/2013	$ 5,127
6132	1/17/2014	$ 29,565
6132	2/25/2014	$ 35
6135	10/11/2013	$ 22,962
6135	11/26/2013	$ 113,165
6136	12/2/2013	$ 26,358
6138	9/3/2013	$ 39,764
6138	12/9/2013	$ 185,385
6138	12/27/2013	$ 37,046
6140	12/16/2013	$ 125,000
6141	10/3/2013	$ 150,000
6142	10/4/2013	$ 41,786
6142	12/10/2013	$ 193,396
6143	11/27/2013	$ 120,000
7000	12/18/2013	$ 4,518,783
7000	11/12/2014	$ 4,000,000
7011	10/3/2013	$ 271,003
7011	12/23/2013	$ 1,310,984
7015	10/1/2013	$ 9,815
7015	12/5/2013	$ 79,151
7018	9/3/2013	$ 65,692
7018	12/10/2013	$ 55,683
7027	12/6/2013	$ 172,270
7031	10/2/2013	$ 27,507
7031	12/11/2013	$ 229,270
7048	10/8/2013	$ 25,589
7048	12/17/2013	$ 152,399
7056	7/1/2013	$ 58,444
7056	11/4/2013	$ 213,742
7060	9/4/2013	$ 6,456
7060	11/26/2013	$ 42,131
7064	11/25/2013	$ 1,067,168
7065	9/3/2013	$ 29,983
7065	12/9/2013	$ 46,367
7065	2/5/2014	$ 46,367
7065	5/1/2014	$ 46,367
7088	12/18/2013	$ 48,000
7099	10/1/2013	$ 29,921
7099	12/9/2013	$ 142,256
7100	9/26/2013	$ 22,132
7100	12/11/2013	$ 36,357
7100	2/3/2014	$ 36,357
7100	5/1/2014	$ 36,357
7101	10/8/2013	$ 33,427
7101	12/23/2013	$ 190,629
7113	10/8/2013	$ 10,325
7113	12/6/2013	$ 21,281
7113	2/5/2014	$ 21,281
7113	5/15/2014	$ 21,281
7113	7/30/2014	$ 803,500
7114	9/4/2013	$ 10,877
7114	12/2/2013	$ 71,838
7115	1/9/2014	$ 73,034
7117	12/4/2013	$ 249,272
7118	7/2/2013	$ 1,000,000
7120	10/29/2013	$ 86,316
7120	12/2/2013	$ 141,360
8000	12/27/2013	$ 4,387,213
8006	10/15/2013	$ 41,588
8006	12/30/2013	$ 215,578
8026	9/4/2013	$ 34,550
8026	12/13/2013	$ 100,710
8026	4/9/2014	$ 100,710
8026	4/29/2014	$ 100,710
8029	1/8/2014	$ 578,043
8031	1/15/2014	$ 421,962
8051	10/28/2013	$ 166,840
8051	12/24/2013	$ 535,929
8054	9/19/2013	$ 20,742
8054	1/6/2014	$ 40,730
8054	2/6/2014	$ 40,730
8054	5/30/2014	$ 40,730
8066	11/25/2013	$ 28,469
8085	12/9/2013	$ 28,752
8087	10/2/2013	$ 4,315
8087	12/31/2013	$ 10,441
8103	12/20/2013	$ 340,000
8104	11/19/2013	$ 143,939
8105	10/30/2013	$ 2,000,000
9000	12/24/2013	$ 3,045,790
9007	10/10/2013	$ 25,253
9007	12/19/2013	$ 45,228
9007	2/19/2014	$ 45,228
9007	5/16/2014	$ 45,228
9017	10/3/2013	$ 22,043
9017	1/9/2014	$ 33,376
9017	6/13/2014	$ 22,176
9026	10/15/2013	$ 107,562
9026	11/20/2013	$ 514,181
9026	6/30/2014	$ 2,900,000
9045	12/19/2013	$ 60,000
9057	9/13/2013	$ 30,636
9057	12/13/2013	$ 173,403
9062	10/10/2013	$ 30,555
9062	12/20/2013	$ 27,190
9062	2/19/2014	$ 27,190
9062	5/7/2014	$ 27,190
9072	12/16/2013	$ 50,435
9074	11/20/2013	$ 522,815
9076	10/1/2013	$ 500,000
9077	11/20/2013	$ 93,130
9078	12/5/2013	$ 6,162,114
9080	9/25/2013	$ 21,621
9080	1/9/2014	$ 137,220
9082	12/27/2013	$ 88,403
9083	12/9/2013	$ 125,000
9084	12/4/2013	$ 310,000
9084	3/7/2014	$ 130,000
9085	12/26/2013	$ 151,846
10000	12/31/2013	$ 2,500,000
10000	8/29/2014	$ 1,200,000
10008	12/30/2013	$ 157,571
10008	2/25/2014	$ 157,571
10008	5/27/2014	$ 157,571
10019	10/9/2013	$ 18,659
10019	12/4/2013	$ 31,750
10019	2/11/2014	$ 31,750
10019	5/27/2014	$ 31,750
10022	10/15/2013	$ 66,396
10022	12/19/2013	$ 295,808
10026	12/23/2013	$ 370,000
10031	12/6/2013	$ 420,000
10031	10/23/2014	$ 180,000
10031	11/10/2014	$ 20,000
10035	12/30/2013	$ 352,910
10038	12/27/2013	$ 60,215
10047	10/25/2013	$ 20,565
10047	12/26/2013	$ 102,133
10048	9/5/2013	$ 2,455
10048	12/4/2013	$ 14,205
10049	10/8/2013	$ 11,411
10049	10/10/2013	$ 4,898
10049	1/6/2014	$ 30,094
10049	2/27/2014	$ 30,165
10049	5/30/2014	$ 29,875
10051	11/18/2013	$ 20,000
10051	12/16/2013	$ 20,000
10051	1/15/2014	$ 30,000
10051	2/14/2014	$ 30,000
10051	3/17/2014	$ 30,000
10051	4/15/2014	$ 30,000
10051	5/15/2014	$ 30,000

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333

2013 FORM 5500 SCHEDULE SB, LINE 18B
SCHEDULE OF EMPLOYER CONTRIBUTIONS FOR PLAN YEAR JULY 01, 2013 TO JUNE 30, 2014

TOTAL EMPLOYER CONTRIBUTIONS: $ 190,751,615

Employer Number	Date	Contribution Amount
10051	6/19/2014	$ 30,000
11009	12/13/2013	$ 1,000,000
12000	10/15/2013	$ 410,500
12000	1/2/2014	$ 1,000,000
12000	2/28/2014	$ 1,000,000
12000	5/30/2014	$ 851,758
12004	9/9/2013	$ 31,402
12004	1/2/2014	$ 762,888
12026	12/5/2013	$ 2,600,000
12028	9/18/2013	$ 26,328
12028	12/5/2013	$ 43,979
12028	12/20/2013	$ 159,080
12033	12/13/2013	$ 150,000
12042	9/6/2013	$ 6,913
12042	12/20/2013	$ 20,000
12043	11/14/2013	$ 146,980
13000	10/3/2013	$ 3,310,321
13001	9/13/2013	$ 1,025,000
13001	12/13/2013	$ 1,025,000
13002	9/16/2013	$ 470,991
13002	12/23/2013	$ 1,330,286
13002	2/5/2014	$ 763,718
13002	5/5/2014	$ 165,126

Employer Number	Date	Contribution Amount

Employer Number	Date	Contribution Amount

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333

2013 FORM 5500 SCHEDULE SB, LINE 18C
SCHEDULE OF EMPLOYEE CONTRIBUTIONS FOR PLAN YEAR JULY 01, 2013 TO JUNE 30, 2014

TOTAL EMPLOYEE CONTRIBUTIONS: $ 255,908

Date	Contribution Amount
7/2013	$ 20,053
8/2013	$ 28,422
9/2013	$ 19,977
10/2013	$ 20,065
11/2013	$ 19,967
12/2013	$ 20,015
1/2014	$ 28,249
2/2014	$ 19,939
3/2014	$ 20,019
4/2014	$ 20,090
5/2014	$ 19,537
6/2014	$ 19,574

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333

2013 FORM 5500 SCHEDULE SB, LINE 19
DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2013

TOTAL:			$ 190,751,615	$ 190,477,423			$ 274,192				$ 183,494,470
Employer Number	**Date**	**Applicable Plan Year**	**Amount of Contribution**	**Amount of Contribution that is Timely**	**Effective Interest Rate for Timely Contributions**	**Discount Period for Timely Contributions**	**Amount of Contribution for Late Quarterly Installment**	**Effective Interest Rate for Late Quarterly Installments**	**Discount Period for Late Quarterly not subject to penalty Interest**	**Discount Period for Late Quarterly Penalty Interest**	**Interest Adjusted Contribution**
1000	12/19/2013	2013	$ 3,051,376	$ 3,051,376	6.38%	0.4685	$ -	11.38%	0.0000	0.0000	$ 2,964,231
1000	12/31/2013	2013	$ 1,900,000	$ 1,900,000	6.38%	0.5014	$ -	11.38%	0.0000	0.0000	$ 1,841,988
1001	10/10/2013	2013	$ 261,923	$ 261,923	6.25%	0.2767	$ -	11.25%	0.0000	0.0000	$ 257,566
1001	12/17/2013	2013	$ 1,326,515	$ 1,326,515	6.25%	0.4630	$ -	11.25%	0.0000	0.0000	$ 1,289,797
1004	12/20/2013	2013	$ 48,455	$ 48,455	6.25%	0.4712	$ -	11.25%	0.0000	0.0000	$ 47,090
1006	12/30/2013	2013	$ 283,897	$ 283,897	6.32%	0.4986	$ -	11.32%	0.0000	0.0000	$ 275,353
1007	12/24/2013	2013	$ 935,109	$ 935,109	6.30%	0.4822	$ -	11.30%	0.0000	0.0000	$ 907,963
1019	10/10/2013	2013	$ 59,520	$ 59,520	6.37%	0.2767	$ -	11.37%	0.0000	0.0000	$ 58,512
1019	1/6/2014	2013	$ 336,956	$ 336,956	6.37%	0.5178	$ -	11.37%	0.0000	0.0000	$ 326,352
1019	2/21/2014	2013	$ 336,956	$ 336,956	6.37%	0.6438	$ -	11.37%	0.0000	0.0000	$ 323,822
1019	5/29/2014	2013	$ 336,956	$ 336,956	6.37%	0.9096	$ -	11.37%	0.0000	0.0000	$ 318,551
1020	12/18/2013	2013	$ 125,005	$ 125,005	6.29%	0.4658	$ -	11.29%	0.0000	0.0000	$ 121,503
1024	10/4/2013	2013	$ 15,627	$ 15,627	6.28%	0.2603	$ -	11.28%	0.0000	0.0000	$ 15,381
1024	12/31/2013	2013	$ 74,536	$ 74,536	6.28%	0.5014	$ -	11.28%	0.0000	0.0000	$ 72,294
1024	2/14/2014	2013	$ 9,837	$ 9,837	6.28%	0.6247	$ -	11.28%	0.0000	0.0000	$ 9,470
1025	12/31/2013	2013	$ 51,466	$ 51,466	6.30%	0.5014	$ -	11.30%	0.0000	0.0000	$ 49,913
1026	12/30/2013	2013	$ 487,906	$ 487,906	6.37%	0.4986	$ -	11.37%	0.0000	0.0000	$ 473,111
1026	3/26/2014	2013	$ 1,000,000	$ 1,000,000	6.37%	0.7342	$ -	11.37%	0.0000	0.0000	$ 955,670
1027	12/23/2013	2013	$ 489,769	$ 489,769	6.39%	0.4795	$ -	11.39%	0.0000	0.0000	$ 475,438
1030	9/17/2013	2013	$ 12,130	$ 12,130	6.33%	0.2137	$ -	11.33%	0.0000	0.0000	$ 11,972
1030	1/6/2014	2013	$ 29,357	$ 29,357	6.33%	0.5178	$ -	11.33%	0.0000	0.0000	$ 28,439
1030	2/11/2014	2013	$ 29,357	$ 29,357	6.33%	0.6164	$ -	11.33%	0.0000	0.0000	$ 28,267
1030	5/13/2014	2013	$ 29,357	$ 29,357	6.33%	0.8658	$ -	11.33%	0.0000	0.0000	$ 27,838
1032	12/30/2013	2013	$ 317,411	$ 317,411	6.33%	0.4986	$ -	11.33%	0.0000	0.0000	$ 307,843
1032	4/30/2014	2013	$ 225,421	$ 225,421	6.33%	0.8301	$ -	11.33%	0.0000	0.0000	$ 214,223
1032	7/9/2014	2013	$ 106,711	$ 106,711	6.33%	1.0219	$ -	11.33%	0.0000	0.0000	$ 100,223
1034	9/20/2013	2013	$ 92,527	$ 92,527	6.24%	0.2219	$ -	11.24%	0.0000	0.0000	$ 91,292
1034	12/12/2013	2013	$ 390,963	$ 390,963	6.24%	0.4493	$ -	11.24%	0.0000	0.0000	$ 380,473
1046	1/7/2014	2013	$ 175,414	$ 175,414	6.38%	0.5205	$ -	11.38%	0.0000	0.0000	$ 169,857
1046	6/10/2014	2013	$ 87,946	$ 87,946	6.38%	0.9425	$ -	11.38%	0.0000	0.0000	$ 82,966
1055	11/22/2013	2013	$ 914,862	$ 914,862	6.34%	0.3945	$ -	11.34%	0.0000	0.0000	$ 892,942
1063	12/18/2013	2013	$ 185,954	$ 185,954	6.24%	0.4658	$ -	11.24%	0.0000	0.0000	$ 180,785
1064	10/3/2013	2013	$ 42,801	$ 42,801	6.26%	0.2575	$ -	11.26%	0.0000	0.0000	$ 42,137
1064	12/17/2013	2013	$ 233,270	$ 233,270	6.26%	0.4630	$ -	11.26%	0.0000	0.0000	$ 226,803
1069	12/13/2013	2013	$ 111,151	$ 111,151	6.34%	0.4521	$ -	11.34%	0.0000	0.0000	$ 108,105
1070	12/6/2013	2013	$ 237,371	$ 237,371	6.34%	0.4329	$ -	11.34%	0.0000	0.0000	$ 231,138
1072	12/6/2013	2013	$ 38,329	$ 38,329	6.24%	0.4329	$ -	11.24%	0.0000	0.0000	$ 37,338
1073	12/27/2013	2013	$ 475,000	$ 475,000	6.35%	0.4904	$ -	11.35%	0.0000	0.0000	$ 460,873
1074	9/10/2013	2013	$ 433,193	$ 433,193	6.36%	0.1945	$ -	11.36%	0.0000	0.0000	$ 428,028
1074	12/5/2013	2013	$ 680,165	$ 680,165	6.36%	0.4301	$ -	11.36%	0.0000	0.0000	$ 662,363
1077	9/9/2013	2013	$ 63,199	$ 63,199	6.32%	0.1918	$ -	11.32%	0.0000	0.0000	$ 62,461
1077	12/19/2013	2013	$ 99,374	$ 99,374	6.32%	0.4685	$ -	11.32%	0.0000	0.0000	$ 96,561
1077	2/12/2014	2013	$ 198,748	$ 198,748	6.32%	0.6192	$ -	11.32%	0.0000	0.0000	$ 191,348
1079	10/2/2013	2013	$ 164,946	$ 164,946	6.31%	0.2548	$ -	11.31%	0.0000	0.0000	$ 162,394
1079	12/23/2013	2013	$ 365,553	$ 365,553	6.31%	0.4795	$ -	11.31%	0.0000	0.0000	$ 354,985
1080	9/3/2013	2013	$ 259,991	$ 259,991	6.28%	0.1753	$ -	11.28%	0.0000	0.0000	$ 257,229
1080	12/4/2013	2013	$ 1,501,872	$ 1,501,872	6.28%	0.4274	$ -	11.28%	0.0000	0.0000	$ 1,463,281
1082	12/19/2013	2013	$ 1,000,000	$ 1,000,000	6.32%	0.4685	$ -	11.32%	0.0000	0.0000	$ 971,697
1082	12/20/2013	2013	$ 516,467	$ 516,467	6.32%	0.4712	$ -	11.32%	0.0000	0.0000	$ 501,765
1082	7/24/2014	2013	$ 900,000	$ 900,000	6.32%	1.0630	$ -	11.32%	0.0000	0.0000	$ 843,239
1083	10/10/2013	2013	$ 29,928	$ 29,928	6.23%	0.2767	$ -	11.23%	0.0000	0.0000	$ 29,432
1083	12/17/2013	2013	$ 165,202	$ 165,202	6.23%	0.4630	$ -	11.23%	0.0000	0.0000	$ 160,643
1084	12/11/2013	2013	$ 178,760	$ 178,760	6.41%	0.4466	$ -	11.41%	0.0000	0.0000	$ 173,868
1086	12/18/2013	2013	$ 104,724	$ 104,724	6.13%	0.4658	$ -	11.13%	0.0000	0.0000	$ 101,862
1087	12/23/2013	2013	$ 1,294,141	$ 1,294,141	6.36%	0.4795	$ -	11.36%	0.0000	0.0000	$ 1,256,443
1088	10/7/2013	2013	$ 266,733	$ 266,733	6.30%	0.2685	$ -	11.30%	0.0000	0.0000	$ 262,393
1088	12/24/2013	2013	$ 1,620,622	$ 1,620,622	6.30%	0.4822	$ -	11.30%	0.0000	0.0000	$ 1,573,576
1088	12/23/2014	2013	$ 2,600,000	$ 2,600,000	6.30%	1.4795	$ -	11.30%	0.0000	0.0000	$ 2,375,301
2000	12/11/2013	2013	$ 937,747	$ 937,747	6.33%	0.4466	$ -	11.33%	0.0000	0.0000	$ 912,393
2000	12/13/2013	2013	$ 31,748	$ 31,748	6.33%	0.4521	$ -	11.33%	0.0000	0.0000	$ 30,879
2000	12/24/2014	2013	$ 5,350,000	$ 5,350,000	6.33%	1.4822	$ -	11.33%	0.0000	0.0000	$ 4,884,777
2003	8/1/2013	2013	$ 1,500,000	$ 1,500,000	6.33%	0.0849	$ -	11.33%	0.0000	0.0000	$ 1,492,201
2003	12/23/2013	2013	$ 1,300,000	$ 1,300,000	6.33%	0.4795	$ -	11.33%	0.0000	0.0000	$ 1,262,302
2003	8/1/2014	2013	$ 1,500,000	$ 1,500,000	6.33%	1.0849	$ -	11.33%	0.0000	0.0000	$ 1,403,368
2003	12/23/2014	2013	$ 500,000	$ 500,000	6.33%	1.4795	$ -	11.33%	0.0000	0.0000	$ 456,598
2006	10/15/2013	2013	$ 303,324	$ 303,324	6.28%	0.2904	$ -	11.28%	0.0000	0.0000	$ 298,006

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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2013 FORM 5500 SCHEDULE SB, LINE 19
DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2013

TOTAL:			$ 190,751,615	$ 190,477,423			$ 274,192				$ 183,494,470

Employer Number	Date	Applicable Plan Year	Amount of Contribution	Amount of Contribution that is Timely	Effective Interest Rate for Timely Contributions	Discount Period for Timely Contributions	Amount of Contribution for Late Quarterly Installment	Effective Interest Rate for Late Quarterly Installments	Discount Period for Late Quarterly not subject to penalty Interest	Discount Period for Late Quarterly Penalty Interest	Interest Adjusted Contribution
2009	10/28/2013	2013	$ 26,557	$ -	6.25%	0.3260	$ 26,557	11.25%	0.2904	0.0356	$ 25,995
2009	12/20/2013	2013	$ 189,375	$ 189,375	6.25%	0.4712	$ -	11.25%	0.0000	0.0000	$ 184,041
2012	12/6/2013	2013	$ 894,953	$ 894,953	6.32%	0.4329	$ -	11.32%	0.0000	0.0000	$ 871,524
2018	11/27/2013	2013	$ 190,221	$ 190,221	6.30%	0.4082	$ -	11.30%	0.0000	0.0000	$ 185,536
2019	10/15/2013	2013	$ 74,962	$ 74,962	6.28%	0.2904	$ -	11.28%	0.0000	0.0000	$ 73,648
2019	12/26/2013	2013	$ 416,844	$ 416,844	6.28%	0.4877	$ -	11.28%	0.0000	0.0000	$ 404,645
2022	12/17/2013	2013	$ 235,969	$ 235,969	6.34%	0.4630	$ -	11.34%	0.0000	0.0000	$ 229,348
2022	6/5/2014	2013	$ 590,000	$ 590,000	6.34%	0.9288	$ -	11.34%	0.0000	0.0000	$ 557,259
2023	12/20/2013	2013	$ 43,737	$ 43,737	6.27%	0.4712	$ -	11.27%	0.0000	0.0000	$ 42,501
2023	3/24/2014	2013	$ 63,590	$ 63,590	6.27%	0.7288	$ -	11.27%	0.0000	0.0000	$ 60,833
2023	5/23/2014	2013	$ 63,209	$ 63,209	6.27%	0.8932	$ -	11.27%	0.0000	0.0000	$ 59,867
2025	10/8/2013	2013	$ 64,878	$ 64,878	6.37%	0.2712	$ -	11.37%	0.0000	0.0000	$ 63,800
2025	12/13/2013	2013	$ 147,359	$ 147,359	6.37%	0.4521	$ -	11.37%	0.0000	0.0000	$ 143,302
2025	4/4/2014	2013	$ 152,890	$ 152,890	6.37%	0.7589	$ -	11.37%	0.0000	0.0000	$ 145,890
2025	5/30/2014	2013	$ 152,890	$ 152,890	6.37%	0.9123	$ -	11.37%	0.0000	0.0000	$ 144,514
2026	11/26/2013	2013	$ 27,636	$ 27,636	6.30%	0.4055	$ -	11.30%	0.0000	0.0000	$ 26,960
2027	6/2/2014	2013	$ 52,695	$ 52,695	6.28%	0.9205	$ -	11.28%	0.0000	0.0000	$ 49,822
2029	10/7/2013	2013	$ 36,152	$ 36,152	6.27%	0.2685	$ -	11.27%	0.0000	0.0000	$ 35,567
2029	1/15/2014	2013	$ 117,435	$ 117,435	6.27%	0.5425	$ -	11.27%	0.0000	0.0000	$ 113,624
2030	10/4/2013	2013	$ 1,124,050	$ 1,124,050	6.37%	0.2603	$ -	11.37%	0.0000	0.0000	$ 1,106,128
2030	12/30/2013	2013	$ 2,050,129	$ 2,050,129	6.37%	0.4986	$ -	11.37%	0.0000	0.0000	$ 1,987,963
2030	2/25/2014	2013	$ 2,050,129	$ 2,050,129	6.37%	0.6548	$ -	11.37%	0.0000	0.0000	$ 1,968,884
2032	12/3/2013	2013	$ 800,000	$ 800,000	6.44%	0.4247	$ -	11.44%	0.0000	0.0000	$ 779,076
2033	11/18/2013	2013	$ 220,000	$ 220,000	6.47%	0.3836	$ -	11.47%	0.0000	0.0000	$ 214,773
2034	12/23/2013	2013	$ 47,734	$ 47,734	6.39%	0.4795	$ -	11.39%	0.0000	0.0000	$ 46,337
2037	9/23/2013	2013	$ 53,899	$ 53,899	6.20%	0.2301	$ -	11.20%	0.0000	0.0000	$ 53,158
2037	12/26/2013	2013	$ 152,556	$ 152,556	6.20%	0.4877	$ -	11.20%	0.0000	0.0000	$ 148,146
2038	12/24/2013	2013	$ 54,967	$ 54,967	6.38%	0.4822	$ -	11.38%	0.0000	0.0000	$ 53,352
2039	12/20/2013	2013	$ 3,750,000	$ 3,750,000	6.50%	0.4712	$ -	11.50%	0.0000	0.0000	$ 3,640,351
3000	12/24/2013	2013	$ 7,366,464	$ 7,366,464	6.38%	0.4822	$ -	11.38%	0.0000	0.0000	$ 7,150,022
3000	3/26/2014	2013	$ 1,500,000	$ 1,500,000	6.38%	0.7342	$ -	11.38%	0.0000	0.0000	$ 1,433,407
3011	12/9/2013	2013	$ 313,293	$ 313,293	6.29%	0.4411	$ -	11.29%	0.0000	0.0000	$ 304,976
3012	12/16/2013	2013	$ 1,390,734	$ 1,390,734	6.39%	0.4603	$ -	11.39%	0.0000	0.0000	$ 1,351,644
3019	10/15/2013	2013	$ 150,000	$ 150,000	6.28%	0.2904	$ -	11.28%	0.0000	0.0000	$ 147,370
3019	2/21/2014	2013	$ 75,000	$ 75,000	6.28%	0.6438	$ -	11.28%	0.0000	0.0000	$ 72,116
3019	6/20/2014	2013	$ 222,000	$ 222,000	6.28%	0.9699	$ -	11.28%	0.0000	0.0000	$ 209,266
3023	12/31/2013	2013	$ 219,482	$ 219,482	6.31%	0.5014	$ -	11.31%	0.0000	0.0000	$ 212,851
3031	12/31/2013	2013	$ 505,765	$ 505,765	6.40%	0.5014	$ -	11.40%	0.0000	0.0000	$ 490,276
3032	12/13/2013	2013	$ 1,000,000	$ 1,000,000	6.38%	0.4521	$ -	11.38%	0.0000	0.0000	$ 972,429
3036	12/26/2013	2013	$ 9,786	$ 9,786	6.31%	0.4877	$ -	11.31%	0.0000	0.0000	$ 9,498
3036	2/21/2014	2013	$ 9,786	$ 9,786	6.31%	0.6438	$ -	11.31%	0.0000	0.0000	$ 9,408
3036	5/23/2014	2013	$ 9,786	$ 9,786	6.31%	0.8932	$ -	11.31%	0.0000	0.0000	$ 9,266
3054	12/31/2013	2013	$ 613,396	$ 613,396	6.26%	0.5014	$ -	11.26%	0.0000	0.0000	$ 595,004
3063	11/21/2013	2013	$ 240,000	$ 240,000	6.33%	0.3918	$ -	11.33%	0.0000	0.0000	$ 234,298
3067	10/2/2013	2013	$ 21,544	$ 21,544	6.32%	0.2548	$ -	11.32%	0.0000	0.0000	$ 21,210
3067	12/26/2013	2013	$ 110,401	$ 110,401	6.32%	0.4877	$ -	11.32%	0.0000	0.0000	$ 107,150
3069	10/1/2013	2013	$ 11,257	$ 11,257	6.33%	0.2521	$ -	11.33%	0.0000	0.0000	$ 11,084
3069	11/22/2013	2013	$ 58,537	$ 58,537	6.33%	0.3945	$ -	11.33%	0.0000	0.0000	$ 57,137
3073	12/11/2013	2013	$ 22,334	$ 22,334	6.45%	0.4466	$ -	11.45%	0.0000	0.0000	$ 21,719
3074	10/10/2013	2013	$ 20,373	$ 20,373	6.24%	0.2767	$ -	11.24%	0.0000	0.0000	$ 20,035
3074	12/23/2013	2013	$ 111,280	$ 111,280	6.24%	0.4795	$ -	11.24%	0.0000	0.0000	$ 108,097
3077	11/26/2013	2013	$ 417,351	$ 417,351	6.47%	0.4055	$ -	11.47%	0.0000	0.0000	$ 406,875
4000	12/19/2013	2013	$ 7,100,000	$ 7,100,000	6.38%	0.4685	$ -	11.38%	0.0000	0.0000	$ 6,897,229
4000	11/21/2014	2013	$ 8,670,000	$ 8,670,000	6.38%	1.3918	$ -	11.38%	0.0000	0.0000	$ 7,954,921
4026	12/31/2013	2013	$ 144,325	$ 144,325	6.29%	0.5014	$ -	11.29%	0.0000	0.0000	$ 139,978
4079	10/14/2013	2013	$ 12,925	$ 12,925	6.32%	0.2877	$ -	11.32%	0.0000	0.0000	$ 12,699
4079	12/13/2013	2013	$ 103,428	$ 103,428	6.32%	0.4521	$ -	11.32%	0.0000	0.0000	$ 100,602
4084	12/17/2013	2013	$ 22,681	$ 22,681	6.43%	0.4630	$ -	11.43%	0.0000	0.0000	$ 22,036
4084	2/11/2014	2013	$ 40,096	$ 40,096	6.43%	0.6164	$ -	11.43%	0.0000	0.0000	$ 38,585
4084	5/16/2014	2013	$ 39,307	$ 39,307	6.43%	0.8740	$ -	11.43%	0.0000	0.0000	$ 37,223
4087	10/15/2013	2013	$ 48,042	$ 48,042	6.30%	0.2904	$ -	11.30%	0.0000	0.0000	$ 47,197
4087	12/24/2013	2013	$ 216,338	$ 216,338	6.30%	0.4822	$ -	11.30%	0.0000	0.0000	$ 210,058
4088	1/2/2014	2013	$ 47,701	$ 47,701	6.22%	0.5068	$ -	11.22%	0.0000	0.0000	$ 46,264
4090	10/7/2013	2013	$ 49,326	$ 49,326	6.30%	0.2685	$ -	11.30%	0.0000	0.0000	$ 48,523
4090	12/18/2013	2013	$ 201,384	$ 201,384	6.30%	0.4658	$ -	11.30%	0.0000	0.0000	$ 195,734
4091	8/28/2013	2013	$ 2,000,000	$ 2,000,000	6.41%	0.1589	$ -	11.41%	0.0000	0.0000	$ 1,980,352
4091	1/6/2015	2013	$ 1,033,000	$ 1,033,000	6.41%	1.5178	$ -	11.41%	0.0000	0.0000	$ 940,040

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333

2013 FORM 5500 SCHEDULE SB, LINE 19
DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2013

TOTAL:	$ 190,751,615	$ 190,477,423	$ 274,192	$ 183,494,470

Employer Number	Date	Applicable Plan Year	Amount of Contribution	Amount of Contribution that is Timely	Effective Interest Rate for Timely Contributions	Discount Period for Timely Contributions	Amount of Contribution for Late Quarterly Installment	Effective Interest Rate for Late Quarterly Installments	Discount Period for Late Quarterly not subject to penalty Interest	Discount Period for Late Quarterly Penalty Interest	Interest Adjusted Contribution
4092	12/30/2013	2013	$ 1,500,000	$ 1,500,000	6.40%	0.4986	$ -	11.40%	0.0000	0.0000	$ 1,454,311
4094	10/15/2013	2013	$ 34,657	$ 34,657	6.33%	0.2904	$ -	11.33%	0.0000	0.0000	$ 34,045
4094	12/18/2013	2013	$ 48,350	$ 48,350	6.33%	0.4658	$ -	11.33%	0.0000	0.0000	$ 46,987
4094	2/26/2014	2013	$ 48,350	$ 48,350	6.33%	0.6575	$ -	11.33%	0.0000	0.0000	$ 46,438
4094	5/5/2014	2013	$ 48,350	$ 48,350	6.33%	0.8438	$ -	11.33%	0.0000	0.0000	$ 45,910
4096	12/17/2013	2013	$ 312,000	$ 312,000	6.37%	0.4630	$ -	11.37%	0.0000	0.0000	$ 303,205
4097	12/19/2013	2013	$ 37,509	$ 37,509	6.36%	0.4685	$ -	11.36%	0.0000	0.0000	$ 36,441
5000	12/18/2013	2013	$ 6,115,300	$ 6,115,300	6.37%	0.4658	$ -	11.37%	0.0000	0.0000	$ 5,941,918
5000	12/18/2014	2013	$ 5,500,000	$ 5,500,000	6.37%	1.4658	$ -	11.37%	0.0000	0.0000	$ 5,024,032
5001	10/3/2013	2013	$ 79,808	$ 79,808	6.28%	0.2575	$ -	11.28%	0.0000	0.0000	$ 78,566
5001	12/20/2013	2013	$ 486,199	$ 486,199	6.28%	0.4712	$ -	11.28%	0.0000	0.0000	$ 472,443
5002	10/31/2013	2013	$ 110,310	$ 110,310	6.34%	0.3342	$ -	11.34%	0.0000	0.0000	$ 108,067
5002	12/13/2013	2013	$ 21,243	$ 21,243	6.34%	0.4521	$ -	11.34%	0.0000	0.0000	$ 20,661
5010	9/26/2013	2013	$ 12,910	$ 12,910	6.29%	0.2384	$ -	11.29%	0.0000	0.0000	$ 12,724
5010	11/22/2013	2013	$ 67,464	$ 67,464	6.29%	0.3945	$ -	11.29%	0.0000	0.0000	$ 65,860
5021	10/1/2013	2013	$ 17,909	$ 17,909	6.22%	0.2521	$ -	11.22%	0.0000	0.0000	$ 17,639
5021	12/16/2013	2013	$ 131,440	$ 131,440	6.22%	0.4603	$ -	11.22%	0.0000	0.0000	$ 127,840
5026	12/20/2013	2013	$ 1,283,698	$ 1,283,698	6.33%	0.4712	$ -	11.33%	0.0000	0.0000	$ 1,247,101
5034	9/6/2013	2013	$ 13,646	$ 13,646	6.25%	0.1836	$ -	11.25%	0.0000	0.0000	$ 13,495
5034	10/24/2013	2013	$ 106,679	$ 106,679	6.25%	0.3151	$ -	11.25%	0.0000	0.0000	$ 104,661
5042	1/10/2014	2013	$ 19,054	$ 19,054	6.34%	0.5288	$ -	11.34%	0.0000	0.0000	$ 18,445
5042	2/27/2014	2013	$ 19,054	$ 19,054	6.34%	0.6603	$ -	11.34%	0.0000	0.0000	$ 18,296
5042	6/9/2014	2013	$ 19,054	$ 19,054	6.34%	0.9397	$ -	11.34%	0.0000	0.0000	$ 17,985
5044	11/19/2013	2013	$ 139,095	$ 139,095	6.26%	0.3863	$ -	11.26%	0.0000	0.0000	$ 135,870
5045	10/4/2013	2013	$ 23,034	$ 23,034	6.31%	0.2603	$ -	11.31%	0.0000	0.0000	$ 22,670
5045	12/2/2013	2013	$ 35,578	$ 35,578	6.31%	0.4219	$ -	11.31%	0.0000	0.0000	$ 34,671
5045	2/11/2014	2013	$ 35,578	$ 35,578	6.31%	0.6164	$ -	11.31%	0.0000	0.0000	$ 34,261
5045	5/8/2014	2013	$ 35,578	$ 35,578	6.31%	0.8521	$ -	11.31%	0.0000	0.0000	$ 33,771
5047	12/27/2013	2013	$ 175,205	$ 175,205	6.33%	0.4904	$ -	11.33%	0.0000	0.0000	$ 170,010
5049	11/20/2013	2013	$ 370,804	$ 370,804	6.27%	0.3890	$ -	11.27%	0.0000	0.0000	$ 362,134
5050	1/17/2014	2013	$ 129,678	$ 129,678	6.24%	0.5479	$ -	11.24%	0.0000	0.0000	$ 125,447
5051	12/11/2013	2013	$ 781,809	$ 781,809	6.33%	0.4466	$ -	11.33%	0.0000	0.0000	$ 760,671
5065	1/10/2014	2013	$ 58,411	$ 58,411	6.38%	0.5288	$ -	11.38%	0.0000	0.0000	$ 56,532
5065	2/5/2014	2013	$ 58,411	$ 58,411	6.38%	0.6000	$ -	11.38%	0.0000	0.0000	$ 56,283
5065	5/2/2014	2013	$ 58,411	$ 58,411	6.38%	0.8356	$ -	11.38%	0.0000	0.0000	$ 55,469
5072	10/8/2013	2013	$ 111,420	$ 111,420	6.22%	0.2712	$ -	11.22%	0.0000	0.0000	$ 109,611
5072	12/9/2013	2013	$ 315,269	$ 315,269	6.22%	0.4411	$ -	11.22%	0.0000	0.0000	$ 306,988
5079	12/6/2013	2013	$ 11,783	$ 11,783	6.36%	0.4329	$ -	11.36%	0.0000	0.0000	$ 11,473
5080	10/15/2013	2013	$ 55,393	$ 55,393	6.25%	0.2904	$ -	11.25%	0.0000	0.0000	$ 54,426
5080	12/11/2013	2013	$ 229,383	$ 229,383	6.25%	0.4466	$ -	11.25%	0.0000	0.0000	$ 223,256
5083	9/12/2013	2013	$ 5,703	$ 5,703	6.28%	0.2000	$ -	11.28%	0.0000	0.0000	$ 5,634
5083	12/2/2013	2013	$ 176,328	$ 176,328	6.28%	0.4219	$ -	11.28%	0.0000	0.0000	$ 171,854
5091	12/16/2013	2013	$ 300,000	$ 300,000	6.32%	0.4603	$ -	11.32%	0.0000	0.0000	$ 291,656
5093	10/15/2013	2013	$ 11,269	$ 11,269	6.13%	0.2904	$ -	11.13%	0.0000	0.0000	$ 11,076
5093	12/26/2013	2013	$ 164,924	$ 164,924	6.13%	0.4877	$ -	11.13%	0.0000	0.0000	$ 160,208
5118	10/15/2013	2013	$ 15,953	$ 15,953	6.32%	0.2904	$ -	11.32%	0.0000	0.0000	$ 15,672
5118	12/26/2013	2013	$ 9,081	$ 9,081	6.32%	0.4877	$ -	11.32%	0.0000	0.0000	$ 8,814
5121	9/27/2013	2013	$ 80,250	$ 80,250	6.33%	0.2411	$ -	11.33%	0.0000	0.0000	$ 79,071
5121	12/26/2013	2013	$ 80,250	$ 80,250	6.33%	0.4877	$ -	11.33%	0.0000	0.0000	$ 77,884
5121	3/25/2014	2013	$ 144,000	$ 144,000	6.33%	0.7315	$ -	11.33%	0.0000	0.0000	$ 137,678
5121	6/24/2014	2013	$ 144,000	$ 144,000	6.33%	0.9808	$ -	11.33%	0.0000	0.0000	$ 135,587
5125	9/12/2013	2013	$ 19,458	$ 19,458	6.25%	0.2000	$ -	11.25%	0.0000	0.0000	$ 19,223
5125	11/26/2013	2013	$ 39,804	$ 39,804	6.25%	0.4055	$ -	11.25%	0.0000	0.0000	$ 38,837
5125	2/3/2014	2013	$ 122,390	$ 122,390	6.25%	0.5945	$ -	11.25%	0.0000	0.0000	$ 118,057
5125	5/13/2014	2013	$ 61,195	$ 61,195	6.25%	0.8658	$ -	11.25%	0.0000	0.0000	$ 58,066
5126	2/14/2014	2013	$ 2,000,000	$ 2,000,000	6.37%	0.6247	$ -	11.37%	0.0000	0.0000	$ 1,924,320
5127	12/20/2013	2013	$ 81,162	$ 81,162	6.38%	0.4712	$ -	11.38%	0.0000	0.0000	$ 78,831
5128	12/10/2013	2013	$ 173,817	$ 173,817	6.27%	0.4438	$ -	11.27%	0.0000	0.0000	$ 169,188
5129	12/26/2013	2013	$ 143,317	$ 143,317	6.36%	0.4877	$ -	11.36%	0.0000	0.0000	$ 139,072
5129	12/31/2013	2013	$ 943,088	$ 943,088	6.36%	0.5014	$ -	11.36%	0.0000	0.0000	$ 914,379
5130	10/15/2013	2013	$ 62,284	$ 62,284	6.37%	0.2904	$ -	11.37%	0.0000	0.0000	$ 61,177
5130	1/2/2014	2013	$ 78,923	$ 78,923	6.37%	0.5068	$ -	11.37%	0.0000	0.0000	$ 76,491
5130	2/28/2014	2013	$ 78,923	$ 78,923	6.37%	0.6630	$ -	11.37%	0.0000	0.0000	$ 75,757
5130	5/23/2014	2013	$ 78,923	$ 78,923	6.37%	0.8932	$ -	11.37%	0.0000	0.0000	$ 74,688
6000	12/30/2013	2013	$ 3,772,852	$ 3,772,852	6.42%	0.4986	$ -	11.42%	0.0000	0.0000	$ 3,657,591
6016	10/15/2013	2013	$ 15,707	$ 15,707	6.30%	0.2904	$ -	11.30%	0.0000	0.0000	$ 15,431
6016	12/31/2013	2013	$ 26,856	$ 26,856	6.30%	0.5014	$ -	11.30%	0.0000	0.0000	$ 26,046

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
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2013 FORM 5500 SCHEDULE SB, LINE 19
DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2013

TOTAL:			$ 190,751,615	$ 190,477,423			$ 274,192				$ 183,494,470
Employer Number	**Date**	**Applicable Plan Year**	**Amount of Contribution**	**Amount of Contribution that is Timely**	**Effective Interest Rate for Timely Contributions**	**Discount Period for Timely Contributions**	**Amount of Contribution for Late Quarterly Installment**	**Effective Interest Rate for Late Quarterly Installments**	**Discount Period for Late Quarterly not subject to penalty Interest**	**Discount Period for Late Quarterly Penalty Interest**	**Interest Adjusted Contribution**
6016	2/28/2014	2013	$ 26,856	$ 26,856	6.30%	0.6630	$ -	11.30%	0.0000	0.0000	$ 25,790
6016	6/2/2014	2013	$ 26,856	$ 26,856	6.30%	0.9205	$ -	11.30%	0.0000	0.0000	$ 25,387
6028	9/27/2013	2013	$ 12,484	$ 12,484	6.31%	0.2411	$ -	11.31%	0.0000	0.0000	$ 12,301
6028	12/26/2013	2013	$ 108,782	$ 108,782	6.31%	0.4877	$ -	11.31%	0.0000	0.0000	$ 105,584
6037	12/27/2013	2013	$ 300,000	$ 300,000	6.32%	0.4904	$ -	11.32%	0.0000	0.0000	$ 291,118
6040	11/8/2013	2013	$ 38,065	$ 38,065	6.33%	0.3562	$ -	11.33%	0.0000	0.0000	$ 37,242
6042	12/13/2013	2013	$ 21,616	$ 21,616	6.28%	0.4521	$ -	11.28%	0.0000	0.0000	$ 21,029
6043	10/15/2013	2013	$ 144,020	$ 144,020	6.33%	0.2904	$ -	11.33%	0.0000	0.0000	$ 141,476
6043	1/15/2014	2013	$ 216,337	$ 216,337	6.33%	0.5425	$ -	11.33%	0.0000	0.0000	$ 209,253
6043	2/26/2014	2013	$ 5,697,813	$ 5,697,813	6.33%	0.6575	$ -	11.33%	0.0000	0.0000	$ 5,472,441
6044	1/7/2014	2013	$ 34,898	$ 34,898	6.39%	0.5205	$ -	11.39%	0.0000	0.0000	$ 33,791
6049	10/15/2013	2013	$ 66,112	$ 66,112	6.32%	0.2904	$ -	11.32%	0.0000	0.0000	$ 64,946
6049	12/30/2013	2013	$ 194,142	$ 194,142	6.32%	0.4986	$ -	11.32%	0.0000	0.0000	$ 188,299
6050	9/24/2013	2013	$ 42,561	$ 42,561	6.27%	0.2329	$ -	11.27%	0.0000	0.0000	$ 41,963
6050	12/26/2013	2013	$ 280,829	$ 280,829	6.27%	0.4877	$ -	11.27%	0.0000	0.0000	$ 272,623
6070	10/2/2013	2013	$ 12,029	$ 12,029	6.20%	0.2548	$ -	11.20%	0.0000	0.0000	$ 11,846
6070	1/15/2014	2013	$ 52,954	$ 52,954	6.20%	0.5425	$ -	11.20%	0.0000	0.0000	$ 51,254
6071	9/25/2013	2013	$ 16,477	$ 16,477	6.33%	0.2356	$ -	11.33%	0.0000	0.0000	$ 16,240
6071	1/10/2014	2013	$ 86,213	$ 86,213	6.33%	0.5288	$ -	11.33%	0.0000	0.0000	$ 83,460
6077	10/11/2013	2013	$ 232,840	$ 232,840	6.31%	0.2795	$ -	11.31%	0.0000	0.0000	$ 228,892
6077	11/22/2013	2013	$ 783,386	$ 783,386	6.31%	0.3945	$ -	11.31%	0.0000	0.0000	$ 764,701
6079	12/30/2013	2013	$ 164,108	$ 164,108	6.32%	0.4986	$ -	11.32%	0.0000	0.0000	$ 159,169
6086	9/1/2013	2013	$ 4,353	$ 4,353	6.24%	0.1699	$ -	11.24%	0.0000	0.0000	$ 4,308
6086	12/2/2013	2013	$ 8,538	$ 8,538	6.24%	0.4219	$ -	11.24%	0.0000	0.0000	$ 8,323
6086	2/3/2014	2013	$ 8,538	$ 8,538	6.24%	0.5945	$ -	11.24%	0.0000	0.0000	$ 8,236
6086	5/1/2014	2013	$ 8,538	$ 8,538	6.24%	0.8329	$ -	11.24%	0.0000	0.0000	$ 8,118
6087	10/9/2013	2013	$ 60,677	$ 60,677	6.21%	0.2740	$ -	11.21%	0.0000	0.0000	$ 59,684
6087	12/5/2013	2013	$ 393,276	$ 393,276	6.21%	0.4301	$ -	11.21%	0.0000	0.0000	$ 383,215
6093	9/19/2013	2013	$ 73,532	$ 73,532	6.37%	0.2192	$ -	11.37%	0.0000	0.0000	$ 72,543
6093	1/10/2014	2013	$ 301,565	$ 301,565	6.37%	0.5288	$ -	11.37%	0.0000	0.0000	$ 291,877
6099	9/6/2013	2013	$ 11,346	$ 11,346	6.29%	0.1836	$ -	11.29%	0.0000	0.0000	$ 11,220
6099	12/23/2013	2013	$ 99,230	$ 99,230	6.29%	0.4795	$ -	11.29%	0.0000	0.0000	$ 96,370
6107	10/23/2013	2013	$ 12,981	$ -	6.25%	0.3123	$ 12,981	11.25%	0.2904	0.0219	$ 12,725
6107	12/11/2013	2013	$ 25,720	$ 25,720	6.25%	0.4466	$ -	11.25%	0.0000	0.0000	$ 25,033
6107	2/20/2014	2013	$ 25,720	$ 25,720	6.25%	0.6411	$ -	11.25%	0.0000	0.0000	$ 24,740
6107	5/15/2014	2013	$ 25,720	$ 25,720	6.25%	0.8712	$ -	11.25%	0.0000	0.0000	$ 24,397
6110	2/25/2014	2013	$ 662,276	$ 662,276	6.30%	0.6548	$ -	11.30%	0.0000	0.0000	$ 636,305
6110	6/27/2014	2013	$ 1,200	$ 1,200	6.30%	0.9890	$ -	11.30%	0.0000	0.0000	$ 1,130
6113	12/31/2013	2013	$ 30,202	$ 30,202	6.41%	0.5014	$ -	11.41%	0.0000	0.0000	$ 29,276
6115	9/17/2013	2013	$ 8,565	$ 8,565	6.33%	0.2137	$ -	11.33%	0.0000	0.0000	$ 8,453
6115	12/3/2013	2013	$ 25,489	$ 25,489	6.33%	0.4247	$ -	11.33%	0.0000	0.0000	$ 24,833
6116	10/7/2013	2013	$ 25,188	$ 25,188	6.24%	0.2685	$ -	11.24%	0.0000	0.0000	$ 24,782
6116	12/17/2013	2013	$ 39,334	$ 39,334	6.24%	0.4630	$ -	11.24%	0.0000	0.0000	$ 38,247
6116	2/21/2014	2013	$ 39,334	$ 39,334	6.24%	0.6438	$ -	11.24%	0.0000	0.0000	$ 37,831
6116	6/9/2014	2013	$ 39,334	$ 39,334	6.24%	0.9397	$ -	11.24%	0.0000	0.0000	$ 37,159
6120	1/31/2014	2013	$ 28,181	$ 28,181	6.25%	0.5863	$ -	11.25%	0.0000	0.0000	$ 27,197
6121	10/15/2013	2013	$ 7,334	$ 7,334	6.22%	0.2904	$ -	11.22%	0.0000	0.0000	$ 7,207
6121	1/17/2014	2013	$ 41,901	$ 34,567	6.22%	0.5479	$ 7,334	11.22%	0.5425	0.0055	$ 40,537
6121	2/25/2014	2013	$ 99	$ 99	6.22%	0.6548	$ -	11.22%	0.0000	0.0000	$ 95
6124	11/21/2013	2013	$ 81,733	$ 81,733	6.39%	0.3918	$ -	11.39%	0.0000	0.0000	$ 79,773
6125	10/4/2013	2013	$ 234,246	$ 234,246	6.39%	0.2603	$ -	11.39%	0.0000	0.0000	$ 230,500
6125	12/27/2013	2013	$ 1,110,370	$ 1,110,370	6.39%	0.4904	$ -	11.39%	0.0000	0.0000	$ 1,077,148
6126	1/3/2014	2013	$ 35,624	$ 35,624	6.34%	0.5096	$ -	11.34%	0.0000	0.0000	$ 34,525
6129	9/13/2013	2013	$ 14,976	$ 14,976	6.37%	0.2027	$ -	11.37%	0.0000	0.0000	$ 14,790
6129	12/12/2013	2013	$ 85,024	$ 85,024	6.37%	0.4493	$ -	11.37%	0.0000	0.0000	$ 82,697
6130	10/1/2013	2013	$ 12,685	$ 12,685	6.32%	0.2521	$ -	11.32%	0.0000	0.0000	$ 12,491
6130	12/19/2013	2013	$ 89,536	$ 89,536	6.32%	0.4685	$ -	11.32%	0.0000	0.0000	$ 87,002
6132	10/15/2013	2013	$ 5,127	$ 5,127	6.26%	0.2904	$ -	11.26%	0.0000	0.0000	$ 5,037
6132	1/17/2014	2013	$ 29,565	$ 24,440	6.26%	0.5479	$ 5,125	11.26%	0.5425	0.0055	$ 28,596
6132	2/25/2014	2013	$ 35	$ 35	6.26%	0.6548	$ -	11.26%	0.0000	0.0000	$ 34
6135	10/11/2013	2013	$ 22,962	$ 22,962	6.34%	0.2795	$ -	11.34%	0.0000	0.0000	$ 22,571
6135	11/26/2013	2013	$ 113,165	$ 113,165	6.34%	0.4055	$ -	11.34%	0.0000	0.0000	$ 110,379
6136	12/2/2013	2013	$ 26,358	$ 26,358	6.26%	0.4219	$ -	11.26%	0.0000	0.0000	$ 25,691
6138	9/3/2013	2013	$ 39,764	$ 39,764	6.38%	0.1753	$ -	11.38%	0.0000	0.0000	$ 39,335
6138	12/9/2013	2013	$ 185,385	$ 185,385	6.38%	0.4411	$ -	11.38%	0.0000	0.0000	$ 180,396
6138	12/27/2013	2013	$ 37,046	$ 37,046	6.38%	0.4904	$ -	11.38%	0.0000	0.0000	$ 35,939

