

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). <p style="text-align: center;">▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	OMB Nos. 1210-0110 1210-0089 <div style="text-align: center; font-size: 1.5em; font-weight: bold;">2014</div> This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2014 or fiscal plan year beginning <u>07/01/2014</u> and ending <u>06/30/2015</u>	
A This return/report is for:	☐ a multiemployer plan; ☒ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions); 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:	☒ Form 5558; ☐ automatic extension; ☐ the DFVC program; ☐ special extension (enter description)

Part II	Basic Plan Information —enter all requested information				
1a Name of plan <u>PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>333</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>07/15/1943</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>333</u>	1c Effective date of plan <u>07/15/1943</u>	
1b Three-digit plan number (PN) ▶	<u>333</u>				
1c Effective date of plan <u>07/15/1943</u>					
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>BOARD OF DIRECTORS OF PENTEGRA DEFINED BENEFIT PLAN</u> <u>108 CORPORATE PARK DRIVE</u> <u>WHITE PLAINS, NY 10604-3805</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>13-5645888</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>914-694-1300</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>525100</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>13-5645888</u>	2c Plan Sponsor's telephone number <u>914-694-1300</u>	2d Business code (see instructions) <u>525100</u>	
2b Employer Identification Number (EIN) <u>13-5645888</u>					
2c Plan Sponsor's telephone number <u>914-694-1300</u>					
2d Business code (see instructions) <u>525100</u>					

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	<u>04/18/2016</u>	<u>ROBERT ALIN</u>
	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 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	37595
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).			
a(1) Total number of active participants at the beginning of the plan year		6a(1)	12829
a(2) Total number of active participants at the end of the plan year		6a(2)	12128
b Retired or separated participants receiving benefits		6b	9550
c Other retired or separated participants entitled to future benefits.....		6c	14468
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	36146
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	752
f Total. Add lines 6d and 6e		6f	36898
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	319
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) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

Part III**Form M-1 Compliance Information (to be completed by welfare benefit plans)**

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2014 Form M-1 annual report. If the plan was not required to file the 2014 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

<div>SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Single-Employer Defined Benefit Plan Actuarial Information</div> <div>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).</div> <div>File as an attachment to Form 5500 or 5500-SF.</div>	<div>OMB No. 1210-0110</div> <div>2014</div> <div>This Form is Open to Public Inspection</div>
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For calendar plan year 2014 or fiscal plan year beginning 07/01/2014 and ending 06/30/2015

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 2014			
2 Assets:			
a Market value	2a	3239987383	
b Actuarial value	2b	3239987383	
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	10142	1163756908	1163756908
b For terminated vested participants	14630	552293332	552293332
c For active participants	12694	1163227878	1191270028
d Total	37466	2879278118	2907320268
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	6.51%	
6 Target normal cost	6	108307001	

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.

<div>SIGN HERE</div>	<div>Signature of actuary</div> <div>DAVID M. FLAGG</div> <div>Type or print name of actuary</div> <div>WILLIS TOWERS WATSON</div> <div>Firm name</div> <div>335 MADISON AVENUE NEW YORK, NY 10017</div> <div>Address of the firm</div>	<div>Date</div> <div>14-03713</div> <div>Most recent enrollment number</div> <div>212-309-3504</div> <div>Telephone number (including area code)</div>
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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)	35995545	18021728
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	3228753	530231
9 Amount remaining (line 7 minus line 8)	32766792	17491497
10 Interest on line 9 using prior year's actual return of <u>12.68</u> %	4186382	2280382
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		92165696
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>6.34</u> %		6025331
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		98191027
d Portion of (c) to be added to prefunding balance		2466126
12 Other reductions in balances due to elections or deemed elections		70823
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	36953174	22167182

Part III Funding Percentages		
14 Funding target attainment percentage	14	109.40 %
15 Adjusted funding target attainment percentage	15	111.35 %
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	100.46 %
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
07/01/2014	163138456	247075			
			Totals ►	18(b)	163138456 18(c) 247075