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333

2013 FORM 5500 SCHEDULE SB, LINE 19
DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2013

TOTAL:			$ 190,751,615	$ 190,477,423			$ 274,192				$ 183,494,470
Employer Number	**Date**	**Applicable Plan Year**	**Amount of Contribution**	**Amount of Contribution that is Timely**	**Effective Interest Rate for Timely Contributions**	**Discount Period for Timely Contributions**	**Amount of Contribution for Late Quarterly Installment**	**Effective Interest Rate for Late Quarterly Installments**	**Discount Period for Late Quarterly not subject to penalty Interest**	**Discount Period for Late Quarterly Penalty Interest**	**Interest Adjusted Contribution**
6140	12/16/2013	2013	$ 125,000	$ 125,000	6.45%	0.4603	$ -	11.45%	0.0000	0.0000	$ 121,455
6141	10/3/2013	2013	$ 150,000	$ 150,000	6.30%	0.2575	$ -	11.30%	0.0000	0.0000	$ 147,658
6142	10/4/2013	2013	$ 41,786	$ 41,786	6.35%	0.2603	$ -	11.35%	0.0000	0.0000	$ 41,122
6142	12/10/2013	2013	$ 193,396	$ 193,396	6.35%	0.4438	$ -	11.35%	0.0000	0.0000	$ 188,183
6143	11/27/2013	2013	$ 120,000	$ 120,000	6.33%	0.4082	$ -	11.33%	0.0000	0.0000	$ 117,031
7000	12/18/2013	2013	$ 4,518,783	$ 4,518,783	6.39%	0.4658	$ -	11.39%	0.0000	0.0000	$ 4,390,281
7000	11/12/2014	2013	$ 4,000,000	$ 4,000,000	6.39%	1.3671	$ -	11.39%	0.0000	0.0000	$ 3,675,219
7011	10/3/2013	2013	$ 271,003	$ 271,003	6.28%	0.2575	$ -	11.28%	0.0000	0.0000	$ 266,785
7011	12/23/2013	2013	$ 1,310,984	$ 1,310,984	6.28%	0.4795	$ -	11.28%	0.0000	0.0000	$ 1,273,254
7015	10/1/2013	2013	$ 9,815	$ 9,815	6.21%	0.2521	$ -	11.21%	0.0000	0.0000	$ 9,667
7015	12/5/2013	2013	$ 79,151	$ 79,151	6.21%	0.4301	$ -	11.21%	0.0000	0.0000	$ 77,126
7018	9/3/2013	2013	$ 65,692	$ 65,692	6.29%	0.1753	$ -	11.29%	0.0000	0.0000	$ 64,993
7018	12/10/2013	2013	$ 55,683	$ 55,683	6.29%	0.4438	$ -	11.29%	0.0000	0.0000	$ 54,196
7027	12/6/2013	2013	$ 172,270	$ 172,270	6.29%	0.4329	$ -	11.29%	0.0000	0.0000	$ 167,781
7031	10/2/2013	2013	$ 27,507	$ 27,507	6.22%	0.2548	$ -	11.22%	0.0000	0.0000	$ 27,087
7031	12/11/2013	2013	$ 229,270	$ 229,270	6.22%	0.4466	$ -	11.22%	0.0000	0.0000	$ 223,174
7048	10/8/2013	2013	$ 25,589	$ 25,589	6.24%	0.2712	$ -	11.24%	0.0000	0.0000	$ 25,172
7048	12/17/2013	2013	$ 152,399	$ 152,399	6.24%	0.4630	$ -	11.24%	0.0000	0.0000	$ 148,187
7056	7/1/2013	2013	$ 58,444	$ 58,444	6.30%	0.0000	$ -	11.30%	0.0000	0.0000	$ 58,444
7056	11/4/2013	2013	$ 213,742	$ 213,742	6.30%	0.3452	$ -	11.30%	0.0000	0.0000	$ 209,281
7060	9/4/2013	2013	$ 6,456	$ 6,456	6.27%	0.1781	$ -	11.27%	0.0000	0.0000	$ 6,386
7060	11/26/2013	2013	$ 42,131	$ 42,131	6.27%	0.4055	$ -	11.27%	0.0000	0.0000	$ 41,105
7064	11/25/2013	2013	$ 1,067,168	$ 1,067,168	6.32%	0.4027	$ -	11.32%	0.0000	0.0000	$ 1,041,151
7065	9/3/2013	2013	$ 29,983	$ 29,983	6.27%	0.1753	$ -	11.27%	0.0000	0.0000	$ 29,665
7065	12/9/2013	2013	$ 46,367	$ 46,367	6.27%	0.4411	$ -	11.27%	0.0000	0.0000	$ 45,140
7065	2/5/2014	2013	$ 46,367	$ 46,367	6.27%	0.6000	$ -	11.27%	0.0000	0.0000	$ 44,706
7065	5/1/2014	2013	$ 46,367	$ 46,367	6.27%	0.8329	$ -	11.27%	0.0000	0.0000	$ 44,077
7088	12/18/2013	2013	$ 48,000	$ 48,000	6.31%	0.4658	$ -	11.31%	0.0000	0.0000	$ 46,651
7099	10/1/2013	2013	$ 29,921	$ 29,921	6.37%	0.2521	$ -	11.37%	0.0000	0.0000	$ 29,459
7099	12/9/2013	2013	$ 142,256	$ 142,256	6.37%	0.4411	$ -	11.37%	0.0000	0.0000	$ 138,433
7100	9/26/2013	2013	$ 22,132	$ 22,132	6.30%	0.2384	$ -	11.30%	0.0000	0.0000	$ 21,812
7100	12/11/2013	2013	$ 36,357	$ 36,357	6.30%	0.4466	$ -	11.30%	0.0000	0.0000	$ 35,378
7100	2/3/2014	2013	$ 36,357	$ 36,357	6.30%	0.5945	$ -	11.30%	0.0000	0.0000	$ 35,060
7100	5/1/2014	2013	$ 36,357	$ 36,357	6.30%	0.8329	$ -	11.30%	0.0000	0.0000	$ 34,553
7101	10/8/2013	2013	$ 33,427	$ 33,427	6.29%	0.2712	$ -	11.29%	0.0000	0.0000	$ 32,878
7101	12/23/2013	2013	$ 190,629	$ 190,629	6.29%	0.4795	$ -	11.29%	0.0000	0.0000	$ 185,134
7113	10/8/2013	2013	$ 10,325	$ 10,325	6.27%	0.2712	$ -	11.27%	0.0000	0.0000	$ 10,156
7113	12/6/2013	2013	$ 21,281	$ 21,281	6.27%	0.4329	$ -	11.27%	0.0000	0.0000	$ 20,728
7113	2/5/2014	2013	$ 21,281	$ 21,281	6.27%	0.6000	$ -	11.27%	0.0000	0.0000	$ 20,519
7113	5/15/2014	2013	$ 21,281	$ 21,281	6.27%	0.8712	$ -	11.27%	0.0000	0.0000	$ 20,183
7113	7/30/2014	2013	$ 803,500	$ 803,500	6.27%	1.0795	$ -	11.27%	0.0000	0.0000	$ 752,449
7114	9/4/2013	2013	$ 10,877	$ 10,877	6.28%	0.1781	$ -	11.28%	0.0000	0.0000	$ 10,760
7114	12/2/2013	2013	$ 71,838	$ 71,838	6.28%	0.4219	$ -	11.28%	0.0000	0.0000	$ 70,015
7115	1/9/2014	2013	$ 73,034	$ 73,034	6.26%	0.5260	$ -	11.26%	0.0000	0.0000	$ 70,738
7117	12/4/2013	2013	$ 249,272	$ 249,272	6.25%	0.4274	$ -	11.25%	0.0000	0.0000	$ 242,896
7118	7/2/2013	2013	$ 1,000,000	$ 1,000,000	6.34%	0.0027	$ -	11.34%	0.0000	0.0000	$ 999,832
7120	10/29/2013	2013	$ 86,316	$ 61,840	6.32%	0.3288	$ 24,476	11.32%	0.2904	0.0384	$ 84,553
7120	12/2/2013	2013	$ 141,360	$ 141,360	6.32%	0.4219	$ -	11.32%	0.0000	0.0000	$ 137,752
8000	12/27/2013	2013	$ 4,387,213	$ 4,387,213	6.38%	0.4904	$ -	11.38%	0.0000	0.0000	$ 4,256,144
8006	10/15/2013	2013	$ 41,588	$ 41,588	6.23%	0.2904	$ -	11.23%	0.0000	0.0000	$ 40,864
8006	12/30/2013	2013	$ 215,578	$ 215,578	6.23%	0.4986	$ -	11.23%	0.0000	0.0000	$ 209,178
8026	9/4/2013	2013	$ 34,550	$ 34,550	6.29%	0.1781	$ -	11.29%	0.0000	0.0000	$ 34,177
8026	12/13/2013	2013	$ 100,710	$ 100,710	6.29%	0.4521	$ -	11.29%	0.0000	0.0000	$ 97,971
8026	4/9/2014	2013	$ 100,710	$ 100,710	6.29%	0.7726	$ -	11.29%	0.0000	0.0000	$ 96,074
8026	4/29/2014	2013	$ 100,710	$ 100,710	6.29%	0.8274	$ -	11.29%	0.0000	0.0000	$ 95,753
8029	1/8/2014	2013	$ 578,043	$ 578,043	6.22%	0.5233	$ -	11.22%	0.0000	0.0000	$ 560,076
8031	1/15/2014	2013	$ 421,962	$ 421,962	6.33%	0.5425	$ -	11.33%	0.0000	0.0000	$ 408,144
8051	10/28/2013	2013	$ 166,840	$ 13,429	6.28%	0.3260	$ 153,411	11.28%	0.2904	0.0356	$ 163,314
8051	12/24/2013	2013	$ 535,929	$ 535,929	6.28%	0.4822	$ -	11.28%	0.0000	0.0000	$ 520,418
8054	9/19/2013	2013	$ 20,742	$ 20,742	6.31%	0.2192	$ -	11.31%	0.0000	0.0000	$ 20,466
8054	1/6/2014	2013	$ 40,730	$ 40,730	6.31%	0.5178	$ -	11.31%	0.0000	0.0000	$ 39,460
8054	2/6/2014	2013	$ 40,730	$ 40,730	6.31%	0.6027	$ -	11.31%	0.0000	0.0000	$ 39,255
8054	5/30/2014	2013	$ 40,730	$ 40,730	6.31%	0.9123	$ -	11.31%	0.0000	0.0000	$ 38,519
8066	11/25/2013	2013	$ 28,469	$ 28,469	6.35%	0.4027	$ -	11.35%	0.0000	0.0000	$ 27,772
8085	12/9/2013	2013	$ 28,752	$ 28,752	6.24%	0.4411	$ -	11.24%	0.0000	0.0000	$ 27,994
8087	10/2/2013	2013	$ 4,315	$ 4,315	6.22%	0.2548	$ -	11.22%	0.0000	0.0000	$ 4,249
8087	12/31/2013	2013	$ 10,441	$ 10,441	6.22%	0.5014	$ -	11.22%	0.0000	0.0000	$ 10,130

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2013 FORM 5500 SCHEDULE SB, LINE 19
DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2013

TOTAL:	$ 190,751,615	$ 190,477,423	$ 274,192	$ 183,494,470

Employer Number	Date	Applicable Plan Year	Amount of Contribution	Amount of Contribution that is Timely	Effective Interest Rate for Timely Contributions	Discount Period for Timely Contributions	Amount of Contribution for Late Quarterly Installment	Effective Interest Rate for Late Quarterly Installments	Discount Period for Late Quarterly not subject to penalty Interest	Discount Period for Late Quarterly Penalty Interest	Interest Adjusted Contribution
8103	12/20/2013	2013	$ 340,000	$ 340,000	6.35%	0.4712	$ -	11.35%	0.0000	0.0000	$ 330,278
8104	11/19/2013	2013	$ 143,939	$ 143,939	6.32%	0.3863	$ -	11.32%	0.0000	0.0000	$ 140,571
8105	10/30/2013	2013	$ 2,000,000	$ 2,000,000	6.38%	0.3315	$ -	11.38%	0.0000	0.0000	$ 1,959,412
9000	12/24/2013	2013	$ 3,045,790	$ 3,045,790	6.39%	0.4822	$ -	11.39%	0.0000	0.0000	$ 2,956,165
9007	10/10/2013	2013	$ 25,253	$ 25,253	6.28%	0.2767	$ -	11.28%	0.0000	0.0000	$ 24,831
9007	12/19/2013	2013	$ 45,228	$ 45,228	6.28%	0.4685	$ -	11.28%	0.0000	0.0000	$ 43,956
9007	2/19/2014	2013	$ 45,228	$ 45,228	6.28%	0.6384	$ -	11.28%	0.0000	0.0000	$ 43,503
9007	5/16/2014	2013	$ 45,228	$ 45,228	6.28%	0.8740	$ -	11.28%	0.0000	0.0000	$ 42,883
9017	10/3/2013	2013	$ 22,043	$ 22,043	6.22%	0.2575	$ -	11.22%	0.0000	0.0000	$ 21,703
9017	1/9/2014	2013	$ 33,376	$ 33,376	6.22%	0.5260	$ -	11.22%	0.0000	0.0000	$ 32,333
9017	6/13/2014	2013	$ 22,176	$ 22,176	6.22%	0.9507	$ -	11.22%	0.0000	0.0000	$ 20,940
9026	10/15/2013	2013	$ 107,562	$ 107,562	6.34%	0.2904	$ -	11.34%	0.0000	0.0000	$ 105,659
9026	11/20/2013	2013	$ 514,181	$ 514,181	6.34%	0.3890	$ -	11.34%	0.0000	0.0000	$ 502,030
9026	6/30/2014	2013	$ 2,900,000	$ 2,900,000	6.34%	0.9973	$ -	11.34%	0.0000	0.0000	$ 2,727,561
9045	12/19/2013	2013	$ 60,000	$ 60,000	6.29%	0.4685	$ -	11.29%	0.0000	0.0000	$ 58,310
9057	9/13/2013	2013	$ 30,636	$ 30,636	6.24%	0.2027	$ -	11.24%	0.0000	0.0000	$ 30,262
9057	12/13/2013	2013	$ 173,403	$ 173,403	6.24%	0.4521	$ -	11.24%	0.0000	0.0000	$ 168,722
9062	10/10/2013	2013	$ 30,555	$ 30,555	6.26%	0.2767	$ -	11.26%	0.0000	0.0000	$ 30,046
9062	12/20/2013	2013	$ 27,190	$ 27,190	6.26%	0.4712	$ -	11.26%	0.0000	0.0000	$ 26,423
9062	2/19/2014	2013	$ 27,190	$ 27,190	6.26%	0.6384	$ -	11.26%	0.0000	0.0000	$ 26,156
9062	5/7/2014	2013	$ 27,190	$ 27,190	6.26%	0.8493	$ -	11.26%	0.0000	0.0000	$ 25,823
9072	12/16/2013	2013	$ 50,435	$ 50,435	6.32%	0.4603	$ -	11.32%	0.0000	0.0000	$ 49,032
9074	11/20/2013	2013	$ 522,815	$ 522,815	6.32%	0.3890	$ -	11.32%	0.0000	0.0000	$ 510,498
9076	10/1/2013	2013	$ 500,000	$ 500,000	6.38%	0.2521	$ -	11.38%	0.0000	0.0000	$ 492,266
9077	11/20/2013	2013	$ 93,130	$ 93,130	6.32%	0.3890	$ -	11.32%	0.0000	0.0000	$ 90,936
9078	12/5/2013	2013	$ 6,162,114	$ 6,162,114	6.38%	0.4301	$ -	11.38%	0.0000	0.0000	$ 6,000,345
9080	9/25/2013	2013	$ 21,621	$ 21,621	6.36%	0.2356	$ -	11.36%	0.0000	0.0000	$ 21,309
9080	1/9/2014	2013	$ 137,220	$ 137,220	6.36%	0.5260	$ -	11.36%	0.0000	0.0000	$ 132,841
9082	12/27/2013	2013	$ 88,403	$ 88,403	6.29%	0.4904	$ -	11.29%	0.0000	0.0000	$ 85,798
9083	12/9/2013	2013	$ 125,000	$ 125,000	6.34%	0.4411	$ -	11.34%	0.0000	0.0000	$ 121,656
9084	12/4/2013	2013	$ 310,000	$ 310,000	6.29%	0.4274	$ -	11.29%	0.0000	0.0000	$ 302,022
9084	3/7/2014	2013	$ 130,000	$ 130,000	6.29%	0.6822	$ -	11.29%	0.0000	0.0000	$ 124,701
9085	12/26/2013	2013	$ 151,846	$ 151,846	6.40%	0.4877	$ -	11.40%	0.0000	0.0000	$ 147,321
10000	12/31/2013	2013	$ 2,500,000	$ 2,500,000	6.37%	0.5014	$ -	11.37%	0.0000	0.0000	$ 2,423,783
10000	8/29/2014	2013	$ 1,200,000	$ 1,200,000	6.37%	1.1616	$ -	11.37%	0.0000	0.0000	$ 1,116,933
10008	12/30/2013	2013	$ 157,571	$ 157,571	6.30%	0.4986	$ -	11.30%	0.0000	0.0000	$ 152,843
10008	2/25/2014	2013	$ 157,571	$ 157,571	6.30%	0.6548	$ -	11.30%	0.0000	0.0000	$ 151,392
10008	5/27/2014	2013	$ 157,571	$ 157,571	6.30%	0.9041	$ -	11.30%	0.0000	0.0000	$ 149,103
10019	10/9/2013	2013	$ 18,659	$ 18,659	6.26%	0.2740	$ -	11.26%	0.0000	0.0000	$ 18,351
10019	12/4/2013	2013	$ 31,750	$ 31,750	6.26%	0.4274	$ -	11.26%	0.0000	0.0000	$ 30,937
10019	2/11/2014	2013	$ 31,750	$ 31,750	6.26%	0.6164	$ -	11.26%	0.0000	0.0000	$ 30,584
10019	5/27/2014	2013	$ 31,750	$ 31,750	6.26%	0.9041	$ -	11.26%	0.0000	0.0000	$ 30,054
10022	10/15/2013	2013	$ 66,396	$ 66,396	6.33%	0.2904	$ -	11.33%	0.0000	0.0000	$ 65,223
10022	12/19/2013	2013	$ 295,808	$ 295,808	6.33%	0.4685	$ -	11.33%	0.0000	0.0000	$ 287,423
10026	12/23/2013	2013	$ 370,000	$ 370,000	6.37%	0.4795	$ -	11.37%	0.0000	0.0000	$ 359,206
10031	12/6/2013	2013	$ 420,000	$ 420,000	6.32%	0.4329	$ -	11.32%	0.0000	0.0000	$ 409,005
10031	10/23/2014	2013	$ 180,000	$ 180,000	6.32%	1.3123	$ -	11.32%	0.0000	0.0000	$ 166,091
10031	11/10/2014	2013	$ 20,000	$ 20,000	6.32%	1.3616	$ -	11.32%	0.0000	0.0000	$ 18,399
10035	12/30/2013	2013	$ 352,910	$ 352,910	6.30%	0.4986	$ -	11.30%	0.0000	0.0000	$ 342,321
10038	12/27/2013	2013	$ 60,215	$ 60,215	6.33%	0.4904	$ -	11.33%	0.0000	0.0000	$ 58,430
10047	10/25/2013	2013	$ 20,565	$ -	6.31%	0.3178	$ 20,565	11.31%	0.2904	0.0274	$ 20,144
10047	12/26/2013	2013	$ 102,133	$ 102,133	6.31%	0.4877	$ -	11.31%	0.0000	0.0000	$ 99,130
10048	9/5/2013	2013	$ 2,455	$ 2,455	6.29%	0.1808	$ -	11.29%	0.0000	0.0000	$ 2,428
10048	12/4/2013	2013	$ 14,205	$ 14,205	6.29%	0.4274	$ -	11.29%	0.0000	0.0000	$ 13,839
10049	10/8/2013	2013	$ 11,411	$ 11,411	6.26%	0.2712	$ -	11.26%	0.0000	0.0000	$ 11,224
10049	10/10/2013	2013	$ 4,898	$ 4,898	6.26%	0.2767	$ -	11.26%	0.0000	0.0000	$ 4,816
10049	1/6/2014	2013	$ 30,094	$ 30,094	6.26%	0.5178	$ -	11.26%	0.0000	0.0000	$ 29,163
10049	2/27/2014	2013	$ 30,165	$ 30,165	6.26%	0.6603	$ -	11.26%	0.0000	0.0000	$ 28,980
10049	5/30/2014	2013	$ 29,875	$ 29,875	6.26%	0.9123	$ -	11.26%	0.0000	0.0000	$ 28,265
10051	11/18/2013	2013	$ 20,000	$ 20,000	6.38%	0.3836	$ -	11.38%	0.0000	0.0000	$ 19,531
10051	12/16/2013	2013	$ 20,000	$ 20,000	6.38%	0.4603	$ -	11.38%	0.0000	0.0000	$ 19,439
10051	1/15/2014	2013	$ 30,000	$ 30,000	6.38%	0.5425	$ -	11.38%	0.0000	0.0000	$ 29,010
10051	2/14/2014	2013	$ 30,000	$ 30,000	6.38%	0.6247	$ -	11.38%	0.0000	0.0000	$ 28,863
10051	3/17/2014	2013	$ 30,000	$ 30,000	6.38%	0.7096	$ -	11.38%	0.0000	0.0000	$ 28,712
10051	4/15/2014	2013	$ 30,000	$ 30,000	6.38%	0.7890	$ -	11.38%	0.0000	0.0000	$ 28,571
10051	5/15/2014	2013	$ 30,000	$ 30,000	6.38%	0.8712	$ -	11.38%	0.0000	0.0000	$ 28,426
10051	6/19/2014	2013	$ 30,000	$ 30,000	6.38%	0.9671	$ -	11.38%	0.0000	0.0000	$ 28,258

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
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2013 FORM 5500 SCHEDULE SB, LINE 19
DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2013

TOTAL: $ 190,751,615 $ 190,477,423 $ 274,192 $ 183,494,470

Employer Number	Date	Applicable Plan Year	Amount of Contribution	Amount of Contribution that is Timely	Effective Interest Rate for Timely Contributions	Discount Period for Timely Contributions	Amount of Contribution for Late Quarterly Installment	Effective Interest Rate for Late Quarterly Installments	Discount Period for Late Quarterly not subject to penalty Interest	Discount Period for Late Quarterly Penalty Interest	Interest Adjusted Contribution
11009	12/13/2013	2013	$ 1,000,000	$ 1,000,000	6.51%	0.4521	$ -	11.51%	0.0000	0.0000	$ 971,892
12000	10/15/2013	2013	$ 410,500	$ 410,500	6.35%	0.2904	$ -	11.35%	0.0000	0.0000	$ 403,226
12000	1/2/2014	2013	$ 1,000,000	$ 1,000,000	6.35%	0.5068	$ -	11.35%	0.0000	0.0000	$ 969,277
12000	2/28/2014	2013	$ 1,000,000	$ 1,000,000	6.35%	0.6630	$ -	11.35%	0.0000	0.0000	$ 960,003
12000	5/30/2014	2013	$ 851,758	$ 851,758	6.35%	0.9123	$ -	11.35%	0.0000	0.0000	$ 805,235
12004	9/9/2013	2013	$ 31,402	$ 31,402	6.34%	0.1918	$ -	11.34%	0.0000	0.0000	$ 31,034
12004	1/2/2014	2013	$ 762,888	$ 762,888	6.34%	0.5068	$ -	11.34%	0.0000	0.0000	$ 739,485
12026	12/5/2013	2013	$ 2,600,000	$ 2,600,000	6.31%	0.4301	$ -	11.31%	0.0000	0.0000	$ 2,532,461
12028	9/18/2013	2013	$ 26,328	$ 26,328	6.33%	0.2164	$ -	11.33%	0.0000	0.0000	$ 25,981
12028	12/5/2013	2013	$ 43,979	$ 20,236	6.33%	0.4301	$ 23,743	11.33%	0.2904	0.1397	$ 42,685
12028	12/20/2013	2013	$ 159,080	$ 159,080	6.33%	0.4712	$ -	11.33%	0.0000	0.0000	$ 154,545
12033	12/13/2013	2013	$ 150,000	$ 150,000	6.30%	0.4521	$ -	11.30%	0.0000	0.0000	$ 145,914
12042	9/6/2013	2013	$ 6,913	$ 6,913	6.33%	0.1836	$ -	11.33%	0.0000	0.0000	$ 6,836
12042	12/20/2013	2013	$ 20,000	$ 20,000	6.33%	0.4712	$ -	11.33%	0.0000	0.0000	$ 19,430
12043	11/14/2013	2013	$ 146,980	$ 146,980	6.39%	0.3726	$ -	11.39%	0.0000	0.0000	$ 143,627
13000	10/3/2013	2013	$ 3,310,321	$ 3,310,321	6.30%	0.2575	$ -	11.30%	0.0000	0.0000	$ 3,258,644
13001	9/13/2013	2013	$ 1,025,000	$ 1,025,000	6.40%	0.2027	$ -	11.40%	0.0000	0.0000	$ 1,012,189
13001	12/13/2013	2013	$ 1,025,000	$ 1,025,000	6.40%	0.4521	$ -	11.40%	0.0000	0.0000	$ 996,655
13002	9/16/2013	2013	$ 470,991	$ 470,991	6.36%	0.2110	$ -	11.36%	0.0000	0.0000	$ 464,904
13002	12/23/2013	2013	$ 1,330,286	$ 1,330,286	6.36%	0.4795	$ -	11.36%	0.0000	0.0000	$ 1,291,535
13002	2/5/2014	2013	$ 763,718	$ 763,718	6.36%	0.6000	$ -	11.36%	0.0000	0.0000	$ 735,980
13002	5/5/2014	2013	$ 165,126	$ 165,126	6.36%	0.8438	$ -	11.36%	0.0000	0.0000	$ 156,754

SCHEDULE SB ATTACHMENTS

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

See the attachment for Schedule SB – Part V, Statement of Actuarial Assumptions and Methods, for retirement rates. The average retirement age for Line 22 was calculated by determining the average age at retirement for those current active participants expected to reach retirement, based on all current decrements assumed.

The average age was calculated in accordance with the following formula which generally assumes employees terminate at the middle of the year:

$$\frac{\sum_{t=0}^{FRA-ERA} ({}_tP_{ERA}) * (q^r{}_{ERA+t}) * (ERA + t + \frac{1}{2})^{Note\ (1)}}{\sum_{t=0}^{FRA-ERA} ({}_tP_{ERA}) * (q^r{}_{ERA+t})}$$

Note (1): The $\frac{1}{2}$ in the formula shown above is not used for t = FRA-ERA.

In the formula shown above, ${}_tP_{ERA}$ is calculated using all of the decrements and the $q^r{}_{ERA+t}$ represents the sum of the applicable retirement decrements

Also, ERA represents the earliest retirement age and FRA represents the age at which everyone is assumed to retire.

THE PENTEGRA DB PLAN

SUMMARY OF PLAN AMENDMENTS

ER#	Effective Date	Amendment
1046	11/1/2012	Annual Accrual Rate changed from 1.25% to 0.75%; Annual postretirement increments removed
3036	1/1/2013	Future accruals frozen
4096	1/1/2013	Future accruals frozen
5047	2/1/2013	Future accruals frozen
5121	1/1/2014	Active service death benefit removed
7120	6/1/2013	Future accruals frozen
9085	7/1/2013	Future accruals frozen
12000	7/1/2011	added new participants to correct 401(a)(26) failure
12028	4/1/2013	Future accruals frozen

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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2013 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	1	2a	2b	3a(1)	3a(2)	3b(1)	3b(2)	3c(1)(2)	3c(2)(2)	3c(3)(1)	3c(3)(2)	3d(1)	3d(2)	4	4a
Employer Number	Valuation date	Market value of assets	Actuarial value of assets	No. of Participants: Retired and beneficiaries receiving payments	Funding Target: Retired and beneficiaries receiving payments	No. of Participants: Terminated vested participants	Funding Target: Terminated vested participants	Funding Target: Active participants - Non-vested benefits	Funding Target: Active participants - Vested benefits	No. of Participants: Total active participants	Funding Target: Total active participants	No. of Participants: Total	Funding Target: Total	Plan is in At-Risk Status	Funding target disregarding at-risk assumptions (if at-risk status)
1000	7/1/2013	44,983,601	44,983,601	23	9,617,925	170	10,315,847	1,308,036	23,702,522	167	25,010,558	360	44,944,330	☐	
1001	7/1/2013	34,162,041	34,162,041	123	21,920,635	269	14,770,843	2,037	589,139	18	591,176	410	37,282,654	☐	
1004	7/1/2013	6,367,954	6,367,954	20	2,721,385	37	2,672,280	2	309,843	12	309,845	69	5,703,510	☐	
1006	7/1/2013	7,721,394	7,721,394	17	2,357,907	24	2,579,419	183,661	1,964,596	59	2,148,257	100	7,085,583	☐	
1007	7/1/2013	16,696,622	16,696,622	13	3,244,069	41	2,744,212	66,951	11,058,642	53	11,125,593	107	17,113,874	☐	
1019	7/1/2013	21,687,726	21,687,726	85	7,012,363	389	13,222,971	10,816	3,499,151	111	3,509,967	585	23,745,301	☐	
1020	7/1/2013	2,824,262	2,824,262	4	424,278	8	622,127	613	1,718,127	20	1,718,740	32	2,765,145	☐	
1024	7/1/2013	1,733,101	1,733,101	6	972,865	11	354,492	64	621,101	10	621,165	27	1,948,522	☐	
1025	7/1/2013	2,421,912	2,421,912	16	1,381,507	7	430,681	2,307	722,372	18	724,679	41	2,536,867	☐	
1026*	7/1/2013	3,709,533	3,709,533	6	1,014,067	10	367,174	132,020	2,542,313	43	2,674,333	59	4,055,574	☐	
1027	7/1/2013	9,375,851	9,375,851	12	1,686,596	30	1,241,721	60,987	7,070,832	51	7,131,819	93	10,060,136	☐	
1030	7/1/2013	1,628,356	1,628,356	9	734,287	5	276,257	24,779	738,197	20	762,976	34	1,773,520	☐	
1032	7/1/2013	7,118,064	7,118,064	9	2,607,212	16	1,108,951	41,457	3,768,937	61	3,810,394	86	7,526,557	☐	
1034	7/1/2013	7,772,363	7,772,363	11	2,370,680	11	1,078,337	57,650	4,582,396	43	4,640,046	65	8,089,063	☐	
1046	7/1/2013	3,870,768	3,870,768	16	1,568,484	18	591,753	71,588	1,750,374	51	1,821,962	85	3,982,199	☐	
1055	7/1/2013	17,421,276	17,421,276	27	6,195,045	32	2,286,299	245,428	9,747,913	79	9,993,341	138	18,474,685	☐	
1063	7/1/2013	3,796,952	3,796,952	7	2,425,018	18	1,006,847	3,698	528,454	5	532,152	30	3,964,017	☐	
1064	7/1/2013	7,752,758	7,752,758	24	5,696,328	23	1,450,942	16,718	1,235,930	42	1,252,648	89	8,399,918	☐	
1069	7/1/2013	3,977,820	3,977,820	6	1,326,312	21	848,375	1,584	2,136,503	31	2,138,087	58	4,312,774	☐	
1070	7/1/2013	3,631,665	3,631,665	5	911,097	5	330,993	6,362	2,142,543	22	2,148,905	32	3,390,995	☐	
1072	7/1/2013	1,528,359	1,528,359	6	330,947	5	178,073	825	1,063,177	13	1,064,002	24	1,573,022	☐	
1073	7/1/2013	7,009,388	7,009,388	13	3,494,040	13	930,800	31,045	2,557,090	33	2,588,135	59	7,012,975	☐	
1074	7/1/2013	38,572,863	38,572,863	88	21,476,564	91	5,947,926	526,574	12,303,131	187	12,829,705	366	40,254,195	☐	
1077	7/1/2013	6,960,944	6,960,944	15	1,927,036	21	914,775	27,150	4,415,188	66	4,442,338	102	7,284,149	☐	
1079	7/1/2013	14,152,304	14,152,304	57	7,906,640	62	3,274,465	46,630	3,126,317	89	3,172,947	208	14,354,052	☐	
1080	7/1/2013	45,492,800	45,492,800	261	25,485,142	300	13,199,339	-	11,308,747	340	11,308,747	901	49,993,228	☐	
1082	7/1/2013	14,266,081	14,266,081	34	5,022,154	62	2,390,403	81,125	6,916,314	92	6,997,439	188	14,409,996	☐	
1083	7/1/2013	4,302,001	4,302,001	33	2,925,088	34	1,741,512	958	193,954	5	194,912	72	4,861,512	☐	
1084	7/1/2013	1,204,077	1,204,077	2	459,938	2	63,772	4,662	618,165	10	622,827	14	1,146,537	☐	
1086	7/1/2013	3,797,913	3,797,913	15	1,473,203	14	720,556	22,630	1,373,653	45	1,396,283	74	3,590,042	☐	
1087	7/1/2013	17,261,011	17,261,011	22	3,256,556	30	874,423	433,825	9,898,396	185	10,332,221	237	14,463,200	☐	
1088	7/1/2013	11,393,456	11,393,456	25	4,906,783	30	1,352,161	459,755	5,949,742	117	6,409,497	172	12,668,441	☐	
2000	7/1/2013	148,163,667	148,163,667	160	61,930,896	280	22,025,382	3,312,506	53,669,161	262	56,981,667	702	140,937,945	☐	
2003	7/1/2013	28,565,032	28,565,032	30	6,304,700	41	3,249,094	360,080	18,270,050	165	18,630,130	236	28,183,924	☐	
2006	7/1/2013	28,017,510	28,017,510	80	15,418,475	62	4,032,954	19,716	8,232,828	151	8,252,544	293	27,703,973	☐	
2009	7/1/2013	3,502,016	3,502,016	31	2,048,677	49	1,526,010	266	246,263	15	246,529	95	3,821,216	☐	
2012	7/1/2013	18,001,965	18,001,965	29	7,231,202	36	2,696,954	180,608	7,892,687	85	8,073,295	150	18,001,451	☐	
2018	7/1/2013	10,601,357	10,601,357	11	4,804,091	38	1,590,872	47,150	4,680,238	42	4,727,388	91	11,122,351	☐	
2019	7/1/2013	7,069,603	7,069,603	22	3,623,407	48	2,542,660	-	2,504,778	55	2,504,778	125	8,670,845	☐	
2022	7/1/2013	9,538,375	9,538,375	23	2,933,269	52	1,973,035	8,016	5,270,374	91	5,278,390	166	10,184,694	☐	
2023	7/1/2013	2,233,554	2,233,554	1	1,078,075	3	126,704	23,011	1,080,519	18	1,103,530	22	2,308,309	☐	
2025	7/1/2013	6,553,695	6,553,695	5	1,021,666	28	3,397,024	143,971	2,440,721	45	2,584,692	78	7,003,382	☐	
2026	7/1/2013	3,184,350	3,184,350	1	613,523	4	1,042,811	11	1,324,439	6	1,324,450	11	2,980,784	☐	
2027	7/1/2013	1,486,782	1,486,782	17	715,904	10	363,087	795	557,381	17	558,176	44	1,637,167	☐	
2029	7/1/2013	3,327,439	3,327,439	11	1,640,990	15	949,473	9,592	697,702	58	707,294	84	3,297,757	☐	
2030	7/1/2013	60,730,584	60,730,584	95	28,687,725	143	10,260,470	1,512,230	21,266,094	901	22,778,324	1,139	61,726,519	☐	
2032	7/1/2013	12,848,089	12,848,089	3	732,493	16	628,898	419,938	10,354,338	62	10,774,276	81	12,135,667	☐	
2033	7/1/2013	1,641,255	1,641,255	-	42,142	2	146,736	17,411	1,190,154	21	1,207,565	23	1,396,443	☐	
2034	7/1/2013	2,157,851	2,157,851	2	1,076,921	11	439,849	16,438	586,570	7	603,008	20	2,119,778	☐	
2037	7/1/2013	4,849,613	4,849,613	5	683,977	7	316,200	3,085	3,936,581	20	3,939,666	32	4,939,843	☐	
2038	7/1/2013	1,145,470	1,145,470	4	370,992	8	82,538	5,983	678,254	12	684,237	24	1,137,767	☐	
2039	7/1/2013	29,711,758	29,711,758	15	2,111,412	214	6,304,006	1,632,151	19,315,625	563	20,947,776	792	29,363,194	☐	
3000	7/1/2013	52,543,275	52,543,275	61	12,571,160	134	11,884,965	822,700	23,441,821	195	24,264,521	390	48,720,646	☐	
3011	7/1/2013	3,800,272	3,800,272	5	979,801	3	275,165	4,716	2,249,514	10	2,254,230	18	3,509,196	☐	
3012	7/1/2013	23,023,705	23,023,705	13	4,727,151	23	2,923,538	85,906	14,578,833	86	14,664,739	122	22,315,428	☐	
3019	7/1/2013	11,885,652	11,885,652	40	4,894,840	53	2,761,710	4,886	4,484,030	90	4,488,916	183	12,145,466	☐	
3023	7/1/2013	9,192,098	9,192,098	9	5,768,594	36	1,659,851	60,508	1,702,699	25	1,763,207	70	9,191,652	☐	

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2013 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	4b	5	6	7(a)	7(b)	8(a)	8(b)	9(a)	9(b)	10	10(a)	10(b)	11a(b)	11b	11b(b)
Employer Number	Funding target reflecting at-risk assumptions (if at-risk status)	Effective interest rate	Target normal cost	Carryover balance: Balance at beginning of prior year (line 13a from prior year)	Prefunding balance: Balance at beginning of prior year (line 13b from prior year)	Carryover balance: Portion used to offset prior year's funding requirement (line 35CB from prior year)	Prefunding balance: Portion used to offset prior year's funding requirement (line 35PB from prior year)	Carryover balance: Amount remaining (line 7 minus line 8)	Prefunding balance: Amount remaining (line 7 minus line 8)	Actual Rate of Return	Carryover balance: Interest on line 9 using prior year's actual rate of return	Prefunding balance: Interest on line 9 using prior year's actual rate of return	Prefunding balance: Prior year's excess contribution	Prior Year's Effective Interest Rate	Prefunding balance: Interest on line 11a using prior year's effective interest rate
1000		6.38%	2,950,700	455,297	-	-	-	455,297	-	8.49%	38,655	-	1,764,928	7.10%	125,310
1001		6.25%	267,192	-	-	-	-	-	-	5.46%	-	-	8,530	6.96%	594
1004		6.25%	46,887	172,593	-	-	-	172,593	-	7.21%	12,444	-	911,098	6.97%	63,504
1006		6.32%	274,614	654,833	-	-	-	654,833	-	8.46%	55,399	-	396,647	7.05%	27,964
1007		6.30%	730,169	578,066	-	-	-	578,066	-	8.65%	50,003	-	228,885	6.99%	15,999
1019		6.37%	223,828	156,451	-	-	-	156,451	-	7.81%	12,219	-	4,636	7.09%	329
1020		6.29%	32,570	47	-	-	-	47	-	8.83%	4	-	101,891	7.01%	7,143
1024		6.28%	22,922	18	-	-	-	18	-	5.95%	1	-	35,277	6.99%	2,466
1025		6.30%	30,603	-	-	-	-	-	-	6.12%	-	-	57,523	7.01%	4,032
1026*		6.37%	413,938	42,310	-	41,519	-	791	-	8.11%	64	-	975	7.08%	79
1027		6.39%	359,383	-	-	-	-	-	-	8.91%	-	-	715	7.11%	51
1030		6.33%	70,427	-	-	-	-	-	-	6.73%	-	-	346	7.03%	24
1032		6.33%	257,546	11,520	-	-	-	11,520	-	7.19%	828	-	235,230	7.04%	16,560
1034		6.24%	315,955	-	31,551	-	-	-	31,551	7.63%	-	2,407	206,202	6.96%	14,352
1046		6.38%	151,102	83	-	-	-	83	-	7.13%	6	-	150,820	7.10%	10,708
1055		6.34%	717,136	-	-	-	-	-	-	7.40%	-	-	175,138	7.05%	12,347
1063		6.24%	34,879	173	-	-	-	173	-	5.43%	9	-	139,003	6.94%	9,647
1064		6.26%	82,558	-	-	-	-	-	-	5.44%	-	-	190,323	6.96%	13,247
1069		6.34%	51,571	181	-	-	-	181	-	7.71%	14	-	46,286	7.06%	3,268
1070		6.34%	229,586	68,441	273,439	-	-	68,441	273,439	8.07%	5,523	22,067	101,608	7.05%	7,163
1072		6.24%	28,020	8,936	-	-	-	8,936	-	8.37%	748	-	118	6.95%	8
1073		6.35%	319,810	111,830	-	-	-	111,830	-	6.35%	7,101	-	414,775	7.06%	29,283
1074		6.36%	323,199	371,078	-	367,214	-	3,864	-	6.25%	242	-	4,949	7.08%	310
1077		6.32%	204,461	-	-	-	-	-	-	8.35%	-	-	1,783	7.03%	125
1079		6.31%	137,349	710,630	-	194,949	-	515,681	-	6.07%	31,302	-	437	7.02%	27
1080		6.28%	421,918	-	-	-	-	-	-	6.12%	-	-	1,653	6.99%	115
1082		6.32%	741,560	185,113	-	-	-	185,113	-	7.52%	13,920	-	678,617	7.03%	47,707
1083		6.23%	44,077	-	-	-	-	-	-	5.37%	-	-	145	6.93%	10
1084		6.41%	104,686	22,832	-	-	-	22,832	-	7.21%	1,646	-	128,131	7.14%	9,149
1086		6.13%	45,493	58,098	-	-	-	58,098	-	7.20%	4,183	-	118,501	6.81%	8,070
1087		6.36%	1,084,489	217,730	-	-	-	217,730	-	8.73%	19,008	-	1,490,738	7.08%	105,544
1088		6.30%	790,135	-	7,130	-	-	-	7,130	14.12%	-	740	329,808	6.99%	17,095
2000		6.33%	5,752,065	306,123	1,939,342	-	-	306,123	1,939,342	7.39%	22,622	143,317	732,628	7.04%	51,577
2003		6.33%	1,656,752	121,218	345,980	-	-	121,218	345,980	8.32%	10,085	28,786	1,534,124	7.04%	108,002
2006		6.28%	211,154	2,371,394	-	-	-	2,371,394	-	6.52%	154,615	-	6,399	6.99%	447
2009		6.25%	41,927	-	-	-	-	-	-	5.96%	-	-	69,982	6.96%	4,871
2012		6.32%	866,205	224,907	-	-	-	224,907	-	7.54%	16,958	-	972,774	7.02%	68,289
2018		6.30%	97,070	-	-	-	-	-	-	7.58%	-	-	85,112	7.02%	5,975
2019		6.28%	94,947	-	-	-	-	-	-	6.63%	-	-	1,103	6.98%	77
2022		6.34%	110,087	153,359	-	96,287	-	57,072	-	7.90%	4,509	-	96,621	7.06%	7,630
2023		6.27%	166,530	17,916	-	-	-	17,916	-	9.41%	1,686	-	753	6.97%	52
2025		6.37%	364,065	52,184	-	-	-	52,184	-	8.97%	4,681	-	1,273	7.11%	91
2026		6.30%	133,730	-	-	-	-	-	-	8.79%	-	-	218,587	7.02%	15,345
2027		6.28%	24,368	-	-	-	-	-	-	6.93%	-	-	15,993	6.99%	1,118
2029		6.27%	49,570	269,954	-	-	-	269,954	-	6.49%	17,520	-	532	6.98%	37
2030		6.37%	3,450,028	2,587,034	-	-	-	2,587,034	-	6.62%	171,262	-	477,124	7.08%	33,780
2032		6.44%	719,373	204,450	-	-	-	204,450	-	9.60%	19,627	-	777,939	7.16%	55,700
2033		6.47%	145,614	104,238	-	-	-	104,238	-	9.84%	10,257	-	164,197	7.21%	11,839
2034		6.39%	84,229	-	-	-	-	-	-	6.32%	-	-	143,464	7.10%	10,186
2037		6.20%	145,869	-	-	-	-	-	-	8.99%	-	-	146,080	6.91%	10,095
2038		6.38%	53,153	222	-	-	-	222	-	8.81%	20	-	58,083	7.11%	4,130
2039		6.50%	2,738,018	-	1,788,347	-	-	-	1,788,347	9.75%	-	174,364	948,326	7.22%	68,469
3000		6.38%	3,069,451	-	-	-	-	-	-	8.39%	-	-	3,152,849	7.09%	223,537
3011		6.29%	185,178	20,431	-	-	-	20,431	-	9.00%	1,839	-	263,426	7.02%	18,493
3012		6.39%	1,344,780	2,037,534	-	-	-	2,037,534	-	8.48%	172,783	-	4,063	7.10%	288
3019		6.28%	116,931	804,972	-	284,080	-	520,892	-	7.12%	37,088	-	3,647	6.99%	260
3023		6.31%	212,762	-	-	-	-	-	-	5.58%	-	-	504,236	7.02%	35,397

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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	11c(b)	11d(b)	12(a)	12(b)	13(a)	13(b)	14	15	16	17	18b	18c	19a	19b	19c
Employer Number	Prefunding balance: Total available at beginning of current plan year to add to prefunding balance	Prefunding balance: Portion of line 11c(b) to be added to prefunding balance	Carryover balance: Reduction in balances due to elections or deemed elections	Prefunding balance: Reduction in balances due to elections or deemed elections	Carryover balance: Balance at beginning of current year (9(a) + 10(a) - 12(a))	Prefunding balance: Balance at beginning of current year (9(b) + 10(b) + 11d(b) - 12(b))	Funding Target Attainment Percentage	Adjusted Funding Target Attainment Percentage	Prior year's funding percentage (for credit balance use)	If current value of assets < 70% of funding target, enter such percentage	Contributions made to the plan for the plan year by employer(s)	Contributions made to the plan for the plan year by employees	Discounted employer contributions: allocated toward unpaid minimum required contribution from prior years	Discounted employer contributions: made to avoid benefit restrictions adjusted to valuation date	Discounted employer contributions: allocated toward minimum required contribution for current year, adjusted to valuation date
1000	1,890,238	-	-	-	493,952	-	98.98%	100.08%	106.06%		4,951,376	-	-	-	4,806,219
1001	9,124	-	-	-	-	-	91.62%	91.84%	96.65%		1,588,438	-	-	-	1,547,363
1004	974,602	-	-	-	185,037	-	108.40%	111.38%	104.63%		48,455	-	-	-	47,090
1006	424,611	-	-	-	710,232	-	98.94%	108.85%	117.25%		283,897	-	-	-	275,353
1007	244,884	-	-	-	628,069	-	93.89%	93.98%	104.00%		935,109	-	-	-	907,963
1019	4,965	-	-	-	168,670	-	90.62%	90.62%	95.17%		1,070,388	-	-	-	1,027,237
1020	109,034	109,034	-	-	51	109,034	98.19%	102.09%	103.97%		125,005	-	-	-	121,503
1024	37,743	-	-	-	19	-	88.94%	89.24%	93.33%		100,000	-	-	-	97,145
1025	61,555	-	-	-	-	-	95.46%	95.56%	100.60%		51,466	-	-	-	49,913
1026*	1,054	-	-	-	855	-	91.44%	91.56%	101.23%		1,487,906	-	-	-	1,428,781
1027	766	-	-	-	-	-	93.19%	93.26%	101.72%		489,769	-	-	-	475,438
1030	370	-	-	-	-	-	91.81%	91.93%	99.92%		100,201	-	-	-	96,516
1032	251,790	-	-	-	12,348	-	94.40%	94.53%	100.18%		649,542	-	-	-	622,289
1034	220,554	-	-	-	-	33,958	95.66%	95.71%	97.69%		483,490	-	-	-	471,765
1046	161,528	-	-	-	89	-	97.19%	97.23%	102.52%		263,360	-	-	-	252,823
1055	187,485	-	-	-	-	-	94.29%	94.40%	100.00%		914,862	-	-	-	892,942
1063	148,650	148,650	-	-	182	148,650	92.03%	95.91%	101.14%		185,954	-	-	-	180,785
1064	203,570	-	-	-	-	-	92.29%	92.46%	97.12%		276,071	-	-	-	268,940
1069	49,554	-	-	-	195	-	92.22%	92.37%	101.57%		111,151	-	-	-	108,105
1070	108,771	-	-	-	73,964	295,506	96.20%	106.98%	102.37%		237,371	-	-	-	231,138
1072	126	-	-	-	9,684	-	96.54%	96.61%	100.90%		38,329	-	-	-	37,338
1073	444,058	-	-	-	118,931	-	98.25%	98.28%	104.47%		475,000	-	-	-	460,873
1074	5,259	-	-	-	4,106	-	95.81%	95.87%	100.71%		1,113,358	-	-	-	1,090,391
1077	1,908	-	-	-	-	-	95.56%	95.60%	98.73%		361,321	-	-	-	350,370
1079	464	-	-	-	546,983	-	94.78%	94.90%	103.83%		530,499	-	-	-	517,379
1080	1,768	-	-	-	-	-	90.99%	91.17%	96.96%		1,761,863	-	-	-	1,720,510
1082	726,324	-	-	-	199,033	-	97.62%	97.64%	102.45%		2,416,467	-	-	-	2,316,701
1083	155	-	-	-	-	-	88.49%	88.74%	94.36%		195,130	-	-	-	190,075
1084	137,280	-	-	-	24,478	-	102.88%	105.00%	110.80%		178,760	-	-	-	173,868
1086	126,571	-	-	-	62,281	-	104.05%	105.74%	102.98%		104,724	-	-	-	101,862
1087	1,596,282	-	-	-	236,738	-	117.70%	119.34%	124.59%		1,294,141	-	-	-	1,256,443
1088	346,903	-	-	-	-	7,870	89.87%	89.87%	96.16%		4,487,355	-	-	-	4,211,270
2000	784,205	-	-	-	328,745	2,082,659	103.41%	105.04%	114.32%		6,319,495	-	-	-	5,828,049
2003	1,642,126	-	-	-	131,303	374,766	99.55%	101.33%	102.10%		4,800,000	-	-	-	4,614,469
2006	6,846	-	2,212,472	-	313,537	-	100.00%	101.10%	104.56%		303,324	-	-	-	298,006
2009	74,853	-	-	-	-	-	91.64%	91.84%	95.29%		215,932	-	-	-	210,036
2012	1,041,063	-	241,865	-	-	-	100.00%	96.05%	101.41%		894,953	-	-	-	871,524
2018	91,087	-	-	-	-	-	95.31%	95.39%	102.01%		190,221	-	-	-	185,536
2019	1,180	-	-	-	-	-	81.53%	82.05%	91.99%		491,806	-	-	-	478,293
2022	104,251	-	-	-	61,581	-	93.04%	93.17%	101.61%		825,969	-	-	-	786,607
2023	805	-	-	-	19,602	-	95.91%	95.95%	100.89%		170,536	-	-	-	163,201
2025	1,364	-	-	-	56,865	-	92.76%	92.87%	97.61%		518,017	-	-	-	497,506
2026	233,932	-	-	-	-	-	106.82%	106.65%	111.26%		27,636	-	-	-	26,960
2027	17,111	-	-	-	-	-	90.81%	91.00%	101.00%		52,695	-	-	-	49,822
2029	569	-	-	-	287,474	-	92.18%	100.87%	105.23%		153,587	-	-	-	149,191
2030	510,904	-	-	-	2,758,296	-	93.91%	94.00%	103.01%		5,224,308	-	-	-	5,062,975
2032	833,639	-	-	-	224,077	-	104.02%	105.83%	112.10%		800,000	-	-	-	779,076
2033	176,036	-	-	-	114,495	-	109.33%	117.44%	125.35%		220,000	-	-	-	214,773
2034	153,650	-	-	-	-	-	101.79%	101.79%	103.08%		47,734	-	-	-	46,337
2037	156,175	-	-	-	-	-	98.17%	98.18%	99.23%		206,455	-	-	-	201,304
2038	62,213	62,213	-	-	242	62,213	95.18%	100.67%	108.41%		54,967	-	-	-	53,352
2039	1,016,795	1,016,795	-	-	-	2,979,506	91.04%	101.18%	108.82%		3,750,000	-	-	-	3,640,351
3000	3,376,386	-	-	-	-	-	107.84%	107.71%	117.89%		8,866,464	-	-	-	8,583,429
3011	281,919	281,919	-	-	22,270	281,919	99.62%	108.18%	109.97%		313,293	-	-	-	304,976
3012	4,351	-	-	-	2,210,317	-	93.26%	103.10%	110.65%		1,390,734	-	-	-	1,351,644
3019	3,907	-	-	-	557,980	-	93.26%	93.46%	102.62%		447,000	-	-	-	428,752
3023	539,633	-	-	-	-	-	100.00%	95.04%	105.06%		219,482	-	-	-	212,851

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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	20a	20b	20c(1)	20c(2)	20c(3)	20c(4)	28	29	30	31(a)	31(b)	32a(1)	32a(2)	32b(1)	32b(2)
Employer Number	Did the plan have a "funding shortfall" for the prior year? (yes/no)	If 20a is "yes", were required quarterly installments for the current year made in a timely manner? (yes/no)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 1st quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 2nd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 3rd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 4th quarter)	Unpaid minimum required contribution for all prior years	Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	Target normal cost (line 6)	Excess Assets, if applicable, but not greater than 31(a)	Outstanding balance: Net shorfall amortization installment	Installment: Net shorfall amortization installment	Outstanding balance: Waiver amortization installment	Installment: Waiver amortization installment
1000	No						-	-	-	2,950,700	-	-	-	-	-
1001	Yes	Yes	-	-	-	-	-	-	-	267,192	-	3,120,613	1,273,973	-	-
1004	No						-	-	-	46,887	46,887	-	-	-	-
1006	No						-	-	-	274,614	-	-	-	-	-
1007	No						-	-	-	730,169	-	1,045,321	174,456	-	-
1019	Yes	Yes	-	-	-	-	-	-	-	223,828	-	2,226,245	951,374	-	-
1020	No						-	-	-	32,570	-	-	-	-	-
1024	Yes	Yes	-	-	-	-	-	-	-	22,922	-	215,440	64,572	-	-
1025	No						-	-	-	30,603	-	114,955	19,185	-	-
1026*	No						-	-	-	413,938	-	346,896	57,894	-	-
1027	No						-	-	-	359,383	-	684,285	114,202	-	-
1030	Yes	Yes	-	-	-	-	-	-	-	70,427	-	145,164	25,453	-	-
1032	No						-	-	-	257,546	-	420,841	70,235	-	-
1034	Yes	Yes	-	-	-	-	-	-	-	315,955	-	350,658	153,670	-	-
1046	No						-	-	-	151,102	-	111,520	18,612	-	-
1055	No						-	-	-	717,136	-	1,053,409	175,806	-	-
1063	No						-	-	-	34,879	-	315,897	52,721	-	-
1064	Yes	Yes	-	-	-	-	-	-	-	82,558	-	647,160	185,290	-	-
1069	No						-	-	-	51,571	-	335,149	55,934	-	-
1070	No						-	-	-	229,586	-	-	-	-	-
1072	No						-	-	-	28,020	-	54,347	9,070	-	-
1073	No						-	-	-	319,810	-	122,518	20,447	-	-
1074	Yes	Yes	-	-	-	-	-	-	-	323,199	-	1,685,438	762,620	-	-
1077	Yes	Yes	-	-	-	-	-	-	-	204,461	-	323,205	142,053	-	-
1079	Yes	Yes	-	-	-	-	-	-	-	137,349	-	748,731	296,756	-	-
1080	Yes	Yes	-	-	-	-	-	-	-	421,918	-	4,500,428	1,288,372	-	-
1082	No						-	-	-	741,560	-	342,948	57,235	-	-
1083	Yes	Yes	-	-	-	-	-	-	-	44,077	-	559,511	145,228	-	-
1084	No						-	-	-	104,686	33,062	-	-	-	-
1086	No						-	-	-	45,493	45,493	-	-	-	-
1087	No						-	-	-	1,084,489	1,084,489	-	-	-	-
1088	Yes	Yes	-	-	-	-	-	-	-	790,135	-	1,282,855	395,343	-	-
2000	No						-	-	-	5,752,065	4,814,318	-	-	-	-
2003	No						-	-	-	1,656,752	-	-	-	-	-
2006	Yes	Yes	-	-	-	-	-	-	-	211,154	-	-	-	-	-
2009	Yes	No	-	-	-	-	-	-	-	41,927	-	319,200	106,204	-	-
2012	No						-	-	-	866,205	514	-	-	-	-
2018	No						-	-	-	97,070	-	520,994	86,950	-	-
2019	Yes	Yes	-	-	-	-	-	-	-	94,947	-	1,601,242	381,997	-	-
2022	No						-	-	-	110,087	-	707,900	118,143	-	-
2023	No						-	-	-	166,530	-	94,357	15,747	-	-
2025	Yes	Yes	-	-	-	-	-	-	-	364,065	-	506,552	188,048	-	-
2026	No						-	-	-	133,730	133,730	-	-	-	-
2027	No						-	-	-	24,368	-	150,385	25,098	-	-
2029	Yes	Yes	-	-	-	-	-	-	-	49,570	-	453,365	99,621	-	-
2030	Yes	Yes	-	-	-	-	-	-	-	3,450,028	-	3,754,231	1,276,727	-	-
2032	No						-	-	-	719,373	488,345	-	-	-	-
2033	No						-	-	-	145,614	130,317	-	-	-	-
2034	No						-	-	-	84,229	38,073	-	-	-	-
2037	Yes	Yes	-	-	-	-	-	-	-	145,869	-	90,230	54,947	-	-
2038	No						-	-	-	53,153	-	-	-	-	-
2039	No						-	-	-	2,738,018	-	-	-	-	-
3000	No						-	-	-	3,069,451	3,069,451	-	-	-	-
3011	No						-	-	-	185,178	-	-	-	-	-
3012	No						-	-	-	1,344,780	-	-	-	-	-
3019	Yes	Yes	-	-	-	-	-	-	-	116,931	-	817,794	286,652	-	-
3023	No						-	-	-	212,762	446	-	-	-	-

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	33Date	33	34	35CB	35PB	35	36	37	38a	38b	39	40	41a	41b	42	43
Employer Number	If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval	If a waiver has been approved for this plan year, enter the waived amount	Total funding requirement before reflecting carryover/prefunding balances (line 31 + line 32a +line 32b - line 33)	Balances used to offset funding requirement: Carryover balance	Balances used to offset funding requirement: Prefunding balance	Balances used to offset funding requirement: Total balance	Additional cash requirements (line 34 minus line 35(3))	Contributions allocated toward minimum required contribution for current year, adjusted to valuation date (line 19c)	total Interest-adjusted excess contributions for current year	Portion of excess contribution attributable to use of prefunding and funding standard carryover balances	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	Unpaid minimum required contribution for all years	Alternative amortization schedule elected under Pension Relief Act of 2010	Eligible plan year(s) for which the election in line 41a was made	Amount of acceleration adjustment	Excess installment acceleration amont to be carried over to future plan years
1000			2,950,700	-	-	-	2,950,700	4,806,219	1,855,519	-	-	-				
1001			1,541,165	-	-	-	1,541,165	1,547,363	6,198	-	-	-				
1004			-	-	-	-	-	47,090	47,090	-	-	-				
1006			274,614	-	-	-	274,614	275,353	739	-	-	-				
1007			904,625	-	-	-	904,625	907,963	3,338	-	-	-				
1019			1,175,202	153,878	-	153,878	1,021,324	1,027,237	5,913	5,913	-	-				
1020			32,570	-	-	-	32,570	121,503	88,933	-	-	-				
1024			87,494	-	-	-	87,494	97,145	9,651	-	-	-				
1025			49,788	-	-	-	49,788	49,913	125	-	-	-				
1026*			471,832	-	-	-	471,832	1,428,781	956,949	-	-	-				
1027			473,585	-	-	-	473,585	475,438	1,853	-	-	-				
1030			95,880	-	-	-	95,880	96,516	636	-	-	-	15 years	2011	-	-
1032			327,781	-	-	-	327,781	622,289	294,508	-	-	-				
1034			469,625	-	-	-	469,625	471,765	2,140	-	-	-				
1046			169,714	88	-	88	169,626	252,823	83,197	88	-	-				
1055			892,942	-	-	-	892,942	892,942	-	-	-	-				
1063			87,600	181	-	181	87,419	180,785	93,366	181	-	-				
1064			267,848	-	-	-	267,848	268,940	1,092	-	-	-				
1069			107,505	-	-	-	107,505	108,105	600	-	-	-	15 years	2010, 2011	-	-
1070			229,586	-	-	-	229,586	231,138	1,552	-	-	-				
1072			37,090	-	-	-	37,090	37,338	248	-	-	-				
1073			340,257	-	-	-	340,257	460,873	120,616	-	-	-				
1074			1,085,819	-	-	-	1,085,819	1,090,391	4,572	-	-	-				
1077			346,514	-	-	-	346,514	350,370	3,856	-	-	-				
1079			434,105	133,378	-	133,378	300,727	517,379	216,652	133,378	-	-				
1080			1,710,290	-	-	-	1,710,290	1,720,510	10,220	-	-	-				
1082			798,795	-	-	-	798,795	2,316,701	1,517,906	-	-	-				
1083			189,305	-	-	-	189,305	190,075	770	-	-	-				
1084			71,624	-	-	-	71,624	173,868	102,244	-	-	-				
1086			-	-	-	-	-	101,862	101,862	-	-	-				
1087			-	-	-	-	-	1,256,443	1,256,443	-	-	-				
1088			1,185,478	-	-	-	1,185,478	4,211,270	3,025,792	-	-	-				
2000			937,747	-	-	-	937,747	5,828,049	4,890,302	-	-	-				
2003			1,656,752	-	-	-	1,656,752	4,614,469	2,957,717	-	-	-				
2006			211,154	-	-	-	211,154	298,006	86,852	-	-	-				
2009			148,131	-	-	-	148,131	210,036	61,905	-	-	-				
2012			865,691	-	-	-	865,691	871,524	5,833	-	-	-				
2018			184,020	-	-	-	184,020	185,536	1,516	-	-	-				
2019			476,944	-	-	-	476,944	478,293	1,349	-	-	-				
2022			228,230	-	-	-	228,230	786,607	558,377	-	-	-				
2023			182,277	19,600	-	19,600	162,677	163,201	524	524	-	-				
2025			552,113	56,827	-	56,827	495,286	497,506	2,220	2,220	-	-				
2026			-	-	-	-	-	26,960	26,960	-	-	-				
2027			49,466	-	-	-	49,466	49,822	356	-	-	-				
2029			149,191	-	-	-	149,191	149,191	-	-	-	-				
2030			4,726,755	-	-	-	4,726,755	5,062,975	336,220	-	-	-				
2032			231,028	-	-	-	231,028	779,076	548,048	-	-	-				
2033			15,297	-	-	-	15,297	214,773	199,476	-	-	-				
2034			46,156	-	-	-	46,156	46,337	181	-	-	-				
2037			200,816	-	-	-	200,816	201,304	488	-	-	-				
2038			53,153	-	-	-	53,153	53,352	199	-	-	-				
2039			2,738,018	-	-	-	2,738,018	3,640,351	902,333	-	-	-				
3000			-	-	-	-	-	8,583,429	8,583,429	-	-	-				
3011			185,178	-	-	-	185,178	304,976	119,798	-	-	-				
3012			1,344,780	-	-	-	1,344,780	1,351,644	6,864	-	-	-				
3019			403,583	101,211	-	101,211	302,372	428,752	126,380	101,211	-	-				
3023			212,316	-	-	-	212,316	212,851	535	-	-	-				

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333

2013 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	1	2a	2b	3a(1)	3a(2)	3b(1)	3b(2)	3c(1)(2)	3c(2)(2)	3c(3)(1)	3c(3)(2)	3d(1)	3d(2)	4	4a
Employer Number	Valuation date	Market value of assets	Actuarial value of assets	No. of Participants: Retired and beneficiaries receiving payments	Funding Target: Retired and beneficiaries receiving payments	No. of Participants: Terminated vested participants	Funding Target: Terminated vested participants	Funding Target: Active participants - Non-vested benefits	Funding Target: Active participants - Vested benefits	No. of Participants: Total active participants	Funding Target: Total active participants	No. of Participants: Total	Funding Target: Total	Plan is in At-Risk Status	Funding target disregarding at-risk assumptions (if at-risk status)
3031	7/1/2013	3,449,522	3,449,522	1	251,406	1	150,777	22,707	2,820,226	17	2,842,933	19	3,245,116	☐	
3032	7/1/2013	11,661,706	11,661,706	10	2,731,527	27	1,354,129	56,405	7,472,037	80	7,528,442	117	11,614,098	☐	
3036	7/1/2013	3,424,139	3,424,139	12	1,747,304	18	468,323	2,808	748,634	9	751,442	39	2,967,069	☐	
3054	7/1/2013	14,791,753	14,791,753	20	6,653,740	22	1,898,089	53,767	7,147,344	58	7,201,111	100	15,752,940	☐	
3063	7/1/2013	2,371,377	2,371,377	5	504,612	2	116,538	8,038	1,719,261	30	1,727,299	37	2,348,449	☐	
3067	7/1/2013	3,174,272	3,174,272	4	497,933	37	1,466,204	1,194	1,419,939	40	1,421,133	81	3,385,270	☐	
3069	7/1/2013	1,858,137	1,858,137	5	432,577	11	315,155	554	1,230,505	24	1,231,059	40	1,978,791	☐	
3073	7/1/2013	561,159	561,159	-	88,592	10	341,066	442	176,045	20	176,487	30	606,145	☐	
3074	7/1/2013	2,800,878	2,800,878	9	1,648,248	11	350,051	20	1,065,151	31	1,065,171	51	3,063,470	☐	
3077	7/1/2013	4,183,682	4,183,682	3	232,709	6	70,066	109,110	2,925,621	35	3,034,731	44	3,337,506	☐	
4000	7/1/2013	114,929,850	114,929,850	104	38,397,230	221	23,805,156	5,374,640	47,803,252	300	53,177,892	625	115,380,278	☐	
4026	7/1/2013	3,059,319	3,059,319	6	1,249,974	5	902,481	11,385	966,591	13	977,976	24	3,130,431	☐	
4079	7/1/2013	570,092	570,092	-	160,543	1	122,681	7,470	415,972	6	423,442	7	706,666	☐	
4084	7/1/2013	773,403	773,403	-	31,910	4	46,067	52,702	683,087	3	735,789	7	813,766	☐	
4087	7/1/2013	4,293,650	4,293,650	18	2,661,963	17	879,586	7,024	1,627,035	37	1,634,059	72	5,175,608	☐	
4088	7/1/2013	3,995,629	3,995,629	16	1,427,711	7	343,571	1,485	2,174,217	37	2,175,702	60	3,946,984	☐	
4090	7/1/2013	2,472,550	2,472,550	-	-	-	-	1,951	2,410,281	10	2,412,232	10	2,412,232	☐	
4091	7/1/2013	14,115,764	14,115,764	10	1,318,618	12	642,191	375,674	12,782,710	246	13,158,384	268	15,119,193	☐	
4092	7/1/2013	21,171,620	21,171,620	34	5,558,475	58	1,554,814	784,123	12,168,973	246	12,953,096	338	20,066,385	☐	
4094	7/1/2013	1,965,569	1,965,569	8	794,276	11	69,005	12,993	1,257,691	69	1,270,684	88	2,133,965	☐	
4096	7/1/2013	3,216,611	3,216,611	9	1,191,749	3	225,949	17,784	1,665,515	39	1,683,299	51	3,100,997	☐	
4097	7/1/2013	3,233,346	3,233,346	3	1,029,126	10	203,272	-	1,749,458	28	1,749,458	41	2,981,856	☐	
5000	7/1/2013	70,287,750	70,287,750	51	21,399,575	99	8,889,487	1,682,173	33,495,887	173	35,178,060	323	65,467,122	☐	
5001	7/1/2013	18,343,533	18,343,533	24	9,079,844	5	1,539,944	60,049	8,714,933	54	8,774,982	83	19,394,770	☐	
5002	7/1/2013	2,404,353	2,404,353	-	157,477	2	252,226	4,957	1,495,429	3	1,500,386	5	1,910,089	☐	
5010	7/1/2013	934,478	934,478	6	547,111	12	433,537	27	145,861	10	145,888	28	1,126,536	☐	
5021	7/1/2013	2,187,098	2,187,098	7	1,235,274	2	328,243	5,684	789,315	6	794,999	15	2,358,516	☐	
5026	7/1/2013	16,776,316	16,776,316	34	4,948,074	41	1,608,003	118,957	8,852,076	108	8,971,033	183	15,527,110	☐	
5034	7/1/2013	3,566,377	3,566,377	22	2,230,956	20	619,058	7,745	1,055,854	17	1,063,599	59	3,913,613	☐	
5042	7/1/2013	1,597,027	1,597,027	5	645,754	9	318,237	8,903	685,257	6	694,160	20	1,658,151	☐	
5044	7/1/2013	2,205,266	2,205,266	3	832,989	1	269,042	23,194	1,178,166	8	1,201,360	12	2,303,391	☐	
5045	7/1/2013	1,498,606	1,498,606	10	727,065	7	221,263	5,644	674,273	12	679,917	29	1,628,245	☐	
5047	7/1/2013	8,383,611	8,383,611	13	5,716,437	10	927,251	4,953	2,292,836	16	2,297,789	39	8,941,477	☐	
5049	7/1/2013	6,740,688	6,740,688	14	3,555,881	21	1,530,527	3,555	2,008,922	46	2,012,477	81	7,098,885	☐	
5050	7/1/2013	3,044,139	3,044,139	22	1,604,264	29	1,004,393	-	422,470	25	422,470	76	3,031,127	☐	
5051	7/1/2013	8,547,044	8,547,044	18	2,357,814	9	588,438	102,121	4,894,510	37	4,996,631	64	7,942,883	☐	
5065	7/1/2013	4,695,277	4,695,277	10	1,457,284	11	509,184	23,161	2,773,829	26	2,796,990	47	4,763,458	☐	
5072	7/1/2013	8,368,982	8,368,982	8	3,564,060	2	2,466,788	27,643	2,384,554	12	2,412,197	22	8,443,045	☐	
5079	7/1/2013	931,388	931,388	1	106,990	1	56,445	-	722,006	6	722,006	8	885,441	☐	
5080	7/1/2013	3,956,264	3,956,264	5	2,239,749	3	260,960	16,144	1,666,699	13	1,682,843	21	4,183,552	☐	
5083	7/1/2013	8,791,051	8,791,051	36	5,083,658	63	2,028,090	61,970	1,948,965	66	2,010,935	165	9,122,683	☐	
5091	7/1/2013	6,286,330	6,286,330	18	1,846,497	18	934,754	7,150	3,381,516	37	3,388,666	73	6,169,917	☐	
5093	7/1/2013	1,056,227	1,056,227	8	957,530	2	215,146	708	71,529	4	72,237	14	1,244,913	☐	
5118	7/1/2013	2,272,921	2,272,921	11	732,503	17	484,879	687	820,085	14	820,772	42	2,038,154	☐	
5121	7/1/2013	5,906,157	5,906,157	11	1,942,683	12	464,316	7,399	3,505,358	51	3,512,757	74	5,919,756	☐	
5125	7/1/2013	3,199,633	3,199,633	10	2,165,699	3	208,574	4,385	1,126,519	18	1,130,904	31	3,505,177	☐	
5126	7/1/2013	29,226,365	29,226,365	24	3,480,843	96	2,752,547	261,212	21,109,873	490	21,371,085	610	27,604,475	☐	
5127	7/1/2013	6,733,909	6,733,909	4	324,723	6	179,314	40,629	5,071,448	79	5,112,077	89	5,616,114	☐	
5128	7/1/2013	3,353,361	3,353,361	4	897,471	6	877,461	3,549	1,708,646	16	1,712,195	26	3,487,127	☐	
5129	7/1/2013	15,071,761	15,071,761	22	3,022,661	50	2,038,176	36,709	8,265,004	134	8,301,713	206	13,362,550	☐	
5130	7/1/2013	3,840,610	3,840,610	4	170,445	22	1,374,114	31,761	2,665,058	49	2,696,819	75	4,241,378	☐	
6000	7/1/2013	58,647,803	58,647,803	36	10,115,130	95	10,534,969	1,617,606	32,942,760	129	34,560,366	260	55,210,465	☐	
6016	7/1/2013	2,420,529	2,420,529	21	1,246,101	42	1,135,413	612	298,322	12	298,934	75	2,680,448	☐	
6028	7/1/2013	4,283,338	4,283,338	16	2,506,452	8	527,153	5,090	1,654,736	27	1,659,826	51	4,693,431	☐	
6037	7/1/2013	10,106,698	10,106,698	17	2,586,592	38	1,818,684	2,673	5,060,873	79	5,063,546	134	9,468,822	☐	
6040	7/1/2013	3,655,004	3,655,004	4	692,756	4	339,889	6,037	2,424,677	21	2,430,714	29	3,463,359	☐	
6042	7/1/2013	1,967,738	1,967,738	5	827,140	-	186,740	3,272	1,004,952	6	1,008,224	11	2,022,104	☐	

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333

2013 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	4b	5	6	7(a)	7(b)	8(a)	8(b)	9(a)	9(b)	10	10(a)	10(b)	11a(b)	11b	11b(b)
Employer Number	Funding target reflecting at-risk assumptions (if at-risk status)	Effective interest rate	Target normal cost	Carryover balance: Balance at beginning of prior year (line 13a from prior year)	Prefunding balance: Balance at beginning of prior year (line 13b from prior year)	Carryover balance: Portion used to offset prior year's funding requirement (line 35CB from prior year)	Prefunding balance: Portion used to offset prior year's funding requirement (line 35PB from prior year)	Carryover balance: Amount remaining (line 7 minus line 8)	Prefunding balance: Amount remaining (line 7 minus line 8)	Actual Rate of Return	Carryover balance: Interest on line 9 using prior year's actual rate of return	Prefunding balance: Interest on line 9 using prior year's actual rate of return	Prefunding balance: Prior year's excess contribution	Prior Year's Effective Interest Rate	Prefunding balance: Interest on line 11a using prior year's effective interest rate
3031		6.40%	299,783	-	-	-	-	-	-	9.42%	-	-	322,919	7.13%	23,024
3032		6.38%	492,436	129,822	-	-	-	129,822	-	8.31%	10,788	-	756,139	7.09%	53,610
3036		6.31%	27,973	-	-	-	-	-	-	8.23%	-	-	25,641	7.02%	1,800
3054		6.26%	433,107	-	-	-	-	-	-	6.89%	-	-	1,571	6.95%	109
3063		6.33%	160,472	21,825	-	-	-	21,825	-	8.22%	1,794	-	139,927	7.03%	9,837
3067		6.32%	46,751	76	-	-	-	76	-	8.79%	7	-	433	7.05%	31
3069		6.33%	30,318	-	-	-	-	-	-	8.13%	-	-	240	7.05%	17
3073		6.45%	14,081	-	-	-	-	-	-	8.89%	-	-	13,742	7.16%	984
3074		6.24%	38,290	30,300	-	-	-	30,300	-	5.83%	1,766	-	299	6.95%	21
3077		6.47%	294,479	-	331,615	-	-	-	331,615	9.88%	-	32,764	332,387	7.22%	23,998
4000		6.38%	5,395,627	7,664,997	942,972	2,172,378	-	5,492,619	942,972	7.53%	413,594	71,006	1,142,515	7.09%	86,031
4026		6.29%	127,759	-	-	-	-	-	-	7.14%	-	-	240,708	7.00%	16,850
4079		6.32%	80,626	-	-	-	-	-	-	8.26%	-	-	348	6.98%	24
4084		6.43%	104,936	-	-	-	-	-	-	9.49%	-	-	15,912	7.17%	1,141
4087		6.30%	60,121	43,670	-	-	-	43,670	-	6.05%	2,642	-	122,021	7.01%	8,554
4088		6.22%	46,164	-	-	-	-	-	-	8.73%	-	-	42,264	6.94%	2,933
4090		6.30%	132,436	123,966	-	-	-	123,966	-	10.02%	12,421	-	30,903	7.03%	2,172
4091		6.41%	1,705,658	4	-	-	-	4	-	9.66%	-	-	3,406	7.14%	243
4092		6.40%	1,358,602	416,130	181,405	58,977	-	357,153	181,405	8.22%	29,358	14,911	1,805,463	7.11%	129,023
4094		6.33%	116,836	-	-	-	-	-	-	7.06%	-	-	772	7.04%	54
4096		6.37%	42,294	-	-	-	-	-	-	7.40%	-	-	252,372	7.09%	17,893
4097		6.36%	36,275	-	356,274	-	-	-	356,274	9.43%	-	33,597	33,920	7.08%	2,402
5000		6.37%	3,245,222	-	-	-	-	-	-	7.74%	-	-	4,762,324	7.08%	337,173
5001		6.28%	155,670	94,987	-	-	-	94,987	-	6.56%	6,231	-	1,223	6.99%	85
5002		6.34%	128,613	457,651	-	-	-	457,651	-	9.51%	43,523	-	103,026	7.07%	7,284
5010		6.29%	15,739	15	-	-	-	15	-	6.17%	1	-	301	7.01%	21
5021		6.22%	40,325	-	-	-	-	-	-	5.91%	-	-	47,701	6.93%	3,306
5026		6.33%	735,862	1,082,515	-	-	-	1,082,515	-	7.91%	85,627	-	819,908	7.04%	57,722
5034		6.25%	41,915	9	-	-	-	9	-	5.83%	1	-	10,845	6.96%	755
5042		6.34%	44,255	-	-	-	-	-	-	8.12%	-	-	14,577	7.04%	1,026
5044		6.26%	115,724	13,912	-	-	-	13,912	-	7.15%	995	-	628	6.96%	44
5045		6.31%	86,016	-	-	-	-	-	-	6.35%	-	-	717	7.02%	50
5047		6.33%	76,364	-	-	-	-	-	-	6.70%	-	-	694	7.03%	49
5049		6.27%	74,453	87,218	-	-	-	87,218	-	7.17%	6,254	-	319,629	6.98%	22,310
5050		6.24%	37,765	61,475	32,783	-	-	61,475	32,783	6.46%	3,971	2,118	32,291	6.94%	2,241
5051		6.33%	455,775	67,101	-	-	-	67,101	-	8.07%	5,415	-	623,717	7.04%	43,910
5065		6.38%	150,121	29,792	-	-	-	29,792	-	8.41%	2,506	-	43,355	7.10%	3,078
5072		6.22%	220,152	352,122	-	-	-	352,122	-	6.87%	24,191	-	1,881	6.92%	130
5079		6.36%	11,395	-	-	-	-	-	-	9.11%	-	-	31,373	7.09%	2,224
5080		6.25%	181,573	1	-	-	-	1	-	5.90%	-	-	112,695	6.96%	7,844
5083		6.28%	94,512	427,120	-	328,601	-	98,519	-	5.99%	5,901	-	332,318	7.00%	19,943
5091		6.32%	171,089	-	-	-	-	-	-	8.07%	-	-	317,239	7.04%	22,334
5093		6.13%	13,291	3,991	-	-	-	3,991	-	3.74%	149	-	14,870	6.83%	1,016
5118		6.32%	24,456	437,319	-	-	-	437,319	-	7.75%	33,892	-	339	7.03%	24
5121		6.33%	362,064	163,515	-	-	-	163,515	-	7.38%	12,067	-	243,488	7.04%	17,139
5125		6.25%	37,446	-	-	-	-	-	-	5.44%	-	-	522	6.96%	36
5126		6.37%	1,640,167	-	-	-	-	-	-	9.04%	-	-	2,155,882	7.08%	152,636
5127		6.38%	376,094	747,730	-	-	-	747,730	-	9.69%	72,455	-	360,130	7.11%	25,605
5128		6.27%	98,778	13,210	-	-	-	13,210	-	8.38%	1,107	-	28,331	6.99%	1,980
5129		6.36%	641,736	-	2,684	-	-	-	2,684	8.96%	-	240	792,330	7.09%	56,176
5130		6.37%	213,063	-	-	-	-	-	-	9.62%	-	-	1,979	7.06%	140
6000		6.42%	4,059,289	-	-	-	-	-	-	8.55%	-	-	4,902,214	7.14%	350,018
6016		6.30%	31,396	-	-	-	-	-	-	6.03%	-	-	315	7.00%	22
6028		6.31%	52,249	-	-	-	-	-	-	6.98%	-	-	42,250	7.02%	2,966
6037		6.32%	90,135	5,437	-	-	-	5,437	-	8.07%	439	-	315,782	7.03%	22,199
6040		6.33%	38,065	41,222	33,932	-	-	41,222	33,932	8.69%	3,582	2,949	32,020	7.05%	2,257
6042		6.28%	74,598	168,527	-	-	-	168,527	-	7.17%	12,083	-	135	6.99%	9

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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	11c(b)	11d(b)	12(a)	12(b)	13(a)	13(b)	14	15	16	17	18b	18c	19a	19b	19c
Employer Number	Prefunding balance: Total available at beginning of current plan year to add to prefunding balance	Prefunding balance: Portion of line 11c(b) to be added to prefunding balance	Carryover balance: Reduction in balances due to elections or deemed elections	Prefunding balance: Reduction in balances due to elections or deemed elections	Carryover balance: Balance at beginning of current year (9(a) + 10(a) - 12(a))	Prefunding balance: Balance at beginning of current year (9(b) + 10(b) + 11d(b) - 12(b))	Funding Target Attainment Percentage	Adjusted Funding Target Attainment Percentage	Prior year's funding percentage (for credit balance use)	If current value of assets < 70% of funding target, enter such percentage	Contributions made to the plan for the plan year by employer(s)	Contributions made to the plan for the plan year by employees	Discounted employer contributions: allocated toward unpaid minimum required contribution from prior years	Discounted employer contributions: made to avoid benefit restrictions adjusted to valuation date	Discounted employer contributions: allocated toward minimum required contribution for current year, adjusted to valuation date
3031	345,943	345,943	-	-	-	345,943	95.63%	106.22%	109.41%		505,765	-	-	-	490,276
3032	809,749	809,749	-	-	140,610	809,749	92.22%	100.40%	106.65%		1,000,000	-	-	-	972,429
3036	27,441	-	-	-	-	-	115.40%	115.15%	125.17%		29,358	-	-	-	28,172
3054	1,680	-	-	-	-	-	93.89%	94.02%	100.09%		613,396	-	-	-	595,004
3063	149,764	149,764	-	-	23,619	149,764	93.59%	100.96%	103.09%		240,000	-	-	-	234,298
3067	464	-	-	-	83	-	93.76%	93.89%	98.51%		131,945	-	-	-	128,360
3069	257	-	-	-	-	-	93.90%	94.04%	98.18%		69,794	-	-	-	68,221
3073	14,726	-	-	-	-	-	92.57%	92.74%	105.47%		22,334	-	-	-	21,719
3074	320	-	-	-	32,066	-	90.38%	90.55%	97.58%		131,653	-	-	-	128,132
3077	356,385	-	-	-	-	364,379	114.43%	125.35%	124.96%		417,351	-	-	-	406,875
4000	1,228,546	-	-	-	5,906,213	1,013,978	93.61%	93.72%	104.32%		15,770,000	-	-	-	14,852,150
4026	257,558	-	-	-	-	-	97.72%	97.76%	106.29%		144,325	-	-	-	139,978
4079	372	-	-	-	-	-	80.67%	81.33%	98.35%		116,353	-	-	-	113,301
4084	17,053	17,053	-	-	-	17,053	92.94%	95.06%	103.81%		102,084	-	-	-	97,844
4087	130,575	-	-	-	46,312	-	82.06%	82.29%	86.64%		264,380	-	-	-	257,255
4088	45,197	-	-	-	-	-	101.23%	101.22%	104.06%		47,701	-	-	-	46,264
4090	33,075	-	-	-	136,387	-	96.84%	102.50%	103.02%		250,710	-	-	-	244,257
4091	3,649	-	-	-	4	-	93.36%	93.36%	99.63%		3,033,000	215,161	-	-	2,920,392
4092	1,934,486	1,934,474	-	-	386,511	2,130,790	92.96%	105.50%	108.26%		1,500,000	-	-	-	1,454,311
4094	826	-	-	-	-	-	92.10%	92.10%	98.94%		179,707	-	-	-	173,380
4096	270,265	-	-	-	-	-	103.72%	103.72%	106.79%		312,000	-	-	-	303,205
4097	36,322	-	-	-	-	389,871	95.35%	108.43%	104.92%		37,509	-	-	-	36,441
5000	5,099,497	-	-	-	-	-	107.36%	107.23%	110.48%		11,615,300	-	-	-	10,965,950
5001	1,308	-	-	-	101,218	-	94.05%	94.16%	99.89%		566,007	-	-	-	551,009
5002	110,310	110,310	-	-	501,174	110,310	93.86%	125.55%	134.07%		131,553	-	-	-	128,728
5010	322	-	-	-	16	-	82.95%	83.61%	96.83%		80,374	-	-	-	78,584
5021	51,007	-	-	-	-	-	92.73%	92.88%	96.15%		149,349	-	-	-	145,479
5026	877,630	-	-	-	1,168,142	-	100.52%	107.93%	110.80%		1,283,698	-	-	-	1,247,101
5034	11,600	-	-	-	10	-	91.12%	91.32%	97.72%		120,325	-	-	-	118,156
5042	15,603	-	-	-	-	-	96.31%	96.38%	104.10%		57,162	7,530	-	-	54,726
5044	672	-	-	-	14,907	-	95.09%	95.17%	102.21%		139,095	-	-	-	135,870
5045	767	-	-	-	-	-	92.03%	92.18%	97.90%		129,768	-	-	-	125,373
5047	743	-	-	-	-	-	93.76%	93.86%	100.75%		175,205	-	-	-	170,010
5049	341,939	278,160	-	-	93,472	278,160	89.71%	93.81%	101.18%		370,804	-	-	-	362,134
5050	34,532	-	-	-	65,446	34,901	97.11%	100.41%	106.99%		129,678	-	-	-	125,447
5051	667,627	-	-	-	72,516	-	106.69%	107.49%	111.11%		781,809	-	-	-	760,671
5065	46,433	-	-	-	32,298	-	97.89%	97.91%	106.27%		175,233	-	-	-	168,284
5072	2,011	-	-	-	376,313	-	94.66%	94.76%	100.66%		426,689	-	-	-	416,599
5079	33,597	-	-	-	-	-	105.18%	105.11%	107.74%		11,783	-	-	-	11,473
5080	120,539	-	-	-	1	-	94.56%	94.64%	97.25%		284,776	-	-	-	277,682
5083	352,261	-	-	-	104,420	-	95.22%	95.33%	100.17%		182,031	-	-	-	177,488
5091	339,573	-	-	-	-	-	101.88%	101.85%	104.09%		300,000	-	-	-	291,656
5093	15,886	-	-	-	4,140	-	84.51%	84.99%	90.95%		176,193	-	-	-	171,284
5118	363	-	-	-	471,211	-	88.39%	111.19%	116.48%		25,034	-	-	-	24,486
5121	260,627	-	-	-	175,582	-	96.80%	96.85%	94.81%		448,500	-	-	-	430,220
5125	558	-	-	-	-	-	91.28%	91.36%	98.28%		242,847	-	-	-	234,183
5126	2,308,518	-	-	-	-	-	105.87%	105.84%	112.10%		2,000,000	-	-	-	1,924,320
5127	385,735	-	-	-	820,185	-	105.29%	119.83%	127.09%		81,162	-	-	-	78,831
5128	30,311	-	-	-	14,317	-	95.75%	95.75%	100.42%		173,817	-	-	-	169,188
5129	848,506	-	-	-	-	2,924	112.76%	112.79%	117.55%		1,086,405	-	-	-	1,053,451
5130	2,119	-	-	-	-	-	90.55%	90.55%	97.61%		299,053	-	-	-	288,113
6000	5,252,232	-	-	-	-	-	106.22%	106.10%	112.65%		3,772,852	-	-	-	3,657,591
6016	337	-	-	-	-	-	90.30%	90.60%	95.11%		96,275	-	-	-	92,654
6028	45,216	-	-	-	-	-	91.26%	91.42%	98.82%		121,266	-	-	-	117,885
6037	337,981	-	-	-	5,876	-	106.67%	106.56%	110.64%		300,000	-	-	-	291,118
6040	34,277	-	-	-	44,804	36,881	103.17%	105.41%	111.41%		38,065	-	-	-	37,242
6042	144	-	-	-	180,610	-	88.37%	88.64%	108.12%		21,616	-	-	-	21,029

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	20a	20b	20c(1)	20c(2)	20c(3)	20c(4)	28	29	30	31(a)	31(b)	32a(1)	32a(2)	32b(1)	32b(2)
Employer Number	Did the plan have a "funding shortfall" for the prior year? (yes/no)	If 20a is "yes", were required quarterly installments for the current year made in a timely manner? (yes/no)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 1st quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 2nd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 3rd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 4th quarter)	Unpaid minimum required contribution for all prior years	Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	Target normal cost (line 6)	Excess Assets, if applicable, but not greater than 31(a)	Outstanding balance: Net shorfall amortization installment	Installment: Net shorfall amortization installment	Outstanding balance: Waiver amortization installment	Installment: Waiver amortization installment
3031	No						-	-	-	299,783	-	-	-	-	-
3032	No						-	-	-	492,436	-	-	-	-	-
3036	No						-	-	-	27,973	27,973	-	-	-	-
3054	No						-	-	-	433,107	-	961,187	160,414	-	-
3063	No						-	-	-	160,472	-	-	-	-	-
3067	Yes	Yes	-	-	-	-	-	-	-	46,751	-	211,081	81,250	-	-
3069	Yes	Yes	-	-	-	-	-	-	-	30,318	-	120,654	37,386	-	-
3073	No						-	-	-	14,081	-	44,986	7,508	-	-
3074	Yes	Yes	-	-	-	-	-	-	-	38,290	-	294,658	89,430	-	-
3077	No						-	-	-	294,479	294,479	-	-	-	-
4000	Yes	Yes	-	-	-	-	-	-	-	5,395,627	-	7,370,619	2,572,966	-	-
4026	No						-	-	-	127,759	-	71,112	11,868	-	-
4079	Yes	Yes	-	-	-	-	-	-	-	80,626	-	136,574	32,119	-	-
4084	No						-	-	-	104,936	-	57,416	9,582	-	-
4087	Yes	Yes	-	-	-	-	-	-	-	60,121	-	928,270	196,361	-	-
4088	No						-	-	-	46,164	46,164	-	-	-	-
4090	Yes	Yes	-	-	-	-	-	-	-	132,436	-	271,279	67,632	-	-
4091	Yes	Yes	-	-	-	-	-	-	-	1,705,658	-	1,003,433	12,668	-	-
4092	No						-	-	-	1,358,602	-	-	-	-	-
4094	Yes	Yes	-	-	-	-	-	-	-	116,836	-	168,396	55,404	-	-
4096	No						-	-	-	42,294	42,294	-	-	-	-
4097	No						-	-	-	36,275	-	-	-	-	-
5000	No						-	-	-	3,245,222	3,245,222	-	-	-	-
5001	Yes	Yes	-	-	-	-	-	-	-	155,670	-	1,152,455	393,293	-	-
5002	No						-	-	-	128,613	-	-	-	-	-
5010	Yes	Yes	-	-	-	-	-	-	-	15,739	-	192,074	62,253	-	-
5021	Yes	Yes	-	-	-	-	-	-	-	40,325	-	171,418	59,344	-	-
5026	No						-	-	-	735,862	81,064	-	-	-	-
5034	Yes	Yes	-	-	-	-	-	-	-	41,915	-	347,246	64,764	-	-
5042	No						-	-	-	44,255	-	61,124	10,201	-	-
5044	No						-	-	-	115,724	-	113,032	18,864	-	-
5045	Yes	Yes	-	-	-	-	-	-	-	86,016	-	129,639	38,357	-	-
5047	No						-	-	-	76,364	-	557,866	93,103	-	-
5049	No						-	-	-	74,453	-	729,829	121,803	-	-
5050	No						-	-	-	37,765	-	-	-	-	-
5051	No						-	-	-	455,775	455,775	-	-	-	-
5065	No						-	-	-	150,121	-	100,479	16,769	-	-
5072	Yes	Yes	-	-	-	-	-	-	-	220,152	-	450,376	194,575	-	-
5079	No						-	-	-	11,395	11,395	-	-	-	-
5080	Yes	Yes	-	-	-	-	-	-	-	181,573	-	227,289	94,815	-	-
5083	Yes	Yes	-	-	-	-	-	-	-	94,512	-	436,052	186,051	-	-
5091	No						-	-	-	171,089	116,413	-	-	-	-
5093	Yes	Yes	-	-	-	-	-	-	-	13,291	-	192,826	51,321	-	-
5118	Yes	Yes	-	-	-	-	-	-	-	24,456	-	396,814	42,156	-	-
5121	Yes	Yes	-	-	-	-	-	-	-	362,064	-	189,181	67,174	-	-
5125	Yes	Yes	-	-	-	-	-	-	-	37,446	-	305,544	95,613	-	-
5126	No						-	-	-	1,640,167	1,621,890	-	-	-	-
5127	No						-	-	-	376,094	297,610	-	-	-	-
5128	No						-	-	-	98,778	-	148,083	24,714	-	-
5129	No						-	-	-	641,736	641,736	-	-	-	-
5130	Yes	Yes	-	-	-	-	-	-	-	213,063	-	400,768	73,626	-	-
6000	No						-	-	-	4,059,289	3,437,338	-	-	-	-
6016	Yes	Yes	-	-	-	-	-	-	-	31,396	-	259,919	60,812	-	-
6028	Yes	Yes	-	-	-	-	-	-	-	52,249	-	410,093	65,282	-	-
6037	No						-	-	-	90,135	90,135	-	-	-	-
6040	No						-	-	-	38,065	38,065	-	-	-	-
6042	No						-	-	-	74,598	-	234,976	39,216	-	-

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	33Date	33	34	35CB	35PB	35	36	37	38a	38b	39	40	41a	41b	42	43
Employer Number	If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval	If a waiver has been approved for this plan year, enter the waived amount	Total funding requirement before reflecting carryover/prefunding balances (line 31 + line 32a +line 32b - line 33)	Balances used to offset funding requirement: Carryover balance	Balances used to offset funding requirement: Prefunding balance	Balances used to offset funding requirement: Total balance	Additional cash requirements (line 34 minus line 35(3))	Contributions allocated toward minimum required contribution for current year, adjusted to valuation date (line 19c)	total Interest-adjusted excess contributions for current year	Portion of excess contribution attributable to use of prefunding and funding standard carryover balances	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	Unpaid minimum required contribution for all years	Alternative amortization schedule elected under Pension Relief Act of 2010	Eligible plan year(s) for which the election in line 41a was made	Amount of acceleration adjustment	Excess installment acceleration amont to be carried over to future plan years
3031			299,783	-	-	-	299,783	490,276	190,493	-	-	-				
3032			492,436	-	-	-	492,436	972,429	479,993	-	-	-				
3036			-	-	-	-	-	28,172	28,172	-	-	-	15 years	2010, 2011	-	-
3054			593,521	-	-	-	593,521	595,004	1,483	-	-	-				
3063			160,472	-	-	-	160,472	234,298	73,826	-	-	-				
3067			128,001	-	-	-	128,001	128,360	359	-	-	-				
3069			67,704	-	-	-	67,704	68,221	517	-	-	-				
3073			21,589	-	-	-	21,589	21,719	130	-	-	-				
3074			127,720	-	-	-	127,720	128,132	412	-	-	-				
3077			-	-	-	-	-	406,875	406,875	-	-	-				
4000			7,968,593	2,422,373	-	2,422,373	5,546,220	14,852,150	9,305,930	2,422,373	-	-				
4026			139,627	-	-	-	139,627	139,978	351	-	-	-				
4079			112,745	-	-	-	112,745	113,301	556	-	-	-				
4084			114,518	-	17,053	17,053	97,465	97,844	379	379	-	-				
4087			256,482	-	-	-	256,482	257,255	773	-	-	-	15 years	2010	-	-
4088			-	-	-	-	-	46,264	46,264	-	-	-	15 years	2010, 2011	-	-
4090			200,068	-	-	-	200,068	244,257	44,189	-	-	-				
4091			1,718,326	-	-	-	1,718,326	2,920,392	1,202,066	-	-	-	15 years	2010, 2011	-	-
4092			1,358,602	-	-	-	1,358,602	1,454,311	95,709	-	-	-				
4094			172,240	-	-	-	172,240	173,380	1,140	-	-	-				
4096			-	-	-	-	-	303,205	303,205	-	-	-				
4097			36,275	-	-	-	36,275	36,441	166	-	-	-				
5000			-	-	-	-	-	10,965,950	10,965,950	-	-	-				
5001			548,963	-	-	-	548,963	551,009	2,046	-	-	-				
5002			128,613	-	-	-	128,613	128,728	115	-	-	-				
5010			77,992	-	-	-	77,992	78,584	592	-	-	-				
5021			99,669	-	-	-	99,669	145,479	45,810	-	-	-				
5026			654,798	-	-	-	654,798	1,247,101	592,303	-	-	-				
5034			106,679	-	-	-	106,679	118,156	11,477	-	-	-	15 years	2011	-	-
5042			54,456	-	-	-	54,456	54,726	270	-	-	-	15 years	2011	-	-
5044			134,588	-	-	-	134,588	135,870	1,282	-	-	-				
5045			124,373	-	-	-	124,373	125,373	1,000	-	-	-				
5047			169,467	-	-	-	169,467	170,010	543	-	-	-				
5049			196,256	-	-	-	196,256	362,134	165,878	-	-	-				
5050			37,765	-	-	-	37,765	125,447	87,682	-	-	-				
5051			-	-	-	-	-	760,671	760,671	-	-	-				
5065			166,890	-	-	-	166,890	168,284	1,394	-	-	-				
5072			414,727	-	-	-	414,727	416,599	1,872	-	-	-				
5079			-	-	-	-	-	11,473	11,473	-	-	-	15 years	2010	-	-
5080			276,388	-	-	-	276,388	277,682	1,294	-	-	-				
5083			280,563	104,391	-	104,391	176,172	177,488	1,316	1,316	-	-				
5091			54,676	-	-	-	54,676	291,656	236,980	-	-	-				
5093			64,612	-	-	-	64,612	171,284	106,672	-	-	-				
5118			66,612	42,297	-	42,297	24,315	24,486	171	171	-	-	15 years	2011	-	-
5121			429,238	-	-	-	429,238	430,220	982	-	-	-				
5125			133,059	-	-	-	133,059	234,183	101,124	-	-	-				
5126			18,277	-	-	-	18,277	1,924,320	1,906,043	-	-	-				
5127			78,484	-	-	-	78,484	78,831	347	-	-	-				
5128			123,492	-	-	-	123,492	169,188	45,696	-	-	-	15 years	2011	-	-
5129			-	-	-	-	-	1,053,451	1,053,451	-	-	-				
5130			286,689	-	-	-	286,689	288,113	1,424	-	-	-	15 years	2010	-	-
6000			621,951	-	-	-	621,951	3,657,591	3,035,640	-	-	-				
6016			92,208	-	-	-	92,208	92,654	446	-	-	-	15 years	2011	-	-
6028			117,531	-	-	-	117,531	117,885	354	-	-	-	15 years	2011	-	-
6037			-	-	-	-	-	291,118	291,118	-	-	-				
6040			-	-	-	-	-	37,242	37,242	-	-	-				
6042			113,814	93,430	-	93,430	20,384	21,029	645	645	-	-				

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333

2013 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	1	2a	2b	3a(1)	3a(2)	3b(1)	3b(2)	3c(1)(2)	3c(2)(2)	3c(3)(1)	3c(3)(2)	3d(1)	3d(2)	4	4a
Employer Number	Valuation date	Market value of assets	Actuarial value of assets	No. of Participants: Retired and beneficiaries receiving payments	Funding Target: Retired and beneficiaries receiving payments	No. of Participants: Terminated vested participants	Funding Target: Terminated vested participants	Funding Target: Active participants - Non-vested benefits	Funding Target: Active participants - Vested benefits	No. of Participants: Total active participants	Funding Target: Total active participants	No. of Participants: Total	Funding Target: Total	Plan is in At-Risk Status	Funding target disregarding at-risk assumptions (if at-risk status)
6043*	7/1/2013	8,198,104	8,198,104	27	4,890,285	98	3,364,078	5,848	2,500,298	63	2,506,146	188	10,760,509	☐	
6044	7/1/2013	881,695	881,695	4	187,405	14	217,969	-	510,020	39	510,020	57	915,394	☐	
6049	7/1/2013	5,414,279	5,414,279	22	2,551,584	22	1,095,455	31,944	1,785,185	48	1,817,129	92	5,464,168	☐	
6050	7/1/2013	7,986,728	7,986,728	21	5,726,675	20	1,246,565	11,396	1,722,996	48	1,734,392	89	8,707,632	☐	
6070	7/1/2013	916,343	916,343	1	681,617	1	312,593	-	-	-	-	2	994,210	☐	
6071	7/1/2013	1,715,914	1,715,914	11	1,276,343	1	208,332	839	522,652	8	523,491	20	2,008,166	☐	
6077	7/1/2013	14,798,920	14,798,920	33	5,382,012	29	2,466,925	10,657	6,630,292	96	6,640,949	158	14,489,886	☐	
6079	7/1/2013	2,717,637	2,717,637	5	781,483	2	212,370	14,652	1,853,407	9	1,868,059	16	2,861,912	☐	
6086	7/1/2013	462,936	462,936	2	392,393	-	54,911	660	82,515	1	83,175	3	530,479	☐	
6087	7/1/2013	11,461,192	11,461,192	36	8,377,025	35	2,529,752	650	2,662,773	51	2,663,423	122	13,570,200	☐	
6093	7/1/2013	3,389,438	3,389,438	12	830,287	20	510,328	20,784	1,902,087	39	1,922,871	71	3,263,486	☐	
6099	7/1/2013	4,038,846	4,038,846	14	2,224,452	13	524,778	5,168	1,830,625	24	1,835,793	51	4,585,023	☐	
6107	7/1/2013	1,728,001	1,728,001	5	897,714	5	418,370	351	589,397	14	589,748	24	1,905,832	☐	
6110	7/1/2013	29,089,313	29,089,313	88	10,666,441	448	18,089,432	-	2,591,259	113	2,591,259	649	31,347,132	☐	
6113	7/1/2013	1,993,800	1,993,800	2	477,889	10	284,648	2,836	1,223,415	22	1,226,251	34	1,988,788	☐	
6115	7/1/2013	1,130,806	1,130,806	7	571,943	13	239,614	8,094	363,788	13	371,882	33	1,183,439	☐	
6116	7/1/2013	2,844,082	2,844,082	5	1,704,667	6	276,288	5,130	1,095,830	11	1,100,960	22	3,081,915	☐	
6120	7/1/2013	2,714,203	2,714,203	9	1,224,685	6	257,168	12,456	929,835	17	942,291	32	2,424,144	☐	
6121	7/1/2013	1,012,326	1,012,326	4	721,455	4	375,443	698	51,071	1	51,769	9	1,148,667	☐	
6124	7/1/2013	6,565,863	6,565,863	28	2,304,963	27	876,549	33,329	3,246,172	91	3,279,501	146	6,461,013	☐	
6125	7/1/2013	12,277,295	12,277,295	15	3,125,633	67	2,654,379	191,602	7,687,745	156	7,879,347	238	13,659,359	☐	
6126	7/1/2013	4,088,666	4,088,666	6	1,307,222	33	1,321,476	555	532,894	17	533,449	56	3,162,147	☐	
6129	7/1/2013	1,678,468	1,678,468	2	473,831	24	786,861	2,838	600,350	30	603,188	56	1,863,880	☐	
6130	7/1/2013	3,003,466	3,003,466	18	1,303,167	36	1,428,307	1,001	802,407	35	803,408	89	3,534,882	☐	
6132	7/1/2013	721,936	721,936	2	501,395	4	195,951	-	104,399	1	104,399	7	801,745	☐	
6135	7/1/2013	1,047,576	1,047,576	7	635,885	24	550,257	5,946	365,438	19	371,384	50	1,557,526	☐	
6136	7/1/2013	3,304,527	3,304,527	8	1,931,212	5	410,367	17,100	661,072	5	678,172	18	3,019,751	☐	
6138	7/1/2013	2,171,246	2,171,246	3	409,416	5	624,488	31,066	1,149,060	30	1,180,126	38	2,214,030	☐	
6140	7/1/2013	2,279,142	2,279,142	5	347,354	18	460,317	13,711	1,173,779	31	1,187,490	54	1,995,161	☐	
6141	7/1/2013	7,137,318	7,137,318	59	3,605,234	39	890,644	11,252	3,208,385	61	3,219,637	159	7,715,515	☐	
6142	7/1/2013	2,731,456	2,731,456	19	889,263	8	416,040	-	1,624,978	19	1,624,978	46	2,930,281	☐	
6143	7/1/2013	5,151,726	5,151,726	24	2,768,385	27	540,234	15,543	1,782,420	56	1,797,963	107	5,106,582	☐	
7000	7/1/2013	84,874,698	84,874,698	50	17,803,194	278	23,131,327	1,106,659	33,000,910	258	34,107,569	586	75,042,090	☐	
7011	7/1/2013	30,206,210	30,206,210	62	18,717,223	42	3,581,540	51,705	10,090,527	43	10,142,232	147	32,440,995	☐	
7015	7/1/2013	2,702,621	2,702,621	6	1,851,843	-	344,099	25	974,891	5	974,916	11	3,170,858	☐	
7018	7/1/2013	12,546,861	12,546,861	30	5,422,163	18	1,597,229	9,638	5,541,375	48	5,551,013	96	12,570,405	☐	
7027	7/1/2013	11,665,620	11,665,620	21	4,132,331	26	1,936,671	35,193	4,756,618	46	4,791,811	93	10,860,813	☐	
7031	7/1/2013	9,755,648	9,755,648	45	7,854,236	21	1,669,555	940	1,427,399	28	1,428,339	94	10,952,130	☐	
7048	7/1/2013	4,752,918	4,752,918	15	2,968,343	2	554,026	1	1,638,809	11	1,638,810	28	5,161,179	☐	
7056	7/1/2013	6,426,582	6,426,582	27	2,438,571	23	813,840	3,450	3,110,864	33	3,114,314	83	6,366,725	☐	
7060	7/1/2013	1,225,606	1,225,606	3	980,237	3	163,950	563	211,864	6	212,427	12	1,356,614	☐	
7064	7/1/2013	11,450,669	11,450,669	24	3,374,202	15	1,149,444	115,838	6,255,074	62	6,370,912	101	10,894,558	☐	
7065	7/1/2013	1,788,166	1,788,166	7	868,035	5	230,081	11,107	875,962	11	887,069	23	1,985,185	☐	
7088	7/1/2013	1,781,076	1,781,076	5	935,293	7	213,983	5	496,564	9	496,569	21	1,645,845	☐	
7099	7/1/2013	2,033,860	2,033,860	2	383,721	5	924,177	20,072	838,674	15	858,746	22	2,166,644	☐	
7100	7/1/2013	2,189,087	2,189,087	17	1,394,784	19	512,359	318	602,349	13	602,667	49	2,509,810	☐	
7101	7/1/2013	3,302,430	3,302,430	1	499,275	8	342,063	17,431	2,437,078	12	2,454,509	21	3,295,847	☐	
7113	7/1/2013	2,041,622	2,041,622	4	1,166,398	6	977,121	918	242,117	10	243,035	20	2,386,554	☐	
7114	7/1/2013	1,693,360	1,693,360	1	572,118	4	188,088	555	1,159,377	12	1,159,932	17	1,920,138	☐	
7115	7/1/2013	1,189,213	1,189,213	1	473,139	10	413,050	200	490,587	16	490,787	27	1,376,976	☐	
7117	7/1/2013	5,809,470	5,809,470	5	2,090,446	14	760,095	37,462	3,342,358	31	3,379,820	50	6,230,361	☐	
7118	7/1/2013	12,790,182	12,790,182	13	2,203,536	43	1,627,292	78,806	6,831,055	95	6,909,861	151	10,740,689	☐	
7120	7/1/2013	4,577,145	4,577,145	2	344,094	3	89,006	16,548	4,097,421	46	4,113,969	51	4,547,069	☐	
8000	7/1/2013	65,460,015	65,460,015	70	15,221,311	154	12,794,530	734,930	29,898,296	188	30,633,226	412	58,649,067	☐	
8006	7/1/2013	4,769,305	4,769,305	16	2,818,578	51	1,326,530	389	1,182,684	36	1,183,073	103	5,328,181	☐	
8026	7/1/2013	4,246,844	4,246,844	45	2,694,572	49	1,718,646	-	944,314	32	944,314	126	5,357,532	☐	
8029*	7/1/2013	1,440,469	1,440,469	3	788,634	-	165,546	3,081	434,789	4	437,870	7	1,392,050	☐	