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	155077529
20 Quarterly contributions and liquidity shortfalls:		
a Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No		
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☒ No		
c If line 20a is "Yes," see instructions and complete the following table as applicable:		
Liquidity shortfall as of end of quarter of this plan year		
(1) 1st	(2) 2nd	(3) 3rd
0	0	0
		(4) 4th
		0

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

21 Discount rate:				
a Segment rates:	1st segment: 4.99 %	2nd segment: 6.32 %	3rd segment: 6.99 %	☐ 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	108307001	
b Excess assets, if applicable, but not greater than line 31a	31b	87539671	
32 Amortization installments:	Outstanding Balance		Installment
a Net shortfall amortization installment.....	16411629		5303808
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	26071138	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....	433562	149768	583330
36 Additional cash requirement (line 34 minus line 35).....	36	25487808	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	155077529	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	129589721	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	299961	
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) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2014
		This Form is Open to Public Inspection.

For calendar plan year 2014 or fiscal plan year beginning 07/01/2014 and ending 06/30/2015	
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)
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You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

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	18341608	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(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?
21 34 24 50 28 51	INVESTMENT MGMT	361379	Yes ☒ No ☐	Yes ☒ No ☐	0	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 19 52 68 99 18 18	INVESTMENT MGMT	355837	Yes ☒ No ☐	Yes ☒ No ☐	0	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?
21	TRUSTEE	297629	Yes ☐ No ☒	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	133205	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(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	54542	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

BLOOMBERG FINANCE, LLP

03-1818168

(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	NONE	45098	Yes ☐ No ☒	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	27870	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(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	NONE	13959	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

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) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	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 2014 This Form is Open to Public Inspection.
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For calendar plan year 2014 or fiscal plan year beginning 07/01/2014 and ending 06/30/2015

A Name of plan <u>PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST</u>	B Three-digit plan number (PN) ►	<u>333</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>BOARD OF DIRECTORS OF PENTEGRA DEFINED BENEFIT PLAN</u>	D Employer Identification Number (EIN) <u>13-5645888</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>EB TEMPORARY INVESTMENT FUND</u>		
b Name of sponsor of entity listed in (a): <u>THE BANK OF NEW YORK MELLON</u>		
c EIN-PN <u>25-6078093-023</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>51654162</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>LONG TERM CREDIT BOND INDEX FUND</u>		
b Name of sponsor of entity listed in (a): <u>BLACKROCK INSTITUTIONAL TRUST COMPANY, NA</u>		
c EIN-PN <u>94-3118550-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>104946838</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>LONG CREDIT INDEX NON-LENDING FUND</u>		
b Name of sponsor of entity listed in (a): <u>STATE STREET BANK & TRUST CO.</u>		
c EIN-PN <u>04-0025081-146</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>38643263</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>S&P 500 FLAGSHIP</u>		
b Name of sponsor of entity listed in (a): <u>STATE STREET BANK & TRUST CO</u>		
c EIN-PN <u>04-0025081-002</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>103516764</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>RUSSELL 1000 VALUE FUND</u>		
b Name of sponsor of entity listed in (a): <u>BLACKROCK INSTITUTIONAL TRUST COMPANY, NA</u>		
c EIN-PN <u>94-3149382-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>68883949</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>EAFE EQUITY INDEX FUND</u>		
b Name of sponsor of entity listed in (a): <u>BLACKROCK INSTITUTIONAL TRUST COMPANY, NA</u>		
c EIN-PN <u>94-6596958-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>101674190</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>EQUITY INDEX FUND</u>		
b Name of sponsor of entity listed in (a): <u>BLACKROCK INSTITUTIONAL TRUST COMPANY, NA</u>		
c EIN-PN <u>94-6052285-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>104067538</u>

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) 84452491
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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) 54435476
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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 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) 58595052
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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) 102507339
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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) 5390430
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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) 117307861
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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) 63260291
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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) 55977885
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a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):