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333

2013 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	4b	5	6	7(a)	7(b)	8(a)	8(b)	9(a)	9(b)	10	10(a)	10(b)	11a(b)	11b	11b(b)
Employer Number	Funding target reflecting at-risk assumptions (if at-risk status)	Effective interest rate	Target normal cost	Carryover balance: Balance at beginning of prior year (line 13a from prior year)	Prefunding balance: Balance at beginning of prior year (line 13b from prior year)	Carryover balance: Portion used to offset prior year's funding requirement (line 35CB from prior year)	Prefunding balance: Portion used to offset prior year's funding requirement (line 35PB from prior year)	Carryover balance: Amount remaining (line 7 minus line 8)	Prefunding balance: Amount remaining (line 7 minus line 8)	Actual Rate of Return	Carryover balance: Interest on line 9 using prior year's actual rate of return	Prefunding balance: Interest on line 9 using prior year's actual rate of return	Prefunding balance: Prior year's excess contribution	Prior Year's Effective Interest Rate	Prefunding balance: Interest on line 11a using prior year's effective interest rate
6043*		6.33%	119,857	-	-	-	-	-	-	5.74%	-	-	1,548	7.03%	109
6044		6.39%	27,015	6,110	-	-	-	6,110	-	8.39%	513	-	33,537	7.11%	2,384
6049		6.32%	60,850	193,618	-	-	-	193,618	-	6.54%	12,663	-	192	7.03%	13
6050		6.27%	86,953	96,493	-	-	-	96,493	-	5.24%	5,056	-	1,415	6.98%	99
6070		6.20%	8,367	-	-	-	-	-	-	4.48%	-	-	138	6.90%	10
6071		6.33%	23,013	-	-	-	-	-	-	4.78%	-	-	322	7.04%	22
6077		6.31%	489,028	1,018,694	-	-	-	1,018,694	-	7.40%	75,383	-	5,611	7.02%	394
6079		6.32%	134,664	-	-	-	-	-	-	7.92%	-	-	9,821	7.04%	691
6086		6.24%	12,013	-	-	-	-	-	-	4.10%	-	-	11,232	6.92%	777
6087		6.21%	122,603	-	-	-	-	-	-	5.03%	-	-	244	6.92%	17
6093		6.37%	207,983	209,568	-	-	-	209,568	-	8.11%	16,996	-	24,451	7.08%	1,731
6099		6.29%	50,489	-	-	-	-	-	-	6.15%	-	-	378	7.01%	26
6107		6.25%	24,675	70,296	-	-	-	70,296	-	6.34%	4,457	-	363	6.96%	25
6110		6.30%	260,558	-	-	-	-	-	-	7.40%	-	-	67,412	7.01%	4,726
6113		6.41%	29,201	-	-	-	-	-	-	8.24%	-	-	85,052	7.14%	6,073
6115		6.33%	18,371	10,244	-	-	-	10,244	-	5.95%	610	-	35,357	7.04%	2,489
6116		6.24%	69,791	8,150	-	-	-	8,150	-	7.06%	575	-	572	6.95%	40
6120		6.25%	27,269	10,621	21,896	-	-	10,621	21,896	6.76%	718	1,480	23,124	6.96%	1,609
6121		6.22%	10,623	-	-	-	-	-	-	4.84%	-	-	107	6.92%	7
6124		6.39%	79,032	467,816	-	-	-	467,816	-	7.52%	35,180	-	68,226	7.12%	4,858
6125		6.39%	949,028	336	-	329	-	7	-	8.14%	-	-	2,131	7.10%	155
6126		6.34%	34,455	202,840	1,535,330	-	-	202,840	1,535,330	7.64%	15,497	117,299	236	7.06%	17
6129		6.37%	32,302	49	-	49	-	-	-	7.89%	-	-	37,472	7.08%	2,653
6130		6.32%	47,972	-	1,364	-	-	-	1,364	7.04%	-	96	247	7.04%	17
6132		6.26%	7,667	-	-	-	-	-	-	5.02%	-	-	75	6.97%	5
6135		6.34%	26,348	-	-	-	-	-	-	6.32%	-	-	923	7.07%	66
6136		6.26%	25,503	204,671	29,974	-	-	204,671	29,974	6.40%	13,099	1,918	25,081	6.96%	1,746
6138		6.38%	189,996	1	-	-	-	1	-	8.71%	-	-	93,540	7.08%	6,623
6140		6.45%	31,716	-	11,529	-	-	-	11,529	8.91%	-	1,027	120,832	7.18%	8,676
6141		6.30%	83,864	171,365	-	-	-	171,365	-	6.77%	11,601	-	295,961	7.01%	20,747
6142		6.35%	150,378	25,935	-	-	-	25,935	-	7.90%	2,049	-	1,063	7.07%	75
6143		6.33%	61,422	366,442	-	373	-	366,069	-	6.36%	23,282	-	71,821	7.05%	5,061
7000		6.39%	3,993,350	-	-	-	-	-	-	8.56%	-	-	400,218	7.11%	28,455
7011		6.28%	811,231	236,521	-	-	-	236,521	-	6.00%	14,191	-	-	6.99%	-
7015		6.21%	28,967	64	-	-	-	64	-	5.22%	3	-	358	6.92%	25
7018		6.29%	107,640	-	1,000,000	-	243,208	-	756,792	7.10%	-	53,732	298,450	7.00%	21,135
7027		6.29%	371,696	465,121	-	-	-	465,121	-	7.45%	34,652	-	554,197	6.99%	38,779
7031		6.22%	98,110	-	-	-	-	-	-	5.07%	-	-	763	6.91%	53
7048		6.24%	47,618	198,667	-	-	-	198,667	-	5.55%	11,026	-	419	6.94%	29
7056		6.30%	63,092	84,719	-	-	-	84,719	-	7.79%	6,600	-	225,516	7.02%	15,831
7060		6.27%	15,581	-	-	-	-	-	-	7.64%	-	-	45	6.95%	3
7064		6.32%	620,112	70,585	-	-	-	70,585	-	7.79%	5,499	-	898,896	7.03%	63,192
7065		6.27%	113,388	1,872	-	-	-	1,872	-	6.31%	118	-	1,173	6.97%	82
7088		6.31%	19,532	11,467	28,718	-	-	11,467	28,718	6.22%	713	1,786	52,573	7.02%	3,691
7099		6.37%	125,367	3,933	-	-	-	3,933	-	8.46%	333	-	586	7.07%	41
7100		6.30%	28,061	-	-	-	-	-	-	5.44%	-	-	592	7.01%	41
7101		6.29%	137,323	-	-	-	-	-	-	8.68%	-	-	105,773	7.00%	7,404
7113		6.27%	25,201	-	-	-	-	-	-	5.90%	-	-	226	6.98%	16
7114		6.28%	23,759	-	-	-	-	-	-	7.79%	-	-	204	6.98%	14
7115		6.26%	21,316	19,403	-	-	-	19,403	-	7.09%	1,376	-	21,253	6.97%	1,482
7117		6.25%	170,964	-	-	-	-	-	-	7.39%	-	-	346	6.95%	24
7118		6.34%	650,719	118,037	-	-	-	118,037	-	8.68%	10,246	-	1,499,442	7.05%	105,711
7120		6.32%	55,011	57,093	-	-	-	57,093	-	9.46%	5,401	-	180,486	7.03%	12,688
8000		6.38%	3,183,523	-	-	-	-	-	-	8.33%	-	-	302,745	7.09%	21,465
8006		6.23%	62,484	-	-	-	-	-	-	5.81%	-	-	370	6.94%	26
8026		6.29%	66,087	55,619	-	-	-	55,619	-	6.78%	3,771	-	6,560	7.01%	460
8029*		6.22%	13,716	-	-	-	-	-	-	6.11%	-	-	11,157	6.92%	772

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
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2013 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	11c(b)	11d(b)	12(a)	12(b)	13(a)	13(b)	14	15	16	17	18b	18c	19a	19b	19c
Employer Number	Prefunding balance: Total available at beginning of current plan year to add to prefunding balance	Prefunding balance: Portion of line 11c(b) to be added to prefunding balance	Carryover balance: Reduction in balances due to elections or deemed elections	Prefunding balance: Reduction in balances due to elections or deemed elections	Carryover balance: Balance at beginning of current year (9(a) + 10(a) - 12(a))	Prefunding balance: Balance at beginning of current year (9(b) + 10(b) + 11d(b) - 12(b))	Funding Target Attainment Percentage	Adjusted Funding Target Attainment Percentage	Prior year's funding percentage (for credit balance use)	If current value of assets < 70% of funding target, enter such percentage	Contributions made to the plan for the plan year by employer(s)	Contributions made to the plan for the plan year by employees	Discounted employer contributions: allocated toward unpaid minimum required contribution from prior years	Discounted employer contributions: made to avoid benefit restrictions adjusted to valuation date	Discounted employer contributions: allocated toward minimum required contribution for current year, adjusted to valuation date
6043*	1,657	-	-	-	-	-	76.18%	77.10%	83.19%		6,058,170	-	-	-	5,823,170
6044	35,921	-	-	-	6,623	-	95.59%	95.68%	100.72%		34,898	-	-	-	33,791
6049	205	-	-	-	206,281	-	95.31%	95.39%	101.97%		260,254	-	-	-	253,245
6050	1,514	-	-	-	101,549	-	90.55%	90.76%	99.50%		323,390	-	-	-	314,586
6070	148	-	-	-	-	-	92.16%	92.49%	95.39%		64,983	-	-	-	63,100
6071	344	-	-	-	-	-	85.44%	85.80%	91.67%		102,690	-	-	-	99,700
6077	6,005	-	-	-	1,094,077	-	94.58%	102.09%	105.14%		1,016,226	-	-	-	993,593
6079	10,512	-	-	-	-	-	94.95%	95.03%	103.72%		164,108	-	-	-	159,169
6086	12,009	-	-	-	-	-	87.26%	87.59%	93.64%		29,967	-	-	-	28,985
6087	261	-	-	-	-	-	84.45%	84.94%	91.87%		453,953	-	-	-	442,899
6093	26,182	26,182	-	-	226,564	26,182	96.11%	103.79%	106.71%		375,097	-	-	-	364,420
6099	404	-	-	-	-	-	88.08%	88.26%	95.22%		110,576	-	-	-	107,590
6107	388	-	-	-	74,753	-	86.74%	87.20%	98.98%		90,141	-	-	-	86,895
6110	72,138	-	-	-	-	-	92.79%	92.96%	100.22%		663,476	-	-	-	637,435
6113	91,125	-	-	-	-	-	100.25%	100.24%	104.51%		30,202	-	-	-	29,276
6115	37,846	-	-	-	10,854	-	94.63%	94.75%	97.49%		34,054	-	-	-	33,286
6116	612	-	-	-	8,725	-	91.99%	92.12%	98.17%		143,190	-	-	-	138,019
6120	24,733	24,733	-	-	11,339	48,109	109.51%	111.70%	117.68%		28,181	-	-	-	27,197
6121	114	-	-	-	-	-	88.13%	88.52%	94.76%		49,334	-	-	-	47,839
6124	73,084	-	-	-	502,996	-	93.83%	101.59%	109.62%		81,733	-	-	-	79,773
6125	2,286	-	-	-	7	-	89.88%	90.04%	98.11%		1,344,616	-	-	-	1,307,648
6126	253	-	218,337	93,916	-	1,558,713	80.00%	128.53%	82.55%		35,624	-	-	-	34,525
6129	40,125	-	-	-	-	-	90.05%	90.33%	95.30%		100,000	-	-	-	97,487
6130	264	-	-	-	-	1,460	84.92%	85.27%	92.67%		102,221	-	-	-	99,493
6132	80	-	-	-	-	-	90.04%	90.30%	96.71%		34,727	-	-	-	33,667
6135	989	-	-	-	-	-	67.25%	68.44%	81.52%	67.25%	136,127	-	-	-	132,950
6136	26,827	-	-	-	217,770	31,892	101.16%	109.18%	118.82%		26,358	-	-	-	25,691
6138	100,163	-	-	-	1	-	98.06%	98.10%	99.31%		262,195	-	-	-	255,670
6140	129,508	129,508	-	-	-	142,064	107.11%	114.06%	119.43%		125,000	-	-	-	121,455
6141	316,708	-	-	-	182,966	-	90.13%	90.17%	96.79%		150,000	-	-	-	147,658
6142	1,138	-	-	-	27,984	-	92.25%	92.29%	99.23%		235,182	-	-	-	229,305
6143	76,882	-	-	-	389,351	-	93.25%	100.88%	108.94%		120,000	-	-	-	117,031
7000	428,673	-	-	-	-	-	113.10%	112.93%	126.95%		8,518,783	-	-	-	8,065,500
7011	-	-	-	-	250,712	-	92.33%	92.47%	99.45%		1,581,987	-	-	-	1,540,039
7015	383	-	-	-	67	-	85.23%	85.63%	93.03%		88,966	-	-	-	86,793
7018	319,585	-	-	60,524	-	750,000	93.84%	93.53%	96.20%		121,375	-	-	-	119,189
7027	592,976	100,000	-	-	499,773	100,000	101.88%	107.24%	101.79%		172,270	-	-	-	167,781
7031	816	-	-	-	-	-	89.07%	89.37%	95.96%		256,777	-	-	-	250,261
7048	448	-	-	-	209,693	-	88.02%	88.32%	98.20%		177,988	-	-	-	173,359
7056	241,347	241,347	-	-	91,319	241,347	95.71%	100.92%	104.24%		272,186	-	-	-	267,725
7060	48	-	-	-	-	-	90.34%	90.56%	97.40%		48,587	-	-	-	47,491
7064	962,088	-	-	-	76,084	-	104.40%	105.02%	107.86%		1,067,168	-	-	-	1,041,151
7065	1,255	-	-	-	1,990	-	89.97%	90.16%	97.51%		169,084	-	-	-	163,588
7088	56,264	28,468	-	-	12,180	58,972	103.89%	108.05%	111.59%		48,000	-	-	-	46,651
7099	627	-	-	-	4,266	-	93.67%	93.82%	98.84%		172,177	-	-	-	167,892
7100	633	-	-	-	-	-	87.22%	87.48%	92.16%		131,203	-	-	-	126,803
7101	113,177	-	-	-	-	-	100.19%	100.19%	99.44%		224,056	-	-	-	218,012
7113	242	-	-	-	-	-	85.54%	85.80%	91.39%		877,668	-	-	-	824,035
7114	218	-	-	-	-	-	88.18%	88.41%	98.30%		82,715	-	-	-	80,775
7115	22,735	22,735	-	-	20,779	22,735	83.20%	85.33%	90.93%		73,034	-	-	-	70,738
7117	370	-	-	-	-	-	93.24%	93.37%	102.12%		249,272	-	-	-	242,896
7118	1,605,153	-	-	-	128,283	-	117.88%	118.84%	119.26%		1,000,000	-	-	-	999,832
7120	193,174	-	-	-	62,494	-	99.28%	100.66%	98.27%		227,676	-	-	-	222,305
8000	324,210	-	-	-	-	-	111.61%	111.43%	123.84%		4,387,213	-	-	-	4,256,144
8006	396	-	-	-	-	-	89.51%	89.82%	95.77%		257,166	-	-	-	250,042
8026	7,020	-	59,308	-	82	-	79.26%	80.00%	99.67%		336,680	-	-	-	323,975
8029*	11,929	-	-	-	-	-	103.47%	103.37%	110.90%		578,043	-	-	-	560,076

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2013 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	20a	20b	20c(1)	20c(2)	20c(3)	20c(4)	28	29	30	31(a)	31(b)	32a(1)	32a(2)	32b(1)	32b(2)
Employer Number	Did the plan have a "funding shortfall" for the prior year? (yes/no)	If 20a is "yes", were required quarterly installments for the current year made in a timely manner? (yes/no)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 1st quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 2nd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 3rd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 4th quarter)	Unpaid minimum required contribution for all prior years	Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	Target normal cost (line 6)	Excess Assets, if applicable, but not greater than 31(a)	Outstanding balance: Net shorfall amortization installment	Installment: Net shorfall amortization installment	Outstanding balance: Waiver amortization installment	Installment: Waiver amortization installment
6043*	Yes	Yes	-	-	-	-	-	-	-	119,857	-	2,562,405	639,959	-	-
6044	No						-	-	-	27,015	-	40,322	6,729	-	-
6049	Yes	Yes	-	-	-	-	-	-	-	60,850	-	256,170	131,258	-	-
6050	Yes	Yes	-	-	-	-	-	-	-	86,953	-	822,453	226,725	-	-
6070	Yes	Yes	-	-	-	-	-	-	-	8,367	-	77,867	54,732	-	-
6071	Yes	Yes	-	-	-	-	-	-	-	23,013	-	292,252	76,616	-	-
6077	Yes	Yes	-	-	-	-	-	-	-	489,028	-	1,987,178	497,673	-	-
6079	No						-	-	-	134,664	-	144,275	24,078	-	-
6086	Yes	Yes	-	-	-	-	-	-	-	12,013	-	67,543	16,713	-	-
6087	Yes	Yes	-	-	-	-	-	-	-	122,603	-	2,109,008	317,711	-	-
6093	Yes	Yes	-	-	-	-	-	-	-	207,983	-	418,297	101,860	-	-
6099	Yes	Yes	-	-	-	-	-	-	-	50,489	-	546,177	56,731	-	-
6107	Yes	No	-	-	-	-	-	-	-	24,675	-	252,584	61,605	-	-
6110	No						-	-	-	260,558	-	2,257,819	376,812	-	-
6113	No						-	-	-	29,201	5,012	-	-	-	-
6115	Yes	Yes	-	-	-	-	-	-	-	18,371	-	63,487	25,454	-	-
6116	Yes	Yes	-	-	-	-	-	-	-	69,791	-	246,558	67,491	-	-
6120	No						-	-	-	27,269	27,269	-	-	-	-
6121	Yes	No	-	-	-	-	-	-	-	10,623	-	136,341	37,135	-	-
6124	No						-	-	-	79,032	-	-	-	-	-
6125	Yes	Yes	-	-	-	-	-	-	-	949,028	-	1,382,071	355,152	-	-
6126	Yes	Yes	-	-	-	-	-	-	-	34,455	-	632,194	132,511	-	-
6129	Yes	Yes	-	-	-	-	-	-	-	32,302	-	185,412	53,377	-	-
6130	Yes	Yes	-	-	-	-	-	-	-	47,972	-	532,876	52,568	-	-
6132	Yes	No	-	-	-	-	-	-	-	7,667	-	79,809	25,977	-	-
6135	Yes	Yes	-	-	-	-	-	-	-	26,348	-	509,950	105,676	-	-
6136	No						-	-	-	25,503	25,503	-	-	-	-
6138	Yes	Yes	-	-	-	-	-	-	-	189,996	-	42,785	28,607	-	-
6140	No						-	-	-	31,716	31,716	-	-	-	-
6141	Yes	Yes	-	-	-	-	-	-	-	83,864	-	761,163	29,598	-	-
6142	Yes	Yes	-	-	-	-	-	-	-	150,378	-	226,809	77,787	-	-
6143	No						-	-	-	61,422	-	-	-	-	-
7000	No						-	-	-	3,993,350	3,993,350	-	-	-	-
7011	Yes	Yes	-	-	-	-	-	-	-	811,231	-	2,485,497	723,930	-	-
7015	Yes	Yes	-	-	-	-	-	-	-	28,967	-	468,304	57,305	-	-
7018	Yes	Yes	-	-	-	-	-	-	-	107,640	-	773,544	253,086	-	-
7027	No						-	-	-	371,696	205,034	-	-	-	-
7031	Yes	Yes	-	-	-	-	-	-	-	98,110	-	1,196,482	150,863	-	-
7048	Yes	Yes	-	-	-	-	-	-	-	47,618	-	617,954	125,030	-	-
7056	No						-	-	-	63,092	-	-	-	-	-
7060	Yes	Yes	-	-	-	-	-	-	-	15,581	-	131,008	31,568	-	-
7064	No						-	-	-	620,112	480,027	-	-	-	-
7065	Yes	Yes	-	-	-	-	-	-	-	113,388	-	199,009	48,861	-	-
7088	No						-	-	-	19,532	19,532	-	-	-	-
7099	Yes	Yes	-	-	-	-	-	-	-	125,367	-	137,050	41,661	-	-
7100	Yes	Yes	-	-	-	-	-	-	-	28,061	-	320,723	97,690	-	-
7101	Yes	Yes	-	-	-	-	-	-	-	137,323	6,583	-	-	-	-
7113	Yes	Yes	-	-	-	-	-	-	-	25,201	-	344,932	45,806	-	-
7114	Yes	Yes	-	-	-	-	-	-	-	23,759	-	226,778	56,504	-	-
7115	Yes	Yes	-	-	-	-	-	-	-	21,316	-	231,277	64,970	-	-
7117	No						-	-	-	170,964	-	420,891	70,243	-	-
7118	No						-	-	-	650,719	650,719	-	-	-	-
7120	Yes	No	-	-	-	-	-	-	-	55,011	-	70,790	53,771	-	-
8000	No						-	-	-	3,183,523	3,183,523	-	-	-	-
8006	Yes	Yes	-	-	-	-	-	-	-	62,484	-	558,876	187,004	-	-
8026	Yes	Yes	-	-	-	-	-	-	-	66,087	-	1,110,770	256,028	-	-
8029*	No						-	-	-	13,716	13,716	-	-	-	-

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	33Date	33	34	35CB	35PB	35	36	37	38a	38b	39	40	41a	41b	42	43
Employer Number	If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval	If a waiver has been approved for this plan year, enter the waived amount	Total funding requirement before reflecting carryover/prefunding balances (line 31 + line 32a +line 32b - line 33)	Balances used to offset funding requirement: Carryover balance	Balances used to offset funding requirement: Prefunding balance	Balances used to offset funding requirement: Total balance	Additional cash requirements (line 34 minus line 35(3))	Contributions allocated toward minimum required contribution for current year, adjusted to valuation date (line 19c)	total Interest-adjusted excess contributions for current year	Portion of excess contribution attributable to use of prefunding and funding standard carryover balances	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	Unpaid minimum required contribution for all years	Alternative amortization schedule elected under Pension Relief Act of 2010	Eligible plan year(s) for which the election in line 41a was made	Amount of acceleration adjustment	Excess installment acceleration amont to be carried over to future plan years
6043*			759,816	-	-	-	759,816	5,823,170	5,063,354	-	-	-				
6044			33,744	-	-	-	33,744	33,791	47	-	-	-				
6049			192,108	-	-	-	192,108	253,245	61,137	-	-	-				
6050			313,678	-	-	-	313,678	314,586	908	-	-	-				
6070			63,099	-	-	-	63,099	63,100	1	-	-	-				
6071			99,629	-	-	-	99,629	99,700	71	-	-	-				
6077			986,701	-	-	-	986,701	993,593	6,892	-	-	-				
6079			158,742	-	-	-	158,742	159,169	427	-	-	-				
6086			28,726	-	-	-	28,726	28,985	259	-	-	-				
6087			440,314	-	-	-	440,314	442,899	2,585	-	-	-	15 years	2010, 2011	-	-
6093			309,843	-	-	-	309,843	364,420	54,577	-	-	-				
6099			107,220	-	-	-	107,220	107,590	370	-	-	-	15 years	2010, 2011	-	-
6107			86,280	-	-	-	86,280	86,895	615	-	-	-				
6110			637,370	-	-	-	637,370	637,435	65	-	-	-				
6113			24,189	-	-	-	24,189	29,276	5,087	-	-	-				
6115			43,825	10,796	-	10,796	33,029	33,286	257	257	-	-				
6116			137,282	-	-	-	137,282	138,019	737	-	-	-				
6120			-	-	-	-	-	27,197	27,197	-	-	-				
6121			47,758	-	-	-	47,758	47,839	81	-	-	-				
6124			79,032	-	-	-	79,032	79,773	741	-	-	-				
6125			1,304,180	-	-	-	1,304,180	1,307,648	3,468	-	-	-				
6126			166,966	-	132,624	132,624	34,342	34,525	183	183	-	-				
6129			85,679	-	-	-	85,679	97,487	11,808	-	-	-				
6130			100,540	-	1,455	1,455	99,085	99,493	408	408	-	-	15 years	2010, 2011	-	-
6132			33,644	-	-	-	33,644	33,667	23	-	-	-				
6135			132,024	-	-	-	132,024	132,950	926	-	-	-	15 years	2011	-	-
6136			-	-	-	-	-	25,691	25,691	-	-	-				
6138			218,603	-	-	-	218,603	255,670	37,067	-	-	-				
6140			-	-	-	-	-	121,455	121,455	-	-	-				
6141			113,462	-	-	-	113,462	147,658	34,196	-	-	-	15 years	2010, 2011	-	-
6142			228,165	-	-	-	228,165	229,305	1,140	-	-	-				
6143			61,422	-	-	-	61,422	117,031	55,609	-	-	-				
7000			-	-	-	-	-	8,065,500	8,065,500	-	-	-				
7011			1,535,161	-	-	-	1,535,161	1,540,039	4,878	-	-	-				
7015			86,272	-	-	-	86,272	86,793	521	-	-	-	15 years	2010, 2011	-	-
7018			360,726	-	243,322	243,322	117,404	119,189	1,785	1,785	-	-				
7027			166,662	-	-	-	166,662	167,781	1,119	-	-	-	15 years	2010, 2011	-	-
7031			248,973	-	-	-	248,973	250,261	1,288	-	-	-	15 years	2010, 2011	-	-
7048			172,648	-	-	-	172,648	173,359	711	-	-	-	15 years	2011	-	-
7056			63,092	-	-	-	63,092	267,725	204,633	-	-	-	15 years	2011	-	-
7060			47,149	-	-	-	47,149	47,491	342	-	-	-				
7064			140,085	-	-	-	140,085	1,041,151	901,066	-	-	-				
7065			162,249	-	-	-	162,249	163,588	1,339	-	-	-				
7088			-	-	-	-	-	46,651	46,651	-	-	-				
7099			167,028	-	-	-	167,028	167,892	864	-	-	-				
7100			125,751	-	-	-	125,751	126,803	1,052	-	-	-				
7101			130,740	-	-	-	130,740	218,012	87,272	-	-	-				
7113			71,007	-	-	-	71,007	824,035	753,028	-	-	-	15 years	2010, 2011	-	-
7114			80,263	-	-	-	80,263	80,775	512	-	-	-				
7115			86,286	15,619	-	15,619	70,667	70,738	71	71	-	-				
7117			241,207	-	-	-	241,207	242,896	1,689	-	-	-				
7118			-	-	-	-	-	999,832	999,832	-	-	-	15 years	2010	-	-
7120			108,782	-	-	-	108,782	222,305	113,523	-	-	-				
8000			-	-	-	-	-	4,256,144	4,256,144	-	-	-				
8006			249,488	-	-	-	249,488	250,042	554	-	-	-				
8026			322,115	-	-	-	322,115	323,975	1,860	-	-	-				
8029*			-	-	-	-	-	560,076	560,076	-	-	-	15 years	2011	-	-

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
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2013 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	1	2a	2b	3a(1)	3a(2)	3b(1)	3b(2)	3c(1)(2)	3c(2)(2)	3c(3)(1)	3c(3)(2)	3d(1)	3d(2)	4	4a
Employer Number	Valuation date	Market value of assets	Actuarial value of assets	No. of Participants: Retired and beneficiaries receiving payments	Funding Target: Retired and beneficiaries receiving payments	No. of Participants: Terminated vested participants	Funding Target: Terminated vested participants	Funding Target: Active participants - Non-vested benefits	Funding Target: Active participants - Vested benefits	No. of Participants: Total active participants	Funding Target: Total active participants	No. of Participants: Total	Funding Target: Total	Plan is in At-Risk Status	Funding target disregarding at-risk assumptions (if at-risk status)
8031	7/1/2013	25,378,238	25,378,238	122	11,125,661	257	7,202,221	301	6,492,407	184	6,492,708	563	24,820,590	☐	
8051	7/1/2013	16,424,850	16,424,850	61	7,526,069	134	4,643,317	3,302	2,810,327	64	2,813,629	259	14,983,015	☐	
8054	7/1/2013	2,156,732	2,156,732	8	1,537,681	29	725,814	955	289,843	17	290,798	54	2,554,293	☐	
8066	7/1/2013	2,880,700	2,880,700	4	483,337	10	338,859	-	1,689,615	14	1,689,615	28	2,511,811	☐	
8085	7/1/2013	1,686,604	1,686,604	3	908,549	1	206,299	-	640,013	3	640,013	7	1,754,861	☐	
8087	7/1/2013	1,583,210	1,583,210	5	1,283,455	6	299,755	-	-	-	-	11	1,583,210	☐	
8103	7/1/2013	2,992,093	2,992,093	5	474,738	4	193,606	11,955	2,264,301	25	2,276,256	34	2,944,600	☐	
8104	7/1/2013	1,774,566	1,774,566	2	558,773	-	35,617	5,779	1,180,425	8	1,186,204	10	1,780,594	☐	
8105	7/1/2013	27,037,976	27,037,976	23	8,053,990	67	3,304,475	358,195	15,278,719	169	15,636,914	259	26,995,379	☐	
9000	7/1/2013	66,903,541	66,903,541	54	22,191,295	188	15,599,894	1,022,284	28,084,257	100	29,106,541	342	66,897,730	☐	
9007	7/1/2013	2,690,122	2,690,122	5	821,375	9	257,907	6,951	1,835,006	9	1,841,957	23	2,921,239	☐	
9017	7/1/2013	1,681,092	1,681,092	5	602,602	28	561,913	-	898,937	19	898,937	52	2,063,452	☐	
9026	7/1/2013	9,444,130	9,444,130	34	4,546,388	143	4,560,301	1,185	2,504,927	116	2,506,112	293	11,612,801	☐	
9045	7/1/2013	1,732,804	1,732,804	3	217,384	11	1,059,978	-	381,156	14	381,156	28	1,658,518	☐	
9057	7/1/2013	4,071,894	4,071,894	25	3,519,148	22	1,039,656	-	63,598	7	63,598	54	4,622,402	☐	
9062	7/1/2013	2,399,780	2,399,780	4	1,874,645	1	277,047	22,919	472,171	11	495,090	16	2,646,782	☐	
9072	7/1/2013	774,542	774,542	2	121,120	2	200,989	1,145	484,152	4	485,297	8	807,406	☐	
9074	7/1/2013	7,171,975	7,171,975	3	2,007,553	13	964,328	64,017	4,313,276	52	4,377,293	68	7,349,174	☐	
9076	7/1/2013	5,081,028	5,081,028	3	1,190,641	6	545,956	25,122	3,169,307	28	3,194,429	37	4,931,026	☐	
9077	7/1/2013	1,431,849	1,431,849	1	180,294	1	64,077	13,054	1,049,469	13	1,062,523	15	1,306,894	☐	
9078*	7/1/2013	9,482,415	9,482,415	19	1,601,812	73	2,696,022	19,497	5,506,110	159	5,525,607	251	9,823,441	☐	
9080	7/1/2013	3,500,361	3,500,361	5	629,543	9	474,881	56,738	2,749,225	51	2,805,963	65	3,910,387	☐	
9082	7/1/2013	3,034,016	3,034,016	13	1,016,938	6	216,330	6,528	1,326,174	20	1,332,702	39	2,565,970	☐	
9083	7/1/2013	2,207,288	2,207,288	4	304,012	8	192,190	71,226	1,400,335	73	1,471,561	85	1,967,763	☐	
9084	7/1/2013	9,629,694	9,629,694	24	4,820,971	23	1,191,573	109,150	2,689,426	32	2,798,576	79	8,811,120	☐	
9085	7/1/2013	5,934,768	5,934,768	1	806	14	614,301	135,197	5,578,342	105	5,713,539	120	6,328,646	☐	
10000	7/1/2013	51,306,430	51,306,430	62	16,009,312	133	10,050,906	360,248	22,179,369	137	22,539,617	332	48,599,835	☐	
10008	7/1/2013	11,434,485	11,434,485	17	3,295,511	4	1,027,002	14,342	7,349,860	25	7,364,202	46	11,686,715	☐	
10019	7/1/2013	1,530,821	1,530,821	6	659,997	5	182,906	40,065	827,926	14	867,991	25	1,710,894	☐	
10022	7/1/2013	2,873,335	2,873,335	3	1,439,797	2	291,412	36,324	1,447,801	5	1,484,125	10	3,215,334	☐	
10026	7/1/2013	6,554,367	6,554,367	4	1,298,364	20	703,416	9,605	3,616,598	58	3,626,203	82	5,627,983	☐	
10031	7/1/2013	7,110,064	7,110,064	16	2,863,708	34	1,976,939	78,853	1,845,698	45	1,924,551	95	6,765,198	☐	
10035	7/1/2013	4,990,069	4,990,069	11	1,605,069	15	697,211	62,193	2,881,383	91	2,943,576	117	5,245,856	☐	
10038	7/1/2013	3,676,369	3,676,369	16	1,860,817	19	627,985	1,894	1,258,558	24	1,260,452	59	3,749,254	☐	
10047	7/1/2013	2,662,000	2,662,000	20	1,255,137	22	740,573	3,874	944,804	23	948,678	65	2,944,388	☐	
10048	7/1/2013	706,639	706,639	-	48,904	1	92,528	287	624,378	8	624,665	9	766,097	☐	
10049	7/1/2013	1,617,754	1,617,754	1	820,183	2	237,156	663	963,426	12	964,089	15	2,021,428	☐	
10051	7/1/2013	4,160,746	4,160,746	27	1,256,056	26	573,129	5,970	2,503,418	43	2,509,388	96	4,338,573	☐	
11009	7/1/2013	7,452,447	7,452,447	6	543,397	36	374,415	206,668	6,293,702	150	6,500,370	192	7,418,182	☐	
12000	7/1/2013	46,330,853	46,330,853	50	18,419,400	136	14,876,876	655,764	16,747,202	59	17,402,966	245	50,699,242	☐	
12004	7/1/2013	12,917,438	12,917,438	21	5,349,357	71	4,106,271	-	4,393,831	66	4,393,831	158	13,849,459	☐	
12026	7/1/2013	42,471,902	42,471,902	45	18,140,334	49	3,982,625	289,079	16,488,540	120	16,777,619	214	38,900,578	☐	
12028	7/1/2013	12,253,165	12,253,165	20	4,669,717	30	1,842,163	254,181	5,392,879	80	5,647,060	130	12,158,940	☐	
12033	7/1/2013	2,298,130	2,298,130	12	969,962	7	296,400	6,074	1,050,330	11	1,056,404	30	2,322,766	☐	
12042	7/1/2013	966,741	966,741	1	173,851	7	239,078	36	715,084	7	715,120	15	1,128,049	☐	
12043	7/1/2013	2,233,903	2,233,903	3	355,757	1	7,985	6,797	1,616,487	26	1,623,284	30	1,987,026	☐	
13000	7/1/2013	570,968,737	570,968,737	638	272,245,268	672	77,110,197	251,552	187,764,796	319	188,016,348	1,629	537,371,813	☐	
13001	7/1/2013	30,753,106	30,753,106	20	12,064,619	66	7,106,330	714,430	8,930,204	87	9,644,634	173	28,815,583	☐	
13002	7/1/2013	25,170,595	25,170,595	27	10,473,987	36	3,415,941	1,741,676	13,017,228	134	14,758,904	197	28,648,832	☐	
Orphans	7/1/2013	-	-	5,463	-	6,186	-	-	-	-	-	11,649	-	☐	
Continuing Employer Total		2,928,631,132	2,928,631,132	10,370	1,117,062,815	14,900	535,429,015	33,030,261	1,205,221,676	13,367	1,238,251,937	38,637	2,890,743,767		-
Continuing and New Employer Total		2,928,631,132	2,928,631,132	10,370	1,117,062,815	14,900	535,429,015	33,030,261	1,205,221,676	13,367	1,238,251,937	38,637	2,890,743,767		-

* Employers withdrawn from the plan between July 1, 2013 and June 30, 2014.

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Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
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2013 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	4b	5	6	7(a)	7(b)	8(a)	8(b)	9(a)	9(b)	10	10(a)	10(b)	11a(b)	11b	11b(b)
Employer Number	Funding target reflecting at-risk assumptions (if at-risk status)	Effective interest rate	Target normal cost	Carryover balance: Balance at beginning of prior year (line 13a from prior year)	Prefunding balance: Balance at beginning of prior year (line 13b from prior year)	Carryover balance: Portion used to offset prior year's funding requirement (line 35CB from prior year)	Prefunding balance: Portion used to offset prior year's funding requirement (line 35PB from prior year)	Carryover balance: Amount remaining (line 7 minus line 8)	Prefunding balance: Amount remaining (line 7 minus line 8)	Actual Rate of Return	Carryover balance: Interest on line 9 using prior year's actual rate of return	Prefunding balance: Interest on line 9 using prior year's actual rate of return	Prefunding balance: Prior year's excess contribution	Prior Year's Effective Interest Rate	Prefunding balance: Interest on line 11a using prior year's effective interest rate
8031		6.33%	730,506	219,299	-	-	-	219,299	-	7.29%	15,987	-	186,769	7.04%	13,149
8051		6.28%	125,178	2,372,493	-	-	-	2,372,493	-	7.11%	168,684	-	1,886	7.00%	132
8054		6.31%	32,322	-	-	-	-	-	-	5.28%	-	-	505	7.01%	35
8066		6.35%	72,272	-	-	-	-	-	-	8.74%	-	-	21,547	7.07%	1,523
8085		6.24%	16,431	-	-	-	-	-	-	6.21%	-	-	13,337	6.96%	928
8087		6.22%	10,441	-	-	-	-	-	-	3.03%	-	-	419,272	6.92%	29,014
8103		6.35%	177,727	33,447	-	-	-	33,447	-	8.86%	2,963	-	175,340	7.07%	12,397
8104		6.32%	127,742	57,921	-	-	-	57,921	-	8.46%	4,900	-	813	7.03%	57
8105		6.38%	1,524,947	546,579	-	-	-	546,579	-	7.95%	43,453	-	1,337,997	7.10%	94,998
9000		6.39%	2,950,959	-	-	-	-	-	-	7.79%	-	-	391,635	7.11%	27,845
9007		6.28%	92,732	48	-	48	-	-	-	7.68%	-	-	732	6.97%	51
9017		6.22%	29,234	41,919	-	-	-	41,919	-	7.25%	3,039	-	752	6.94%	52
9026		6.34%	135,667	-	-	-	-	-	-	6.70%	-	-	-	7.05%	-
9045		6.29%	21,949	47,183	-	-	-	47,183	-	9.05%	4,270	-	58,053	7.02%	4,075
9057		6.24%	42,959	58	-	-	-	58	-	4.20%	2	-	24,320	6.94%	1,688
9062		6.26%	82,872	-	-	-	-	-	-	7.66%	-	-	775	6.95%	54
9072		6.32%	31,615	50,182	-	13,792	-	36,390	-	8.82%	3,210	-	450	7.04%	40
9074		6.32%	435,957	223,122	-	-	-	223,122	-	7.93%	17,694	-	2,294	7.04%	161
9076		6.38%	50,421	80,134	-	-	-	80,134	-	8.31%	6,659	-	410,059	7.11%	29,155
9077		6.32%	50,624	158,278	24,067	-	-	158,278	24,067	9.13%	14,451	2,197	52,515	7.04%	3,697
9078*		6.38%	117,542	-	-	-	-	-	-	8.94%	-	-	541,529	7.10%	38,449
9080		6.36%	53,922	-	-	-	-	-	-	8.79%	-	-	255	7.07%	18
9082		6.29%	29,129	69,312	-	-	-	69,312	-	7.44%	5,157	-	55,401	6.99%	3,873
9083		6.34%	40,157	3,910	50,000	-	-	3,910	50,000	9.06%	354	4,530	134,647	7.08%	9,533
9084		6.29%	303,854	558,713	-	-	-	558,713	-	6.35%	35,478	-	457,661	6.99%	31,991
9085		6.40%	81,086	1	-	-	-	1	-	10.06%	-	-	69,032	7.10%	4,901
10000		6.37%	2,324,715	-	-	-	-	-	-	7.74%	-	-	1,449,563	7.08%	102,629
10008		6.30%	365,563	31,331	129,863	-	-	31,331	129,863	7.87%	2,466	10,220	77,243	7.02%	5,422
10019		6.26%	70,805	-	-	-	-	-	-	6.79%	-	-	531	6.96%	37
10022		6.33%	255,643	40	-	-	-	40	-	6.45%	3	-	502	7.03%	35
10026		6.37%	226,273	868,559	-	-	-	868,559	-	8.41%	73,046	-	295,609	7.08%	20,929
10031		6.32%	244,923	536,607	-	-	-	536,607	-	6.98%	37,455	-	184,071	7.03%	12,940
10035		6.30%	272,700	144,955	-	-	-	144,955	-	7.54%	10,930	-	355	7.01%	25
10038		6.33%	43,291	15,657	-	-	-	15,657	-	6.70%	1,049	-	38,041	7.04%	2,678
10047		6.31%	37,643	32	-	-	-	32	-	7.36%	2	-	186	7.02%	13
10048		6.29%	11,608	22	-	-	-	22	-	9.50%	2	-	93	7.01%	6
10049		6.26%	24,529	9,199	-	-	-	9,199	-	6.34%	583	-	19,013	6.97%	1,325
10051		6.38%	277,010	1,317	-	-	-	1,317	-	8.41%	111	-	120,765	7.08%	8,550
11009		6.51%	769,225	-	-	-	-	-	-	9.46%	-	-	764,966	7.25%	55,460
12000		6.35%	2,411,743	10,469	-	-	-	10,469	-	7.29%	763	-	7,696	7.06%	543
12004		6.34%	127,664	-	-	-	-	-	-	7.09%	-	-	516,882	7.05%	36,440
12026		6.31%	1,799,262	2,436,419	-	-	-	2,436,419	-	6.92%	168,600	-	3,080,396	7.02%	216,244
12028		6.33%	117,015	124	-	-	-	124	-	7.01%	9	-	472,112	7.03%	33,190
12033		6.30%	100,588	-	57,112	-	-	-	57,112	7.68%	-	4,386	62,381	7.02%	4,379
12042		6.33%	14,879	-	-	-	-	-	-	8.61%	-	-	41,589	7.06%	2,936
12043		6.39%	167,174	4,937	-	-	-	4,937	-	9.15%	452	-	136,779	7.12%	9,739
13000		6.30%	16,305,486	-	-	-	-	-	-	7.09%	-	-	2,685,346	7.01%	188,243
13001		6.40%	1,259,128	909,009	-	-	-	909,009	-	7.10%	64,540	-	2,012,630	7.11%	143,098
13002		6.36%	2,110,246	34,529	-	34,529	-	-	-	7.26%	-	-	8	7.07%	1
Orphans			-	-	-	-	-	-	-		-	-	-	-	-
Continuing Employer Total	-	6.34%	109,285,222	39,640,010	9,157,307	3,593,125	243,208	36,046,885	8,914,099		2,689,551	727,937	61,961,127	7.05%	4,378,456
Continuing and New Employer Total	-	6.34%	109,285,222	39,640,010	9,157,307	3,593,125	243,208	36,046,885	8,914,099	7.40%	2,689,551	727,937	61,961,127	7.05%	4,378,456

* Employers withdrawn from the plan between July 1, 2013 and June 30, 2014.

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Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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2013 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	11c(b)	11d(b)	12(a)	12(b)	13(a)	13(b)	14	15	16	17	18b	18c	19a	19b	19c
Employer Number	Prefunding balance: Total available at beginning of current plan year to add to prefunding balance	Prefunding balance: Portion of line 11c(b) to be added to prefunding balance	Carryover balance: Reduction in balances due to elections or deemed elections	Prefunding balance: Reduction in balances due to elections or deemed elections	Carryover balance: Balance at beginning of current year (9(a) + 10(a) - 12(a))	Prefunding balance: Balance at beginning of current year (9(b) + 10(b) + 11d(b) - 12(b))	Funding Target Attainment Percentage	Adjusted Funding Target Attainment Percentage	Prior year's funding percentage (for credit balance use)	If current value of assets < 70% of funding target, enter such percentage	Contributions made to the plan for the plan year by employer(s)	Contributions made to the plan for the plan year by employees	Discounted employer contributions: allocated toward unpaid minimum required contribution from prior years	Discounted employer contributions: made to avoid benefit restrictions adjusted to valuation date	Discounted employer contributions: allocated toward minimum required contribution for current year, adjusted to valuation date
8031	199,918	-	-	-	235,286	-	101.29%	102.20%	111.88%		421,962	-	-	-	408,144
8051	2,018	-	-	-	2,541,177	-	92.66%	109.41%	112.40%		702,769	-	-	-	683,732
8054	540	-	-	-	-	-	84.43%	85.01%	95.31%		142,932	-	-	-	137,700
8066	23,070	-	-	-	-	-	114.68%	114.35%	125.05%		28,469	-	-	-	27,772
8085	14,265	-	-	-	-	-	96.11%	96.18%	102.52%		28,752	-	-	-	27,994
8087	448,286	-	-	-	-	-	100.00%	100.00%	79.49%		14,756	-	-	-	14,379
8103	187,737	187,737	-	-	36,410	187,737	94.00%	101.59%	102.88%		340,000	-	-	-	330,278
8104	870	-	-	-	62,821	-	96.13%	96.15%	104.21%		143,939	-	-	-	140,571
8105	1,432,995	-	-	-	590,032	-	97.97%	100.15%	105.24%		2,000,000	-	-	-	1,959,412
9000	419,480	-	-	-	-	-	100.00%	100.00%	112.51%		3,045,790	-	-	-	2,956,165
9007	783	-	-	-	-	-	92.08%	92.23%	96.66%		160,937	-	-	-	155,173
9017	804	-	2,573	-	42,385	-	79.41%	80.00%	86.02%		77,595	-	-	-	74,976
9026	-	-	-	-	-	-	81.32%	81.74%	86.72%		3,521,743	-	-	-	3,335,250
9045	62,128	-	-	-	51,453	-	101.37%	104.40%	106.16%		60,000	-	-	-	58,310
9057	26,008	-	-	-	60	-	88.08%	88.39%	94.91%		204,039	-	-	-	198,984
9062	829	-	-	-	-	-	90.66%	90.80%	97.44%		112,125	-	-	-	108,448
9072	490	-	-	-	39,600	-	91.02%	91.14%	97.32%		50,435	-	-	-	49,032
9074	2,455	-	-	-	240,816	-	94.31%	94.39%	105.07%		522,815	-	-	-	510,498
9076	439,214	-	-	-	86,793	-	101.28%	103.01%	101.83%		500,000	-	-	-	492,266
9077	56,212	-	-	-	172,729	26,264	94.33%	109.47%	114.39%		93,130	-	-	-	90,936
9078*	579,978	-	-	-	-	-	96.52%	96.56%	100.37%		6,162,114	-	-	-	6,000,345
9080	273	-	-	-	-	-	89.51%	89.51%	98.14%		158,841	-	-	-	154,150
9082	59,274	59,274	-	-	74,469	59,274	113.02%	118.24%	114.82%		88,403	-	-	-	85,798
9083	144,180	-	-	-	4,264	54,530	109.18%	112.17%	113.06%		125,000	-	-	-	121,656
9084	489,652	-	-	-	594,191	-	102.54%	109.29%	112.40%		440,000	-	-	-	426,723
9085	73,933	-	-	-	1	-	93.77%	93.77%	108.51%		151,846	-	-	-	147,321
10000	1,552,192	-	-	-	-	-	105.56%	105.47%	112.42%		3,700,000	-	-	-	3,540,716
10008	82,665	82,665	-	-	33,797	222,748	95.64%	96.41%	104.69%		472,713	33,217	-	-	453,338
10019	568	-	-	-	-	-	89.47%	89.66%	95.67%		113,909	-	-	-	109,926
10022	537	-	-	-	43	-	89.36%	89.55%	99.45%		362,204	-	-	-	352,646
10026	316,538	316,538	-	-	941,605	316,538	94.10%	116.22%	118.73%		370,000	-	-	-	359,206
10031	197,011	-	-	-	574,062	-	96.61%	104.99%	108.81%		620,000	-	-	-	593,495
10035	380	-	-	-	155,885	-	92.15%	92.33%	103.57%		352,910	-	-	-	342,321
10038	40,719	-	-	-	16,706	-	97.61%	97.65%	105.26%		60,215	-	-	-	58,430
10047	199	-	-	-	34	-	90.40%	90.58%	95.43%		122,698	-	-	-	119,274
10048	99	-	-	-	24	-	92.23%	92.31%	96.78%		16,660	-	-	-	16,267
10049	20,338	-	5,481	-	4,301	-	79.81%	80.00%	84.18%		106,443	-	-	-	102,448
10051	129,315	129,315	-	-	1,428	129,315	92.88%	95.86%	105.25%		220,000	-	-	-	210,810
11009	820,426	820,426	-	-	-	820,426	89.40%	100.46%	106.08%		1,000,000	-	-	-	971,892
12000	8,239	-	-	-	11,232	-	91.36%	91.51%	100.02%		3,262,258	-	-	-	3,137,741
12004	553,322	484,553	-	-	-	484,553	89.77%	93.42%	96.56%		794,290	-	-	-	770,519
12026	3,296,640	-	-	-	2,605,019	-	102.48%	109.00%	109.96%		2,600,000	-	-	-	2,532,461
12028	505,302	505,302	-	-	133	505,302	96.61%	100.76%	99.95%		229,387	-	-	-	223,211
12033	66,760	66,760	-	-	-	128,258	93.41%	96.34%	100.00%		150,000	-	-	-	145,914
12042	44,525	44,525	-	-	-	44,525	81.75%	85.99%	89.17%		26,913	-	-	-	26,266
12043	146,518	-	-	-	5,389	-	112.15%	112.42%	123.18%		146,980	-	-	-	143,627
13000	2,873,589	-	-	-	-	-	106.25%	106.13%	116.20%		3,310,321	-	-	-	3,258,644
13001	2,155,728	-	-	-	973,549	-	103.34%	106.62%	111.04%		2,050,000	-	-	-	2,008,844
13002	9	-	-	-	-	-	87.85%	88.05%	96.71%		2,730,121	-	-	-	2,649,173
Orphans	-	-	-	-	-	-					-	-	-	-	-
Continuing Employer Total	66,339,583	8,534,131	2,740,036	154,440	35,996,400	18,021,727	99.44%	100.70%	108.00%		190,751,615	255,908	-	-	183,494,470
Continuing and New Employer Total	66,339,583	8,534,131	2,740,036	154,440	35,996,400	18,021,727	99.44%	100.70%	108.00%		190,751,615	255,908	-	-	183,494,470

* Employers withdrawn from the plan between July 1, 2013 and June 30, 2014.

Orphan assets and liabilities are allocated to orphan-responsible employers.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333

2013 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	20a	20b	20c(1)	20c(2)	20c(3)	20c(4)	28	29	30	31(a)	31(b)	32a(1)	32a(2)	32b(1)	32b(2)
Employer Number	Did the plan have a "funding shortfall" for the prior year? (yes/no)	If 20a is "yes", were required quarterly installments for the current year made in a timely manner? (yes/no)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 1st quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 2nd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 3rd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 4th quarter)	Unpaid minimum required contribution for all prior years	Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	Target normal cost (line 6)	Excess Assets, if applicable, but not greater than 31(a)	Outstanding balance: Net shorfall amortization installment	Installment: Net shorfall amortization installment	Outstanding balance: Waiver amortization installment	Installment: Waiver amortization installment
8031	No						-	-	-	730,506	322,362	-	-	-	-
8051	Yes	No	-	-	-	-	-	-	-	125,178	-	2,136,406	556,647	-	-
8054	Yes	Yes	-	-	-	-	-	-	-	32,322	-	397,561	104,577	-	-
8066	No						-	-	-	72,272	72,272	-	-	-	-
8085	No						-	-	-	16,431	-	68,257	11,392	-	-
8087	Yes	Yes	-	-	-	-	-	-	-	10,441	-	-	-	-	-
8103	No						-	-	-	177,727	-	-	-	-	-
8104	No						-	-	-	127,742	-	68,849	11,490	-	-
8105	No						-	-	-	1,524,947	-	-	-	-	-
9000	No						-	-	-	2,950,959	5,811	-	-	-	-
9007	Yes	Yes	-	-	-	-	-	-	-	92,732	-	231,117	61,418	-	-
9017	Yes	Yes	-	-	-	-	-	-	-	29,234	-	424,745	87,942	-	-
9026	Yes	Yes	-	-	-	-	-	-	-	135,667	-	2,168,671	472,022	-	-
9045	No						-	-	-	21,949	21,949	-	-	-	-
9057	Yes	Yes	-	-	-	-	-	-	-	42,959	-	550,568	155,104	-	-
9062	Yes	Yes	-	-	-	-	-	-	-	82,872	-	247,002	24,928	-	-
9072	Yes	Yes	-	-	-	-	-	-	-	31,615	-	72,464	17,781	-	-
9074	No						-	-	-	435,957	-	418,015	69,763	-	-
9076	No						-	-	-	50,421	50,421	-	-	-	-
9077	No						-	-	-	50,624	-	-	-	-	-
9078*	No						-	-	-	117,542	-	341,026	56,915	-	-
9080	Yes	Yes	-	-	-	-	-	-	-	53,922	-	410,026	100,093	-	-
9082	No						-	-	-	29,129	29,129	-	-	-	-
9083	No						-	-	-	40,157	40,157	-	-	-	-
9084	No						-	-	-	303,854	224,383	-	-	-	-
9085	No						-	-	-	81,086	-	393,879	65,735	-	-
10000	No						-	-	-	2,324,715	2,324,715	-	-	-	-
10008	No						-	-	-	365,563	-	508,775	84,911	-	-
10019	Yes	Yes	-	-	-	-	-	-	-	70,805	-	180,073	38,341	-	-
10022	Yes	Yes	-	-	-	-	-	-	-	255,643	-	342,042	95,701	-	-
10026	No						-	-	-	226,273	-	-	-	-	-
10031	No						-	-	-	244,923	-	-	-	-	-
10035	No						-	-	-	272,700	-	411,672	68,705	-	-
10038	No						-	-	-	43,291	-	89,591	14,952	-	-
10047	Yes	No	-	-	-	-	-	-	-	37,643	-	282,422	81,299	-	-
10048	Yes	Yes	-	-	-	-	-	-	-	11,608	-	59,482	4,585	-	-
10049	Yes	Yes	-	-	-	-	-	-	-	24,529	-	407,975	82,006	-	-
10051	No						-	-	-	277,010	-	308,570	51,498	-	-
11009	No						-	-	-	769,225	-	-	-	-	-
12000	No						-	-	-	2,411,743	-	4,379,621	730,924	-	-
12004	Yes	Yes	-	-	-	-	-	-	-	127,664	-	1,416,574	170,866	-	-
12026	No						-	-	-	1,799,262	966,305	-	-	-	-
12028	Yes	No	-	-	-	-	-	-	-	117,015	-	(127,701)	105,521	-	-
12033	No						-	-	-	100,588	-	152,894	25,517	-	-
12042	Yes	Yes	-	-	-	-	-	-	-	14,879	-	205,833	30,764	-	-
12043	No						-	-	-	167,174	167,174	-	-	-	-
13000	No						-	-	-	16,305,486	16,305,486	-	-	-	-
13001	No						-	-	-	1,259,128	963,974	-	-	-	-
13002	Yes	Yes	-	-	-	-	-	-	-	2,110,246	-	3,478,237	537,058	-	-
Orphans	No						-	-	-	-	-	-	-	-	-
Continuing Employer Total			-	-	-	-	-	-	-	109,285,222	50,468,800	94,568,868	24,122,639	-	-
Continuing and New Employer Total	Yes	No	-	-	-	-	-	-	-	109,285,222	50,468,800	94,568,868	24,122,639	-	-

* Employers withdrawn from the plan between July 1, 2013 and June 30, 2014.