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

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

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

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

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2014 This Form is Open to Public Inspection
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For calendar plan year 2014 or fiscal plan year beginning 07/01/2014 and ending 06/30/2015		
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	14274900	14610720
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	32363211	49210362
(2) Participant contributions.....	1b(2)		
(3) Other.....	1b(3)	40904932	47247425
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	219866	119903
(2) U.S. Government securities	1c(2)	160263071	173751990
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	1064821555	1119858224
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	1240625	1232500
(B) Common.....	1c(4)(B)	84234041	23404936
(5) Partnership/joint venture interests	1c(5)	287672424	309791471
(6) Real estate (other than employer real property).....	1c(6)	72639080	86621480
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans.....	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	1246649725	1115313526
(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)	133865302	223872884
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)	134470005	159831945

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e	3819595	4641090
f Total assets (add all amounts in lines 1a through 1e)	1f	3277438332	3329508456

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h	26437845	47919249
i Acquisition indebtedness	1i		
j Other liabilities	1j	0	0
k Total liabilities (add all amounts in lines 1g through 1j)	1k	26437845	47919249

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	3251000487	3281589207
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Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	150572872	
(B) Participants	2a(1)(B)	244067	
(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)		150816939
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	13028	
(B) U.S. Government securities	2b(1)(B)	1824735	
(C) Corporate debt instruments	2b(1)(C)	58248483	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	3121770	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		63208016
(2) Dividends: (A) Preferred stock	2b(2)(A)	88750	
(B) Common stock	2b(2)(B)	7934863	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	109581	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		8133194
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	958667690	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	918371809	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		40295881
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	6964252	
(B) Other	2b(5)(B)	-47292929	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		-40328677

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		27054422
(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)		15271354
c Other income.....	2c		54987407
d Total income. Add all income amounts in column (b) and enter total.....	2d		319438536

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	213106032	
(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)		213106032
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)	1640230	
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)	14954310	
(4) Other.....	2i(4)	52928196	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		69522736
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		282628768

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		36809768
l Transfers of assets:			
(1) To this plan.....	2l(1)		2013087
(2) From this plan.....	2l(2)		8234135

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) ☒ 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 ☒ 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:

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.).....

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.).....

	Yes	No	Amount
4a		X	
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.)		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.).....		X	
e Was this plan covered by a fidelity bond?	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
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?.....		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?.....		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?.....		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
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.			

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)
1026 - SALEM COOPERATIVE BANK	02-0187470	003
3067 - STANDARD BANK PASB	47-6822702	005

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

<div>SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>		<div>Retirement Plan Information</div> <div>This schedule is required to be filed under 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).</div> <div>▶ File as an attachment to Form 5500.</div>		<div>OMB No. 1210-0110</div> <div>2014</div> <div>This Form is Open to Public Inspection.</div>	
For calendar plan year 2014 or fiscal plan year beginning 07/01/2014 and ending 06/30/2015					
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	689
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part)					
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?..... ☐ 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					
For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.				Schedule R (Form 5500) 2014 v. 140124	

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 _____

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(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: 32.0% Investment-Grade Debt: 56.0% High-Yield Debt: 0.0% Real Estate: 2.0% Other: 10.0%

- 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, 2015 and 2014, and
for the year ended June 30, 2015

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.



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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, 2015 and 2014 and the related consolidated statement of changes in net assets available for benefits for the year ended June 30, 2015, 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, 2015 and 2014, and the changes in its financial status for the year ended June 30, 2015 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, 2015 and Schedule H, Part IV Line 4j - schedule of reportable transactions for the year ended June 30, 2015, 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.

A handwritten signature in cursive script that reads "Grant Thornton LLP".

New York, New York
April 14, 2016

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Consolidated Statements of Net Assets Available for Benefits

As of June 30, 2015 and 2014

(in thousands)

	<u>2015</u>	<u>2014</u>
ASSETS		
Investments, at fair value	\$ 3,199,917	\$ 3,171,773
Accrued investment income	14,294	15,057
Accounts receivable	9,630	6,356
Employer contributions receivable	49,210	32,363
Receivables for securities sold, not yet settled	23,323	19,491
Goodwill and intangible assets	13,882	14,303
Cash	14,611	14,274
Other assets	<u>4,641</u>	<u>3,821</u>
Total assets	<u>3,329,508</u>	<u>3,277,438</u>
LIABILITIES		
Accounts payable and other liabilities	28,474	22,175
Payables for securities purchased, not yet settled	<u>19,445</u>	<u>4,263</u>
Total liabilities	<u>47,919</u>	<u>26,438</u>
Net assets available for benefits	<u>\$ 3,281,589</u>	<u>\$ 3,251,000</u>

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, 2015
(in thousands)

ADDITIONS

Contributions	\$ 150,817
Investment income/(loss)	
Net appreciation in fair value of investments	42,293
Interest	63,209
Dividends	8,133
Less:	
Administrative asset fee	(13,913)
Investment advisory services	<u>(1,042)</u>
Net investment income	<u>98,680</u>
Administrative and service income	<u>54,987</u>
Total additions	<u>304,484</u>

DEDUCTIONS

Benefit payments	213,106
Administrative expenses	51,023
Other	<u>3,545</u>
Total deductions	<u>267,674</u>
Net increase	36,810

TRANSFER OF ASSETS

Transfers into the Plan	2,013
Transfers out of the Plan	<u>(8,234)</u>
Total increase in net assets	30,589

NET ASSETS AVAILABLE FOR BENEFITS

Beginning of year	<u>3,251,000</u>
End of year	<u>\$ 3,281,589</u>

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

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2015 and 2014, and for the year ended June 30, 2015

(Amounts in thousands)

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.

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2015 and 2014, and for the year ended June 30, 2015

(Amounts in thousands)

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, 2015.

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 \$323 were paid by participating employers directly and are not reflected in the Plan's consolidated financial statements for the year ended June 30, 2015.

Payment of Benefits

Benefit payments to participants are recorded upon distribution. As of June 30, 2015 and 2014, net assets available for benefits included \$10,986 and \$11,954, 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.

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2015 and 2014, and for the year ended June 30, 2015

(Amounts in thousands)

Recent Accounting Pronouncements

In May, 2015, the Financial Accounting Standards Board (“FASB”) issued Accounting Standards Update (“ASU”) No. 2015-07 Fair Value Measurement (Topic 820): Disclosures for Investments in Certain Entities that Calculate Net Asset Value per Share (or its Equivalent). ASU 2015-07 removes the requirement to categorize within the fair value hierarchy all investments for which fair value is measured using net asset value per share as a practical expedient. For nonpublic business entities, ASU 2015-07 is effective for fiscal years beginning after December 15, 2016. Early adoption is permitted. The Plan is currently in the process of evaluating the impact the adoption of this new standard will have on the financial status.

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 2015 and 2014 valuation, the interest rates used for determining the minimum required contribution are based on the three segment yield rates for 2015 and 2014, respectively, 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, 2014 and September 30, 2013, respectively, as described in IRS Notice 2014-53. The rates are as follows:

<u>2015</u>	<u>Rate</u>
Year	
1-5	4.72 %
6-20	6.11
 <u>2014</u>	 <u>Rate</u>
Year	
1-5	4.99 %
6-20	6.32

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2015 and 2014, and for the year ended June 30, 2015

(Amounts in thousands)

- Normal retirement is assumed to occur at ages 45-70. For the period prior to retirement, withdrawals, deaths, and disabilities are anticipated.
- For the 2015 and 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 2030 and 2029, respectively, using scale AA) and annuitants (based on RP-2000 “Healthy Annuitants” table without collar or amount adjustments projected to 2022 and 2021, respectively 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, 2015. The rate used for this measurement as of July 1, 2014 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, 2015 and 2014.