Orphan assets and liabilities are allocated to orphan-responsible employers.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333

2013 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	33Date	33	34	35CB	35PB	35	36	37	38a	38b	39	40	41a	41b	42	43
Employer Number	If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval	If a waiver has been approved for this plan year, enter the waived amount	Total funding requirement before reflecting carryover/prefunding balances (line 31 + line 32a +line 32b - line 33)	Balances used to offset funding requirement: Carryover balance	Balances used to offset funding requirement: Prefunding balance	Balances used to offset funding requirement: Total balance	Additional cash requirements (line 34 minus line 35(3))	Contributions allocated toward minimum required contribution for current year, adjusted to valuation date (line 19c)	total Interest-adjusted excess contributions for current year	Portion of excess contribution attributable to use of prefunding and funding standard carryover balances	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	Unpaid minimum required contribution for all years	Alternative amortization schedule elected under Pension Relief Act of 2010	Eligible plan year(s) for which the election in line 41a was made	Amount of acceleration adjustment	Excess installment acceleration amont to be carried over to future plan years
8031			408,144	-	-	-	408,144	408,144	-	-	-	-				
8051			681,825	-	-	-	681,825	683,732	1,907	-	-	-				
8054			136,899	-	-	-	136,899	137,700	801	-	-	-				
8066			-	-	-	-	-	27,772	27,772	-	-	-				
8085			27,823	-	-	-	27,823	27,994	171	-	-	-				
8087			10,441	-	-	-	10,441	14,379	3,938	-	-	-	15 years	2010, 2011	-	-
8103			177,727	-	-	-	177,727	330,278	152,551	-	-	-				
8104			139,232	-	-	-	139,232	140,571	1,339	-	-	-				
8105			1,524,947	-	-	-	1,524,947	1,959,412	434,465	-	-	-				
9000			2,945,148	-	-	-	2,945,148	2,956,165	11,017	-	-	-				
9007			154,150	-	-	-	154,150	155,173	1,023	-	-	-				
9017			117,176	42,366	-	42,366	74,810	74,976	166	166	-	-	15 years	2010, 2011	-	-
9026			607,689	-	-	-	607,689	3,335,250	2,727,561	-	-	-	15 years	2011	-	-
9045			-	-	-	-	-	58,310	58,310	-	-	-				
9057			198,063	-	-	-	198,063	198,984	921	-	-	-				
9062			107,800	-	-	-	107,800	108,448	648	-	-	-	15 years	2010, 2011	-	-
9072			49,396	15,376	-	15,376	34,020	49,032	15,012	15,012	-	-				
9074			505,720	-	-	-	505,720	510,498	4,778	-	-	-				
9076			-	-	-	-	-	492,266	492,266	-	-	-				
9077			50,624	-	-	-	50,624	90,936	40,312	-	-	-	15 years	2011	-	-
9078*			174,457	-	-	-	174,457	6,000,345	5,825,888	-	-	-				
9080			154,015	-	-	-	154,015	154,150	135	-	-	-				
9082			-	-	-	-	-	85,798	85,798	-	-	-				
9083			-	-	-	-	-	121,656	121,656	-	-	-				
9084			79,471	-	-	-	79,471	426,723	347,252	-	-	-				
9085			146,821	-	-	-	146,821	147,321	500	-	-	-				
10000			-	-	-	-	-	3,540,716	3,540,716	-	-	-				
10008			450,474	-	-	-	450,474	453,338	2,864	-	-	-	15 years	2010, 2011	-	-
10019			109,146	-	-	-	109,146	109,926	780	-	-	-	15 years	2010	-	-
10022			351,344	-	-	-	351,344	352,646	1,302	-	-	-				
10026			226,273	-	-	-	226,273	359,206	132,933	-	-	-				
10031			244,923	-	-	-	244,923	593,495	348,572	-	-	-				
10035			341,405	-	-	-	341,405	342,321	916	-	-	-				
10038			58,243	-	-	-	58,243	58,430	187	-	-	-				
10047			118,942	-	-	-	118,942	119,274	332	-	-	-				
10048			16,193	23	-	23	16,170	16,267	97	23	-	-	15 years	2010, 2011	-	-
10049			106,535	4,301	-	4,301	102,234	102,448	214	214	-	-	15 years	2010, 2011	-	-
10051			328,508	1,428	116,271	117,699	210,809	210,810	1	1	-	-				
11009			769,225	-	-	-	769,225	971,892	202,667	-	-	-				
12000			3,142,667	11,190	-	11,190	3,131,477	3,137,741	6,264	6,264	-	-				
12004			298,530	-	-	-	298,530	770,519	471,989	-	-	-	15 years	2010	-	-
12026			832,957	-	-	-	832,957	2,532,461	1,699,504	-	-	-				
12028			222,536	-	-	-	222,536	223,211	675	-	-	-				
12033			126,105	-	-	-	126,105	145,914	19,809	-	-	-	15 years	2010, 2011	-	-
12042			45,643	-	19,506	19,506	26,137	26,266	129	129	-	-	15 years	2010	-	-
12043			-	-	-	-	-	143,627	143,627	-	-	-				
13000			-	-	-	-	-	3,258,644	3,258,644	-	-	-				
13001			295,154	-	-	-	295,154	2,008,844	1,713,690	-	-	-				
13002			2,647,304	-	-	-	2,647,304	2,649,173	1,869	-	-	-	15 years	2010	-	-
Orphans			-	-	-	-	-	-	-	-	-	-				
Continuing Employer Total		-	82,939,061	3,228,753	530,231	3,758,984	79,180,077	183,494,470	104,314,393	2,692,912	-	-				
Continuing and New Employer Total		-	82,939,061	3,228,753	530,231	3,758,984	79,180,077	183,494,470	104,314,393	2,692,912	-	-	15 years	2010, 2011		

* Employers withdrawn from the plan between July 1, 2013 and June 30, 2014.

Orphan assets and liabilities are allocated to orphan-responsible employers.

SCHEDULE SB ATTACHMENTS

Schedule SB – Statement by Enrolled Actuary

Plan Sponsor	Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
EIN / PN	13-5645888 / 333
Plan Name	Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date	July 1, 2013
Enrolled Actuary	David M. Flagg
Enrollment Number	14-03713

The actuarial assumptions that are not mandated by IRC § 430 and regulations, represent the enrolled actuary's best estimate of anticipated experience under the plan, subject to the following conditions:

The actuarial valuation, on which the information in this Schedule SB is based, has been prepared in reliance upon the employee and financial data furnished by the plan administrator and the trustee. The financial information was audited by the independent certified public accountants for the Fund.

The enrolled actuary has not made a rigorous check of the accuracy of this information but has accepted it after reviewing it and concluding it is reasonable in relation to similar information furnished in previous years. The amounts of contributions and dates paid shown in Line 18 of Schedule SB were listed in reliance on information provided by the plan administrator and/or trustee.

Appendix C:

Summary of Principal Plan Provisions as of July 1, 2013

Retirement Fund ID#	Salary Definition	Salary Def code	Vesting	Benefit Formula
1000	January 1 Basic	10	2-6 YEAR	2.00% High-3
1001	January 1 Basic	10	5 YEAR	2.00% High-3
1004	January 1 Basic	10	5 YEAR	2.00% High-5
1006	January 1 Basic and Partial Commission	12	5 YEAR	1.00% High-5
1007	January 1 Basic and Partial Commission	12	5 YEAR	2.00% High-5
1019	Basic as Earned and Partial Commission	42	5 YEAR	2.00% High-3
1020	January 1 Basic, Prior Year Bonus & OT	30	5 YEAR	2.00% Career
1024	January 1 Basic	10	5 YEAR	2.00% High-5
1025	W-2 (Includes Commissions)	70	5 YEAR	2.00% Career
1026	January 1 Basic	10	5 YEAR	2.00% High-5
1027	January 1 Basic	10	5 YEAR	1.00% High-5
1030	January 1 Basic	10	5 YEAR	1.00% Career
1032	W-2 (Includes Commissions)	70	5 YEAR	1.00% Career
1034	January 1 Basic	10	5 YEAR	2.00% High-5
1046	January 1 Basic	10	5 YEAR	.75% High-5
1055	Basic as Earned and Partial Commission	42	5 YEAR	1.50% High-3 w/ 40 Year Service Cap
1063	W-2 (Includes Commissions)	70	5 YEAR	2.00% High-3
1064	January 1 Basic, Prior Year Bonus & OT and Full Commission	31	5 YEAR	1.50% High-5
1069	W-2 (Includes Commissions)	70	5 YEAR	2.00% High-5
1070	Basic as Earned	40	2-6 YEAR	1.50% High-3
1072	January 1 Basic	10	2-6 YEAR	1.00% / 1.50% High-5 w/ Floating Covered Compensation
1073	January 1 Basic	10	5 YEAR	1.75% High-3
1074	W-2 (Includes Commissions)	70	5 YEAR	1.75% High-5
1077	Basic as Earned	40	5 YEAR	1.00% Career
1079	January 1 Basic	10	5 YEAR	1.15% High-5 w/ 25 Year Service Cap
1080	Basic as Earned and Full Commission	41	2-5 YEAR	(2% High-5 - .65% High-3 up to Floating Covered Compensation) for service <= 25 Years + (.5% High-5 for Service > 25 Years (service capped at 10 years on the .5% piece) only w/ >20 Years @1/1/1995))
1082	Basic as Earned and Full Commission	41	5 YEAR	50% / 62% High-3 w/ Floating Covered Compensation w/ 25 Year Service Minimum (no project & prorate w/ unreduced 62 & 30)
1083	January 1 Basic	10	5 YEAR	2.00% High-3
1084	Basic as Earned and Full Commission	41	5 YEAR	50% / 62% High-3 w/ Floating Covered Compensation w/ 25 Year Service Minimum
1086	W-2 (Includes section 125, 402(g), 414(h)(2))	Special	3 YEAR	Cash Balance
1087	W-2 (Includes Commissions)	70	3-7 YEAR	1.5% High-3 + .65% High-3 in excess of CCL (service is capped at 30 years)
1088	1.8% / 2.2% High-5 w/ Floating CCL (service capped at 35 years)	70	5 YEAR	If age 50 + 3 years service as of 6/1/2000, 1.8% / 2.2% High-5 w/ Floating Covered Compensation (service capped at 35 years); otherwise, 1.2% / 1.6% High-5 w/ Floating Covered Compensation (service capped at 35 years)
2000	Basic as Earned, Bonus & OT as Earned and Full Commission	61	2-6 YEAR	2.50% High-3 w/ 30 Year Service Cap
2003	January 1 Basic	10	5 YEAR	2.00% High-5
2006	January 1 Basic	10	5 YEAR	2.00% High-5
2009	January 1 Basic	10	2-6 YEAR	2.00% Career
2012	January 1 Basic	10	5 YEAR	2.00% High-5
2018	W-2 (Includes Commissions)	70	2-6 YEAR	70% High-5 w/ 25 Year Service Minimum
2019	W-2 (Includes Commissions)	70	5 YEAR	1.75% High-5 w/ 40 Year Service Cap
2022	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	1.25% / 1.75% High-5 w/ Floating Covered Compensation
2023	January 1 Basic	10	5 YEAR	50% / 62.5% High-5 w/ Floating Covered Compensation w/ 25 Year Service Minimum
2025	W-2 (Includes Commissions)	70	5 YEAR	2.75% High-5 w/ 25 Year Service Cap
2026	Basic as Earned	40	2-6 YEAR	2.25% High-5 for Service <= 25 Years + .25% High-5 for Service > 25 Years (project and prorate)
2027	W-2 (Includes Commissions)	70	3 YEAR	1.333% / 1.667% Career Average w/ Floating Covered Compensation
2029	January 1 Basic	10	3-7 YEAR	32.5% / 50% High-5 w/ Floating Covered Compensation w/ 35 Year Service Minimum
2030	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	1.25% High-5 with a 30 Year Service Cap (High-5 of the last 10 years)
2032	January 1 Basic	10	5 YEAR	2.085% / 2.4% High-3 w/ Floating Covered Compensation (service capped at 25 years)
2033	Basic as Earned	40	SPECIAL	60% High-3 w/ 25 Year Service Minimum
2034	W-2 (Includes Commissions)	70	5 YEAR	2.00% High-3 w/ 30 Year Service Cap
2037	SPECIAL	Special	2-6 YEAR	60% High-5 w/ 30 Year Service Minimum
2038	W-2 (Includes Commissions)	70	5 YEAR	1.667% High-5 w/ 15 Year Service Cap
2039	Basic as Earned	40	5 YEAR	45.25% / 55% H-5 w/ Floating Covered Compensation w/ 15 Year Service Minimum (+.25% to H-5 for Svc > 15 yrs) ($600 per yr min bft)
3000	January 1 Basic	10	5 YEAR	2.00% High-3
3011	January 1 Basic	10	5 YEAR	2.00% High-5
3012	January 1 Basic, Prior Year Bonus & OT and Full Commission	32	5 YEAR	2.00% High-5
3019	January 1 Basic and Partial Commission	12	5 YEAR	1.50% High-5
3023	January 1 Basic	10	2-6 YEAR	2.00% High-5
3031	January 1 Basic	10	5 YEAR	2.00% High-5
3032	January 1 Basic	10	5 YEAR	1.50% High-5
3036	January 1 Basic	10	5 YEAR	1.00% High-5
3054	January 1 Basic	10	5 YEAR	1.50% High-5
3063	Basic as Earned	40	2-6 YEAR	1.75% High-5
3067	W-2 (Includes Commissions)	70	2-6 YEAR	1.50% / 2.00% High-3 w/ Floating Covered Compensation
3069	January 1 Basic	10	5 YEAR	25% High-3 w/ 30 Year Service Minimum
3073	W-2 (Includes Commissions)	70	2-6 YEAR	1.00% / 1.50% High-5 w/ Floating Covered Compensation (service capped at 25 years)
3074	Basic as Earned	40	SPECIAL	1.50% High-5
3077	W-2 (Includes Commissions)	70	3-7 YEAR	2.15% High-5 + .65% High-5 in excess of Floating Covered Compensation (service capped at 25 years on both pieces)
4000	January 1 Basic, Prior Year Bonus & OT	30	2-5 YEAR	2.50% High-3 w/ 30 Year Service Cap
4026	January 1 Basic	10	5 YEAR	2.00% High-3
4079	January 1 Basic	10	2-6 YEAR	37.5% / 50% High-5 w/ Fixed Covered Compensation w/ 25 Year Service Minimum
4084	Basic as Earned	40	2-6 YEAR	2.00% High-3
4087	W-2 (Includes Commissions)	70	5 YEAR	1.6% High-5 for all service + .48% High-5 in excess of Covered Compensation (service capped at 35 years)
4088	W-2 (Includes Commissions)	70	5 YEAR	30% / 50% High-5 w/ Floating Covered Compensation w/ 35 Year Service Minimum
4090	Section 3401(a)	71	5 YEAR	12% High-5 + 1% / 1.5% High-5 w/ Floating Covered Compensation for service after 7/1/2007 + 7/1/2007 Frozen SSPIA Benefit
4091	W-2 excluding bonuses and spec payments	82	5 YEAR	4% High-5 with 20 Year Service Cap (ignores last 5 years if service > 5 years)
4092	January 1 Basic	10	5 YEAR	1.50% / 1.85% High-3 w/ Floating Covered Compensation (service capped at 30 years) + 1.85% High-3 for service in excess of 30 years
4094	W-2 (Excludes 132(f))	80	3-7 YEAR	.65% Career Average (if service precedes 1/1/1996, use 1995 salary for all such service) w/ 35 year svc cap (project & prorate formula)
4096	W-2 (Includes Commissions)	70	5 YEAR	1.50% H-5 for svc up to 25 yrs + .75% H-5 for svc > 25 yrs but < 35 yrs + (.75% if SSNRA=65, .7% if SSNRA=66, .65% if SSNRA=67) H-5 > Floating CCL for svc up to 35 yrs
4097	Basic as Earned, Bonus & OT as Earned	60	2-6 YEAR	1.5% High-5 x service + .51% High-5 in excess of $10,000 Fixed Covered Compensation x service where service is capped at 40 years maximum (project and prorate)
5000	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	2.50% High-3
5001	January 1 Basic	10	5 YEAR	2.00% Career

Appendix C:

Summary of Principal Plan Provisions as of July 1, 2013

Retirement Fund ID#	Salary Definition	Salary Def code	Vesting	Benefit Formula
5002	January 1 Basic, Prior Year Bonus & OT	30	5 YEAR	2.25% High-3
5010	January 1 Basic	10	5 YEAR	1.00% Career
5021	January 1 Basic	10	5 YEAR	1.50% High-5
5026	Basic as Earned and Full Commission	41	5 YEAR	1.50% High-5
5034	W-2 (Includes Commissions)	70	5 YEAR	1.00% High-5
5042	January 1 Basic, Prior Year Bonus & OT	30	2-6 YEAR	2.00% High-5
5044	January 1 Basic	10	5 YEAR	2.00% High-5
5045	January 1 Basic	10	5 YEAR	1.50% High-3
5047	W-2 (Includes Commissions)	70	5 YEAR	2.50% High-5
5049	January 1 Basic and Full Commission	11	5 YEAR	2.00% High-5
5050	January 1 Basic	10	2-6 YEAR	1.00% / 1.50% High-5 w/ Floating Covered Compensation
5051	January 1 Basic	10	5 YEAR	2.00% High-5
5065	January 1 Basic	10	5 YEAR	1.00% High-3
5072	W-2 (Includes Commissions)	70	5 YEAR	2.00% High-5
5079	January 1 Basic, Prior Year Bonus & OT and Full Commission	31	5 YEAR	2.00% Career
5080	January 1 Basic	10	2-6 YEAR	1.50% High-5
5083	January 1 Basic and Full Commission	11	5 YEAR	1.50% Career
5091	January 1 Basic	10	5 YEAR	1.00% High-5
5093	January 1 Basic, Prior Year Bonus & OT	30	5 YEAR	2.00% High-5
5118	W-2 (Includes Commissions)	70	5 YEAR	1.00% / 1.50% High-5 w/ Floating Covered Compensation
5121	January 1 Basic	10	2-6 YEAR	1.5% High-5
5125	W-2 (Includes Commissions)	70	5 YEAR	1.45% / 2.10% High-3 w/ Floating Covered Compensation
5126	W-2 (Includes Commissions)	70	5 YEAR	1.15% High-5 + .55% High-5 in excess of Floating Covered Compensation (service capped at 35 years on .55% piece)
5127	Section 415 compensation	Special	5 YEAR	1.05% High-3 + .6% High-3 in excess of Floating Covered Compensation (service capped at 35 years)
5128	January 1 Basic	10	5 YEAR	25% High-5 w/ 25 Year Service Minimum
5129	W-2 (Excludes 403(b), 457(b), 402(e)(3) and 402(h)(1)(b)	70	3-7 YEAR	50% H-5 w/ 30 Year Service Minimum (15 Year Minimum if enrolled on or before 1/1/2002)
5130	W-2 (Includes Commissions)	70	3-7 YEAR	.85% / 1.50% High-5 w/ $10,000 Fixed Covered Compensation (service capped at 35 years) - project and prorate
6000	W-2 (Includes Commissions)	70	5 YEAR	2.50% High-3
6016	January 1 Basic, Prior Year Bonus & OT	30	5 YEAR	.5% Career
6028	January 1 Basic	10	5 YEAR	1.00% High-5
6037	January 1 Basic	10	5 YEAR	2.00% High-5
6040	January 1 Basic, Prior Year Bonus & OT	30	5 YEAR	2.00% High-5
6042	January 1 Basic	10	2-6 YEAR	2.00% High-3
6043	W-2 (Includes Commissions)	70	5 YEAR	1.50% High-5
6044	January 1 Basic	10	5 YEAR	1.00% Career
6049	January 1 Basic, Prior Year Bonus & OT	30	5 YEAR	2.00% High-5
6050	January 1 Basic	10	5 YEAR	1.50% High-5
6070	W-2 (Includes Commissions)	70	5 YEAR	2.00% High-3
6071	January 1 Basic	10	5 YEAR	2.00% High-5
6077	Basic as Earned and Partial Commission	42	5 YEAR	1.00% High-5
6079	January 1 Basic	10	2-6 YEAR	1.50% High-5
6086	January 1 Basic	10	5 YEAR	2.00% High-5
6087	W-2 (Includes Commissions)	70	5 YEAR	1.50% High-5
6093	January 1 Basic	10	5 YEAR	1.25% High-5
6099	January 1 Basic and Partial Commission	12	5 YEAR	1.25% High-5
6107	January 1 Basic	10	5 YEAR	2.00% High-5
6110	Basic as Earned and Partial Commission	42	5 YEAR	1.50% / 2.00% High-5 w/ Floating Covered Compensation
6113	January 1 Basic and Prior Year OT	20	5 YEAR	1.50% High-5
6115	January 1 Basic	10	5 YEAR	1.50% High-5
6116	January 1 Basic, Prior Year Bonus & OT	30	5 YEAR	1.50% High-5
6120	January 1 Basic	10	2-6 YEAR	1.50% / 2.00% High-5 w/ Fixed Covered Compensation
6121	January 1 Basic	10	5 YEAR	2.00% High-5
6124	January 1 Basic	10	5 YEAR	1.25% High-5
6125	January 1 Basic	10	5 YEAR	2.00% High-5
6126	W-2 (Includes Commissions)	70	5 YEAR	2.00% High-5
6129	Basic as Earned, Bonus & OT as Earned	60	2-6 YEAR	1.00% High-5
6130	W-2 (Includes Commissions)	70	5 YEAR	2.50% High-5 w/ 20 Year Service Cap
6132	W-2 (Includes Commissions)	70	2-6 YEAR	1.75% High-5
6135	Basic as Earned	40	5 YEAR	1.00% / 1.50% High-5 w/ Fixed Covered Compensation
6136	W-2 (Includes Commissions)	70	2-6 YEAR	1.50% High-5 w/ 25 Year Service Cap
6138	W-2 (Includes Commissions)	70	2-6 YEAR	1.40% High-5
6140	W-2 (Includes Commissions)	70	2-5 YEAR	2.30% High-10 + .6% High-10 in excess of Covered Compensation (service capped at 20 years)
6141	W-2 (excludes bonuses)	Special	5 YEAR	.8% High-5 for all service + .58% High-5 in excess of $10,000 Fixed Covered Compensation (service capped at 35 years) - project & prorate
6142	W-2 (Includes Commissions)	70	2-6 YEAR	1.75% Career Average + .5% Career Average in Excess of $13,800 Fixed Covered Compensation
6143	W-2 (Includes Commissions)	70	3-7 YEAR	1% High-5 + .65% High-5 in excess of Fixed Covered Compensation (service capped at 35 years)
7000	Basic as Earned, Bonus & OT as Earned	60	2-6 YEAR	2.25% High-5
7011	Basic as Earned and Full Commission	41	5 YEAR	2.00% High-5
7015	January 1 Basic	10	5 YEAR	1.50% High-5
7018	January 1 Basic	10	5 YEAR	2.00% High-5
7027	January 1 Basic	10	5 YEAR	1.50% / 2.00% High-5 w/ Floating Covered Compensation
7031	January 1 Basic	10	5 YEAR	2.00% High-5
7048	January 1 Basic	10	5 YEAR	2.00% High-5
7056	January 1 Basic and Full Commission	11	2-6 YEAR	1.00% / 1.50% High-5 w/ Fixed Covered Compensation
7060	January 1 Basic	10	5 YEAR	2.00% High-5
7064	January 1 Basic	10	5 YEAR	2.00% High-5
7065	Basic as Earned	40	5 YEAR	2.00% High-3
7088	January 1 Basic	10	2-6 YEAR	2.00% High-5
7099	January 1 Basic	10	5 YEAR	2.00% High-5
7100	W-2 (Includes Commissions)	70	2-6 YEAR	1.00% Career
7101	Basic as Earned, Bonus & OT as Earned	60	2-6 YEAR	1.50% High-5
7113	W-2 (Includes Commissions)	70	5 YEAR	1.50% High-5
7114	January 1 Basic	10	5 YEAR	1.50% High-5
7115	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	1.50% High-5
7117	January 1 Basic	10	5 YEAR	1.50% High-5
7118	W-2 (Includes Commissions)	70	2-6 YEAR	1.50% High-5

Appendix C:

Summary of Principal Plan Provisions as of July 1, 2013

Retirement Fund ID#	Salary Definition	Salary Def code	Vesting	Benefit Formula
7120	W-2 (Includes Commissions)	70	3-7 YEAR	1.50% High-5 w/ 35 Year Service Cap
8000	W-2 (Includes Commissions and LTI)	70	5 YEAR	2.25% High-3
8006	January 1 Basic and Full Commission	11	5 YEAR	1.00% High-5
8026	Basic as Earned	40	5 YEAR	1.50% / 2.00% High-5 w/ Floating Covered Compensation
8029	January 1 Basic	10	5 YEAR	2.00% High-5
8031	January 1 Basic	10	5 YEAR	1.00% High-5
8051	January 1 Basic	10	2-6 YEAR	2.00% High-5
8054	January 1 Basic	10	5 YEAR	1.50% High-5
8066	January 1 Basic	10	5 YEAR	1.00% Career
8085	January 1 Basic	10	5 YEAR	2.00% High-5
8087	January 1 Basic, Prior Year Bonus & OT and Full Commission	31	5 YEAR	2.00% High-3
8103	Basic as Earned	40	2-6 YEAR	2.00% High-5
8104	January 1 Basic	10	5 YEAR	2.50% High-3
8105	Basic as Earned plus OT	50	3-7 YEAR	1.73% High-5 + .65% High-5 in excess of Covered Compensation (service capped at 20 years)
9000	W-2 (Includes Commissions)	70	2-6 YEAR	Split Accrual Rate: 3.00% High-3 for service up to 7/1/2003 + 2.00% High-3 for service after 7/1/2003 where total service is capped at 30 years
9007	W-2 (Includes Commissions)	70	2-6 YEAR	1.50% High-3
9017	January 1 Basic	10	5 YEAR	1.00% / 1.50% High-3 w/ Floating Covered Compensation
9026	January 1 Basic	10	5 YEAR	.5% Career
9045	January 1 Basic	10	5 YEAR	2.00% Career
9057	January 1 Basic, Prior Year Bonus & OT	30	5 YEAR	2.00% Career
9062	January 1 Basic	10	5 YEAR	2.00% High-3
9072	January 1 Basic, Prior Year Bonus & OT	30	5 YEAR	2.00% High-5
9074	January 1 Basic	10	2-6 YEAR	55% High-5 w/ 30 Year Service Minimum
9076	W-2 (Includes Commissions)	70	2-6 YEAR	50% High-5 w/ 20 Year Service Minimum at NRD + 15% High-5 in excess of Floating Covered Compensation w/ 26 Year Service Minimum at the SSNRA
9077	W-2 (Includes Commissions)	70	2-6 YEAR	50% High-5 w/ 35 Year Service Minimum at NRD + 22.75% High-5 in excess of Floating Covered Compensation w/ 35 Year Service Minimum at SSNRA
9078	W-2 (Excludes bonus, commission, def comp and special payments)	Special	5 YEAR	1.50% / 2.00% High-5 w/ Floating Covered Compensation
9080	Section 415 compensation	76	3-7 YEAR	1.75% High-3
9082	Basic as Earned	40	5 YEAR	[1.5% H-5 up to 25 yrs + .65% H-5 in excess of CCL up to 30 yrs + .75% H-5 in excess of 25 years] reduced 1/15 per yr for NRD svc < 15 yrs
9083	Basic as Earned	40	3-7 YEAR	25% High-5 w/ 25 Year Service Minimum
9084	W-2 (Includes Commissions)	70	5 YEAR	2.25% High-5
9085	W-2 (Includes Commissions)	70	3-7 YEAR	1.6% / 2.1% Career Average with $10,000 Fixed Covered Compensation Level (35 svc cap on 2.1% piece)
10000	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	2.00% High-3 w/ 30 Year Service Cap
10008	January 1 Basic	10	5 YEAR	2.00% High-5
10019	January 1 Basic	10	5 YEAR	1.50% Career
10022	W-2 (Includes Commissions)	70	2-6 YEAR	3.00% High-3
10026	January 1 Basic and Full Commission	11	5 YEAR	1.00% High-5
10031	Basic as Earned and Full Commission	41	5 YEAR	1.50% High-3
10035	January 1 Basic	10	5 YEAR	1.00% High-5
10038	January 1 Basic	10	5 YEAR	2.00% Career
10047	Basic as Earned plus OT	50	2-6 YEAR	1.00% High-5
10048	W-2 (Includes Commissions)	70	2-6 YEAR	55% High-5 w/ 25 Year Service Minimum
10049	W-2 (excludes section 125)	Special	2-6 YEAR	No Formula - Benefits are frozen upon commencement (1/1/2003)
10051	W-2 (Includes Commissions)	70	5 YEAR	12/31/1994 accrued bft + 1.4% High-5 for service up to 10 years + 1.05% High-5 for service in excess of 10 years for service since 1/1/1995
11009	W-2 (Excludes 132(f))	70	3-7 YEAR	2% High-5 with 25 year service cap
12000	Basic as Earned, Bonus & OT as Earned	60	2-6 YEAR	2.50% High-3
12004	January 1 Basic	10	3 YEAR	2.00% High-5
12026	January 1 Basic, Prior Year Bonus & OT	30	5 YEAR	2.25% High-5
12028	January 1 Basic	10	5 YEAR	2.00% High-5
12033	January 1 Basic	10	2-6 YEAR	1.50% Career
12042	W-2 (Includes Commissions)	70	2-6 YEAR	2.00% High-3
12043	W-2 (Includes Commissions)	70	5 YEAR	1.2% High-5 for all service + .5% High-5 in excess of $10,000 Fixed Covered Compensation (service capped at 40 years)
13000	Basic as Earned	40	2-6 YEAR	2.00% High-3
13001	Basic as Earned, Bonus & OT as Earned	60	2-6 YEAR	2.00% High-3
13002	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	2.00% High-3
101000	January 1 Basic	10	2-6 YEAR	1.50% High-5
101019	Basic as Earned and Partial Commission	42	5 YEAR	1.25% / 1.85% High-3 w/ Floating Covered Compensation (service capped at 25 years)
101074	W-2 (Includes Commissions)	70	5 YEAR	1.25% High-5 w/ 30 Year Service Cap
101079	January 1 Basic	10	3 YEAR	Cash Balance
101080	W-2 (Includes Commissions)	70	3-7 YEAR	Benefits have been frozen since 12/31/1997 (Slades Ferry EE's)
101088	1.8% / 2.2% High-5 w/ Floating CCL (service capped at 35 years)	70	5 YEAR	If age 50 + 3 years service as of 6/1/2000, 1.8% / 2.2% High-5 w/ Floating Covered Compensation (service capped at 35 years); otherwise, 1.2% / 1.6% High-5 w/ Floating Covered Compensation (service capped at 35 years)
102000	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	If hired >= 7/08: 2% H-5 w 30 yr cap; For 2000 Ees, if NOT age 50+5 vst on 7/08 = 2.5% H-3 x svc up to 7/08 + 2% H-5 x svc after 7/08 (total svc cap at 30 yrs; H-3 & H-5 calc'd at term)
103000	January 1 Basic	10	5 YEAR	1.50% High-5
103023	January 1 Basic	10	2-6 YEAR	.5% Career
104000	January 1 Basic	10	5 YEAR	1.50% High-5 w/ 30 Year Service Cap
104091	W-2 excluding bonuses and spec payments	82	5 YEAR	1% Career Average
105000	Basic as Earned	40	5 YEAR	1.25% High-5
105121	January 1 Basic	10	2-5 YEAR	1.5% High-5
105129	W-2 (Excludes 403(b), 457(b), 402(e)(3) and 402(h)(1)(b)	70	3-7 YEAR	40% H-5 w/ 30 Year Service Minimum (15 Year Minimum if enrolled on or before 1/1/2002)
105130	W-2 (Includes Commissions)	70	3-7 YEAR	.85% / 1.50% High-5 w/ $10,000 Fixed Covered Compensation (service capped at 35 years) - project and prorate
106000	W-2 (Includes Commissions)	70	5 YEAR	1.50% High-5
107000	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	1.75% High-5
107088	January 1 Basic	10	2-6 YEAR	1.50% High-5
108026	Basic as Earned	40	5 YEAR	1.00% Career
108105	Basic as Earned plus OT	50	5 YEAR	1.00% / 1.50% Career Integrated w/ Floating Covered Compensation + Most Recent 1/1 PAS
109000	W-2 (Includes Commissions)	70	5 YEAR	2.00% High-3 w/ 30 Year Service Cap
111009	W-2 (Excludes 132(f))	70	1-3 YEAR	Cash Balance - 3% pay credit, minimum 2% interest credit
112028	January 1 Basic	10	5 YEAR	1.00% High-5
113001	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	1.50% High-5
113002	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	1.50% High-5
205129	W-2 (Excludes 403(b), 457(b), 402(e)(3) and 402(h)(1)(b)	70	3-7 YEAR	30% H-5 w/ 30 Year Service Minimum (15 Year Minimum if enrolled on or before 1/1/2002)

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Summary of Principal Plan Provisions as of July 1, 2013

Retirement Fund ID#	Formula Add/Red 1	Accrual Rate 1	Avg Sal 1	Integration Opt 1	Service Max 1	Service Min 1	Target Svc Min 1	Service Def 1	Misc 1	Formula Add/Red 2	Accrual Rate 2	Avg Sal 2	Integration Opt 2	Service Max 2	Service Min 2	Target Svc Min 2	Service Def 2
1000	+	.02	3					U									
1001	+	.02	3					U									
1004	+	.02	5					U									
1006	+	.01	5					U									
1007	+	.02	5					U									
1019	+	.02	3					U									
1020	+	.02	0					U									
1024	+	.02	5					U									
1025	+	.02	0					U									
1026	+	.02	5					U									
1027	+	.01	5					U									
1030	+	.01	0					U									
1032	+	.01	0					U									
1034	+	.02	5					U									
1046	+	.0075	5					U									
1055	+	.015	3		40			U									
1063	+	.02	3					U									
1064	+	.015	5					U									
1069	+	.02	5					U									
1070	+	.015	3					U									
1072	+	.01	5	2				P		+	.015	5	2				P
1073	+	.0175	3					U									
1074	+	.0175	5					U									
1077	+	.01	0					U									
1079	+	.0115	5		25			U									
1080	+	.02	5	2	25			U		-	.0065	3	2	25			U
1082	+	.5	3	2			25	P		+	.62	3	2			25	P
1083	+	.02	3					U									
1084	+	.5	3	2			25	P		+	.62	3	2			25	P
1086																	
1087	+	.015	3		30			U		+	.0065	3	2	30			U
1088	+	.012	5	2	35			U		+	.016	5	2	35			U
2000	+	.025	3		30			U									
2003	+	.02	5					U									
2006	+	.02	5					U									
2009	+	.02	0					U									
2012	+	.02	5					U									
2018	+	.7	5				25	P									
2019	+	.0175	5		40			U									
2022	+	.0125	5	2				P		+	.0175	5	2				P
2023	+	.5	5	2			25	P		+	.625	5	2			25	P
2025	+	.0275	5		25			U									
2026	+	.0225	5		25			P		+	.0025	5			25		P
2027	+	.01333	0	2				U		+	.01667	0					U
2029	+	.325	5	2			35	P		+	.5	5	2			35	P
2030	+	.0125	5		30			U									
2032	+	.02085	3	2	25			U		+	.024	3	2	25			U
2033	+	.6	3				25	P									
2034	+	.02	3		30			U									
2037	+	.6	5				30	P									
2038	+	.01667	5		15			U									
2039	+	.4525	5	2			15	P		+	.55	5	2			15	P
3000	+	.02	3					U									
3011	+	.02	5					U									
3012	+	.02	5					U									
3019	+	.015	5					U									
3023	+	.02	5					U									
3031	+	.02	5					U									
3032	+	.015	5					U									
3036	+	.01	5					U									
3054	+	.015	5					U									
3063	+	.0175	5					U									
3067	+	.015	3	2				U		+	.02	3	2				U
3069	+	.25	3				30	P									
3073	+	.01	5	2	25			U		+	.015	5	2	25			U
3074	+	.015	5					U									
3077	+	.0215	5		25			P		+	.0065	5	2	25			P
4000	+	.025	3		30			U									
4026	+	.02	3					U									
4079	+	.375	5	3			25	P		+	.5	5	3			25	P
4084	+	.02	3					U									
4087	+	.016	5	2	35			U		+	.0208	5	2	35			U
4088	+	.3	5	2			35	P		+	.5	5	2			35	p
4090	+	.12	5					P		+	.01	5	2				P
4091	+	.04	5		20			U									
4092	+	.015	3	2	30			U		+	.0185	3	2	30			U
4094	+	.0065	0		35			U									
4096	+	.015	5		25			U		+	.0075	5		35	25		U
4097	+	.015	5	3	40			P		+	.0051	5	3	40			P
5000	+	.025	3					U									
5001	+	.02	0					U									

Appendix C:

Summary of Principal Plan Provisions as of July 1, 2013

Retirement Fund ID#	Formula Add/Red 1	Accrual Rate 1	Avg Sal 1	Integration Opt 1	Service Max 1	Service Min 1	Target Svc Min 1	Service Def 1	Misc 1	Formula Add/Red 2	Accrual Rate 2	Avg Sal 2	Integration Opt 2	Service Max 2	Service Min 2	Target Svc Min 2	Service Def 2
5002	+	.0225	3					U									
5010	+	.01	0					U									
5021	+	.015	5					U									
5026	+	.015	5					U									
5034	+	.01	5					U									
5042	+	.02	5					U									
5044	+	.02	5					U									
5045	+	.015	3					U									
5047	+	.025	5					U									
5049	+	.02	5					U									
5050	+	.01	5	2				P		+	.015	5	2				P
5051	+	.02	5					U									
5065	+	.01	3					U									
5072	+	.02	5					U									
5079	+	.02	0					U									
5080	+	.015	5					U									
5083	+	.015	0					U									
5091	+	.01	5					U									
5093	+	.02	5					U									
5118	+	.01	5	2				P		+	.015	5	2				P
5121	+	.015	5					U									
5125	+	.0145	3	2				P		+	.021	3	2				P
5126	+	.0115	5					U		+	.55%	5	2	35			U
5127	+	.0105	3		35			U		+	.006	3	2	35			U
5128	+	.25	5				25	P									
5129	+	.5	5				30	P									
5130	+	.0085	5	3	35			P		+	.015	5	3	35			P
6000	+	.025	3					U									
6016	+	.005	0					U									
6028	+	.01	5					U									
6037	+	.02	5					U									
6040	+	.02	5					U									
6042	+	.02	3					U									
6043	+	.015	5					U									
6044	+	.01	0					U									
6049	+	.02	5					U									
6050	+	.015	5					U									
6070	+	.02	3					U									
6071	+	.02	5					U									
6077	+	.01	5					U									
6079	+	.015	5					U									
6086	+	.02	5					U									
6087	+	.015	5					U									
6093	+	.0125	5					U									
6099	+	.0125	5					U									
6107	+	.02	5					U									
6110	+	.015	5	2				U		+	.02	5	2				U
6113	+	.015	5					U									
6115	+	.015	5					U									
6116	+	.015	5					U									
6120	+	.015	5	3				U		+	.02	5	3				U
6121	+	.02	5					U									
6124	+	.0125	5					U									
6125	+	.02	5					U									
6126	+	.02	5					U									
6129	+	.01	5					U									
6130	+	.025	5		20			U									
6132	+	.0175	5					U									
6135	+	.01	5	3				P		+	.015	5	3				P
6136	+	.015	5		25			U									
6138	+	.014	5					U									
6140	+	.023	10	2	20			U		+	.006	10	2	20			U
6141	+	.008	5					P		+	.0058	5	10000	35			P
6142	+	.0175	0					U		+	.005	0	13800				U
6143	+	.01	5		35			U		+	.0065	5	3	35			U
7000	+	.0225	5					U									
7011	+	.02	5					U									
7015	+	.015	5					U									
7018	+	.02	5					U									
7027	+	.015	5	2				U		+	.02	5	2				U
7031	+	.02	5					U									
7048	+	.02	5					U									
7056	+	.01	5	3				P		+	.015	5	3				P
7060	+	.02	5					U									
7064	+	.02	5					U									
7065	+	.02	3					U									
7088	+	.02	5					U									
7099	+	.02	5					U									
7100	+	.01	0					U									
7101	+	.015	5					U									
7113	+	.015	5					U									
7114	+	.015	5					U									
7115	+	.015	5					U									
7117	+	.015	5					U									
7118	+	.015	5					U									

Appendix C:

Summary of Principal Plan Provisions as of July 1, 2013

Retirement Fund ID#	Formula Add/Red 1	Accrual Rate 1	Avg Sal 1	Integration Opt 1	Service Max 1	Service Min 1	Target Svc Min 1	Service Def 1	Misc 1	Formula Add/Red 2	Accrual Rate 2	Avg Sal 2	Integration Opt 2	Service Max 2	Service Min 2	Target Svc Min 2	Service Def 2
7120	+	.015	5		35			P									
8000	+	.0225	3					U									
8006	+	.01	5					U									
8026	+	.015	5	2				U		+	.02	5	2				U
8029	+	.02	5					U									
8031	+	.01	5					U									
8051	+	.02	5					U									
8054	+	.015	5					U									
8066	+	.01	0					U									
8085	+	.02	5					U									
8087	+	.02	3					U									
8103	+	.02	5					U									
8104	+	.025	3					U									
8105	+	.0173	5		20			U		+	.0065	5	2	20			U
9000	+	.03	3		30			U		+	.02	3		30			U
9007	+	.015	3					U									
9017	+	.01	3	2				P		+	.015	3	2				P
9026	+	.005	0					U									
9045	+	.02	0					U									
9057	+	.02	0					U									
9062	+	.02	3					U									
9072	+	.02	5					U									
9074	+	.55	5				30	U									
9076	+	.5	5	2			20	P		+	.15	5	2			26	P
9077	+	.5	5	2			35	P		+	.2275	5	2			35	P
9078	+	.015	5	2				U		+	.02	5	2				U
9080	+	.0175	3					U									
9082	+	.015	5		25			P		+	.0065	5	2	30			P
9083	+	.25	5				25	P									
9084	+	.0225	5					U									
9085	+	.016	0	3				U		+	.021	0	3	35			U
10000	+	.02	3		30			U									
10008	+	.02	5					U									
10019	+	.015	0					U									
10022	+	.03	3					U									
10026	+	.01	5					U									
10031	+	.015	3					U									
10035	+	.01	5					U									
10038	+	.02	0					U									
10047	+	.01	5					U									
10048	+	.55	5				25	P									
10049																	
10051	+	.014	5		10			U		+	.0105	5					U
11009	+	.02	5		25			U									
12000	+	.025	3					U									
12004	+	.02	5					U									
12026	+	.0225	5					U									
12028	+	.02	5					U									
12033	+	.015	0					U									
12042	+	.02	3					U									
12043	+	.012	5					U		+	.005	5	10000	40			P
13000	+	.02	3					U									
13001	+	.02	3					U									
13002	+	.02	3					U									
101000	+	.015	5					U									
101019	+	.0125	3	2	25			P		+	.0185	3	2	25			P
101074	+	.0125	5		30			U									
101079																	
101080																	
101088	+	.012	5	2	35			U		+	.016	5	2	35			U
102000	+	.02	5		30			U									
103000	+	.015	5					U									
103023	+	.005	0					U									
104000	+	.015	5		30			U									
104091	+	.01	0					U									
105000	+	.0125	5					U									
105121	+	.015	5					U									
105129	+	.4	5				30	P									
105130	+	.0085	5	3	35			P		+	.015	5	3	35			P
106000	+	.015	5					U									
107000	+	.0175	5					U									
107088	+	.015	5					U									
108026	+	.01	0					U									
108105	+	.01	0	2				U		+	.015	0	2				U
109000	+	.02	3		30			U									
111009	+																
112028	+	.01	5					U									
113001	+	.015	5					U									
113002	1	.015	5					U									
205129	+	.3	5				30	P									

Retirement Fund ID#	Misc 2	Formula Add/Red 3	Accrual Rate 3	Avg Sal 3	Integration Opt 3	Service Max 3	Service Min 3	Target Svc Mln 3	Service Def 3	Misc 3	Early Retirement Age
1000											45
1001											45
1004											45
1006											45
1007											45
1019											45
1020											45
1024											45
1025											45
1026											55
1027											45
1030											45
1032											45
1034											45
1046											45
1055											45
1063											55
1064											55
1069											55
1070											55
1072											55
1073											55
1074											55
1077											55
1079											55
1080		+	.005	5		35	25		U		55
1082											55
1083											45
1084											55
1086											55
1087											21
1088											55
2000											45
2003											45
2006											45
2009											45
2012											45
2018											55
2019											45
2022											55
2023											55
2025											55
2026											21
2027											55
2029											21
2030											55
2032											55
2033											55
2034											55
2037											21
2038											65
2039		+	.0025	5							55
3000											45
3011											45
3012											45
3019											45
3023											45
3031											45
3032											45
3036											45
3054											45
3063											55
3067											55
3069											55
3073											55
3074											21
3077											21
4000											45
4026											45
4079											55
4084											45
4087											55
4088											55
4090		+	.015	5	2				P		55
4091											21
4092		+	.0185	3							SPECIAL
4094											55
4096		+	.0065,.007,.0075	5	2	35			U		21
4097											45
5000											45
5001											45

Retirement Fund ID#	Misc 2	Formula Add/Red 3	Accrual Rate 3	Avg Sal 3	Integration Opt 3	Service Max 3	Service Min 3	Target Svc Mln 3	Service Def 3	Misc 3	Early Retirement Age
5002											45
5010											45
5021											45
5026											45
5034											45
5042											45
5044											45
5045											45
5047											45
5049											55
5050											45
5051											45
5065											45
5072											45
5079											45
5080											45
5083											45
5091											45
5093											45
5118											55
5121											55
5125											55
5126											55
5127											21
5128											21
5129											60
5130											55
6000											45
6016											45
6028											45
6037											45
6040											55
6042											45
6043											55
6044											45
6049											45
6050											55
6070											45
6071											45
6077											45
6079											45
6086											45
6087											45
6093											45
6099											55
6107											45
6110											45
6113											55
6115											55
6116											55
6120											55
6121											55
6124											55
6125											55
6126											55
6129											55
6130											55
6132											55
6135											55
6136											45
6138											21
6140											55
6141											55
6142											55
6143											55
7000											45
7011											45
7015											45
7018											55
7027											45
7031											45
7048											45
7056											45
7060											45
7064											45
7065											45
7088											45
7099											45
7100											45
7101											55
7113											55
7114											55
7115											55
7117											55
7118											21

Retirement Fund ID#	Misc 2	Formula Add/Red 3	Accrual Rate 3	Avg Sal 3	Integration Opt 3	Service Max 3	Service Min 3	Target Svc Mln 3	Service Def 3	Misc 3	Early Retirement Age
7120											21
8000											45
8006											45
8026											45
8029											45
8031											45
8051											45
8054											55
8066											45
8085											45
8087											45
8103											55
8104											55
8105											55
9000	.02 accrual rate applies only to service accrued afetr 7/1/2003										45
9007											55
9017											45
9026											45
9045											45
9057											45
9062											45
9072											45
9074											55
9076	.15 applies to High-5 > Cov Compensation only. 26 yr svc min based on SSNRA										21
9077	.2275 applies to High-5 > Cov Compensation only. 35 yr svc min based on SSNRA										21
9078											55
9080											21
9082		+	.0075	5						service > 25 years	55
9083											21
9084											55
9085											21
10000											45
10008											45
10019											45
10022											45
10026											45
10031											45
10035											45
10038											45
10047											55
10048											55
10049											55
10051											55
11009											21
12000											45
12004											45
12026											45
12028											45
12033											45
12042											55
12043											54.5
13000											45
13001											45
13002											45
101000											45
101019											55
101074											55
101079											21
101080											55
101088											55
102000											45
103000											55
103023											45
104000											55
104091											21
105000											55
105121											55
105129											60
105130											55
106000											45
107000											45
107088											45
108026											55
108105											55
109000											55
111009											21
112028											45
113001											45
113002											45
205129											60

Appendix C:

Summary of Principal Plan Provisions as of July 1, 2013

Retirement Fund ID#	Early Ret Svc Requirement	Unreduced Age	ERF	ERF Code	Normal Form	Normal Form Code	Increment	Increment Code	RAP	RAP Code	Lump Sum Age	Lump Sum Split Date
1000			R/70	7	12X	12	1%	1	YES	1	45	
1001			3%	3	12X	12	1%	1	YES	1		
1004			A/E	1	10 C&C	10	0%	0	NO	0		4/1/2005
1006			A/E	1	12X	12	0%	0	YES	1		
1007			3%	3	12X	12	1%	1	YES	1	59.5	
1019			3%	3	12X	12	2%	2	YES	1	59.5	
1020			3%	3	12X	12	1%	1	YES	1	45	
1024			A/E	1	10 C&C	10	0%	0	YES	1		6/1/2004
1025			3%	3	12X	12	1%	1	YES	1		
1026			A/E	1	10 C&C	10	0%	0	NO	0	55	
1027			3%	3	12X	12	1%	1	YES	1		
1030			A/E	1	10 C&C	10	0%	0	YES	1		
1032			A/E	1	10 C&C	10	0%	0	NO	0	45	
1034			A/E	1	12X	12	0%	0	YES	1		
1046			A/E	1	12X	12	0%	0	YES	1		
1055			3%	3	10 C&C	10	0%	0	NO	0		7/1/2005
1063			R/80	8	10 C&C	10	1%	1	NO	0	55	
1064			R/80	8	10 C&C	10	1%	1	NO	0		
1069			A/E	1	10 C&C	10	0%	0	NO	0	55	
1070			3%	3	10 C&C	10	0%	0	NO	0	55	
1072			A/E	1	10 C&C	10	0%	0	NO	0	55	
1073			3%	3	10 C&C	10	0%	0	NO	0	55	
1074			R/80	8	10 C&C	10	3%	3	NO	0		
1077			A/E	1	10 C&C	10	1%	1	NO	0		7/1/2006
1079		Rule of 95	A/E	1	ST. LIFE	11	0%	0	NO	0		
1080			SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	< $15,000	
1082	10	62 + 30 Yrs	A/E	1	10 C&C	10	0%	0	NO	0		
1083			3%	3	10 C&C	10	1%	1	NO	0		
1084			A/E	1	10 C&C	10	0%	0	NO	0		
1086	10			N/A	ST. LIFE	11	0%	0	NO	0	55+10	
1087			SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	21	
1088	10		SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	< $20,000	
2000			R/70	7	12X	12	1%	1	YES	1	59.5	
2003			A/E	1	12X	12	0%	0	NO	0	45	
2006			3%	3	12X	12	1%	1	YES	1		12/1/2002
2009			A/E	1	10 C&C	10	0%	0	NO	0		
2012			3%	3	12X	12	1%	1	YES	1	55	
2018			R/70	7	10 C&C	10	0%	0	NO	0	55	
2019			A/E	1	10 C&C	10	0%	0	NO	0	45	
2022			A/E	1	10 C&C	10	0%	0	NO	0	55	
2023			A/E	1	10 C&C	10	0%	0	NO	0	55	
2025			A/E	1	10 C&C	10	0%	0	NO	0	55	7/1/1997
2026			SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	21	
2027			A/E	1	10 C&C	10	0%	0	NO	0		11/1/2003
2029			SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	21	
2030			SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	< $20,000	
2032	10		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10	
2033			A/E	1	10 C&C	10	0%	0	NO	0	21	
2034	10		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10	
2037			SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	21	
2038			None	N/A	10 C&C	10	0%	0	NO	0	65	
2039	15	60 + 30	3%	3	ST. LIFE	11	0%	0	NO	0	55+15 & < $10,000	
3000			3%	3	12X	12	0%	0	YES	1	45	
3011			3%	3	12X	12	1%	1	YES	1		
3012			3%	3	12X	12	2%	2	YES	1	59.5	
3019			3%	3	12X	12	1%	1	YES	1	45	
3023			3%	3	12X	12	1%	1	YES	1		
3031			3%	3	12X	12	1%	1	YES	1	56	
3032			A/E	1	10 C&C	10	1%	1	YES	1	55	
3036			A/E	1	10 C&C	10	0%	0	YES	1		
3054			A/E	1	10 C&C	10	0%	0	NO	0		
3063			A/E	1	10 C&C	10	0%	0	NO	0	55	
3067			A/E	1	10 C&C	10	0%	0	NO	0	55	
3069			A/E	1	10 C&C	10	0%	0	NO	0	55	
3073			A/E	1	10 C&C	10	0%	0	NO	0	55	
3074			SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	21	
3077			A/E	1	ST. LIFE	11	0%	0	NO	0	21	
4000			R/70 - A/E	17	10 C&C	10	0%	0	YES	1	50	
4026		62	3%	3	12X	12	2%	2	YES	1	45	
4079			A/E	1	10 C&C	10	0%	0	NO	0	55	
4084			R/70	7	10 C&C	10	1%	1	NO	0	45	
4087		62 + 30 Yrs	SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0		
4088	10		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	< $10,000	
4090	15		SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	55+15	
4091			A/E	1	10 C&C	10	0%	0	NO	0	21	
4092			SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0		
4094	10		SPECIAL	SPECIAL	5 C&C	5	0%	0	NO	0	55+10	
4096			SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	21	
4097			A/E	1	10 C&C	10	0%	0	NO	0	45	
5000			R/70 - A/E	17	12X	12	1%	1	YES	1		2/1/2006
5001			A/E	1	10 C&C	10	1%	1	YES	1		