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 \$7,713 and \$7,873 at June 30, 2015 and 2014, respectively. Pursuant to federal regulations, the interest rate credited to these contributions at June 30, 2015 and 2014, was 2.18% and 1.47%, 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

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2015 and 2014, and for the year ended June 30, 2015

(Amounts in thousands)

(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, 2015 and 2014 is as follows:

	<u>2015</u>	<u>2014</u>
Vested benefits for:		
Retirees and beneficiaries currently receiving payments	\$ 1,326,818	\$ 1,412,182
Other participants	<u>1,899,359</u>	<u>1,731,648</u>
Total vested benefits	3,226,177	3,143,830
Nonvested benefits	<u>29,399</u>	<u>30,033</u>
Total actuarial present value of accumulated plan benefits	<u>\$ 3,255,576</u>	<u>\$ 3,173,863</u>

The changes in the actuarial present value of accumulated plan benefits for the year ended June 30, 2015 is as follows:

	<u>2015</u>
Changes in accumulated plan benefits	
Beginning of year	<u>\$ 3,173,863</u>
Increase (decrease) during the year attributable to:	
Interest due to decrease in the discount period	191,707
Benefits paid	(213,106)
Withdrawn employers	(11,418)
New employers	3,130
Changes in benefits adopted by certain employers	(589)
Assumption changes	43
Benefits accumulated and actuarial experience	<u>111,946</u>
Net increase	<u>81,713</u>
End of year	<u><u>\$ 3,255,576</u></u>

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2015 and 2014, and for the year ended June 30, 2015

(Amounts in thousands)

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, 2015 and 2014.

- Mutual funds are valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the U.S. Securities and Exchange Commission (“SEC”). These funds are required to publish their daily net asset value (“NAV”) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.
- Common stocks are valued at quoted prices in active markets.
- Corporate debt securities (excluding equity linked notes [“ELN’s”]), interest rate swaps, 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 (“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, 2015 and 2014, the Funds can be redeemed daily with 1-2 days’ notice. As of June 30, 2015 and 2014, the Plan had no unfunded commitments for the Funds.
- ELN’s of \$21,822 and \$21,746 as of June 30, 2015 and 2014, 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).

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2015 and 2014, and for the year ended June 30, 2015

(Amounts in thousands)

- 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, 2015 and 2014, the Plan had remaining capital commitments for additional contributions to real estate funds of \$2,000 and \$6,000, respectively. As of June 30, 2015 and 2014, 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, 2015, \$45,784 of these funds can be redeemed monthly or quarterly with a 5-65 days' notice while \$264,007 are not liquid and subject to the distributions of the fund manager. 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 \$133,759 of these funds are not liquid and 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, 2015 and 2014, the Plan had remaining capital commitments for additional contributions to the limited partnerships totaling \$283,586 and \$239,163, respectively.

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
Notes to Consolidated Financial Statements
As of June 30, 2015 and 2014, and for the year ended June 30, 2015
(Amounts in thousands)

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, 2015 and 2014:

	Fair Value Measurements as of June 30, 2015			
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total
Mutual funds	\$ 223,873	\$ -	\$ -	\$ 223,873
Common stocks				
Financial services	23,343	-	-	23,343
Materials and services	62	-	-	62
Total common stocks	23,405	-	-	23,405
Corporate debt securities				
AAA credit rating	-	6,098	-	6,098
AA credit rating	-	117,760	-	117,760
A credit rating	-	447,327	6,545	453,872
BBB credit rating	-	338,199	-	338,199
Not rated	-	203,529	-	203,529
Total corporate debt securities	-	1,112,913	6,545	1,119,458
Government securities	62,603	111,149	-	173,752
Municipal and other government debt and other	120	146,350	-	146,470
Private equity	-	45,784	264,007	309,791
Preferred stock	-	1,233	-	1,233
Common collective trust funds - equity	-	610,411	-	610,411
Common collective trust funds - fixed income	-	453,248	-	453,248
Common collective trust funds - short term	-	51,654	-	51,654
Real estate funds	-	-	86,622	86,622
Total	\$ 310,001	\$ 2,532,742	\$ 357,174	\$ 3,199,917

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
Notes to Consolidated Financial Statements
As of June 30, 2015 and 2014, and for the year ended June 30, 2015
(Amounts in thousands)

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
Mutual funds	\$ 133,865	\$ -	\$ -	\$ 133,865
Common stocks				
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	84,234	-	-	84,234
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
Municipal and other government debt and other	220	120,467	-	120,687
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
Total	\$ 281,611	\$ 2,623,561	\$ 266,601	\$ 3,171,773

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2015 and 2014, and for the year ended June 30, 2015

(Amounts in thousands)

The Plan's policy is to recognize all transfers between levels at the beginning of the reporting period. For the year ended June 30, 2015, \$10,761 in corporate debt securities (ELN's) were transferred from Level 3 to Level 2, 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, 2015.