Appendix C:

Summary of Principal Plan Provisions as of July 1, 2013

Retirement Fund ID#	Early Ret Svc Requirement	Unreduced Age	ERF	ERF Code	Normal Form	Normal Form Code	Increment	Increment Code	RAP	RAP Code	Lump Sum Age	Lump Sum Split Date
5002			3%	3	12X	12	3%	3	YES	1	55	
5010			A/E	1	10 C&C	10	0%	0	NO	0	50	
5021			3%	3	12X	12	1%	1	YES	1		
5026			3%	3	12X	12	1%	1	YES	1		
5034			A/E	1	10 C&C	10	0%	0	NO	0		
5042			3%	3	12X	12	1%	1	YES	1		
5044			3%	3	12X	12	1%	1	YES	1	59.5	
5045			3%	3	12X	12	1%	1	YES	1		
5047			3%	3	12X	12	1%	1	YES	1		
5049			3%	3	12X	12	1%	1	YES	1	55	
5050			A/E	1	10 C&C	10	0%	0	NO	0		
5051			R/80	8	12X	12	2%	2	YES	1		
5065			3%	3	12X	12	1%	1	YES	1		
5072			R/80	8	12X	12	1%	1	YES	1		
5079			3%	3	12X	12	1%	1	YES	1		
5080			3%	3	12X	12	1%	1	YES	1		
5083			R/80 - A/E	18	10 C&C	10	0%	0	NO	0		
5091			A/E	1	10 C&C	10	0%	0	NO	0		
5093			3%	3	12X	12	1%	1	YES	1		
5118			A/E	1	10 C&C	10	0%	0	NO	0	55	
5121			A/E	1	10 C&C	10	0%	0	NO	0	55	
5125	10		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0		
5126	10		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10	
5127			SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	21	
5128			SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	21	
5129			SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	< $10,000	
5130	10		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10	
6000			R/70	7	12X	12	3%	3	YES	1	45	
6016			A/E	1	10 C&C	10	0%	0	NO	0		3/1/2002
6028			A/E	1	10 C&C	10	0%	0	NO	0		
6037			3%	3	12X	12	1%	1	YES	1	45	
6040			3%	3	12X	12	1%	1	YES	1	55	
6042			A/E	1	10 C&C	10	1%	1	NO	0	45	
6043			A/E	1	12X	12	1%	1	YES	1	55	
6044			A/E	1	10 C&C	10	0%	0	NO	0	45	
6049			3%	3	12X	12	1%	1	YES	1		
6050			A/E	1	10 C&C	10	0%	0	NO	0		
6070			R/80	8	12X	12	2%	2	YES	1	45	
6071			3%	3	12X	12	1%	1	YES	1		
6077			A/E	1	10 C&C	10	0%	0	NO	0		
6079			3%	3	12X	12	1%	1	YES	1		
6086			3%	3	12X	12	1%	1	YES	1		
6087			A/E	1	10 C&C	10	1%	1	YES	1	45	
6093			A/E	1	10 C&C	10	0%	0	NO	0		10/1/2006
6099			A/E	1	10 C&C	10	0%	0	NO	0		
6107			3%	3	12X	12	1%	1	YES	1	59.5	
6110			A/E	1	10 C&C	10	0%	0	NO	0	59.5	
6113			A/E	1	10 C&C	10	0%	0	NO	0		
6115			R/70	7	10 C&C	10	0%	0	NO	0		
6116			A/E	1	10 C&C	10	0%	0	NO	0		
6120			3%	3	10 C&C	10	0%	0	NO	0		
6121			3%	3	10 C&C	10	0%	0	NO	0	55	
6124	15		A/E	1	10 C&C	10	0%	0	NO	0		
6125			A/E	1	10 C&C	10	1%	1	NO	0	55	
6126			A/E	1	10 C&C	10	0%	0	NO	0	55	
6129			A/E	1	10 C&C	10	0%	0	NO	0	55	
6130			A/E	1	10 C&C	10	0%	0	NO	0		7/1/2004
6132			A/E	1	10 C&C	10	0%	0	NO	0	55	
6135			A/E	1	10 C&C	10	0%	0	NO	0	55	
6136			A/E	1	12X	12	0%	0	YES	1		8/1/2005
6138			A/E	1	10 C&C	10	0%	0	NO	0	21	
6140	10		A/E	1	5 C&C	5	0%	0	NO	0	55+10	
6141	5		SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0		
6142	10		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0		
6143	15		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	< $15,000	
7000			A/E	1	10 C&C	10	0%	0	YES	1	45	
7011			3%	3	12X	12	1%	1	YES	1		
7015			A/E	1	10 C&C	10	1%	1	NO	0		3/1/2004
7018			A/E	1	12X	12	1%	1	YES	1	55	
7027			3%	3	12X	12	1%	1	YES	1		
7031			A/E	1	12X	12	1%	1	NO	0		
7048			3%	3	12X	12	1%	1	YES	1		
7056			3%	3	12X	12	1%	1	YES	1		
7060			3%	3	12X	12	1%	1	YES	1	45	
7064			3%	3	12X	12	1%	1	YES	1		
7065			3%	3	12X	12	1%	1	YES	1		
7088			3%	3	12X	12	1%	1	YES	1		
7099			3%	3	12X	12	1%	1	YES	1	59.5	
7100			A/E	1	12X	12	1%	1	NO	0		
7101			R/70	7	12X	12	1%	1	YES	1	55	
7113			A/E	1	10 C&C	10	0%	0	NO	0		
7114			A/E	1	10 C&C	10	0%	0	NO	0	55	
7115			A/E	1	10 C&C	10	0%	0	NO	0	55	
7117			A/E	1	10 C&C	10	0%	0	NO	0	55	
7118			A/E	1	10 C&C	10	0%	0	NO	0	21	

Appendix C:

Summary of Principal Plan Provisions as of July 1, 2013

Retirement Fund ID#	Early Ret Svc Requirement	Unreduced Age	ERF	ERF Code	Normal Form	Normal Form Code	Increment	Increment Code	RAP	RAP Code	Lump Sum Age	Lump Sum Split Date
7120			SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	21	
8000			A/E	1	12X	12	SPECIAL	SPECIAL	YES	1		1/1/2004
8006			3%	3	10 C&C	10	0%	0	NO	0	45	
8026			A/E	1	10 C&C	10	0%	0	NO	0		7/1/2006
8029			3%	3	12X	12	1%	1	YES	1		
8031			A/E	1	10 C&C	10	0%	0	NO	0		
8051			3%	3	12X	12	1%	1	YES	1		
8054			A/E	1	10 C&C	10	1%	1	NO	0	55	
8066			A/E	1	12X	12	0%	0	NO	0	59.5	
8085			3%	3	12X	12	1%	1	YES	1		
8087			R/70	7	12X	12	1%	1	YES	1	45	
8103			A/E	1	10 C&C	10	0%	0	NO	0	55	
8104		62	A/E	1	10 C&C	10	0%	0	NO	0		
8105	10		SPECIAL	SPECIAL	ST. LIFE	11	1%	1	NO	0		
9000		60	R/70	7	12X	12	3%	3	NO	0	45	
9007			3%	3	12X	12	1%	1	YES	1	55	
9017			A/E	1	10 C&C	10	0%	0	NO	0	45	
9026			A/E	1	12X	12	0%	0	NO	0	55	
9045			A/E	1	10 C&C	10	0%	0	YES	1		
9057			A/E	1	10 C&C	10	0%	0	NO	0		
9062			3%	3	12X	12	1%	1	YES	1		
9072		62	A/E	1	10 C&C	10	0%	0	NO	0	45	
9074			R/80	8	10 C&C	10	0%	0	NO	0	55	
9076		62 + 15 Yrs	SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	21	
9077			SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	21	
9078			SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	55	
9080			SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	21	
9082	15		SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	< $15,000	
9083			A/E	1	10 C&C	10	0%	0	NO	0	21	
9084	15		SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0		
9085			SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	21	
10000			3%	3	10 C&C	10	0%	0	YES	1		9/1/2003
10008			3%	3	12X	12	1%	1	YES	1		
10019			3%	3	12X	12	1%	1	YES	1		
10022			3%	3	12X	12	2%	2	YES	1		
10026			A/E	1	10 C&C	10	1%	1	NO	0	45	
10031			3%	3	12X	12	1%	1	YES	1		
10035			A/E	1	10 C&C	10	0%	0	NO	0	45	
10038			3%	3	12X	12	1%	1	YES	1		
10047			A/E	1	10 C&C	10	0%	0	NO	0		7/1/1999
10048			A/E	1	10 C&C	10	0%	0	NO	0	55	
10049	10		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10	
10051	10		A/E	1	ST. LIFE	11	0%	0	NO	0	55+10	
11009			SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	21	
12000			R/70	7	12X	12	1%	1	YES	1	45	
12004			A/E	1	10 C&C	10	1%	1	NO	0	45	
12026			A/E	1	10 C&C	10	0%	0	NO	0	55	
12028			3%	3	12X	12	1%	1	YES	1		
12033			3%	3	12X	12	1%	1	YES	1		
12042			A/E	1	10 C&C	10	0%	0	NO	0	55	
12043	15		SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	54.5+15	
13000			R/70	7	12X	12	1%	1	YES	1	45	
13001			A/E	1	10 C&C	10	1%	1	NO	0		4/1/2003
13002			R/80	8	10 C&C	10	1%	1	NO	0	45	
101000			R/70 - A/E	17	12X	12	1%	1	YES	1	45	
101019			A/E	1	10 C&C	10	0%	0	NO	0	59.5	
101074			R/80 - A/E	18	ST. LIFE	11	0%	0	NO	0		
101079				N/A	ST. LIFE	11	0%	0	NO	0	21	
101080	10		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10	
101088	10		SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	< $20,000	
102000			SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	59.5	
103000			A/E	1	ST. LIFE	11	0%	0	NO	0	55	
103023			A/E	1	10 C&C	10	0%	0	NO	0		
104000			A/E	1	10 C&C	10	0%	0	NO	0		
104091			A/E	1	10 C&C	10	0%	0	NO	0	21	
105000	10		A/E	1	ST. LIFE	11	0%	0	NO	0		
105121			A/E	1	10 C&C	10	0%	0	NO	0		
105129			SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	< $10,000	
105130	10		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10	
106000			SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	45	
107000			A/E	1	10 C&C	10	0%	0	NO	0	45	
107088			3%	3	12X	12	1%	1	NO	0		
108026			A/E	1	10 C&C	10	0%	0	NO	0		
108105	10		SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0		
109000			R/70 - A/E	17	ST. LIFE	11	0%	0	YES	1	55	
111009			N/A	N/A	10 C&C	10	0%	0	NO	0	21	
112028			3%	3	12X	12	1%	1	YES	1		
113001			A/E	1	10 C&C	10	1%	1	NO	0		
113002			A/E	1	10 C&C	10	0%	0	NO	0		
205129			SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	< $10,000	

Retirement Fund ID#	Death Benefit	Death Benefit Code	Disability	Disability Code	Contributory	Contrib Code	Frozen Group Ind	Frozen Accrual Effect Date	High to Career Prot Date	Split Plan No
1000	1-3 TIMES	1	YES	1		0				101000
1001	BASIC	0	NO	0		0	YES	7/1/2005		
1004	BASIC	0	NO	0		0	YES	2/1/2007		
1006	1-3 TIMES	1	YES	1		0				
1007	1-3 TIMES	1	YES	1		0				
1019	BASIC	0	NO	0		0	YES	9/1/2004		101019
1020	BASIC	0	NO	0		0	YES	7/1/2005	1/1/2003	
1024	BASIC	0	NO	0		0	YES	7/1/2005		
1025	BASIC	0	NO	0		0	YES	4/1/2011		
1026	1-3 TIMES	1	YES	1		0				
1027	1-3 TIMES	1	YES	1		0				
1030	BASIC	0	NO	0		0				
1032	BASIC	0	NO	0		0				
1034	1-3 TIMES	1	NO	0		0				
1046	BASIC	0	NO	0		0				
1055	1-3 TIMES	1	NO	0		0				
1063	BASIC	0	NO	0		0	YES	9/1/2004		
1064	BASIC	0	NO	0		0	YES	9/1/2005		
1069	BASIC	0	NO	0		0	YES	7/1/2007		
1070	1-3 TIMES	1	NO	0		0				
1072	BASIC	0	NO	0		0				
1073	BASIC	0	NO	0		0				
1074	BASIC	0	NO	0		0	YES	1/1/2012		101074
1077	BASIC	0	NO	0		0				
1079	REA	20	NO	0		0	YES	1/1/2007		101079
1080	SPECIAL	SPECIAL	NO	0		0	YES	7/1/2006		101080
1082	BASIC	0	NO	0		0				
1083	BASIC	0	NO	0		0	YES	3/1/2006		
1084	BASIC	0	NO	0		0				
1086	SPECIAL	SPECIAL	NO	0		0	YES	7/1/2007		
1087	SPECIAL	SPECIAL	NO	0		0				
1088	BASIC	0	SPECIAL	SPECIAL		0				
2000	1-3 TIMES	1	YES	1		0				102000
2003	1-3 TIMES	1	YES	1		0				
2006	BASIC	0	NO	0		0	YES	7/1/2007		
2009	BASIC	0	NO	0		0	YES	8/1/2002	2/1/2001	
2012	1-3 TIMES	1	YES	1		0				
2018	BASIC	0	NO	0		0	YES	7/1/2011		
2019	BASIC	0	NO	0		0	YES	1/1/2009		
2022	BASIC	0	NO	0		0	YES	1/1/2009		
2023	1-3 TIMES	1	YES	1		0				
2025	BASIC	0	NO	0		0				
2026	SPECIAL	SPECIAL	NO	0		0				
2027	BASIC	0	NO	0		0	YES	5/1/2008		
2029	SPECIAL	SPECIAL	NO	0		0	YES	7/1/2008		
2030	SPECIAL	SPECIAL	SPECIAL	SPECIAL		0				
2032	REA	20	YES	1		0				
2033	100 TIMES	100	NO	0		0				
2034	REA	20	SPECIAL	SPECIAL		0				
2037	PVAB	21	NO	0		0				
2038	BASIC	0	NO	0		0				
2039	REA	20	NO	0		0				
3000	1-3 TIMES	1	YES	1		0				103000
3011	1-3 TIMES	1	YES	1		0				
3012	1-3 TIMES	1	YES	1		0				
3019	BASIC	0	NO	0		0	YES	7/1/2006		
3023	1-3 TIMES	1	YES	1		0				103023
3031	1-3 TIMES	1	YES	1		0				
3032	1-3 TIMES	1	NO	0		0				
3036	BASIC	0	NO	0		0	YES	1/1/2013		
3054	1-3 TIMES	1	YES	1		0				
3063	1-3 TIMES	1	NO	0		0				
3067	BASIC	0	NO	0		0	YES	8/1/2005		
3069	BASIC	0	NO	0		0	YES	1/1/2006		
3073	BASIC	0	NO	0		0	YES	4/1/2009		
3074	SPECIAL	SPECIAL	NO	0		0	YES	7/1/2006		
3077	PVAB	21	NO	0		0				
4000	BASIC	0	YES	1		0				104000
4026	1-3 TIMES	1	YES	1		0				
4079	100 TIMES	100	NO	0		0				
4084	1-3 TIMES	1	YES	1		0				
4087	BASIC	0	NO	0		0	YES	9/1/2011		
4088	REA	20	NO	0		0	YES	7/1/2011		
4090	BASIC	0	NO	0		0				
4091	BASIC	0	NO	0	CONTRIB	1				104091
4092	PVAB	21	SPECIAL	SPECIAL		0				
4094	100 TIMES	100	NO	0		0				
4096	REA	20	NO	0		0	YES	1/1/2013		
4097	PVAB	21	NO	0		0	YES	11/1/2010		
5000	1-3 TIMES	1	YES	1		0				105000
5001	BASIC	0	NO	0		0	YES	6/1/2012		

Retirement Fund ID#	Death Benefit	Death Benefit Code	Disability	Disability Code	Contributory	Contrib Code	Frozen Group Ind	Frozen Accrual Effect Date	High to Career Prot Date	Split Plan No
5002	1-3 TIMES	1	YES	1		0				
5010	BASIC	0	NO	0		0	YES	7/1/2003	1/1/2003	
5021	1-3 TIMES	1	YES	1		0				
5026	1-3 TIMES	1	YES	1		0				
5034	BASIC	0	NO	0		0	YES	1/1/2011		
5042	1-3 TIMES	1	YES	1	CONTRIB	1				
5044	1-3 TIMES	1	YES	1		0				
5045	1-3 TIMES	1	YES	1		0				
5047	BASIC	0	NO	0		0	YES	2/1/2013		
5049	BASIC	0	NO	0		0	YES	7/1/2005		
5050	BASIC	0	NO	0		0	YES	4/1/2005		
5051	1-3 TIMES	1	YES	1		0				
5065	1-3 TIMES	1	YES	1		0				
5072	1-3 TIMES	1	YES	1		0				
5079	BASIC	0	NO	0		0	YES	7/1/2011		
5080	1-3 TIMES	1	YES	1		0				
5083	BASIC	0	NO	0		0	YES	3/1/2003		
5091	BASIC	0	NO	0		0				
5093	BASIC	0	NO	0		0	YES	10/1/2003		
5118	BASIC	0	NO	0		0	YES	1/1/2006		
5121	1-3 TIMES	1	NO	0		0				105121
5125	PVAB	21	NO	0		0	YES	5/1/2005		
5126	REA	20	NO	0		0				
5127	PVAB	21	NO	0		0				
5128	BASIC	0	NO	0		0				
5129	100 TIMES	100	NO	0		0				105129/205129
5130	PVAB	21	NO	0		0				105130
6000	SPECIAL	SPECIAL	YES	1		0				106000
6016	BASIC	0	NO	0		0	YES	1/1/2004	3/1/2002	
6028	BASIC	0	NO	0		0	YES	5/1/2011		
6037	BASIC	0	NO	0		0	YES	7/1/2007		
6040	BASIC	0	NO	0		0	YES	10/1/2008		
6042	1-3 TIMES	1	YES	1		0				
6043	1-3 TIMES	1	NO	0		0	YES	3/1/2003		
6044	BASIC	0	NO	0		0	YES	7/1/2008	8/1/2002	
6049	BASIC	0	NO	0		0	YES	7/1/2012		
6050	BASIC	0	NO	0		0	YES	10/1/2008		
6070	BASIC	0	NO	0		0	YES	1/1/2010		
6071	BASIC	0	NO	0		0	YES	4/1/2011		
6077	BASIC	0	NO	0		0				
6079	1-3 TIMES	1	YES	1		0				
6086	1-3 TIMES	1	YES	1		0				
6087	BASIC	0	NO	0		0	YES	7/1/2004		
6093	1-3 TIMES	1	YES	1		0				
6099	BASIC	0	NO	0		0	YES	1/1/2011		
6107	BASIC	0	NO	0		0	YES	6/1/2006		
6110	BASIC	0	NO	0		0	YES	1/1/2008		
6113	BASIC	0	NO	0		0	YES	6/1/2012		
6115	BASIC	0	NO	0		0	YES	7/1/2006		
6116	BASIC	0	NO	0		0				
6120	BASIC	0	NO	0		0	YES	6/1/2012		
6121	BASIC	0	NO	0		0	YES	1/1/2008		
6124	BASIC	0	NO	0		0	YES	3/1/2011		
6125	1-3 TIMES	1	NO	0		0				
6126	BASIC	0	NO	0		0	YES	4/1/2004		
6129	BASIC	0	NO	0		0	YES	7/1/2006		
6130	BASIC	0	NO	0		0	YES	7/1/2005		
6132	BASIC	0	NO	0		0	YES	1/1/2008		
6135	BASIC	0	NO	0		0	YES	6/1/2010		
6136	BASIC	0	NO	0		0	YES	10/1/2006		
6138	SPECIAL	SPECIAL	NO	0		0				
6140	SPECIAL	SPECIAL	NO	0		0	YES	1/1/2011		
6141	BASIC	0	NO	0		0	YES	7/1/2011		
6142	REA	20	NO	0		0				
6143	REA	20	NO	0		0	YES	7/1/2011		
7000	1-3 TIMES	1	YES	1		0				107000
7011	1-3 TIMES	1	YES	1		0				
7015	BASIC	0	NO	0		0	YES	7/1/2006		
7018	BASIC	0	NO	0		0	YES	1/1/2006		
7027	1-3 TIMES	1	YES	1		0				
7031	BASIC	0	NO	0		0	YES	7/1/2006		
7048	BASIC	0	NO	0		0	YES	4/1/2006		
7056	BASIC	0	NO	0		0	YES	7/1/2012		
7060	BASIC	0	NO	0		0	YES	7/1/2005		
7064	1-3 TIMES	1	YES	1		0				
7065	1-3 TIMES	1	YES	1		0				
7088	BASIC	0	NO	0		0	YES	10/1/2008		107088
7099	1-3 TIMES	1	YES	1		0				
7100	BASIC	0	NO	0		0	YES	6/1/2006	12/1/2002	
7101	1-3 TIMES	1	YES	1		0				
7113	BASIC	0	NO	0		0	YES	1/1/2010		
7114	BASIC	0	NO	0		0	YES	7/1/2010		
7115	BASIC	0	NO	0		0	YES	4/1/2004		
7117	BASIC	0	NO	0		0				
7118	SPECIAL PVAB	SPECIAL	NO	0		0				

Retirement Fund ID#	Death Benefit	Death Benefit Code	Disability	Disability Code	Contributory	Contrib Code	Frozen Group Ind	Frozen Accrual Effect Date	High to Career Prot Date	Split Plan No
7120	BASIC	0	NO	0		0	YES	6/1/2013		
8000	SPECIAL	SPECIAL	YES	1		0				
8006	BASIC	0	NO	0		0	YES	9/1/2002		
8026	BASIC	0	NO	0		0	YES	7/1/2008		108026
8029	BASIC	0	NO	0		0	YES	7/1/2010		
8031	BASIC	0	NO	0		0				
8051	BASIC	0	NO	0		0	YES	7/1/2004		
8054	BASIC	0	NO	0		0	YES	4/1/2006		
8066	BASIC	0	NO	0		0				
8085	BASIC	0	NO	0		0	YES	1/1/2011		
8087	BASIC	0	NO	0		0	YES	6/1/2006		
8103	BASIC	0	NO	0		0				
8104	BASIC	0	NO	0		0				
8105	PVAB	21	NO	0		0				108105
9000	1-3 TIMES	1	YES	1		0				109000
9007	1-3 TIMES	1	YES	1		0				
9017	BASIC	0	NO	0		0	YES	2/1/2002		
9026	BASIC	0	NO	0		0	YES	7/1/2010	2/1/2001	
9045	BASIC	0	NO	0		0	YES	3/1/2007		
9057	BASIC	0	NO	0		0	YES	6/1/2006	2/1/2001	
9062	1-3 TIMES	1	YES	1		0				
9072	1-3 TIMES	1	YES	1		0				
9074	1-3 TIMES	1	NO	0		0				
9076	PVAB	21	NO	0		0	YES	6/1/2012		
9077	100 TIMES	100	NO	0		0				
9078	PVAB	21	NO	0		0	YES	1/1/2006		
9080	SPECIAL	SPECIAL	SPECIAL	SPECIAL		0	YES	7/1/2011		
9082	SPECIAL	SPECIAL	SPECIAL	SPECIAL		0	YES	4/1/2010		
9083	BASIC	0	NO	0		0	YES	1/1/2012		
9084	PVAB	21	NO	0		0				
9085	SPECIAL	SPECIAL	NO	0		0	YES	7/1/2013		
10000	BASIC	0	NO	0		0				
10008	1-3 TIMES	1	NO	0	CONTRIB	1				
10019	1-3 TIMES	1	YES	1		0				
10022	1-3 TIMES	1	YES	1		0				
10026	BASIC	0	NO	0		0				
10031	1-3 TIMES	1	YES	1		0				
10035	BASIC	0	NO	0		0				
10038	BASIC	0	NO	0		0	YES	1/1/2009		
10047	BASIC	0	NO	0		0	YES	1/1/2009		
10048	BASIC	0	NO	0		0	YES	7/1/2005		
10049	PVAB	21	NO	0		0	YES	1/1/2003		
10051	PVAB	21	NO	0		0				
11009	PVAB	21	NO	0		0				111009
12000	1-3 TIMES	1	YES	1		0				
12004	BASIC	0	NO	0		0	YES	2/1/2010		
12026	BASIC	0	NO	0		0				
12028	BASIC	0	NO	0		0	YES	4/1/2013		112028
12033	1-3 TIMES	1	YES	1		0				
12042	BASIC	0	NO	0		0	YES	7/1/2006		
12043	PVAB	21	NO	0		0				
13000	1-3 TIMES	1	YES	1		0				
13001	1-3 TIMES	1	YES	1		0				113001
13002	1-3 TIMES	1	YES	1		0				113002
101000	1-3 TIMES	1	YES	1		0				1000
101019	BASIC	0	NO	0		0	YES	9/1/2004		1019
101074	REA	20	NO	0		0	YES	1/1/2012		1074
101079	SPECIAL	SPECIAL	NO	0		0	YES	1/1/2007		1079
101080	REA	20	NO	0		0	YES	1/1/1998		1080
101088	BASIC	0	SPECIAL	SPECIAL		0				
102000	1-3 TIMES	1	YES	1		0				2000
103000	1-3 TIMES	1	YES	1		0				3000
103023	BASIC	0	NO	0		0				3023
104000	BASIC	0	YES	1		0				4000
104091	BASIC	0	NO	0		0				4091
105000	PVAB	21	YES	1		0				5000
105121	1-3 TIMES	1	NO	0		0				5121
105129	100 TIMES	100	NO	0		0				5129/205129
105130	PVAB	21	NO	0		0	YES	1/1/2010		5130
106000	1-3 TIMES	1	YES	1		0				6000
107000	1-3 TIMES	1	YES	1		0				7000
107088	BASIC	0	NO	0		0	YES	10/1/2008		7088
108026	BASIC	0	NO	0		0	YES	7/1/2008		8026
108105	PVAB	21	NO	0		0				8105
109000	PVAB	21	YES	1		0				9000
111009	PVAB	21	NO	0		0				11009
112028	BASIC	0	NO	0		0	YES	4/1/2013		12028
113001	1-3 TIMES	1	YES	1		0				13001
113002	1-3 TIMES	1	YES	1		0				13002
205129	100 TIMES	100	NO	0		0				5129/105129

Appendix C:

Summary of Principal Plan Provisions as of July 1, 2013

Retirement Fund ID#	Special Provision 1
1000	
1001	
1004	Lump Sum: Feature removed 4/1/2005 so protect LS accrued beenfit through effective date
1006	
1007	$100,000 commission cap effective 1/1/2008
1019	Split benefit structure effective 1/1/2003 (1019 & 101019)
1020	
1024	
1025	
1026	
1027	Acquired Brookline Co-Operative EE's on 10/1/2007. Eligibility and vesting service is granted back to date of hire.
1030	
1032	
1034	
1046	
1055	
1063	
1064	
1069	
1070	
1072	
1073	
1074	1/1 COLA
1077	
1079	Benefit Formula: 1.15% High-5 w/ 25 Year Service Cap
1080	Benefit Formula: (2% High-5 - .65% High-3 up to CC) for Svc < 25 Years + (.5% High-5 for Svc > 25 Years (10 Year Cap) only w/ >20 Years @1/1995))
1082	Benefit Formula: 50% / 62% High-3 w/ Floating CC w/ 25 Year Svc Min (no project & prorate w/ unreduced 62 & 30)
1083	
1084	Benefit Formula: 50% / 62% High-3 w/ Floating CC w/ 25 Year Svc Min (no project & prorate w/ unreduced 62 & 30)
1086	Cash Balance: Pay credit based on: 4% of compensation + 3% of compensation in excess of 80% of the Soc Sec Taxable Wage Base
1087	Benefit Formula: 1.5% High-3 + .65% High-3 in excess of CCL (service is capped at 30 years)
1088	Benefit Formula: If age 50 + 3 years service on 6/1/2000, 1.8% / 2.2% High-5 w/ Floating CCL (service capped at 35 years). Otherwise, 1.2% / 1.6% High-5 w/ Floating CCL (service capped at 35 years)
2000	
2003	Optional Forms: Special optional forms for Ridgewood FSB members
2006	Vesting: 100% immediate vesting for employees from 2035
2009	
2012	
2018	
2019	
2022	In-Service Distributions: Effective 8/1/2011, in-service distributions are allowed at age 65 as long as the plan remains frozen.
2023	
2025	Lump Sum: Lump Sum at any age based on 6/30/1997 accrued benefit
2026	Benefit Formula: 2.25% High-5 for Svc < 25 Years + .25% High-5 for Svc > 25 Years (project and prorate)
2027	Benefit Formula: 1.333% / 1.667% Career Average w/ Floating Covered Compensation
2029	Benefit Formula: 32.5% / 50% High-5 w/ Floating Covered Compensation w/ 35 Year Service Minimum
2030	ERF: Actuarial Equivalence based on 6% int and GAM 71 mort proj by scale D to 1975 w/ 6 yr setback
2032	Benefit Formula: 2.085% / 2.4% High-3 w/ Floating Covered Compensation for service up to 25 years
2033	Lump Sum: Lump sum option available at any age for employees enrolled on 1/1/2002
2034	Normal Form: St Life for single ee's and 50% J&S for married ee's
2037	Salary Def: Section 415 wages, salaries and fees includable in gross income (including §125, 401k, 132f) but excl deferred comp, amounts realized from stock options and other amts rec spec tax bfts
2038	Benefit Formula: 1.667% High-5 w/ 15 Yr Svc Cap
2039	Benefit Formula: 45.25% / 55% H-5 w/ Floating Covered Compensation w/ 15 Year Service Minimum (+.25% to H-5 for Svc > 15 yrs) ($600 per yr min bft)
3000	
3011	
3012	
3019	
3023	
3031	
3032	
3036	
3054	
3063	
3067	
3069	
3073	Lump Sum: Lump sum at any age for participants in the prior plan as of 6/30/1999
3074	Vesting: 1-55%, 2-60%, 3-65%, 4-70%, 5-75%, 6-80%, 7-100%
3077	Benefit Formula: 2.15% High-5 + .65% High-5 in excess of Floating Covered Compensation (service capped at 25 years on both pieces)
4000	ERF: Rule of 70 with A/E ERF's
4026	
4079	
4084	
4087	Benefit Formula: 1.6% High-5 for all service + .48% High-5 in excess of Covered Compensation for service up to 35 years
4088	Benefit Formula: 30% / 50% High-5 w/ Floating Covered Compensation w/ 35 Year Service Minimum
4090	Benefit Formula: 12% High-5 + 15 / 1.5% High-5 w/ Floating Covered Compensation for service after 7/1/2007 + 7/1/2007 Frozen SSPIA Benefit
4091	Benefit Formula: 4% High-5 with 20 Year Service Cap (ignores last 5 years if service > 5 years)
4092	Benefit Formula: 1.50% / 1.85% High-3 w/ Floating Covered Compensation (service capped at 30 years) + 1.85% High-3 for service in excess of 30 years
4094	Benefit Formula: 65% Career Average (if service precedes 1/1/1996, use 1995 salary for all such service) w/ 35 year svc cap (project & prorate formula)
4096	Benefit Formula: 1.50% H-5 for svc up to 25 yrs + .75% H-5 for svc > 25 yrs but < 35 yrs + (.75% if SSNRA=65, .7% if SSNRA=66, .65% if SSNRA=67) H-5 > Floating CCL for svc up to 35 yrs
4097	Benefit Formula: 1.5% High-5 x service + .51% High-5 in excess of $10,000 Fixed Covered Compensation x service where service is capped at 40 years maximum (project and prorate)
5000	
5001	

Retirement Fund ID#	Special Provision 1
5002	
5010	
5021	
5026	
5034	
5042	
5044	
5045	
5047	
5049	
5050	
5051	
5065	
5072	
5079	
5080	
5083	ERF: Rule of 80 with A/E ERF default
5091	
5093	
5118	
5121	
5125	Benefit Formula: 1.45% / 2.10% High-3 w/ Floating Covered Compensation
5126	Benefit Formula: 1.15% High-5 + .55% High-5 in excess of Floating Covered Compensation (service capped at 35 years on .55% piece)
5127	Benefit Formula: 1.05% High-3 + .6% High-3 in excess of Covered Compensation (service capped at 35 years)
5128	Benefit Formula = 54% High-5 w/ 25 Year Service Minimum
5129	Benefit Formula: 50% H-5 w/ 30 Year Service Minimum (15 Year Minimum if enrolled on or before 1/1/2002)
5130	Benefit Formula: .85% / 1.50% High-5 w/ $10,000 Fixed Covered Compensation (service capped at 35 years) - project and prorate
6000	Death Benefit: Maximum (Basic, 1-3X, 30 Year Treasury Lump Sum)
6016	Benefit Formula: .5% Career
6028	
6037	
6040	
6042	
6043	Vesting: 3-5 graded schedule for Suburban employees
6044	
6049	
6050	
6070	
6071	
6077	
6079	Top Heavy Plan: Changed vesting schedule from 5 year cliff to 2 - 6 for as long as they plan remains Top Heavy.
6086	
6087	This frozen plan allows for in-service distributions for participants attaining age 65.
6093	
6099	
6107	
6110	Commissions are capped at 75% of $100,000
6113	
6115	
6116	
6120	
6121	
6124	
6125	
6126	
6129	
6130	Benefit Formula: 20 year service cap
6132	
6135	
6136	
6138	Benefit Formula: 1.40% High-5
6140	Benefit Formula: 2.30% High-10 + .6% High-10 in excess of Covered Compensation (service capped at 20 years)
6141	Benefit Formula: .8% High-5 for all service + .58% High-5 in excess of $10,000 Fixed Covered Compensation (service capped at 35 years)
6142	Benefit Formula: 1/1 PAS balance + 1.75% Career + .5% Career in excess of $13,800 Covered Compensation
6143	Benefit Formula: 1% High-5 + .65% High-5 in excess of Fixed Covered Compensation (service capped at 35 years)
7000	Effective 6/15/2005, long term incentive compensation has been removed from the salary definition for HCE's.
7011	
7015	
7018	
7027	
7031	
7048	
7056	
7060	
7064	
7065	
7088	Split benefit structure effective 2/1/2003 (7088 & 107088)
7099	
7100	
7101	
7113	
7114	
7115	
7117	
7118	Lump Sum: Lump sum at any age

Appendix C:

Summary of Principal Plan Provisions as of July 1, 2013

Retirement Fund ID#	Special Provision 1
7120	ERF: 6% interest, no mortality
8000	Death Benefit: Maximum (Basic, 1-3X, 30 Year Treasury Lump Sum)
8006	
8026	
8029	
8031	
8051	
8054	
8066	
8085	
8087	
8103	
8104	
8105	Benefit Formula: 1.73% High-5 + .65% High-5 in excess of Covered Compensation (service capped at 20 years)
9000	Benefit Formula: Split Accrual Rate: 3.00% High-3 for service up to 7/1/2003 + 2.00% High-3 for service after 7/1/2003 where total service is capped at 30 years
9007	Top Heavy Plan: Changed vesting schedule from 5 year cliff to 2 - 6 for as long as they plan remains Top Heavy.
9017	
9026	
9045	
9057	
9062	
9072	
9074	
9076	Benefit Formula: 50% High-5 w/ 20 Year Svc Min at the NRD + 15% High-5 in excess of CCL w/ 26 Year Svc Min at the SSNRA
9077	Benefit Formula: 50% High-5 w/ 35 Year Svc Min at NRD + 22.75% High-5 in excess of CCL w/ 35 Year Svc Min at SSNRA
9078	Death Benefit: If a member dies after their ret date while rec pymts at the time of dth shall receive a ls of $3000 to the benef payable within 1 yr after dth occurs.
9080	ERF: 55 + 10 yrs vesting svc then 1/15 & 1/30 otherwise 6%, UP84
9082	Benefit Formula:[1.5% H-5 up to 25 yrs + .65% H-5 in excess of CCL up to 30 yrs + .75% H-5 in excess of 25 years] reduced 1/15 per yr for NRD svc < 15 yrs
9083	Special vesting: 100% immediate at attainment of 55+10
9084	ERF: .166% per month 60-65; .5% per month 55-60
9085	Benefit Formula: 1.6% / 2.1% Career Average with $10,000 Fixed Covered Compensation Level (35 svc cap on 2.1% piece)
10000	Lump Sum: Lump sum available at age 50 ONLY for benefits accrued prior to 9/1/2003
10008	
10019	
10022	Top Heavy Plan: Changed vesting schedule from 5 year cliff to 2 - 6 for as long as they plan remains Top Heavy.
10026	
10031	
10035	
10038	
10047	Lump Sum: 7/1999 protected lump sum
10048	
10049	Benefit Formula: Benefits are frozen upon commencement (1/2003) - no Benefit Formula
10051	Benefit Formula: 12/31/1994 accrued bft + 1.4% High-5 for service up to 10 years + 1.05% High-5 for service in excess of 10 years for service since 1/1/1995
11009	NRD: Later of Age 62 or 5th anniversary in the plan
12000	
12004	
12026	
12028	
12033	
12042	
12043	Benefit Formula: 1.2% High-5 for all service + .5% High-5 in excess of $10,000 Fixed Covered Compensation (service capped at 40 years)
13000	
13001	Lump Sum: Protected 4/1/2003 lump sum
13002	
101000	
101019	Benefit Formula: 1.25% / 1.85% High-3 w/ Floating Covered Compensation (service capped at 25 years)
101074	Normal Form: St Life (REA death benefit)
101079	Cash Balance: Annual 1/1 Interest adjustment is based on 1 Year Treasury (3 month lookback) + 1%. Pay credit = Flat 5%
101080	Plan is Frozen at Commencment
101088	Benefit Formula: If age 50 + 3 years service on 6/1/2000, 1.8% / 2.2% High-5 w/ Floating CCL (service capped at 35 years). Otherwise, 1.2% / 1.6% High-5 w/ Floating CCL (service capped at 35 years)
102000	Benefit Formula: Hired >= 7/08: 2% H-5 w 30 yr cap; For 2000 Ees, if NOT age 50+5 vst on 7/08 = 2.5% H-3 x svc up to 7/08 + 2% H-5 x svc after 7/08 (total svc cap at 30 yrs; H-3 & H-5 calc'd at term)
103000	Normal Form: St Life
103023	
104000	
104091	Optional Forms: 75% & 100% J&S
105000	Normal Form: St Life
105121	
105129	Benefit Formula: 40% H-5 w/ 30 Year Service Minimum (15 Year Minimum if enrolled on or before 1/1/2002)
105130	Benefit Formula: .85% / 1.50% High-5 w/ $10,000 Fixed Covered Compensation (service capped at 35 years) - project and prorate
106000	Death Benefit: Maximum (Basic, 1-3X, Lump Sum)
107000	
107088	
108026	
108105	Benefit Formula: 1.00% / 1.50% Career Integrated w/ Floating Covered Compensation + Most Recent 1/1 PAS
109000	Normal Form: St Life
111009	Benefit Formula: Cash Balance-3% pay credit, minimum 2% interest credit. EE's enrolled prior to 1/1/11 have a one-time election to convert from tradit. DB (11009) to CB. EE's have 12/31/10 frz bft.
112028	
113001	
113002	
205129	Benefit Formula: 30% H-5 w/ 30 Year Service Minimum (15 Year Minimum if enrolled on or before 1/1/2002)

Retirement Fund ID#	Special Provision 2	Special Provision 3
1000		
1001		
1004		
1006		
1007		
1019	ER withdrew 10/1/2004 with a QSP and was reinstated in the Fund 7/1/2006 as a frozen plan.	
1020		
1024		
1025		
1026		
1027		
1030		
1032		
1034		
1046		
1055		
1063		
1064		
1069		
1070		
1072		
1073		
1074		
1077		
1079	Normal Form: St. Life	Death Benefit: REA Minimum (50% J&S)
1080	ERF: True Actuarial Equivalence - Up84 mortality, 7% interest, 2 year setback for participants and 1 year setback for beneficiaries	Lump Sum: Cashed out for amounts less than $15,000; Effect 1/1/09 allows for in-service distrib if age 65 (plan is frozen)
1082	Unreduced Retirement Age: Unreduced if age 62 with 30 years vesting service	Normal Form: St. Life Annuity normal form for terms prior to 1/1/1999 and 10C&C for terms on or after 1/1/1999
1083		
1084	Unreduced Retirement Age: Unreduced if age 62 with 30 years vesting service	
1086	Cash Balance: Interest Credit = Interest Rate on 30 Year Treasury Securities for the Month of December of the preceding Calendar Year	Cash Balance: Annuity conversion = Annuity conversion is based on 30 year treasury with 3 month look back
1087	ERF: 6% interest, no pre-retirement mortality	Lump Sum: Available at any age
1088	ERF: If age + service >=85, unreduced benefit from age 65 to age 62 and a 5% reduction per year back to age 55. Otherwise, 5% reduction per year from age 65 to age 55.	Lump Sum: Available at any age up to a maximum of $20,000
2000		
2003		
2006		
2009		
2012		
2018		
2019		
2022		
2023		
2025		
2026	ERF: True Actuarial Equivalence (Up84 Mortality, 6% Interest, no setbacks)	Lump Sum: Any Age
2027	Vesting: 3 Year Cliff	
2029	ERF: 1/15 per year back to age 60 + 15 years service; otherwise use MEDB AE ERFs.	Normal Form: St Life, Death Benefit: PVAB
2030	Normal Form: St Life, Death Benefit: Present Value of Accrued Benefit if Single, 100% J&S if Married	Disability: Special
2032	Service: 1,000 hour rule; For EE's enrolled in the prior plan the 4/30/97 acc'd bft is payable as a lump sum at any age (annuity offered too)	ERF: 5% per year for 55 + 10, reduced 5% for each year of service between 25 and 30 years
2033	Vesting: 1-5 year vesting schedule (20% increments)	NRD: 1/1 nearest
2034	Unreduced Retirement Age: Age 60 with Rule of 75 points, then the benefit is unreduced, otherwise use special A/E erfs	ERF: 7.2% for each year between 60 - 65 and 3.6% for each year between 55 - 60
2037	Membership: January 1 closest to attainment of the eligibility requirements	Lump Sum: Benefit and lump sum are payable at any age
2038	ERF: None (Early Retirement at Age 65 only)	
2039	NRD = Earlier of age 65 or age 60 and 30 years benefit service	Optional Forms: 1005 J&S, 75% J&S, LS < $10,000 and 55+15
3000		
3011		
3012		
3019		
3023		
3031		
3032		
3036		
3054		
3063		
3067		
3069		
3073	Benefit Formula: Guaranteed minimum benefit as of 6/30/1999 for all participants of the prior plan.	Salary Definition: Special definition of W-2 salary.
3074	ERF: Up84 unisex mortality and 6% interest (no setback)	NRD: January 1 nearest attainment of age 65
3077	Normal Form: St Life	In-service distributions are allowed at age 65
4000		
4026		
4079		
4084		
4087	ERF: 5% per year	Unreduced Retirement Age: Unreduced age 62 with 30 years of benefit service
4088	ERF: Up84, no setback for participants, 3 year setback for beneficiaries with 6% interest	Normal Form: St Life
4090	ERF: 1/15 & 1/30	Optional Forms: SS Level Income Option, 100% J&S
4091	ERF & Optional Forms: GAM 83 mortality and interest = GATT for 2nd month before the calendar quarter in which payment occurs	Employee Contributions: level 2.5% for all employees
4092	ERF: 1/15 & 1/30	Early Retirement: 55+5 or 30 years of benefit service (any age)
4094	ERF: 1/15 & 1/30	NRD: 65+5
4096	ERF: 1/15; 1/30 per year at SSNRA 65 but ERF's change when SSNRA = 66 or 67 (special tables were provided by prior actuary)	In service distributions are allowed at age 65 (as protected by the prior plan)
4097	Adopted age 45 ERA & LSA effective 7/2/2011. A/E ERF's also adopted for early commencment.	In-service distributions allowed at age 65
5000		
5001		

Retirement Fund ID#	Special Provision 2	Special Provision 3
5002		
5010		
5021		
5026		
5034		
5042		
5044		
5045		
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5050		
5051		
5065		
5072		
5079		
5080		
5083		
5091		
5093		
5118		
5121		
5125	ERF: 1/15 & 1/30	Normal Form: St Life with PVAB death benefit
5126	ERF: 1/15 & 1/30	Normal Form: St. Life
5127	ERF: 1/15 & 1/30	Normal Form: Straight Life with PVAB Death Benefit
5128	ERF: 1/15 & 1/30 back to age 55, 7.5% interest and no mortality prior to age 55	Lump Sum and Annuities: Available at any age
5129	ERF: 8% interest, no mortality	ERA: Age 60
5130	ERF: 1/15 & 1/30	
6000	Salary definition excludes LTI effective 8/1/2008	
6016		
6028		
6037		
6040		
6042		
6043	Lump Sum: Lump sum and benefit payable at any age for Suburban employees	
6044		
6049		
6050		
6070		
6071		
6077		
6079		
6086		
6087		
6093		
6099		
6107		
6110		
6113		
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6116		
6120		
6121		
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6129		
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6132		
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6136		
6138	Death Benefit: PVAB accrued benefit except pvab of married member not less than a/e of 1/2 50% J&S	Lump Sum: Lump sums and annuities are payable at any age
6140	Death Benefit: Pre-Ret=married = Q 50% J&S except age 65 + married then 100% J&S, Post Ret=single - none, married & >ERA then act eq of 5 C&C	Normal Form: 5 C&C
6141	ERF: 1/15 & 1/30	Salary Definition: W-2 salary definition excludes bonuses
6142	ERF: Up84 @ 6.5% interest	Exclusions: EE's hired on or after 10/1/1999 and EE's covered by a collective bargaining agreement
6143	ERF: 1/15 & 1/30, Normal Form: St. Life annuity with REA Death Benefit	Vesting: 3 to 7 year graded vesting (20% decrements), Normal Form: St Life
7000		
7011		
7015		
7018		
7027		
7031		
7048		
7056		
7060		
7064		
7065		
7088		
7099		
7100		
7101		
7113		
7114		
7115		
7117		
7118	Death Benefit: PVAB - Death benefit as a straight life or series of quarterly, semi-annual, annual installments over a certain period	

Retirement Fund ID#	Special Provision 2	Special Provision 3
7120	Optional Forms: 5 C&C, 100% J&S, 75% J&S, 66.67% J&S, customized Period Certain	Lump Sum: Annuity and lump sum can be taken at any age
8000	Early Retirement Age: For employees hired on or after 1/1/2004, the early retirement age is 55	Increment: 2% starting at age 66%, 1% starting at commencement as early as age 45 (age 55 if enrolled on or after 1/2004) but changes to 2% starting at age 65 (not retro)
8006		
8026		
8029		
8031		
8051		
8054		
8066		
8085		
8087		
8103		
8104		
8105	ERF: 1/15 & 1/30	Salary Definition: Salary as earned excluding bonus and special payments
9000		
9007		
9017		
9026		
9045		
9057		
9062		
9072		
9074		
9076	Unreduced Retirement Age: If the participant attains Age 62 with service>=15, then the benefit is unreduced. Otherwise use the Fund's A/E ERF's.	ERF: Lump sum before 62 + 15 uses act equivalent (1983 Individual AM, 8%) - any age
9077	Unreduced Retirement Age: If the participant attains Age 62 with service>=10, then the benefit is reduced 1/15 per year back to age 62. Otherwise use the IAM83 male 8% Actuarial Equivalence ERF's.	ERF: Lump sum uses Gatt & 1/15 erf's if eligible otherwise act equiv lump sums (1983 IAM, male, 8%)
9078	Death Benefit: Max (PVAB, Min (30 x High-5 at death, 100 times death benefit)) - PVAB effective 1/1/2006 co-inciding with the plan freeze	Optional Forms: 66.67% J&S, Lump Sum < $10,000 at any age but at age 55 full ls is payable
9080	Death Benefit: Special PVAB: Pre-Ret & married then REA, single N/A; Post-ret then PVAB	Disability: Immediate benefit - lump sum available
9082	ERF: 1/15 & 1/30	Death Benefit: minimum (12 x Monthly High-5, 100X death benefit). Effective 4/1/10 dth bft = PVAB only.
9083	Lump sum and annuities are available at any age	
9084	Optional Forms: 75% J&S, 100% J&S	
9085	ERF: 7.5%, GAR94	Optional Forms: 5 C&C, 100% J&S - all options based on GAR94 and 7.5% interest; LS any age
10000		
10008		
10019		
10022		
10026		
10031		
10035		
10038		
10047		
10048		
10049	ERF: 1/15 & 1/30	Normal Form: St Life with PVAB death benefit
10051		
11009	ERF: 6.5% UP84 unisex mortality	EE's hired prior to 10/1/2007 and attaining NRD (age 62) can take an in-service distribution
12000		
12004		
12026		
12028		
12033		
12042		
12043	ERF: 1983 GAM unisex mortality, 8% interest	ERA & LSA: Age 54.5 with 15 Years Vesting Service
13000		
13001		
13002		
101000		
101019	ER withdrew 10/1/2004 with a QSP and was reinstated in the Fund 7/1/2006 as a frozen plan.	
101074		
101079	Cash Balance: Annuity conversion = Annuity conversion is based on 30 year treasury with 3 month look back	Lump Sum: Annuity and lump sum can be taken at any age
101080	ERF: 7.5% interest and 1983 GAM Male mortality	Vesting: 100% at age 55
101088	ERF: If age + service >=85, unreduced benefit from age 65 to age 62 and a 5% reduction per year back to age 55. Otherwise, 5% reduction per year from age 65 to age 55.	Lump Sum: Available at any age up to a maximum of $20,000
102000	ERF: Special Rule of 70 - if age + vest svc >=70 pts then 3% ERF table otherwise use AE ERF table	
103000		
103023		
104000		
104091		
105000	Death Benefit: PVAB	
105121		
105129	ERF: 8% interest, no mortality	ERA: Age 60
105130	ERF: 1/15 & 1/30	Plan is frozen as of 1/1/2010 for employees hired on or after 7/1/2005. Actively accruing EE's are in 5130.
106000	ERF: Special Rule of 70 - if age + vest svc >=70 pts then 3% ERF table otherwise use AE ERF table	Salary definition excludes LTI effective 8/1/2008
107000		
107088		
108026		
108105	ERF: 1/15 & 1/30	Salary Definition: Salary as earned excluding bonus and special payments
109000	ERF: Rule of 70 with A/E ERF default	Effective 1/1/2009, restored participants from any MEDB plan are allowed to be enrolled into plan 109000.
111009	NRD: Later of Age 62 or 5th anniversary in the plan	EE's hired prior to 10/1/2007 and attaining NRD (age 62) can take an in-service distribution
112028		
113001		
113002		
205129	ERF: 8% interest, no mortality	ERA: Age 60

Retirement Fund ID#	Special Provision 4	Special Provision 5
1000		
1001		
1004		
1006		
1007		
1019		
1020		
1024		
1025		
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1030		
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1046		
1055		
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1072		
1073		
1074		
1077		
1079	Unreduced Retirement Age: Rule of 95 (age + vesting service > 95 then benefit is unreduced)	
1080	Death Benefit: Special Present Value (different for married & single)	Acquired Slades Ferry Bancorp 1/1/2009. EE's have enr code = 70 and protected benefit options..
1082		
1083		
1084		
1086	Lump Sum: Benefits available at any age if age 55 + 10 is met. Otherwise the lump sum <= $25,000. Different opt forms and for 1 year following commence., LSF is max of our GATT & prior month GATT	NRD: Later of age 65, participation date + 5 years, date of termination. Death Benefit: Account Balance, 7/1 COLA
1087	Death Benefit: True Actuarial Equivalence	
1088	Disability: If employee is receiving Long-Term Disability, benefits shall continue to accrue based on current salary with continuous service up to NRD when benefits must commence.	
2000		
2003		
2006		
2009		
2012		
2018		
2019		
2022		
2023		
2025		
2026	Death Benefit: Maximum (Basic, 1-3X, 30 Year Treasury Lump Sum)	
2027		
2029	Lump Sum: Any Age	Vesting: 3 to 7 year graded vesting (20% decrements)
2030	Optional Forms: 66.67% J&S, 100% J&S (no C&C), Social Security Level Income Option, LS < $20,000	
2032	Normal Form: St Life, Benefit Formula: High-3 average salary is the highest 3 years of the last 5	NRD: age 65 + 5 years vesting service; Optional Forms: 50, 66.67, 100 J&S
2033	Death Benefit: 100 Times death benefit has a $5,000 minimum value	
2034	Optional Forms: 5, 10 & 15 certain (no life), 66.667% J&S, 100% J&S, SSPIA amount	Disability: Participant must have 10 years of service and meet special eligibility (ex: no alcoholism or armed services cause) to get unreduced benefit.
2037	ERF: True Actuarial Equivalence 6% (1.06^-1), no mortality	Normal Form: St Life
2038		
2039		
3000		
3011		
3012		
3019		
3023		
3031		
3032		
3036		
3054		
3063		
3067		
3069		
3073		
3074	Optional Forms: 75% & 100% J&S, Lump sum at any age	Normal Form: St Life, Death Benefit: married (50% J&S) single (pvab)
3077	Optional Forms: LS any age, 100% J&S, 75% J&S, 66.67% J&S	
4000		
4026		
4079		
4084		
4087	Optional Forms: 15 C&C, 100% J&S, 75% J&S, SS Level Income Option	
4088	Optional Forms: 5 C&C, 15 C&c, 100% J&S, 66.67% J&S, SS Level Income Option	
4090		
4091	Optional Forms: 75% & 100% J&S	
4092	Optional Forms: 100% J&S, 40% J&S, Cash Refund; Disability: 15% or 67% H-3 depending on cause	COLA: 2% on retirement benefits accrued up to 1/1/2000. COLA starts on 1/1 following 30 months after 7/1 following DOT.
4094		
4096	Optional Forms: 100% J&S, 75% J&S, 66.67% J&S, LS (and annuity) at any age if < $300,000	Death Benefit: Works like standard REA but a lump sum can be paid if < $300,000
4097	Optional Forms: 100% J&S, 75% J&S, 5 C&C	
5000		
5001		

Retirement Fund ID#	Special Provision 4	Special Provision 5
5002		
5010		
5021		
5026		
5034		
5042		
5044		
5045		
5047		
5049		
5050		
5051		
5065		
5072		
5079		
5080		
5083		
5091		
5093		
5118		
5121		
5125	Optional Form: 100% J&S	
5126	Optional Forms: 66.67% J&S, 75% J&S, 100% J&S, 20 C&C, 20 Year Certain, LS any age	Acquired State Bank & Trust Co. 1/1/2009. Acq. EE's get prior service protected with a FAO as of 12/31/2008.
5127	Salary Definition: Section 415 compensation	Optional Forms: 5 C&C, 15 C&C, 66.67% J&S, 100% J&S, LS any age
5128	On 5/1/2007 the client changed vesting schedules from 5 yr to 2-6 yr so vesting is protected for participants as of 5/1/2007	
5129	Optional Forms: LS up to $10K, 100% J&S, 75% J&S, 67% J&S, 5 C&C, 15 C&C	
5130	Optional Forms: 5 C&C, 10 C&C, 15 C&C, 20 C&C, 100% J&S, 75% J&S, 67% J&S	
6000		
6016		
6028		
6037		
6040		
6042		
6043		
6044		
6049		
6050		
6070		
6071		
6077		
6079		
6086		
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6107		
6110		
6113		
6115		
6116		
6120		
6121		
6124		
6125		
6126		
6129		
6130		
6132		
6135		
6136		
6138		
6140	Optional Forms: If Lump Sum <$25,000 (but > $1,000) then LS and Annuities are available at any age. Lump sums > $25k available at 55+10 or later.	
6141	Optional Forms: 5 C&C, 15 C&C, 100% J&S, 66.67% J&S	
6142	Normal Form: St Life with REA Death Benefit	Vesting: service uses hourly credit (1000 hrs = 1 year svc credit), Optional Forms: 100% J&S, 75% J&S
6143	Vesting: service is based on the 1,000 rule	Optional Forms: 66.67% J&S, 100% J&S, 5 C&FC, 10 C&C, 15 C&C, LS at any age <= $15,000
7000		
7011		
7015		
7018		
7027		
7031		
7048		
7056		
7060		
7064		
7065		
7088		
7099		
7100		
7101		
7113		
7114		
7115		
7117		
7118		

Retirement Fund ID#	Special Provision 4	Special Provision 5
7120		
8000	The definition of W-2 salary excludes Long Term Incentive compensation effective 1/1/2009.	
8006		
8026		
8029		
8031		
8051		
8054		
8066		
8085		
8087		
8103		
8104		
8105	Vesting: 3-7 graded schedule	Optional Forms: 100% J&S, 66.67% J&S
9000		
9007		
9017		
9026		
9045		
9057		
9062		
9072		
9074		
9076	Lump Sum: Lump sum and annuities payable at any age, Salary Definition: W-2 + EE 401(k) deferals + section 125 deferals)	Death Benefit: Maximum of 66.667 Times Projected Monthly Bft or PVAB for ASDB and PVAB for Retiree DB
9077	Lump Sum: Lump sum and annuities payable at any age, Salary Definition: Special W-2 includes EE 401(k) contribs and sect 125 contribs	Death Benefit: Effective 8/1/2004 = 100X (was PVAB while the plan was frozen)
9078	ERF: 1/15 and 1/30 reduction	
9080	Optional Forms: 5 C&C, 15 C&C, 66.67%, 755, 100% J&S, LS any age	Exclusions: Employees covered under a collective bargaining agreement
9082	Disability: maximum (12 x Monthly High-5, AE benefit). Effective 4/1/10 disab bft = PVAB only.	
9083		
9084		
9085	Death Benefit: Max (PVAB, PPA Lump Sum)	
10000		
10008		
10019		
10022		
10026		
10031		
10035		
10038		
10047		
10048		
10049	Optional Forms: 5 C&C, 15 C&C, 20 C&C, 100% J&S, 75% J&S, 66.67% J&S	
10051		
11009	Optional Forms: 75% J&S, 100% J&S, Life expectancy	
12000		
12004		
12026		
12028		
12033		
12042		
12043	Optional Forms: 100% J&S, 67% J&S, 5 C&C	NRD: Enrolled prior to 1/1/2002 then NRD = nearest 1/1
13000		
13001		
13002		
101000		
101019		
101074		
101079	Death Benefit: Account Balance	
101080	Optional Forms: 10 C&C, 15 C&C, 20 C&C, 100% J&S, 75% J&S, 67% J&S, 50% J&S, LS age 55+10	
101088	Disability: If employee is receiving Long-Term Disability, benefits shall continue to accrue based on current salary with continuous service up to NRD when benefits must commence.	
102000		
103000		
103023		
104000		
104091		
105000		
105121		
105129	Optional Forms: LS up to $10K, 100% J&S, 75% J&S, 67% J&S, 5 C&C, 15 C&C	
105130	Optional Forms: 5 C&C, 10 C&C, 15 C&C, 20 C&C, 100% J&S, 75% J&S, 67% J&S	
106000		
107000		
107088		
108026		
108105	Optional Forms: 100% J&S, 66.67% J&S	
109000		
111009	Optional Forms: 75% J&S, 100% J&S, Life expectancy	
112028		
113001		
113002		
205129	Optional Forms: LS up to $10K, 100% J&S, 75% J&S, 67% J&S, 5 C&C, 15 C&C	

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)

As of June 30, 2014

(a)	(b) Identity of issuer, borrower, lessor or similar party		(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value			(d) Cost	(e) Current value
		Cusip	Rate	Maturity	Par Value		
*	FEDERAL HOME LN BK CONS BD	3133X8EW8	5.375%	15-Aug-24	5,000,000	5,776,450.00	6,071,750.00
*	FEDERAL HOME LN BK CONS BD	3133XKQX6	4.875%	17-May-17	425,000	451,960.94	473,173.75
*	FEDERAL HOME LN BK CONS BD	3133XMQ87	5.000%	17-Nov-17	90,000	95,568.75	101,539.80
	FEDERAL HOME LN MTG CORP	3128X0AZ2	0.000%	2-Jan-34	5,000,000	2,128,100.00	2,308,500.00
	FEDERAL HOME LN MTG CORP	3137EAAD1	5.250%	18-Apr-16	135,000	147,487.50	146,523.60
	FEDERAL HOME LN MTG CORP	3137EAAM1	5.000%	16-Feb-17	715,000	773,093.75	791,476.40
	FEDERAL HOME LN MTG CORP	3137EABP3	4.875%	13-Jun-18	100,000	106,781.25	113,602.00
	FEDERAL HOME LN MTG CORP STRIP	3134A4AB0	0.000%	15-Mar-31	11,500,000	5,934,460.00	6,077,750.00
	FEDERAL JUDICIARY OFFICE BLDG	313490BW3	0.000%	15-Aug-16	8,265,000	1,074,779.22	8,016,471.45
	FEDERAL JUDICIARY OFFICE BLDG	313490CD4	0.000%	15-Feb-20	8,615,000	857,633.23	7,364,360.45
	FEDERAL NATL MTG ASSN	31359MA45	5.000%	15-Apr-15	175,000	190,914.06	181,665.75
	FEDERAL NATL MTG ASSN	31359MFJ7	7.125%	15-Jan-30	230,000	289,584.38	336,200.20
	FEDERAL NATL MTG ASSN	31359MFP3	7.250%	15-May-30	205,000	262,079.69	302,397.55
	FEDERAL NATL MTG ASSN STRIP	31359YQK6	0.000%	15-Jul-32	5,000,000	2,275,000.00	2,337,600.00
	FINANCING CORP STRIP	317705AA9	10.700%	6-Oct-17	2,000,000	2,162,500.00	2,614,160.00
	FINANCING CORP STRIP	31771C2B0	0.000%	27-Jun-16	3,000,000	389,880.00	2,956,830.00
	FINANCING CORP STRIP	31771CC45	0.000%	30-May-17	165,000	19,846.00	159,614.40
	FINANCING CORP STRIP	31771CEY7	0.000%	30-May-17	909,000	109,334.52	879,330.24
	FINANCING CORP STRIP	31771CS55	0.000%	6-Jun-15	1,107,000	157,194.00	1,100,402.28
	FINANCING CORP STRIP	31771EAM3	0.000%	6-Dec-18	9,200,000	3,271,922.00	8,530,884.00
	FINANCING CORP STRIP	31771KAD9	0.000%	30-Nov-17	6,000,000	5,668,200.00	5,732,520.00
	ISRAEL ST US GOVT GTD NTSZERO CPN GTD NTS CL 3-Z	465139EA7	0.000%	15-Aug-14	6,251,000	1,275,016.47	6,248,187.05
	RESOLUTION FDG CORP	761157AD8	8.875%	15-Jul-20	1,000,000	994,010.00	1,371,960.00
	SBA GTD LN POOL CTF #13-20J 1	83162CVV2	3.370%	1-Oct-33	4,904,635	4,975,904.97	5,061,533.76
	SMALL BUSINESS ADMIN 13-20I 1	83162CVU4	3.620%	1-Sep-33	21,599,175	22,211,253.63	22,689,717.07
	SMALL BUSINESS ADMINIST 20K 1	83162CVX8	3.380%	1-Nov-33	4,846,546	4,892,550.73	5,002,702.13
	U S TREASURY BOND	912810DX3	7.500%	15-Nov-16	770,000	972,186.60	895,125.00
	U S TREASURY BOND	912810EL8	8.000%	15-Nov-21	790,000	1,072,548.40	1,106,434.50
	U S TREASURY BOND	912810EQ7	6.250%	15-Aug-23	750,000	892,851.53	989,295.00
	U S TREASURY BOND	912810ET1	7.625%	15-Feb-25	240,000	326,025.00	354,451.20
	U S TREASURY BOND	912810FB9	6.125%	15-Nov-27	125,000	149,335.94	171,660.00
	U S TREASURY BOND	912810FM5	6.250%	15-May-30	300,000	367,078.11	426,375.00
	U S TREASURY BOND	912810FP8	5.375%	15-Feb-31	675,000	745,031.25	886,254.75
	U S TREASURY NOTE	912828C32	0.750%	15-Mar-17	15,215,000	15,167,627.34	15,215,000.00
	U S TREASURY NOTE	912828TD2	0.250%	15-Jul-15	2,050,000	2,046,275.79	2,052,009.00
	U S TREASURY NOTE	912828TK6	0.250%	15-Aug-15	5,195,000	5,179,032.98	5,199,883.30
	U S TREASURY NOTE	912828TP5	0.250%	15-Sep-15	1,780,000	1,772,896.59	1,781,815.60
	U S TREASURY NOTE	912828TQ3	0.250%	30-Sep-14	80,000	80,053.39	80,037.60
	U S TREASURY NOTE	912828TT7	0.250%	15-Oct-15	1,440,000	1,436,868.51	1,441,411.20
	U S TREASURY NOTE	912828UC2	0.250%	15-Dec-15	4,215,000	4,208,108.90	4,215,674.40
	U S TREASURY NOTE	912828UW8	0.250%	15-Apr-16	2,950,000	2,944,478.63	2,943,185.50

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	U S TREASURY NOTE	912828VC1	0.250%	15-May-16	7,625,000	7,588,496.08	7,603,573.75
	U S TREASURY NOTE	912828DC1	4.250%	15-Nov-14	510,000	548,409.38	517,889.70
	U S TREASURY NOTE	912828EE6	4.250%	15-Aug-15	645,000	690,001.65	674,553.90
	U S TREASURY NOTE	912828EW6	4.500%	15-Feb-16	75,000	81,000.00	80,094.75
	U S TREASURY NOTE	912828FF2	5.125%	15-May-16	300,000	334,806.00	326,415.00
	U S TREASURY NOTE	912828GH7	4.625%	15-Feb-17	750,000	811,462.50	826,522.50
	U S TREASURY NOTE	912828HA1	4.750%	15-Aug-17	980,000	1,065,443.75	1,095,375.40
	U S TREASURY NOTE	912828HR4	3.500%	15-Feb-18	850,000	843,359.38	920,720.00
	U S TREASURY NOTE	912828JH4	4.000%	15-Aug-18	445,000	455,916.38	493,117.85
	U S TREASURY NOTE	912828JR2	3.750%	15-Nov-18	910,000	913,412.50	1,000,927.20
	U S TREASURY NOTE	912828VR8	0.625%	15-Aug-16	10,105,000	10,084,468.23	10,129,454.10
	U S TREASURY NOTE	912828WK2	0.070%	31-Jan-16	1,865,000	1,864,251.32	1,864,962.70
	TOTAL US GOVERNMENT SECURITIES				168,072,356	129,132,931.22	160,263,070.78
	AIG LIFE HLDGS INC 144A	00138GAC3	8.125%	15-Mar-46	5,265,000	6,373,809.00	7,288,023.60
	ALTRIA GROUP INC	02209SAD5	9.700%	10-Nov-18	4,000,000	5,273,800.00	5,241,320.00
	ALTRIA GROUP INC	02209SAJ2	9.250%	6-Aug-19	5,000,000	5,538,500.00	6,644,400.00
	AMERICAN ASSOCIATION OF RETIRE	00036AAB1	7.500%	1-May-31	3,500,000	4,820,550.00	4,770,080.00
	AMERIPRISE FINANCIAL INC	03076CAD8	7.300%	28-Jun-19	5,000,000	6,198,450.00	6,177,350.00
	AMERITECH CAPITAL FUNDING CORP	030955AN8	6.550%	15-Jan-28	5,545,000	6,607,976.50	6,584,410.25
	ANR PIPELINE CO	001814AQ5	7.375%	15-Feb-24	1,440,000	1,587,096.00	1,796,500.80
	ANR PIPELINE CO	001814AR3	9.625%	1-Nov-21	11,590,000	16,380,523.50	16,344,218.00
	ASIAN DEVELOPMENT BANK	045167BN2	5.500%	27-Jun-16	80,000	86,931.20	87,820.00
	ASSOCIATES CORP OF NORTH AMERICA	046003JU4	6.950%	1-Nov-18	5,000,000	5,075,200.00	5,971,200.00
	ASTRAZENECA PLC	046353AD0	6.450%	15-Sep-37	70,000	77,235.90	90,850.90
	AT&T INC	00206RAS1	6.550%	15-Feb-39	3,000,000	3,682,500.00	3,718,260.00
	AT&T INC	00206RBN1	2.625%	1-Dec-22	5,000,000	4,595,100.00	4,790,800.00
	ATLANTIC MARINE CORPS COMMUNIT	048677AC2	5.373%	1-Dec-50	3,891,961	3,823,968.38	3,794,661.94
	ATLANTIC RICHFIELD CO	048825AZ6	9.125%	1-Aug-31	2,500,000	2,567,450.00	3,627,100.00
	AURORA MILITARY HOUSING L 144A	05178RAB1	5.625%	15-Dec-35	5,000,000	5,331,050.00	5,175,000.00
	AURORA MILITARY HOUSING LLC	05178TAA9	5.820%	15-Jul-34	2,500,000	2,761,300.00	2,600,000.00
	BANK OF AMERICA CORP	060505DA9	5.420%	15-Mar-17	5,000,000	4,549,850.00	5,501,000.00
	BANK OF AMERICA CORP	638585AP4	7.250%	15-Oct-25	5,300,000	5,978,382.00	6,490,327.00
	BANK OF SMITHTOWN	065023AB9	11.000%	1-Jul-19	7,000,000	7,739,255.72	7,035,000.00
	BANK ONE CORP	059438AH4	7.625%	15-Oct-26	3,000,000	3,878,010.00	3,945,240.00
	BARCLAYS BANK PLC ASIAN EQUI BASKET & REL CURR	06738KGC9	0.000%	12-Apr-16	5,000,000	5,000,000.00	5,066,500.00
	BARCLAYS BANK PLC EMERG MKTS ELN	06740PHQ2	0.000%	26-May-16	10,000,000	10,000,000.00	10,761,000.00
	BARCLAYS BANK PLC NIKKEI 225 IDX & JAP YEN ELN	06738KGD7	0.000%	12-Apr-17	5,000,000	5,000,000.00	5,918,500.00
	BAYLOR COLLEGE OF MEDICINE	07284RAA0	5.259%	15-Nov-46	6,675,000	7,136,976.75	6,741,750.00
	BEAR STEARNS COMMERCIA PW17 A3	07388QAC3	5.736%	11-Jun-50	1,055,042	1,108,989.17	1,055,274.03

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	BEAR STEARNS COS LLC/THE	07385TAJ5	5.700%	15-Nov-14	3,500,000	3,332,350.00	3,567,305.00
	BELLSOUTH CAPITAL FUNDING CORP	079857AH1	7.875%	15-Feb-30	10,000,000	12,518,100.00	13,338,300.00
	BELVOIR LAND LLC	081331AE0	5.300%	15-Dec-35	2,832,826	2,968,008.51	2,926,847.76
	BERKSHIRE HATHAWAY FINANCE COR	084664BQ3	4.250%	15-Jan-21	3,000,000	3,142,500.00	3,303,990.00
	BLACKSTONE HOLDINGS FINAN 144A	09256BAB3	5.875%	15-Mar-21	7,000,000	7,090,580.00	8,126,650.00
	BOEING CO/THE	097023AH8	7.950%	15-Aug-24	4,492,000	6,135,128.68	6,296,795.76
	BOSTON PROPERTIES LP	10112RAW4	3.800%	1-Feb-24	2,000,000	1,982,140.00	2,022,600.00
	BRITISH TELECOMMUNICATIONS PLC	111021AE1	9.625%	15-Dec-30	325,000	440,566.26	517,643.75
	CAMP PENDLETON & QUANTICO 144A	134011AJ4	5.572%	1-Oct-50	5,820,000	6,023,700.00	6,052,800.00
	CANADIAN NATURAL RESOURCES LTD	136385AL5	6.250%	15-Mar-38	8,339,000	10,016,900.86	10,381,638.05
	CANADIAN PACIFIC RAILWAY CO	136440AL8	9.450%	1-Aug-21	1,250,000	1,424,060.81	1,728,212.50
	CBS CORP	124857AE3	4.300%	15-Feb-21	5,000,000	5,188,500.00	5,382,350.00
	CBS CORP	925524AH3	7.875%	30-Jul-30	4,000,000	4,924,880.00	5,375,120.00
	CITICORP LEASE PASS-THROUGH TR	17305BAB7	8.040%	15-Dec-19	10,000,000	11,411,500.00	11,967,000.00
	COMCAST CABLE HOLDINGS LLC	879240AQ2	10.125%	15-Apr-22	2,500,000	2,857,925.00	3,491,500.00
	COMCAST CORP	20030NAF8	5.650%	15-Jun-35	3,000,000	3,350,400.00	3,539,520.00
	COMCAST CORP	20030NAK7	6.500%	15-Nov-35	1,500,000	1,836,855.00	1,943,265.00
	COMCAST CORP	20030NBH3	4.250%	15-Jan-33	5,000,000	4,972,860.00	5,136,150.00
	COMMONWEALTH EDISON CO	202795HS2	6.150%	15-Sep-17	3,000,000	3,369,900.00	3,447,270.00
	CONTINENTAL AIRLINES 2000-2 CL	210805DD6	7.707%	2-Oct-22	4,616,005	4,814,493.65	5,276,555.36
	COUNTRYWIDE FINANCIAL CORP	222372AJ3	6.250%	15-May-16	4,789,000	3,771,337.50	5,225,852.58
	CREDIT SUISSE FIRST BOST C2 A3	225458RR1	4.691%	15-Apr-37	3,789,909	3,958,234.02	3,815,376.97
	CSX CORP	126408GK3	6.150%	1-May-37	3,706,000	4,678,862.06	4,578,800.06
	CSX TRANSPORTATION INC	126410LK3	9.750%	15-Jun-20	1,512,000	1,518,940.08	2,045,887.20
	CSX TRANSPORTATION INC	126410LL1	7.875%	15-May-43	2,000,000	2,676,000.00	2,885,560.00
	CVS CAREMARK CORP	126650BJ8	6.250%	1-Jun-27	5,000,000	4,864,350.00	6,196,650.00
	DEVON ENERGY CORP	251799AA0	7.950%	15-Apr-32	7,000,000	9,538,676.00	9,912,350.00
	DIRECTV HOLDINGS LLC / DIRECTV	25459HAQ8	6.350%	15-Mar-40	4,500,000	5,375,340.00	5,432,670.00
	DIRECTV HOLDINGS/FING	25459HBL8	4.450%	1-Apr-24	5,000,000	5,264,450.00	5,301,600.00
	DOMINION RESOURCES INC/VA	25746UAN9	6.300%	15-Mar-33	3,000,000	3,515,790.00	3,716,880.00
	DOMINION RESOURCES INC/VA	25746UAV1	5.950%	15-Jun-35	8,000,000	9,241,605.00	9,673,600.00
	DOUBLELINE OPPORTUNISTIC FUND	999Z89702			96,040	100,000,000.00	108,930,735.36
	DUKE ENERGY CAROLINAS LLC	264399DK9	6.000%	1-Dec-28	5,000,000	5,291,000.00	6,139,050.00
	DUKE ENERGY KENTUCKY INC	906888AS1	6.200%	10-Mar-36	7,000,000	7,964,390.00	8,124,410.00
	ELECTRICITE DE FRANCE SA 144A	268317AB0	6.500%	26-Jan-19	5,000,000	5,755,000.00	5,958,050.00
	ELI LILLY & CO	532457AM0	7.125%	1-Jun-25	3,000,000	3,861,780.00	3,965,970.00
	ENSCO PLC	26874QAB6	7.200%	15-Nov-27	3,970,000	5,207,449.00	4,916,884.70
	ENSCO PLC	29358QAA7	4.700%	15-Mar-21	12,280,000	13,201,957.60	13,377,709.20
	ENTERPRISE PRODUCTS OPERATING	29379VAM5	7.550%	15-Apr-38	5,000,000	6,929,300.00	6,946,100.00
	EXELON GENERATION CO LLC	30161MAJ2	5.750%	1-Oct-41	167,000	186,593.56	185,253.10
	EXPRESS SCRIPTS HOLDING CO	30219GAG3	6.125%	15-Nov-41	5,065,000	6,477,679.15	6,165,421.90

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	FARMERS EXCHANGE CAP II 144A	30958PAA1	6.151%	1-Nov-53	10,000,000	10,000,000.00	11,246,000.00
	FISHERS LANE ASSOCIATES L 144A	33803WAB5	5.477%	5-Aug-40	11,750,000	11,780,292.50	12,627,255.00
	FISHERS LANE LLC	33804JAA5	2.029%	5-Apr-17	16,000,000	16,000,000.00	16,023,840.00
	FORT BENNING FAMILY COMMU 144A	346845AK6	6.090%	15-Jan-51	4,740,000	4,610,274.10	4,692,600.00
	GENERAL AMERICAN LIFE INSURANC	368770AA1	7.625%	15-Jan-24	5,000,000	4,172,550.00	6,326,650.00
	GLENCORE FUNDING LLC 144A	378272AF5	4.125%	30-May-23	5,000,000	4,810,550.00	5,021,700.00
	GMAC COML MILITARY TR XXI	36186XAD9	5.174%	10-Jul-50	2,000,000	1,955,000.00	1,840,000.00
	GMAC COMMERCIAL MO HCKM A 144A	36186YAF2	6.107%	10-Aug-52	4,974,141	4,800,046.29	4,899,529.36
	GOLDMAN SACHS GROUP INC/THE	38141GES9	5.950%	15-Jan-27	5,000,000	4,749,850.00	5,695,850.00
	GRUPO TELEVISA SAB	40049JAV9	6.625%	18-Mar-25	10,000,000	11,855,000.00	12,274,700.00
	GS MORTGAGE SECURITIES GG6 A3	36228CWV1	5.523%	10-Apr-38	4,750,000	5,098,457.03	4,751,425.00
	GTE SOUTHWEST INC	362338AQ8	8.500%	15-Nov-31	3,000,000	3,564,600.00	4,110,300.00
	HARLEY-DAVIDSON FUNDING CORP	41283DAB9	6.800%	15-Jun-18	5,000,000	4,903,650.00	5,900,500.00
	HP COMMUNITIES LLC 144A	44329HAJ3	5.780%	15-Mar-46	11,000,000	11,097,790.00	11,000,000.00
	HYDRO-QUEBEC	448814DF7	9.375%	15-Apr-30	5,000,000	5,276,050.00	7,950,750.00
	HYDRO-QUEBEC	448814EJ8	8.050%	7-Jul-24	85,000	100,567.75	117,404.55
	INGERSOLL-RAND CO	45686XCE1	6.230%	19-Nov-27	2,397,000	2,730,350.79	2,813,958.15
	INTER-AMERICAN DEVELOPMENT BAN	458182BV3	7.000%	15-Jun-25	3,220,000	3,761,507.40	4,353,118.00
	INTERNATIONAL BANK FOR RECONST	459056JN8	0.000%	15-Feb-15	320,000	32,496.00	319,033.60
	INTERNATIONAL BUSINESS MACHINE	459200AM3	7.000%	30-Oct-25	20,000	23,334.04	26,462.00
	INTERNATIONAL BUSINESS MACHINE	459200AS0	6.500%	15-Jan-28	10,000,000	11,646,850.00	12,915,000.00
	INTERNATIONAL BUSINESS MACHINE	459200BB6	5.875%	29-Nov-32	4,000,000	4,893,740.00	4,994,440.00
	JOHNSON & JOHNSON	478160AU8	5.150%	15-Jul-18	115,000	120,808.65	131,186.25
	JP MORGAN CHASE COMMER LD12 A3	46632HAC5	5.950%	15-Feb-51	880,798	940,252.32	882,392.68
	JP MORGAN CHASE COMMERCI C1 A3	46630DAC6	5.790%	15-Feb-51	525,463	561,136.92	524,800.83
	JPMORGAN CHASE BANK NA	48121CYK6	6.000%	1-Oct-17	10,000,000	9,914,800.00	11,374,700.00
	KEENAN DEVELOPMENT ASSOCIATES	48730PAC4	5.020%	15-Jul-28	978,524	1,024,378.02	1,023,957.26
	KINDER MORGAN ENERGY PARTNERS	494550AJ5	7.400%	15-Mar-31	10,250,000	13,306,847.50	12,851,552.50
	KINDER MORGAN ENERGY PARTNERS	494550AQ9	7.300%	15-Aug-33	3,000,000	3,631,980.00	3,812,700.00
	KKR GROUP FINANCE CO II L 144A	48249DAA9	5.500%	1-Feb-43	10,000,000	10,000,000.00	10,624,600.00
	KROGER CO/THE	501044BV2	8.000%	15-Sep-29	2,545,000	3,328,649.45	3,378,156.65
	KROGER CO/THE	501044BZ3	7.500%	1-Apr-31	3,240,000	4,257,522.00	4,269,834.00
	KROGER CO/THE	501044CP4	2.200%	15-Jan-17	3,000,000	3,087,600.00	3,078,300.00
	LCOR ALEXANDRIA LLC	50181QAH1	6.800%	15-Sep-28	14,987,570	17,654,260.53	17,015,238.35
	LEONARD WOOD FAMILY COMMU 144A	526602AE7	5.909%	15-Jul-40	6,615,420	6,363,372.49	7,328,496.12
	MARATHON OIL CORP	565849AE6	6.600%	1-Oct-37	5,000,000	6,103,500.00	6,443,800.00
	MASSACHUSETTS MUTUAL LIFE INSU	575767AD0	7.500%	1-Mar-24	4,550,000	3,908,040.00	5,623,299.50
	MCKESSON CORP	581557AZ8	2.700%	15-Dec-22	3,000,000	2,814,750.00	2,871,180.00
	MERCK SHARP & DOHME CORP	589331AE7	5.950%	1-Dec-28	5,000,000	5,116,400.00	6,221,600.00
	MERRILL LYNCH MORTGAG CIP1 A3A	59022HJJ2	4.949%	12-Jul-38	4,124,793	4,351,011.85	4,127,143.88
	MERRILL LYNCH MORTGAGE T C1 A3	59023BAC8	5.673%	12-May-39	4,188,909	4,509,295.49	4,197,287.20

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	MICROSOFT CORP	594918AL8	4.000%	8-Feb-21	2,000,000	2,130,000.00	2,204,280.00
	MID-ATLANTIC FAMILY MILITARY C	59524EAB8	5.240%	1-Aug-50	3,911,525	3,923,259.59	3,819,056.57
	ML-CFC COMMERCIAL MORTGAG 8 A2	60688BAB4	5.846%	12-Aug-49	453,744	487,066.22	453,703.53
	MOBIL CORP	607059AT9	8.625%	15-Aug-21	240,000	313,238.40	330,448.80
	MORGAN STANLEY	6174467X1	5.000%	24-Nov-25	7,700,000	7,816,501.00	8,212,589.00
	MORGAN STANLEY	61744YAD0	5.950%	28-Dec-17	4,000,000	3,519,671.22	4,553,880.00
	MORGAN STANLEY CA C1 A2 144A	617458AC8	3.884%	15-Sep-47	3,000,000	3,103,125.00	3,116,760.00
	NAVY NEW ORLEANS NAVY HOU 144A	647677AJ2	5.754%	15-Dec-38	14,300,000	14,782,800.00	15,229,500.00
	NEW ZEALAND GOVERNMENT INTERNA	650162AP5	8.750%	1-Apr-16	3,575,000	3,617,058.25	4,047,936.75
	NORFOLK SOUTHERN CORP	655844AJ7	7.800%	15-May-27	2,177,000	2,655,047.43	2,948,180.48
	NORFOLK SOUTHERN RAILWAY CO	655855FA7	9.750%	15-Jun-20	2,088,000	2,097,583.92	2,825,272.80
	NORTHERN BORDER PIPELINE CO	664787AD0	7.500%	15-Sep-21	3,837,000	4,547,727.51	4,585,905.66
	NOVARTIS SECURITIES INVESTMENT	66989GAA8	5.125%	10-Feb-19	80,000	82,345.60	91,184.80
	OCCIDENTAL PETROLEUM CORP	674599BE4	9.250%	1-Aug-19	500,000	496,250.00	660,920.00
	OHANA MILITARY COMMUNITIES LLC	677071AG7	5.780%	1-Oct-36	11,280,000	12,650,520.00	12,280,197.60
	OIL CASUALTY INSURANCE LTD	677788AA9	8.000%	15-Sep-34	5,000,000	5,000,000.00	5,588,050.00
	ORACLE CORP	68402LAC8	5.250%	15-Jan-16	1,090,000	1,085,847.10	1,167,826.00
	PETRO-CANADA	71644EAF9	7.000%	15-Nov-28	4,705,000	5,581,964.95	6,104,784.55
	PFIZER INC	717081DB6	6.200%	15-Mar-19	90,000	99,620.10	106,839.00
	PHILLIPS 66	718546AC8	4.300%	1-Apr-22	5,000,000	5,135,350.00	5,411,500.00
	PNC BANK NA	69349LAQ1	4.200%	1-Nov-25	7,000,000	6,966,280.00	7,404,670.00
	POLAR TANKERS INC	73102QAA4	5.951%	10-May-37	3,280,000	3,742,347.61	3,779,937.60
	PRIDE INTERNATIONAL INC	74153QAJ1	7.875%	15-Aug-40	5,000,000	7,034,850.00	7,333,900.00
	PROCTER & GAMBLE CO/THE	742718DA4	4.950%	15-Aug-14	50,000	54,105.50	50,281.00
	PROCTER & GAMBLE CO/THE	742718DN6	4.700%	15-Feb-19	130,000	130,936.00	146,823.30
	PRUDENTIAL HOLDINGS LLC	74438GAC5	7.245%	18-Dec-23	10,000,000	10,687,000.00	12,345,000.00
	PSEG POWER LLC	69362BAJ1	8.625%	15-Apr-31	4,000,000	5,698,400.00	5,761,040.00
	PUBLIC SERVICE CO OF OKLAHOMA	744533BJ8	6.625%	15-Nov-37	10,000,000	13,005,500.00	13,000,800.00
	QUEST DIAGNOSTICS INC	74834LAS9	4.700%	1-Apr-21	5,000,000	5,586,850.00	5,392,950.00
	REPUBLIC OF KOREA	50064FAD6	4.875%	22-Sep-14	225,000	222,446.25	227,058.75
	REPUBLIC SERVICES INC	760759AM2	4.750%	15-May-23	5,000,000	5,289,950.00	5,530,550.00
	RIO TINTO FINANCE USA LTD	767201AD8	7.125%	15-Jul-28	10,500,000	12,854,625.00	13,736,730.00
	SAFG RETIREMENT SERVICES INC	866930AB6	8.125%	28-Apr-23	2,360,000	2,986,934.00	3,061,769.60
	SIEMENS FINANCIERINGSMAATSCHAP	826200AD9	6.125%	17-Aug-26	11,000,000	11,619,970.00	13,670,690.00
	SPECTRA ENERGY CAPITAL LLC	26439RAK2	6.750%	15-Feb-32	5,000,000	5,270,800.00	5,822,300.00
	STATOIL ASA	656531AC4	7.750%	15-Jun-23	100,000	116,246.00	134,553.00
	STATOIL ASA	656531AD2	7.150%	15-Nov-25	3,650,000	4,678,752.50	4,904,213.00
	SUNAMERICA FINANCIAL GROU 144A	00138GAB5	7.570%	1-Dec-45	5,000,000	5,718,000.00	6,600,000.00
	SUNAMERICA FINANCIAL GROUP INC	026351AZ9	6.625%	15-Feb-29	2,309,000	2,877,177.17	2,870,941.33
	SUNCOR ENERGY INC	86722TAB8	6.850%	1-Jun-39	8,000,000	10,570,420.00	10,638,160.00
	TECK RESOURCES LTD	878742AW5	6.250%	15-Jul-41	5,000,000	5,492,200.00	5,427,950.00

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		Cusip	Rate	Maturity	Par Value		
	TECK RESOURCES LTD	878742AY1	3.750%	1-Feb-23	5,000,000	5,126,500.00	4,854,650.00
	TEXAS CAPITAL BANK NA/DALLAS T	88224PJS9	5.250%	31-Jan-26	7,000,000	7,061,950.00	7,210,490.00
	TIME WARNER ENTERTAINMENT CO L	88731EAF7	8.375%	15-Mar-23	5,000,000	5,659,700.00	6,762,200.00
	TOPAZ SOLAR FARMS LLC 144A	89054XAA3	5.750%	30-Sep-39	7,750,000	8,064,340.00	8,471,602.50
	TRANSALTA CORP	89346DAC1	6.650%	15-May-18	6,000,000	5,989,740.00	6,798,960.00
	TRANSCANADA PIPELINES LTD	8935268Y2	7.125%	15-Jan-19	5,000,000	5,922,500.00	6,086,550.00
	UNITED PARCEL SERVICE INC	911312AJ5	6.200%	15-Jan-38	25,000	26,823.25	32,563.25
	UNITED TECHNOLOGIES CORP	913017AT6	6.700%	1-Aug-28	50,000	52,937.00	65,271.00
	US BANK NA/CINCINNATI OH	90331HKP7	4.950%	30-Oct-14	125,000	131,145.00	126,906.25
	USF&G CAPITAL III	90330SAA8	8.312%	1-Jul-46	11,536,500	15,239,500.02	15,607,846.22
	VALE OVERSEAS LTD	91911TAH6	6.875%	21-Nov-36	8,267,000	8,616,001.96	9,151,899.68
	VALERO ENERGY CORP	91913YAB6	8.750%	15-Jun-30	4,000,000	5,240,000.00	5,462,680.00
	VALERO ENERGY CORP	91913YAL4	6.625%	15-Jun-37	5,000,000	5,770,400.00	6,212,650.00
	VALIDUS HOLDINGS LTD	91915WAB8	8.875%	26-Jan-40	7,000,000	8,715,855.56	10,058,650.00
	VERIZON MARYLAND LLC	165069AQ8	8.300%	1-Aug-31	5,765,000	6,576,434.35	7,112,857.00
	VERIZON NEW ENGLAND INC	644239AY1	7.875%	15-Nov-29	6,663,000	7,842,817.41	8,494,658.70
	VIRGINIA MASON MEDICAL CENTER	927847AA1	5.136%	15-Aug-44	10,000,000	10,000,000.00	9,163,300.00
	VOTORANTIM OVERSEAS IV	92908KAA3	7.750%	24-Jun-20	2,500,000	2,521,875.00	2,950,000.00
	WACHOVIA BANK COMMERCIA C28 A4	92978MAE6	5.572%	15-Oct-48	4,694,392	5,061,875.09	5,061,916.17
	WACHOVIA CORP	337358BH7	7.574%	1-Aug-26	4,000,000	5,046,840.00	5,274,320.00
	WASTE MANAGEMENT INC	902917AH6	7.000%	15-Jul-28	4,661,000	5,490,937.66	6,083,071.10
	WFRBS COMMERCIAL MO C4 A2 144A	92936CAC3	3.454%	15-Jun-44	5,377,000	5,457,655.00	5,623,105.29
	XEROX CORP	984121CB7	6.750%	15-Dec-39	5,000,000	5,980,800.00	6,062,650.00
	TOTAL CORPORATE DEBT INSTRUMENTS				811,764,563	1,002,435,941.60	1,064,521,581.93
	CLARK CNTY NV	180848FS7	6.754%	1-Jul-38	4,285,000	5,648,529.85	5,279,591.35
	COLONY TX LOCAL DEV CORP SALES	19625AAG7	4.881%	1-Oct-47	7,000,000	6,826,610.00	7,029,330.00
	DIST OF COLUMBIA REVENUE	25483VEC4	7.625%	1-Oct-35	9,510,000	11,664,359.70	10,741,164.60
	EL PASO TX	283734JD4	6.018%	15-Aug-35	3,000,000	3,526,710.00	3,631,080.00
	HLTH CARE AUTH FOR BAPTIST HLT	42219UBQ4	5.500%	15-Nov-43	12,000,000	11,489,160.00	11,526,840.00
	JOBSOHIO BEVERAGE SYS STWD LIQ	47770VAZ3	4.532%	1-Jan-35	5,545,000	5,467,486.45	5,724,380.75
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAG6	3.750%	1-Mar-16	1,000,000	996,960.00	1,015,850.00
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAH4	4.250%	1-Mar-17	1,000,000	995,650.00	1,023,170.00
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAK7	5.000%	1-Mar-19	1,500,000	1,486,605.00	1,537,530.00
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAL5	7.000%	1-Mar-34	10,000,000	9,483,900.00	9,893,500.00
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAM3	5.250%	1-Mar-20	1,700,000	1,682,439.00	1,729,019.00
	MARYLAND ST HLTH & HGR EDUCTNL	574218NF6	4.665%	1-Jul-36	6,545,000	5,945,216.20	6,484,066.05
	MET TRANSPRTN AUTH NY REVENUE	59259YGF0	6.814%	15-Nov-40	3,500,000	4,478,145.00	4,722,130.00
	MUNI ELEC AUTH OF GEORGIA	626207YM0	6.655%	1-Apr-57	10,000,000	11,945,900.00	12,201,300.00
	NEW JERSEY ST ECON DEV AUTH LE	645913AA2	7.425%	15-Feb-29	5,000,000	6,412,739.00	6,535,550.00

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		Cusip	Rate	Maturity	Par Value		
	NEW YORK NY	64966HMT4	5.676%	1-Oct-34	6,530,000	6,871,976.10	7,030,655.10
	NEW YORK NY	64966HYE4	5.024%	1-Mar-22	5,000,000	5,498,400.00	5,540,350.00
	OGLETHORPE GA PWR CORP	67704LAA9	5.534%	1-Jan-35	2,500,000	2,539,400.00	2,682,450.00
	PASADENA CA PUBLIC FING AUTH L	702274AW1	7.148%	1-Mar-43	3,100,000	3,724,309.00	3,936,783.00
	UTAH ST HSG CORP MILITARY HSG	917435AA7	5.392%	1-Jul-50	6,855,270	7,094,656.33	6,796,040.87
	VIRGIN ISLANDS PUBLIC FIN AUTH	927676RZ1	5.250%	1-Oct-27	4,800,000	4,972,752.00	5,106,672.00
	TOTAL STATE AND MUNICIPAL SECURITIES				110,370,270	118,751,903.63	120,167,452.72
	FIRSTAR RLTY L L C CUM PFD RESTRNON CUM PFD	33765A202			1,000	914,950.00	1,240,625.00
	TOTAL PREFERRED				1,000	914,950.00	1,240,625.00
	3D SYSTEMS CORP	88554D205			24,691	1,399,705.63	1,476,521.80
	3M CO	88579Y101			400	28,690.00	57,296.00
	AIR LEASE CORP	00912X302			55,197	1,877,652.91	2,129,500.26
	ALL CAP IMPACT FUND	293828505			12,188,905	121,893,568.28	130,177,510.61
	ARES CAPITAL CORP	04010L103			102,247	1,891,495.13	1,826,131.42
	B/E AEROSPACE INC	073302101			22,447	1,842,148.97	2,076,123.03
	CAPITAL ONE FINANCIAL CORP	14040H105			25,380	1,844,722.46	2,096,388.00
	CERNER CORP	156782104			29,214	1,775,612.31	1,506,858.12
	CLEAN HARBORS INC	184496107			33,428	1,831,242.67	2,147,749.00
	DOLLAR TREE INC	256746108			35,391	1,845,017.77	1,927,393.86
	EBAY INC	278642103			31,922	1,761,807.10	1,598,015.32
	ENTREPRENEURSHARES GLOBAL FUND	293828208			279,590	3,000,000.00	3,687,791.24
	FACEBOOK INC	30303M102			19,060	1,203,783.86	1,282,547.40
	FS BANCORP/LAGRANGE IN	30262T106			16,896	760,320.00	853,248.00
	GOLUB CAPITAL BDC INC	38173M102			1,346,229	20,429,413.68	23,828,253.30
	HAIN CELESTIAL GROUP INC/THE	405217100			21,472	1,856,121.27	1,905,425.28
	IPG PHOTONICS CORP	44980X109			29,479	2,017,958.06	2,028,155.20
	ITC HOLDINGS CORP	465685105			53,454	1,854,133.95	1,950,001.92
	LAS VEGAS SANDS CORP	517834107			22,926	1,849,114.87	1,747,419.72
	LINN ENERGY LLC	536020100			48,533	1,414,487.65	1,570,042.55
	MICROCHIP TECHNOLOGY INC	595017104			37,006	1,680,757.01	1,806,262.86
	MORNINGSTAR INC	617700109			22,672	1,847,282.82	1,628,076.32
	NIKE INC	654106103			24,478	1,842,982.89	1,898,268.90
	ORACLE CORP	68389X105			38,784	1,473,466.21	1,571,915.52
	QUALCOMM INC	747525103			19,950	1,514,380.56	1,580,040.00
	SANDISK CORP	80004C101			13,650	1,018,876.95	1,425,469.50
	SERVICE CORP INTERNATIONAL/US	817565104			99,594	1,834,491.60	2,063,587.68

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	STARBUCKS CORP	855244109			24,491	1,821,040.55	1,895,113.58
	STEEL DYNAMICS INC	858119100			102,826	1,850,847.43	1,845,726.70
	SYNTEL INC	87162H103			20,107	1,809,772.76	1,728,397.72
	TESLA MOTORS INC	88160R101			3,294	696,131.23	790,757.64
	TRIPADVISOR INC	896945201			16,230	1,499,739.64	1,763,551.80
	TWENTY FIRST CENTURY FOX INC	90130A101			56,383	1,862,967.62	1,981,862.45
	UBIQUITI NETWORKS INC	90347A100			40,519	1,962,849.76	1,831,053.61
	UNDER ARMOUR INC	904311107			34,670	1,853,525.81	2,062,518.30
	UNITED THERAPEUTICS CORP	91307C102			18,253	1,875,284.02	1,615,207.97
	URBAN OUTFITTERS INC	917047102			51,256	1,851,556.37	1,735,528.16
	VERISIGN INC	92343E102			33,704	1,862,051.63	1,645,092.24
	WHOLE FOODS MARKET INC	966837106			35,168	1,820,070.60	1,358,539.84
	TOTAL EQUITY- COMMON STOCKS				15,079,896	204,355,072.03	218,099,342.82
	A & M CAPITAL PARTNERS LP	99VVAXFT8			3,759,351	4,127,234.73	3,759,351.02
	AEA MEZZANINE FUND III LP	99VVAVPT1			934,944	1,202,014.00	934,944.00
	BISON CAPITAL PARTNERS IV L.P	99VVAVP04			4,179,839	4,646,115.41	4,179,838.81
	CENTERFIELD CAPITAL PARTNERS	99VVAPLN1			3,980,739	4,406,317.00	3,980,739.00
	DYAL OFFSHORE INVESTORS LP	99VVAKWD2			10,559,715	11,712,423.89	10,559,714.89
	FORTRESS WORLDWIDE TRANSP	99VVAM5H9			16,796,846	16,010,122.65	16,796,846.15
	GOLDPOINT PARTNERS	99VVAZEX5			6,745,114	7,619,098.24	6,745,114.19
	HIGHSTAR CAPITAL GP IV L.P.	99VVALMM1			10,850,377	11,620,437.00	10,850,377.00
	ICG NORTH AMERICAN PRIVATE	99VVA0Q50			2,440,849	2,440,848.51	2,440,848.51
	MEDLEY OPPORTUNIFY FUND II L P	99VVAT3G8			14,189,750	14,380,327.00	14,189,750.00
	MORGAN STANLEY IFHF SPV LP	99VVAJMK0			837,412	601,445.48	837,412.00
	NB ALPHA CAPTURE FUND LTD	99VVAX1A4			100,000	100,000,000.00	104,525,339.00
	NB SECONDARY OPPORTUNITIES	99VVAXKM7			2,024,968	1,861,431.45	2,024,967.52
	NB STRATEGIC PARTNERS	99VVATAM7			7,459,034	5,591,935.97	7,459,033.81
	NEW CANAAN FUNDING MEZZANINE V	99VVAPLZ4			6,271,972	5,946,267.87	6,271,971.66
	NYLCAP MEZZANINE PARTNERS III	999313315			18,000,325	17,670,768.01	18,000,325.26
	PEP HY CITE HOLDING L P	99VVAZSG7			2,473,037	2,482,116.18	2,473,037.23
	PINEBRIDGE MULTI-STRATEGY	99VVAQJ02			43,269	43,268,960.00	43,523,235.18
	RCP FUND VIII FEEDER LTD	99VVAT3F0			2,447,727	3,000,000.00	2,447,726.81
	RCP SOF II FEEDER LP	99VVAR422			3,448,262	3,570,795.11	3,448,262.33
	RFE INVT PARTNERS VIII L P	99VVATNT8			5,115,474	5,793,766.00	5,115,474.00
	STIEVEN FINANCIAL OFFSHORE	99VVAQ9L7			4,009	4,000,000.00	5,864,589.00
	TRILANTIC CAPITAL PARTNERS V	99VVAQC33			3,445,973	4,004,509.74	3,445,973.24
	TRINITY HUNT PARTNERS IV LP	99VVATGT6			4,895,525	6,307,419.30	4,895,524.88
	VCFA PRIVATE EQUITY PART IV LP	99VVABVY7			1,424,879	3,125,974.00	1,424,879.00
	VCFA VENTURE PARTNERS III LP	999058266			1,477,150	2,784,339.92	1,477,150.00
	TOTAL PRIVATE EQUITY				133,906,539	288,174,667.46	287,672,424.49

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	MORGAN STANLEY RE III - DOM	99VVABVX9			50,577	1,002,982.10	50,577.00
	MORGAN STANLEY RE III - INTL	99VVABVW1			168,831	1,497,969.60	168,831.00
	OAKTREE RE VI CAYMAN	99VVAXF84			14,775,003	14,171,221.00	14,775,003.00
	SENTINEL REAL ESTATE FUND	999178023			786	50,182,865.80	57,644,668.65
	TOTAL REAL ESTATE FUNDS				14,995,197	66,855,038.50	72,639,079.65
	BLACKROCK EAFE EQUITY INDEX FUND	999G05866			390,131	50,773,498.17	90,840,429.79
	BLACKROCK EQUITY INDEX FUND	99VVAHQK0			118,210	42,788,075.54	76,998,951.97
	BLACKROCK INT TERM CREDIT BOND INDEX FUND	999F25668			3,140,768	150,017,425.19	157,310,171.10
	BLACKROCK INTERMEDIATE GOVT/CREDIT BOND INDEX FUND	999G05841			170,242	4,505,245.58	5,297,955.13
	BLACKROCK LONG TERM CREDIT BOND INDEX FUND	999G05874			689,304	45,498,471.07	49,400,240.23
	BLACKROCK RUSSELL 1000 VALUE FUND	99VVAHQL8			1,405,015	75,659,998.10	136,389,454.68
	BLACKROCK RUSSELL 2000 EQUITY INDEX FUND	999G05858			2,415,388	27,834,658.04	91,633,625.33
	BLACKROCK RUSSELL 2000 GROWTH	99VVALMN9			2,224,592	42,847,181.95	71,670,950.94
	SSGA S & P 500 FLAGSHIP	999G05833			252,552	73,074,193.17	110,670,849.31
	SSGA 20+ YEAR HIGH QUALITY US CORPORATE BOND INDEX NL FUND	999G36978			3,740,384	46,198,019.21	48,299,584.70
	SSGA 5-20 YEAR HIGH QUALITY US CORPORATE BOND INDEX NL FUND	999G36960			12,500,909	140,727,603.25	148,685,813.69
	SSGA LONG CREDIT INDEX NL FUND	999G05825			1,593,194	54,457,193.25	57,636,978.51
	SSGA RUSSELL 2000 GROWTH FUND	99VVALMP4			3,172,520	64,396,222.37	99,020,684.81
	SSGA S&P MIDCAP 400 INDEX NL FUND	99VVAQ9F0			288,024	38,878,544.32	55,076,549.04
*	BNY EB TEMP INV FD	996115960			47,717,485	47,717,485.32	47,717,485.32
	TOTAL COMMON COLLECTIVE				79,818,717	905,373,814.53	1,246,649,724.55
	BEAL BANK USA CD		0.400%	26-Nov-14	100,000	100,000.00	100,000.00
	CUSTOMERS BANK CD		0.450%	15-Jan-15	100,000	100,000.00	99,973.00
	DISCOVER BANK CD		0.400%	17-Oct-14	100,000	100,000.00	100,000.00
	TOTAL CERTIFICATE OF DEPOSITS				300,000	300,000.00	299,973.00
	PEOPLES UNITED BANK					219,865.12	219,865.12
	TOTAL INTEREST BEARING CASH					219,865.12	219,865.12
	TOTAL INVESTMENTS						**3,171,773,140.06**

* PARTY-IN-INTEREST

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333

2013 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL:	$ 155,370,834	$ 94,568,868	$ 24,122,639

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
1001	Shortfall Base	7/1/2013	$ 2,799,539	7	$ 2,799,539	$ 467,221
1001	Shortfall Base	7/1/2012	$ (5,045,816)	6	$ (4,532,827)	$ (856,399)
1001	Shortfall Base	7/1/2011	$ 1,702,571	5	$ 1,245,221	$ 273,621
1001	Shortfall Base	7/1/2010	$ 1,956,775	4	$ 1,206,606	$ 323,807
1001	Shortfall Base	7/1/2009	$ 2,048,768	3	$ 1,010,714	$ 353,274
1001	Shortfall Base	7/1/2008	$ 4,246,129	2	$ 1,391,360	$ 712,449
1007	Shortfall Base	7/1/2013	$ 1,045,321	7	$ 1,045,321	$ 174,456
1019	Shortfall Base	7/1/2013	$ 1,713,592	7	$ 1,713,592	$ 285,985
1019	Shortfall Base	7/1/2012	$ (3,490,672)	6	$ (3,135,789)	$ (592,453)
1019	Shortfall Base	7/1/2011	$ 1,232,748	5	$ 901,606	$ 198,116
1019	Shortfall Base	7/1/2010	$ 2,125,494	4	$ 1,310,645	$ 351,727
1019	Shortfall Base	7/1/2009	$ 341,817	3	$ 168,627	$ 58,940
1019	Shortfall Base	7/1/2008	$ 3,868,330	2	$ 1,267,564	$ 649,059
1024	Shortfall Base	7/1/2013	$ 133,397	7	$ 133,397	$ 22,263
1024	Shortfall Base	7/1/2012	$ (236,910)	6	$ (212,822)	$ (40,209)
1024	Shortfall Base	7/1/2011	$ 163,203	5	$ 119,361	$ 26,228
1024	Shortfall Base	7/1/2010	$ 192,354	4	$ 118,612	$ 31,831
1024	Shortfall Base	7/1/2009	$ 58,280	3	$ 28,750	$ 10,049
1024	Shortfall Base	7/1/2008	$ 85,880	2	$ 28,142	$ 14,410
1025	Shortfall Base	7/1/2013	$ 114,955	7	$ 114,955	$ 19,185
1026	Shortfall Base	7/1/2013	$ 346,896	7	$ 346,896	$ 57,894
1027	Shortfall Base	7/1/2013	$ 684,285	7	$ 684,285	$ 114,202
1030	Shortfall Base	7/1/2013	$ 145,077	7	$ 145,077	$ 24,212
1030	Shortfall Base	7/1/2012	$ (256,252)	6	$ (230,198)	$ (43,492)
1030	Shortfall Base	7/1/2011	$ 130,172	13	$ 114,161	$ 12,128
1030	Shortfall Base	7/1/2010	$ 159,513	4	$ 98,360	$ 26,396
1030	Shortfall Base	7/1/2009	$ 36,009	3	$ 17,764	$ 6,209
1032	Shortfall Base	7/1/2013	$ 420,841	7	$ 420,841	$ 70,235
1034	Shortfall Base	7/1/2013	$ 297,840	7	$ 297,840	$ 49,707
1034	Shortfall Base	7/1/2012	$ (964,845)	6	$ (866,753)	$ (163,758)
1034	Shortfall Base	7/1/2011	$ 472,323	5	$ 345,445	$ 75,907
1034	Shortfall Base	7/1/2010	$ 412,676	4	$ 254,470	$ 68,290
1034	Shortfall Base	7/1/2009	$ 500,844	3	$ 247,081	$ 86,362
1034	Shortfall Base	7/1/2008	$ 221,485	2	$ 72,575	$ 37,162
1046	Shortfall Base	7/1/2013	$ 111,520	7	$ 111,520	$ 18,612
1055	Shortfall Base	7/1/2013	$ 1,053,409	7	$ 1,053,409	$ 175,806
1063	Shortfall Base	7/1/2013	$ 315,897	7	$ 315,897	$ 52,721
1064	Shortfall Base	7/1/2013	$ 522,362	7	$ 522,362	$ 87,178
1064	Shortfall Base	7/1/2012	$ (1,114,994)	6	$ (1,001,637)	$ (189,242)
1064	Shortfall Base	7/1/2011	$ 744,406	5	$ 544,442	$ 119,634
1064	Shortfall Base	7/1/2010	$ 713,356	4	$ 439,876	$ 118,046
1064	Shortfall Base	7/1/2009	$ 288,080	3	$ 142,117	$ 49,674
1069	Shortfall Base	7/1/2013	$ 335,149	15	$ 335,149	$ 55,934
1072	Shortfall Base	7/1/2013	$ 54,347	7	$ 54,347	$ 9,070
1073	Shortfall Base	7/1/2013	$ 122,518	7	$ 122,518	$ 20,447
1074	Shortfall Base	7/1/2013	$ (4,090,219)	7	$ (4,090,219)	$ (682,625)
1074	Shortfall Base	7/1/2011	$ 2,944,629	5	$ 2,153,640	$ 473,234
1074	Shortfall Base	7/1/2010	$ 5,873,886	4	$ 3,622,017	$ 972,011
1077	Shortfall Base	7/1/2013	$ 338,468	7	$ 338,468	$ 56,488
1077	Shortfall Base	7/1/2012	$ (1,169,707)	6	$ (1,050,787)	$ (198,528)
1077	Shortfall Base	7/1/2011	$ 634,418	5	$ 464,000	$ 101,958
1077	Shortfall Base	7/1/2010	$ 826,804	4	$ 509,834	$ 136,820
1077	Shortfall Base	7/1/2009	$ (171,202)	3	$ (84,459)	$ (29,521)
1077	Shortfall Base	7/1/2008	$ 446,018	2	$ 146,149	$ 74,836
1079	Shortfall Base	7/1/2013	$ (1,447,651)	7	$ (1,447,651)	$ (241,601)
1079	Shortfall Base	7/1/2011	$ 1,435,976	5	$ 1,050,243	$ 230,777
1079	Shortfall Base	7/1/2010	$ 1,858,713	4	$ 1,146,139	$ 307,580
1080	Shortfall Base	7/1/2013	$ 3,756,041	7	$ 3,756,041	$ 626,853
1080	Shortfall Base	7/1/2012	$ (6,660,166)	6	$ (5,983,053)	$ (1,130,394)
1080	Shortfall Base	7/1/2011	$ 4,787,909	5	$ 3,501,771	$ 769,468
1080	Shortfall Base	7/1/2010	$ 4,184,977	4	$ 2,580,583	$ 692,530
1080	Shortfall Base	7/1/2009	$ 5,024	3	$ 2,478	$ 866
1080	Shortfall Base	7/1/2008	$ 1,961,105	2	$ 642,608	$ 329,049
1082	Shortfall Base	7/1/2013	$ 342,948	7	$ 342,948	$ 57,235
1083	Shortfall Base	7/1/2013	$ 374,899	7	$ 374,899	$ 62,568
1083	Shortfall Base	7/1/2012	$ (613,916)	6	$ (551,503)	$ (104,197)
1083	Shortfall Base	7/1/2011	$ 503,486	5	$ 368,240	$ 80,916
1083	Shortfall Base	7/1/2010	$ 452,380	4	$ 278,952	$ 74,860
1083	Shortfall Base	7/1/2009	$ 180,251	3	$ 88,923	$ 31,081

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
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2013 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL:	$ 155,370,834	$ 94,568,868	$ 24,122,639

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
1088	Shortfall Base	7/1/2013	$ 1,031,737	7	$ 1,031,737	$ 172,189
1088	Shortfall Base	7/1/2012	$ -	6.25	$ (2,227,545)	$ (407,405)
1088	Shortfall Base	7/1/2011	$ -	5.25	$ 1,822,447	$ 384,720
1088	Shortfall Base	7/1/2010	$ -	4.25	$ 233,682	$ 59,409
1088	Shortfall Base	7/1/2009	$ -	3.25	$ 53,332	$ 17,324
1088	Shortfall Base	7/1/2008	$ -	2.25	$ 369,202	$ 169,106
2009	Shortfall Base	7/1/2013	$ 219,763	7	$ 219,763	$ 36,677
2009	Shortfall Base	7/1/2012	$ (485,815)	6	$ (436,425)	$ (82,455)
2009	Shortfall Base	7/1/2011	$ 353,298	5	$ 258,395	$ 56,779
2009	Shortfall Base	7/1/2010	$ 300,397	4	$ 185,235	$ 49,710
2009	Shortfall Base	7/1/2009	$ 21,635	3	$ 10,674	$ 3,731
2009	Shortfall Base	7/1/2008	$ 248,897	2	$ 81,558	$ 41,762
2018	Shortfall Base	7/1/2013	$ 520,994	7	$ 520,994	$ 86,950
2019	Shortfall Base	7/1/2013	$ 1,033,025	7	$ 1,033,025	$ 172,404
2019	Shortfall Base	7/1/2012	$ (1,199,993)	6	$ (1,077,993)	$ (203,668)
2019	Shortfall Base	7/1/2011	$ 801,916	5	$ 586,506	$ 128,877
2019	Shortfall Base	7/1/2010	$ 1,718,538	4	$ 1,059,704	$ 284,384
2022	Shortfall Base	7/1/2013	$ 707,900	7	$ 707,900	$ 118,143
2023	Shortfall Base	7/1/2013	$ 94,357	7	$ 94,357	$ 15,747
2025	Shortfall Base	7/1/2013	$ 437,634	7	$ 437,634	$ 73,038
2025	Shortfall Base	7/1/2012	$ (1,025,504)	6	$ (921,244)	$ (174,053)
2025	Shortfall Base	7/1/2011	$ 324,039	5	$ 236,997	$ 52,077
2025	Shortfall Base	7/1/2010	$ 897,613	4	$ 553,495	$ 148,537
2025	Shortfall Base	7/1/2009	$ 172,020	3	$ 84,863	$ 29,662
2025	Shortfall Base	7/1/2008	$ 350,367	2	$ 114,807	$ 58,787
2027	Shortfall Base	7/1/2013	$ 150,385	7	$ 150,385	$ 25,098
2029	Shortfall Base	7/1/2011	$ 619,880	5	$ 453,365	$ 99,621
2030	Shortfall Base	7/1/2013	$ (4,572,964)	7	$ (4,572,964)	$ (763,191)
2030	Shortfall Base	7/1/2011	$ 5,477,092	5	$ 4,005,828	$ 880,228
2030	Shortfall Base	7/1/2010	$ 7,008,034	4	$ 4,321,367	$ 1,159,690
2037	Shortfall Base	7/1/2013	$ 100,846	7	$ 100,846	$ 16,830
2037	Shortfall Base	7/1/2012	$ (672,031)	6	$ (603,707)	$ (114,060)
2037	Shortfall Base	7/1/2011	$ 343,525	5	$ 251,246	$ 55,208
2037	Shortfall Base	7/1/2010	$ 449,860	4	$ 277,398	$ 74,443
2037	Shortfall Base	7/1/2009	$ 130,636	3	$ 64,447	$ 22,526
3019	Shortfall Base	7/1/2013	$ (1,082,197)	7	$ (1,082,197)	$ (180,610)
3019	Shortfall Base	7/1/2011	$ 1,198,512	5	$ 876,567	$ 192,614
3019	Shortfall Base	7/1/2010	$ 1,659,705	4	$ 1,023,424	$ 274,648
3054	Shortfall Base	7/1/2013	$ 961,187	7	$ 961,187	$ 160,414
3067	Shortfall Base	7/1/2013	$ 217,816	7	$ 217,816	$ 36,352
3067	Shortfall Base	7/1/2012	$ (539,106)	6	$ (484,300)	$ (91,500)
3067	Shortfall Base	7/1/2011	$ 78,300	5	$ 57,269	$ 12,584
3067	Shortfall Base	7/1/2010	$ 461,369	4	$ 284,493	$ 76,347
3067	Shortfall Base	7/1/2009	$ 275,277	3	$ 135,803	$ 47,467
3069	Shortfall Base	7/1/2013	$ 109,003	7	$ 109,003	$ 18,192
3069	Shortfall Base	7/1/2012	$ (297,427)	6	$ (267,190)	$ (50,481)
3069	Shortfall Base	7/1/2011	$ 183,663	5	$ 134,329	$ 29,517
3069	Shortfall Base	7/1/2010	$ 206,861	4	$ 127,555	$ 34,231
3069	Shortfall Base	7/1/2009	$ 34,371	3	$ 16,957	$ 5,927
3073	Shortfall Base	7/1/2013	$ 44,986	7	$ 44,986	$ 7,508
3074	Shortfall Base	7/1/2013	$ 245,836	7	$ 245,836	$ 41,028
3074	Shortfall Base	7/1/2012	$ (411,029)	6	$ (369,243)	$ (69,762)
3074	Shortfall Base	7/1/2011	$ 175,624	5	$ 128,449	$ 28,225
3074	Shortfall Base	7/1/2010	$ 297,039	4	$ 183,163	$ 49,154
3074	Shortfall Base	7/1/2009	$ 171,173	3	$ 84,445	$ 29,516
3074	Shortfall Base	7/1/2008	$ 67,163	2	$ 22,008	$ 11,269
4000	Shortfall Base	7/1/2013	$ (8,903,609)	7	$ (8,903,609)	$ (1,485,942)
4000	Shortfall Base	7/1/2011	$ 8,673,934	5	$ 6,343,929	$ 1,393,995
4000	Shortfall Base	7/1/2010	$ 16,104,136	4	$ 9,930,299	$ 2,664,913
4026	Shortfall Base	7/1/2013	$ 71,112	7	$ 71,112	$ 11,868

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2013 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL:			$ 155,370,834		$ 94,568,868	$ 24,122,639

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
4079	Shortfall Base	7/1/2013	$ 132,430	7	$ 132,430	$ 22,102
4079	Shortfall Base	7/1/2012	$ (130,700)	6	$ (117,412)	$ (22,183)
4079	Shortfall Base	7/1/2011	$ 92,054	5	$ 67,326	$ 14,794
4079	Shortfall Base	7/1/2010	$ 74,139	4	$ 45,718	$ 12,269
4079	Shortfall Base	7/1/2009	$ (9,711)	3	$ (4,789)	$ (1,674)
4079	Shortfall Base	7/1/2008	$ 40,592	2	$ 13,301	$ 6,811
4084	Shortfall Base	7/1/2013	$ 57,416	7	$ 57,416	$ 9,582
4087	Shortfall Base	7/1/2013	$ 335,434	15	$ 335,434	$ 55,981
4087	Shortfall Base	7/1/2012	$ (594,374)	6	$ (533,947)	$ (100,880)
4087	Shortfall Base	7/1/2011	$ 534,932	5	$ 391,236	$ 85,969
4087	Shortfall Base	7/1/2010	$ 581,968	12	$ 507,797	$ 56,900
4087	Shortfall Base	7/1/2009	$ 227,357	3	$ 112,162	$ 39,204
4087	Shortfall Base	7/1/2008	$ 352,752	2	$ 115,588	$ 59,187
4090	Shortfall Base	7/1/2011	$ 145,346	5	$ 106,304	$ 23,359
4090	Shortfall Base	7/1/2010	$ 267,543	4	$ 164,975	$ 44,273
4091	Shortfall Base	7/1/2013	$ 791,782	15	$ 791,782	$ 132,142
4091	Shortfall Base	7/1/2012	$ (1,996,151)	6	$ (1,793,210)	$ (338,796)
4091	Shortfall Base	7/1/2011	$ 1,044,442	13	$ 916,006	$ 97,313
4091	Shortfall Base	7/1/2010	$ 1,247,892	12	$ 1,088,855	$ 122,009
4094	Shortfall Base	7/1/2013	$ 177,761	7	$ 177,761	$ 29,667
4094	Shortfall Base	7/1/2012	$ (277,870)	6	$ (249,618)	$ (47,161)
4094	Shortfall Base	7/1/2011	$ 91,083	5	$ 66,616	$ 14,638
4094	Shortfall Base	7/1/2010	$ 235,495	4	$ 145,214	$ 38,970
4094	Shortfall Base	7/1/2009	$ (116,037)	3	$ (57,246)	$ (20,009)
4094	Shortfall Base	7/1/2008	$ 234,214	2.25	$ 85,669	$ 39,299
5001	Shortfall Base	7/1/2013	$ 1,255,192	7	$ 1,255,192	$ 209,482
5001	Shortfall Base	7/1/2012	$ (2,818,535)	6	$ (2,531,987)	$ (478,375)
5001	Shortfall Base	7/1/2011	$ 1,605,386	5	$ 1,174,145	$ 258,003
5001	Shortfall Base	7/1/2010	$ 1,189,787	4	$ 733,659	$ 196,886
5001	Shortfall Base	7/1/2009	$ 744,732	3	$ 367,397	$ 128,416
5001	Shortfall Base	7/1/2008	$ 470,122	2	$ 154,049	$ 78,881
5010	Shortfall Base	7/1/2013	$ 186,754	7	$ 186,754	$ 31,168
5010	Shortfall Base	7/1/2012	$ (178,750)	6	$ (160,576)	$ (30,338)
5010	Shortfall Base	7/1/2011	$ 111,352	5	$ 81,438	$ 17,895
5010	Shortfall Base	7/1/2010	$ 45,370	4	$ 27,977	$ 7,508
5010	Shortfall Base	7/1/2009	$ (88,539)	3	$ (43,679)	$ (15,267)
5010	Shortfall Base	7/1/2008	$ 305,668	2	$ 100,160	$ 51,287
5021	Shortfall Base	7/1/2013	$ 126,280	7	$ 126,280	$ 21,075
5021	Shortfall Base	7/1/2012	$ (313,366)	6	$ (281,508)	$ (53,186)
5021	Shortfall Base	7/1/2011	$ 205,151	5	$ 150,043	$ 32,970
5021	Shortfall Base	7/1/2010	$ 161,689	4	$ 99,701	$ 26,756
5021	Shortfall Base	7/1/2009	$ 95,398	3	$ 47,063	$ 16,450
5021	Shortfall Base	7/1/2008	$ 91,062	2	$ 29,839	$ 15,279
5034	Shortfall Base	7/1/2013	$ 277,337	7	$ 277,337	$ 46,285
5034	Shortfall Base	7/1/2012	$ (521,245)	6	$ (468,252)	$ (88,468)
5034	Shortfall Base	7/1/2011	$ 293,190	13	$ 257,135	$ 27,317
5034	Shortfall Base	7/1/2010	$ 371,562	4	$ 229,116	$ 61,486
5034	Shortfall Base	7/1/2009	$ 105,224	3	$ 51,910	$ 18,144
5042	Shortfall Base	7/1/2013	$ 61,124	7	$ 61,124	$ 10,201
5044	Shortfall Base	7/1/2013	$ 113,032	7	$ 113,032	$ 18,864
5045	Shortfall Base	7/1/2013	$ 119,259	7	$ 119,259	$ 19,903
5045	Shortfall Base	7/1/2012	$ (232,416)	6	$ (208,789)	$ (39,447)
5045	Shortfall Base	7/1/2011	$ 129,624	5	$ 94,804	$ 20,832
5045	Shortfall Base	7/1/2010	$ 127,869	4	$ 78,849	$ 21,160
5045	Shortfall Base	7/1/2009	$ 92,262	3	$ 45,516	$ 15,909
5047	Shortfall Base	7/1/2013	$ 557,866	7	$ 557,866	$ 93,103
5049	Shortfall Base	7/1/2013	$ 729,829	7	$ 729,829	$ 121,803
5065	Shortfall Base	7/1/2013	$ 100,479	7	$ 100,479	$ 16,769
5072	Shortfall Base	7/1/2013	$ (710,459)	7	$ (710,459)	$ (118,570)
5072	Shortfall Base	7/1/2011	$ 575,740	5	$ 421,086	$ 92,528
5072	Shortfall Base	7/1/2010	$ 758,169	4	$ 467,511	$ 125,462
5072	Shortfall Base	7/1/2009	$ 551,842	3	$ 272,238	$ 95,155
5080	Shortfall Base	7/1/2013	$ 190,706	7	$ 190,706	$ 31,827
5080	Shortfall Base	7/1/2012	$ (551,946)	6	$ (495,833)	$ (93,679)
5080	Shortfall Base	7/1/2011	$ 311,065	5	$ 227,504	$ 49,991
5080	Shortfall Base	7/1/2010	$ 234,872	4	$ 144,831	$ 38,867
5080	Shortfall Base	7/1/2009	$ 176,616	3	$ 87,129	$ 30,454

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2013 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL:	$ 155,370,834	$ 94,568,868	$ 24,122,639

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
5080	Shortfall Base	7/1/2008	$ 222,634	2	$ 72,952	$ 37,355
5083	Shortfall Base	7/1/2013	$ (887,786)	7	$ (887,786)	$ (148,164)
5083	Shortfall Base	7/1/2011	$ 591,975	5	$ 432,959	$ 95,137
5083	Shortfall Base	7/1/2010	$ 1,444,757	4	$ 890,879	$ 239,078
5093	Shortfall Base	7/1/2013	$ 108,856	7	$ 108,856	$ 18,167
5093	Shortfall Base	7/1/2012	$ (131,379)	6	$ (118,021)	$ (22,298)
5093	Shortfall Base	7/1/2011	$ 151,149	5	$ 110,546	$ 24,291
5093	Shortfall Base	7/1/2010	$ 68,595	4	$ 42,297	$ 11,351
5093	Shortfall Base	7/1/2009	$ 66,803	3	$ 32,956	$ 11,519
5093	Shortfall Base	7/1/2008	$ 49,412	2	$ 16,192	$ 8,291
5118	Shortfall Base	7/1/2011	$ 452,449	13	$ 396,814	$ 42,156
5121	Shortfall Base	7/1/2013	$ 119,419	7	$ 119,419	$ 19,930
5121	Shortfall Base	7/1/2012	$ (344,966)	6	$ (309,894)	$ (58,549)
5121	Shortfall Base	7/1/2011	$ 185,289	5	$ 135,517	$ 29,778
5121	Shortfall Base	7/1/2010	$ 313,037	4	$ 193,027	$ 51,801
5121	Shortfall Base	7/1/2009	$ 24,419	3	$ 12,048	$ 4,211
5121	Shortfall Base	7/1/2008	$ 119,216	2	$ 39,064	$ 20,003
5125	Shortfall Base	7/1/2013	$ 298,679	7	$ 298,679	$ 49,847
5125	Shortfall Base	7/1/2012	$ (474,146)	6	$ (425,940)	$ (80,474)
5125	Shortfall Base	7/1/2011	$ 345,722	5	$ 252,852	$ 55,561
5125	Shortfall Base	7/1/2010	$ 60,990	4	$ 37,610	$ 10,093
5125	Shortfall Base	7/1/2009	$ 153,427	3	$ 75,690	$ 26,456
5125	Shortfall Base	7/1/2008	$ 203,413	2	$ 66,653	$ 34,130
5128	Shortfall Base	7/1/2013	$ 148,083	7	$ 148,083	$ 24,714
5130	Shortfall Base	7/1/2013	$ 297,837	15	$ 297,837	$ 49,707
5130	Shortfall Base	7/1/2012	$ (744,855)	6	$ (669,127)	$ (126,420)
5130	Shortfall Base	7/1/2011	$ 18,949	5	$ 13,857	$ 3,045
5130	Shortfall Base	7/1/2010	$ 657,179	12	$ 573,427	$ 64,254
5130	Shortfall Base	7/1/2009	$ 144,354	3	$ 71,213	$ 24,891
5130	Shortfall Base	7/1/2008	$ 346,562	2	$ 113,561	$ 58,149
6016	Shortfall Base	7/1/2013	$ 158,757	7	$ 158,757	$ 26,495
6016	Shortfall Base	7/1/2012	$ (458,626)	6	$ (411,999)	$ (77,840)
6016	Shortfall Base	7/1/2011	$ 262,722	13	$ 230,411	$ 24,478
6016	Shortfall Base	7/1/2010	$ 293,807	4	$ 181,170	$ 48,619
6016	Shortfall Base	7/1/2009	$ 161,570	3	$ 79,707	$ 27,860
6016	Shortfall Base	7/1/2008	$ 66,749	2	$ 21,873	$ 11,200
6028	Shortfall Base	7/1/2013	$ 359,060	7	$ 359,060	$ 59,924
6028	Shortfall Base	7/1/2012	$ (668,645)	6	$ (600,664)	$ (113,485)
6028	Shortfall Base	7/1/2011	$ 422,754	13	$ 370,768	$ 39,389
6028	Shortfall Base	7/1/2010	$ 374,396	4	$ 230,864	$ 61,955
6028	Shortfall Base	7/1/2009	$ 101,485	3	$ 50,065	$ 17,499
6042	Shortfall Base	7/1/2013	$ 234,976	7	$ 234,976	$ 39,216
6043	Shortfall Base	7/1/2013	$ 1,061,764	7	$ 1,061,764	$ 177,200
6043	Shortfall Base	7/1/2012	$ (870,202)	6	$ (781,734)	$ (147,695)
6043	Shortfall Base	7/1/2011	$ 57,597	5	$ 42,123	$ 9,256
6043	Shortfall Base	7/1/2010	$ 3,633,055	4	$ 2,240,252	$ 601,198
6044	Shortfall Base	7/1/2013	$ 40,322	7	$ 40,322	$ 6,729
6049	Shortfall Base	7/1/2013	$ (473,334)	7	$ (473,334)	$ (78,996)
6049	Shortfall Base	7/1/2011	$ 421,705	5	$ 308,428	$ 67,773
6049	Shortfall Base	7/1/2010	$ 404,658	4	$ 249,525	$ 66,963
6049	Shortfall Base	7/1/2009	$ 153,722	3	$ 75,836	$ 26,507
6049	Shortfall Base	7/1/2008	$ 292,104	2	$ 95,715	$ 49,011
6050	Shortfall Base	7/1/2013	$ 788,328	7	$ 788,328	$ 131,566
6050	Shortfall Base	7/1/2012	$ (1,225,265)	6	$ (1,100,699)	$ (207,958)
6050	Shortfall Base	7/1/2011	$ 864,980	5	$ 632,629	$ 139,012
6050	Shortfall Base	7/1/2010	$ 714,506	4	$ 440,584	$ 118,236
6050	Shortfall Base	7/1/2009	$ (178,618)	3	$ (88,116)	$ (30,799)
6050	Shortfall Base	7/1/2008	$ 456,932	2	$ 149,727	$ 76,668
6070	Shortfall Base	7/1/2013	$ 81,000	7	$ 81,000	$ 13,518
6070	Shortfall Base	7/1/2012	$ (107,561)	6	$ (96,627)	$ (18,256)
6070	Shortfall Base	7/1/2011	$ (349,473)	5	$ (255,597)	$ (56,164)
6070	Shortfall Base	7/1/2010	$ 127,538	4	$ 78,644	$ 21,105
6070	Shortfall Base	7/1/2009	$ 548,208	3	$ 270,447	$ 94,529
6071	Shortfall Base	7/1/2013	$ 179,073	7	$ 179,073	$ 29,886
6071	Shortfall Base	7/1/2012	$ (291,081)	6	$ (261,490)	$ (49,404)
6071	Shortfall Base	7/1/2011	$ 193,250	5	$ 141,337	$ 31,057

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333

2013 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL:			$ 155,370,834		$ 94,568,868	$ 24,122,639

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
6071	Shortfall Base	7/1/2010	$ 329,254	4	$ 203,028	$ 54,485
6071	Shortfall Base	7/1/2009	$ 61,424	3	$ 30,304	$ 10,592
6077	Shortfall Base	7/1/2011	$ 1,001,307	5	$ 732,335	$ 160,921
6077	Shortfall Base	7/1/2010	$ 2,035,001	4	$ 1,254,843	$ 336,752
6079	Shortfall Base	7/1/2013	$ 144,275	7	$ 144,275	$ 24,078
6086	Shortfall Base	7/1/2013	$ 43,934	7	$ 43,934	$ 7,332
6086	Shortfall Base	7/1/2012	$ (61,928)	6	$ (55,634)	$ (10,511)
6086	Shortfall Base	7/1/2011	$ 63,138	5	$ 46,178	$ 10,147
6086	Shortfall Base	7/1/2010	$ 36,209	4	$ 22,328	$ 5,992
6086	Shortfall Base	7/1/2009	$ 21,763	3	$ 10,737	$ 3,753
6087	Shortfall Base	7/1/2013	$ 1,100,353	15	$ 1,100,353	$ 183,640
6087	Shortfall Base	7/1/2012	$ (1,712,274)	6	$ (1,538,194)	$ (290,615)
6087	Shortfall Base	7/1/2011	$ 937,577	13	$ 822,281	$ 87,356
6087	Shortfall Base	7/1/2010	$ 1,388,472	12	$ 1,211,520	$ 135,754
6087	Shortfall Base	7/1/2009	$ 762,448	3	$ 376,138	$ 131,471
6087	Shortfall Base	7/1/2008	$ 417,817	2	$ 136,910	$ 70,105
6093	Shortfall Base	7/1/2011	$ 292,293	5	$ 213,778	$ 46,975
6093	Shortfall Base	7/1/2010	$ 331,674	4	$ 204,519	$ 54,885
6099	Shortfall Base	7/1/2013	$ 320,850	15	$ 320,850	$ 53,547
6099	Shortfall Base	7/1/2012	$ (628,072)	6	$ (564,217)	$ (106,599)
6099	Shortfall Base	7/1/2011	$ 392,798	13	$ 344,497	$ 36,598
6099	Shortfall Base	7/1/2010	$ 420,637	12	$ 367,033	$ 41,127
6099	Shortfall Base	7/1/2009	$ 98,392	3	$ 48,540	$ 16,966
6099	Shortfall Base	7/1/2008	$ 89,945	2	$ 29,474	$ 15,092
6107	Shortfall Base	7/1/2013	$ 191,014	7	$ 191,014	$ 31,879
6107	Shortfall Base	7/1/2012	$ (291,280)	6	$ (261,665)	$ (49,437)
6107	Shortfall Base	7/1/2011	$ 213,166	5	$ 155,905	$ 34,258
6107	Shortfall Base	7/1/2010	$ 271,361	4	$ 167,330	$ 44,905
6110	Shortfall Base	7/1/2013	$ 2,257,819	7	$ 2,257,819	$ 376,812
6115	Shortfall Base	7/1/2013	$ 43,444	7	$ 43,444	$ 7,250
6115	Shortfall Base	7/1/2012	$ (175,012)	6	$ (157,220)	$ (29,704)
6115	Shortfall Base	7/1/2011	$ 86,716	5	$ 63,421	$ 13,936
6115	Shortfall Base	7/1/2010	$ 157,758	4	$ 97,279	$ 26,106
6115	Shortfall Base	7/1/2009	$ 7,670	3	$ 3,785	$ 1,323
6115	Shortfall Base	7/1/2008	$ 38,997	2	$ 12,778	$ 6,543
6116	Shortfall Base	7/1/2013	$ 220,573	7	$ 220,573	$ 36,812
6116	Shortfall Base	7/1/2012	$ (407,670)	6	$ (366,226)	$ (69,192)
6116	Shortfall Base	7/1/2011	$ 206,986	5	$ 151,386	$ 33,265
6116	Shortfall Base	7/1/2010	$ 351,034	4	$ 216,458	$ 58,089
6116	Shortfall Base	7/1/2009	$ 49,394	3	$ 24,367	$ 8,517
6121	Shortfall Base	7/1/2013	$ 98,855	7	$ 98,855	$ 16,498
6121	Shortfall Base	7/1/2012	$ (146,168)	6	$ (131,306)	$ (24,808)
6121	Shortfall Base	7/1/2011	$ 124,214	5	$ 90,850	$ 19,963
6121	Shortfall Base	7/1/2010	$ 85,257	4	$ 52,571	$ 14,108
6121	Shortfall Base	7/1/2009	$ 20,179	3	$ 9,953	$ 3,479
6121	Shortfall Base	7/1/2008	$ 47,051	2	$ 15,418	$ 7,895
6125	Shortfall Base	7/1/2013	$ 1,299,214	7	$ 1,299,214	$ 216,829
6125	Shortfall Base	7/1/2012	$ (2,017,662)	6	$ (1,812,535)	$ (342,447)
6125	Shortfall Base	7/1/2011	$ 1,130,436	5	$ 826,775	$ 181,673
6125	Shortfall Base	7/1/2010	$ 1,486,822	4	$ 916,818	$ 246,039
6125	Shortfall Base	7/1/2009	$ 307,704	3	$ 151,799	$ 53,058
6126	Shortfall Base	7/1/2013	$ 484,346	7	$ 484,346	$ 80,834
6126	Shortfall Base	7/1/2009	$ 299,693	3	$ 147,848	$ 51,677
6129	Shortfall Base	7/1/2013	$ 133,861	7	$ 133,861	$ 22,340
6129	Shortfall Base	7/1/2012	$ (279,664)	6	$ (251,232)	$ (47,466)
6129	Shortfall Base	7/1/2011	$ 77,393	5	$ 56,604	$ 12,438
6129	Shortfall Base	7/1/2010	$ 399,233	4	$ 246,179	$ 66,065
6130	Shortfall Base	7/1/2013	$ 268,839	15	$ 268,839	$ 44,867
6130	Shortfall Base	7/1/2012	$ (478,503)	6	$ (429,857)	$ (81,214)
6130	Shortfall Base	7/1/2011	$ 353,714	13	$ 310,214	$ 32,956
6130	Shortfall Base	7/1/2010	$ 377,143	12	$ 329,078	$ 36,874
6130	Shortfall Base	7/1/2009	$ 110,679	3	$ 54,602	$ 19,085
6132	Shortfall Base	7/1/2013	$ 70,102	7	$ 70,102	$ 11,699
6132	Shortfall Base	7/1/2012	$ (111,068)	6	$ (99,776)	$ (18,851)
6132	Shortfall Base	7/1/2011	$ 56,177	5	$ 41,086	$ 9,028
6132	Shortfall Base	7/1/2010	$ 49,371	4	$ 30,444	$ 8,170
6132	Shortfall Base	7/1/2009	$ 43,688	3	$ 21,552	$ 7,533

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2013 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL:	$ 155,370,834	$ 94,568,868	$ 24,122,639

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
6132	Shortfall Base	7/1/2008	$ 50,052	2	$ 16,401	$ 8,398
6135	Shortfall Base	7/1/2013	$ 239,732	7	$ 239,732	$ 40,009
6135	Shortfall Base	7/1/2012	$ (266,744)	6	$ (239,625)	$ (45,273)
6135	Shortfall Base	7/1/2011	$ 190,331	13	$ 166,930	$ 17,734
6135	Shortfall Base	7/1/2010	$ 532,506	4	$ 328,359	$ 88,119
6135	Shortfall Base	7/1/2009	$ 29,500	3	$ 14,554	$ 5,087
6138	Shortfall Base	7/1/2013	$ 53,108	7	$ 53,108	$ 8,863
6138	Shortfall Base	7/1/2012	$ (308,808)	6	$ (277,411)	$ (52,412)
6138	Shortfall Base	7/1/2011	$ 156,116	5	$ 114,182	$ 25,090
6138	Shortfall Base	7/1/2010	$ 226,926	4	$ 139,930	$ 37,552
6138	Shortfall Base	7/1/2009	$ (35,795)	3	$ (17,658)	$ (6,172)
6138	Shortfall Base	7/1/2008	$ 93,488	2	$ 30,634	$ 15,686
6141	Shortfall Base	7/1/2013	$ 288,541	15	$ 288,541	$ 48,155
6141	Shortfall Base	7/1/2012	$ (1,001,087)	6	$ (899,310)	$ (169,909)
6141	Shortfall Base	7/1/2011	$ 465,894	13	$ 408,599	$ 43,408
6141	Shortfall Base	7/1/2010	$ 1,104,034	12	$ 963,333	$ 107,944
6142	Shortfall Base	7/1/2013	$ 226,435	7	$ 226,435	$ 37,790
6142	Shortfall Base	7/1/2012	$ (518,255)	6	$ (465,568)	$ (87,961)
6142	Shortfall Base	7/1/2011	$ 288,935	5	$ 211,321	$ 46,435
6142	Shortfall Base	7/1/2010	$ 288,281	4	$ 177,764	$ 47,705
6142	Shortfall Base	7/1/2009	$ 69,054	3	$ 34,066	$ 11,907
6142	Shortfall Base	7/1/2008	$ 130,586	2	$ 42,791	$ 21,911
7011	Shortfall Base	7/1/2013	$ 2,443,613	7	$ 2,443,613	$ 407,820
7011	Shortfall Base	7/1/2012	$ (4,231,647)	6	$ (3,801,434)	$ (718,215)
7011	Shortfall Base	7/1/2011	$ 2,029,261	5	$ 1,484,157	$ 326,124
7011	Shortfall Base	7/1/2010	$ 2,873,151	4	$ 1,771,672	$ 475,449
7011	Shortfall Base	7/1/2009	$ 849,038	3	$ 418,852	$ 146,401
7011	Shortfall Base	7/1/2008	$ 514,645	2	$ 168,637	$ 86,351
7015	Shortfall Base	7/1/2013	$ 252,975	15	$ 252,975	$ 42,220
7015	Shortfall Base	7/1/2012	$ (383,303)	6	$ (344,334)	$ (65,056)
7015	Shortfall Base	7/1/2011	$ 279,655	13	$ 245,265	$ 26,056
7015	Shortfall Base	7/1/2010	$ 269,321	12	$ 234,997	$ 26,332
7015	Shortfall Base	7/1/2009	$ 160,948	3	$ 79,401	$ 27,753
7018	Shortfall Base	7/1/2013	$ 501,592	7	$ 501,592	$ 83,712
7018	Shortfall Base	7/1/2012	$ (1,734,904)	6	$ (1,558,524)	$ (294,456)
7018	Shortfall Base	7/1/2011	$ 1,242,205	5	$ 908,523	$ 199,636
7018	Shortfall Base	7/1/2010	$ 1,159,946	4	$ 715,258	$ 191,948
7018	Shortfall Base	7/1/2009	$ 418,983	3	$ 206,695	$ 72,246
7031	Shortfall Base	7/1/2013	$ 745,145	15	$ 745,145	$ 124,359
7031	Shortfall Base	7/1/2012	$ (1,383,182)	6	$ (1,242,559)	$ (234,760)
7031	Shortfall Base	7/1/2011	$ 1,178,052	13	$ 1,033,188	$ 109,762
7031	Shortfall Base	7/1/2010	$ 383,346	12	$ 334,495	$ 37,481
7031	Shortfall Base	7/1/2009	$ 661,249	3	$ 326,213	$ 114,021
7048	Shortfall Base	7/1/2013	$ 375,539	7	$ 375,539	$ 62,674
7048	Shortfall Base	7/1/2012	$ (643,252)	6	$ (577,857)	$ (109,176)
7048	Shortfall Base	7/1/2011	$ 457,424	13	$ 401,172	$ 42,619
7048	Shortfall Base	7/1/2010	$ 351,141	4	$ 216,525	$ 58,107
7048	Shortfall Base	7/1/2009	$ 410,629	3	$ 202,575	$ 70,806
7060	Shortfall Base	7/1/2013	$ 111,133	7	$ 111,133	$ 18,547
7060	Shortfall Base	7/1/2012	$ (120,219)	6	$ (107,996)	$ (20,404)
7060	Shortfall Base	7/1/2011	$ 95,923	5	$ 70,157	$ 15,416
7060	Shortfall Base	7/1/2010	$ 48,714	4	$ 30,038	$ 8,061
7060	Shortfall Base	7/1/2009	$ 52,679	3	$ 25,989	$ 9,084
7060	Shortfall Base	7/1/2008	$ 5,151	2	$ 1,687	$ 864
7065	Shortfall Base	7/1/2013	$ 174,253	7	$ 174,253	$ 29,081
7065	Shortfall Base	7/1/2012	$ (232,507)	6	$ (208,868)	$ (39,462)
7065	Shortfall Base	7/1/2011	$ 166,595	5	$ 121,846	$ 26,774
7065	Shortfall Base	7/1/2010	$ 131,902	4	$ 81,334	$ 21,827
7065	Shortfall Base	7/1/2009	$ 61,710	3	$ 30,444	$ 10,641
7099	Shortfall Base	7/1/2013	$ 133,834	7	$ 133,834	$ 22,336
7099	Shortfall Base	7/1/2012	$ (311,194)	6	$ (279,555)	$ (52,817)
7099	Shortfall Base	7/1/2011	$ 159,960	5	$ 116,990	$ 25,707
7099	Shortfall Base	7/1/2010	$ 229,973	4	$ 141,809	$ 38,056
7099	Shortfall Base	7/1/2009	$ 48,593	3	$ 23,972	$ 8,379
7100	Shortfall Base	7/1/2013	$ 198,111	7	$ 198,111	$ 33,063
7100	Shortfall Base	7/1/2012	$ (351,404)	6	$ (315,679)	$ (59,642)
7100	Shortfall Base	7/1/2011	$ 231,584	5	$ 169,375	$ 37,218

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2013 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL:			$ 155,370,834		$ 94,568,868	$ 24,122,639

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
7100	Shortfall Base	7/1/2010	$ 251,329	4	$ 154,977	$ 41,590
7100	Shortfall Base	7/1/2009	$ 160,664	3	$ 79,261	$ 27,704
7100	Shortfall Base	7/1/2008	$ 105,829	2	$ 34,678	$ 17,757
7113	Shortfall Base	7/1/2013	$ 154,934	15	$ 154,934	$ 25,857
7113	Shortfall Base	7/1/2012	$ (268,522)	6	$ (241,224)	$ (45,575)
7113	Shortfall Base	7/1/2011	$ 270,761	13	$ 237,461	$ 25,227
7113	Shortfall Base	7/1/2010	$ 132,373	12	$ 115,499	$ 12,942
7113	Shortfall Base	7/1/2009	$ 158,640	3	$ 78,262	$ 27,355
7114	Shortfall Base	7/1/2013	$ 213,662	7	$ 213,662	$ 35,658
7114	Shortfall Base	7/1/2012	$ (283,039)	6	$ (254,265)	$ (48,039)
7114	Shortfall Base	7/1/2011	$ 158,571	5	$ 115,975	$ 25,484
7114	Shortfall Base	7/1/2010	$ 190,209	4	$ 117,289	$ 31,476
7114	Shortfall Base	7/1/2009	$ 69,160	3	$ 34,117	$ 11,925
7115	Shortfall Base	7/1/2013	$ 127,341	7	$ 127,341	$ 21,252
7115	Shortfall Base	7/1/2012	$ (186,976)	6	$ (167,965)	$ (31,734)
7115	Shortfall Base	7/1/2011	$ 104,974	5	$ 76,774	$ 16,870
7115	Shortfall Base	7/1/2010	$ 192,218	4	$ 118,527	$ 31,808
7115	Shortfall Base	7/1/2009	$ 155,270	3	$ 76,600	$ 26,774
7117	Shortfall Base	7/1/2013	$ 420,891	7	$ 420,891	$ 70,243
7120	Shortfall Base	7/1/2012	$ (614,842)	6	$ (552,334)	$ (104,354)
7120	Shortfall Base	7/1/2011	$ 353,606	5	$ 258,618	$ 56,828
7120	Shortfall Base	7/1/2010	$ 521,649	4	$ 321,663	$ 86,322
7120	Shortfall Base	7/1/2009	$ 86,848	3	$ 42,843	$ 14,975
8006	Shortfall Base	7/1/2013	$ 456,402	7	$ 456,402	$ 76,170
8006	Shortfall Base	7/1/2012	$ (696,756)	6	$ (625,921)	$ (118,257)
8006	Shortfall Base	7/1/2011	$ 335,974	5	$ 245,726	$ 53,995
8006	Shortfall Base	7/1/2010	$ 318,457	4	$ 196,369	$ 52,698
8006	Shortfall Base	7/1/2009	$ 301,868	3	$ 148,920	$ 52,052
8006	Shortfall Base	7/1/2008	$ 419,257	2	$ 137,380	$ 70,346
8026	Shortfall Base	7/1/2013	$ 1,114,353	7	$ 1,114,353	$ 185,977
8026	Shortfall Base	7/1/2012	$ (1,193,841)	6	$ (1,072,467)	$ (202,624)
8026	Shortfall Base	7/1/2011	$ 686,181	5	$ 501,859	$ 110,277
8026	Shortfall Base	7/1/2010	$ 715,154	4	$ 440,987	$ 118,344
8026	Shortfall Base	7/1/2009	$ 255,488	3	$ 126,038	$ 44,054
8051	Shortfall Base	7/1/2011	$ 469,097	5	$ 343,088	$ 75,389
8051	Shortfall Base	7/1/2010	$ 2,908,254	4	$ 1,793,318	$ 481,258
8054	Shortfall Base	7/1/2013	$ 323,251	7	$ 323,251	$ 53,948
8054	Shortfall Base	7/1/2012	$ (377,339)	6	$ (338,978)	$ (64,044)
8054	Shortfall Base	7/1/2011	$ 271,158	5	$ 198,319	$ 43,578
8054	Shortfall Base	7/1/2010	$ 107,649	4	$ 66,381	$ 17,814
8054	Shortfall Base	7/1/2009	$ 284,421	3	$ 140,312	$ 49,043
8054	Shortfall Base	7/1/2008	$ 25,256	2	$ 8,276	$ 4,238
8085	Shortfall Base	7/1/2013	$ 68,257	7	$ 68,257	$ 11,392
8104	Shortfall Base	7/1/2013	$ 68,849	7	$ 68,849	$ 11,490
9007	Shortfall Base	7/1/2013	$ 175,102	7	$ 175,102	$ 29,223
9007	Shortfall Base	7/1/2012	$ (363,546)	6	$ (326,587)	$ (61,703)
9007	Shortfall Base	7/1/2011	$ 306,894	5	$ 224,455	$ 49,321
9007	Shortfall Base	7/1/2010	$ 213,782	4	$ 131,826	$ 35,377
9007	Shortfall Base	7/1/2009	$ 53,354	3	$ 26,321	$ 9,200
9017	Shortfall Base	7/1/2013	$ 151,052	15	$ 151,052	$ 25,209
9017	Shortfall Base	7/1/2012	$ (224,686)	6	$ (201,844)	$ (38,135)
9017	Shortfall Base	7/1/2011	$ 193,872	13	$ 170,027	$ 18,063
9017	Shortfall Base	7/1/2010	$ 194,096	12	$ 169,358	$ 18,977
9017	Shortfall Base	7/1/2009	$ 73,451	3	$ 36,234	$ 12,665
9017	Shortfall Base	7/1/2008	$ 304,929	2	$ 99,918	$ 51,163
9026	Shortfall Base	7/1/2013	$ 968,457	7	$ 968,457	$ 161,628
9026	Shortfall Base	7/1/2012	$ (1,391,884)	6	$ (1,250,377)	$ (236,237)
9026	Shortfall Base	7/1/2011	$ 1,172,020	13	$ 1,027,898	$ 109,200
9026	Shortfall Base	7/1/2010	$ 1,195,633	4	$ 737,262	$ 197,853
9026	Shortfall Base	7/1/2009	$ 1,389,404	3	$ 685,431	$ 239,578
9057	Shortfall Base	7/1/2013	$ 411,019	7	$ 411,019	$ 68,596
9057	Shortfall Base	7/1/2012	$ (593,095)	6	$ (532,798)	$ (100,663)
9057	Shortfall Base	7/1/2011	$ 357,618	5	$ 261,554	$ 57,473
9057	Shortfall Base	7/1/2010	$ 428,971	4	$ 264,516	$ 70,986
9057	Shortfall Base	7/1/2009	$ 201,924	3	$ 99,614	$ 34,818
9057	Shortfall Base	7/1/2008	$ 142,404	2	$ 46,663	$ 23,894
9062	Shortfall Base	7/1/2013	$ 173,390	15	$ 173,390	$ 28,937
9062	Shortfall Base	7/1/2012	$ (325,731)	6	$ (292,618)	$ (55,285)
9062	Shortfall Base	7/1/2011	$ 184,380	13	$ 161,706	$ 17,179
9062	Shortfall Base	7/1/2010	$ 190,510	12	$ 166,234	$ 18,627
9062	Shortfall Base	7/1/2009	$ 51,593	3	$ 25,451	$ 8,896
9062	Shortfall Base	7/1/2008	$ 39,180	2	$ 12,839	$ 6,574
9072	Shortfall Base	7/1/2013	$ 15,026	7	$ 15,026	$ 2,508
9072	Shortfall Base	7/1/2012	$ (25,218)	6	$ (22,654)	$ (4,280)
9072	Shortfall Base	7/1/2011	$ 54,570	5	$ 39,911	$ 8,770
9072	Shortfall Base	7/1/2010	$ 65,161	4	$ 40,181	$ 10,783
9074	Shortfall Base	7/1/2013	$ 418,015	7	$ 418,015	$ 69,763

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2013
EIN: 13-5645888
PN: 333

2013 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL:	$ 155,370,834	$ 94,568,868	$ 24,122,639

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
9078	Shortfall Base	7/1/2013	$ 341,026	7	$ 341,026	$ 56,915
9080	Shortfall Base	7/1/2013	$ 377,747	7	$ 377,747	$ 63,043
9080	Shortfall Base	7/1/2012	$ (651,813)	6	$ (585,547)	$ (110,629)
9080	Shortfall Base	7/1/2011	$ 509,566	5	$ 372,687	$ 81,893
9080	Shortfall Base	7/1/2010	$ 397,544	4	$ 245,139	$ 65,786
9085	Shortfall Base	7/1/2013	$ 393,879	7	$ 393,879	$ 65,735
10008	Shortfall Base	7/1/2013	$ 508,775	15	$ 508,775	$ 84,911
10019	Shortfall Base	7/1/2013	$ 127,194	15	$ 127,194	$ 21,228
10019	Shortfall Base	7/1/2012	$ (210,087)	6	$ (188,729)	$ (35,657)
10019	Shortfall Base	7/1/2011	$ 125,600	5	$ 91,860	$ 20,185
10019	Shortfall Base	7/1/2010	$ 114,788	12	$ 100,158	$ 11,223
10019	Shortfall Base	7/1/2009	$ 50,274	3	$ 24,802	$ 8,669
10019	Shortfall Base	7/1/2008	$ 75,651	2	$ 24,788	$ 12,693
10022	Shortfall Base	7/1/2013	$ 368,131	7	$ 368,131	$ 61,438
10022	Shortfall Base	7/1/2012	$ (455,595)	6	$ (409,278)	$ (77,326)
10022	Shortfall Base	7/1/2011	$ 220,145	5	$ 161,011	$ 35,380
10022	Shortfall Base	7/1/2010	$ 202,214	4	$ 124,690	$ 33,462
10022	Shortfall Base	7/1/2009	$ 89,451	3	$ 44,128	$ 15,424
10022	Shortfall Base	7/1/2008	$ 162,844	2	$ 53,360	$ 27,323
10035	Shortfall Base	7/1/2013	$ 411,672	7	$ 411,672	$ 68,705
10038	Shortfall Base	7/1/2013	$ 89,591	7	$ 89,591	$ 14,952
10047	Shortfall Base	7/1/2013	$ 195,913	7	$ 195,913	$ 32,696
10047	Shortfall Base	7/1/2012	$ (409,135)	6	$ (367,538)	$ (69,440)
10047	Shortfall Base	7/1/2011	$ 288,743	5	$ 211,180	$ 46,404
10047	Shortfall Base	7/1/2010	$ 264,736	4	$ 163,246	$ 43,809
10047	Shortfall Base	7/1/2009	$ 161,397	3	$ 79,621	$ 27,830
10048	Shortfall Base	7/1/2013	$ 33,347	15	$ 33,347	$ 5,565
10048	Shortfall Base	7/1/2012	$ (107,397)	6	$ (96,479)	$ (18,228)
10048	Shortfall Base	7/1/2011	$ 46,683	13	$ 40,947	$ 4,350
10048	Shortfall Base	7/1/2010	$ 75,513	12	$ 65,889	$ 7,383
10048	Shortfall Base	7/1/2009	$ 31,986	3	$ 15,778	$ 5,515
10049	Shortfall Base	7/1/2013	$ 131,119	15	$ 131,119	$ 21,883
10049	Shortfall Base	7/1/2012	$ (258,938)	6	$ (232,612)	$ (43,948)
10049	Shortfall Base	7/1/2011	$ 223,165	13	$ 195,724	$ 20,793
10049	Shortfall Base	7/1/2010	$ 208,175	12	$ 181,647	$ 20,354
10049	Shortfall Base	7/1/2009	$ 58,826	3	$ 29,022	$ 10,144
10049	Shortfall Base	7/1/2008	$ 314,565	2	$ 103,075	$ 52,780
10051	Shortfall Base	7/1/2013	$ 308,570	7	$ 308,570	$ 51,498
12000	Shortfall Base	7/1/2013	$ 4,379,621	7	$ 4,379,621	$ 730,924
12004	Shortfall Base	7/1/2013	$ 941,949	15	$ 941,949	$ 157,204
12004	Shortfall Base	7/1/2012	$ (1,917,667)	6	$ (1,722,704)	$ (325,475)
12004	Shortfall Base	7/1/2011	$ 1,089,144	5	$ 796,576	$ 175,037
12004	Shortfall Base	7/1/2010	$ 1,570,871	12	$ 1,370,678	$ 153,588
12004	Shortfall Base	7/1/2009	$ 60,963	3	$ 30,075	$ 10,512
12028	Shortfall Base	7/1/2012	$ (1,858,523)	6	$ (1,669,574)	$ (315,437)
12028	Shortfall Base	7/1/2011	$ 836,194	5	$ 611,572	$ 134,385
12028	Shortfall Base	7/1/2010	$ 1,083,832	4	$ 668,325	$ 179,353
12028	Shortfall Base	7/1/2009	$ 335,817	3	$ 165,669	$ 57,906
12028	Shortfall Base	7/1/2008	$ 293,909	2	$ 96,307	$ 49,314
12033	Shortfall Base	7/1/2013	$ 152,894	15	$ 152,894	$ 25,517
12042	Shortfall Base	7/1/2013	$ 95,975	15	$ 95,975	$ 16,017
12042	Shortfall Base	7/1/2012	$ (128,116)	6	$ (115,089)	$ (21,744)
12042	Shortfall Base	7/1/2011	$ 81,218	5	$ 59,403	$ 13,053
12042	Shortfall Base	7/1/2010	$ 166,131	12	$ 144,959	$ 16,243
12042	Shortfall Base	7/1/2009	$ 41,726	3	$ 20,585	$ 7,195
13002	Shortfall Base	7/1/2013	$ 2,635,275	15	$ 2,635,275	$ 439,807
13002	Shortfall Base	7/1/2012	$ (3,933,235)	6	$ (3,533,360)	$ (667,567)
13002	Shortfall Base	7/1/2011	$ 1,752,814	5	$ 1,281,970	$ 281,696
13002	Shortfall Base	7/1/2010	$ 2,888,070	12	$ 2,520,013	$ 282,374
13002	Shortfall Base	7/1/2009	$ 1,164,214	3	$ 574,339	$ 200,748

SCHEDULE SB ATTACHMENTS

Schedule SB, line 24 – Change in Actuarial Assumptions

The following changes in actuarial assumptions were made since the prior valuation:

- The segment interest rates used to calculate the funding target and target normal cost were updated from an applicable month of March 2012 to March 2013 and the segment interest rate corridors of MAP-21 were applied.
- Mortality was updated from the IRS-prescribed generational mortality table to separate IRS-prescribed annuitant and non-annuitant tables with "static" projection of assumed mortality improvements.
- The cash balance plan interest crediting rate was revised as of July 1, 2013 for Employers #101079 and #111009 from 3.00% to 2.50%.
- For purposes of ASC 960, the discount rate was changed from 6.00% to 6.25%.

These assumption changes collectively do not meet the requirements for IRS approval.