Fair Value Measurements Using Significant Unobservable Inputs (Level 3)

	June 30, 2015				
	Private Equity	Real Estate Funds	Corporate Debt Sec. (ELN's)	CCT Equity	Total
Beginning balance - June 30, 2014	\$ 177,282	\$ 72,639	\$ 16,680	\$ -	\$ 266,601
Realized gains	7,272	-	-	-	7,272
Unrealized gains (losses)	8,578	6,965	626	-	16,169
Purchases	143,326	7,097	-	-	150,423
Issuances	-	-	-	-	-
Settlements	(72,451)	(79)	-	-	(72,530)
Transfers into Level 3	-	-	(10,761)	-	(10,761)
Ending balance - June 30, 2015	<u>\$ 264,007</u>	<u>\$ 86,622</u>	<u>\$ 6,545</u>	<u>\$ -</u>	<u>\$ 357,174</u>
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	<u>\$ 8,832</u>	<u>\$ 6,964</u>	<u>\$ 626</u>	<u>\$ -</u>	<u>\$ 16,422</u>

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
Notes to Consolidated Financial Statements
As of June 30, 2015 and 2014, and for the year ended June 30, 2015
(Amounts in thousands)

The following tables set forth a summary of the Plan's investments with a reported NAV at June 30, 2015 and 2014:

Fair Value Estimated Using Net Asset Value Per Share June 30, 2015					
Investment	Fair Value	Unfunded Commitment	Redemption Frequency	Other Redemption Restrictions	Redemption Notice Period
Common collective trust funds - equity	\$ 610,411	\$ -	daily	None	1-2 days
Common collective trust funds - fixed income	453,248	-	daily	None	1-2 days
Private equity - liquid	45,784	-	monthly, quarterly	None	5-65 days
Private equity - illiquid	264,007	283,586	subject to distributions by fund manager	None	NA
Real estate funds	<u>86,622</u>	<u>2,000</u>	varies as per funds' cash flow availability	None	NA
Total	<u>\$ 1,460,072</u>	<u>\$ 285,586</u>			

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 - liquid	153,913	-	monthly, quarterly	None	5-65 days
Private equity - illiquid	133,759	239,163	subject to distributions by fund manager	None	NA
Real estate funds	<u>72,639</u>	<u>6,000</u>	varies as per funds' cash flow availability	None	NA
Total	<u>\$ 1,559,244</u>	<u>\$ 245,163</u>			

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
Notes to Consolidated Financial Statements
As of June 30, 2015 and 2014, and for the year ended June 30, 2015
(Amounts in thousands)

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, 2015, 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, 2015

Instrument	Fair Value	Principal Valuation Technique	Significant Unobservable Inputs	Range of Significant Input Values	Weighted Average
Corporate Debt Sec (ELN's)	6,545	Option Valuation Model	Volatility	18.0%-19.0%	18.7%
Private Equity	264,007	Practical Expedient	Net Asset Value	N/A	N/A
		Market Approach	Multiples	3.1x-19.3x	N/A
			Discount Rate	10.3%-30.0%	N/A
			Weight Ascribed to Market Comparables	0.0%-100.0%	N/A
		Discounted Cashflow	Discount Rate	10.0%-44.0%	N/A
			Multiples	1.2x-13.0x	N/A
			Revenue Growth	3.0%-83.0%	10.2%
Real Estate	86,622	Practical Expedient	Net Asset Value	N/A	N/A
		Market Comparables	Multiples	1.0%-2.0%	N/A
		Discounted Cashflow	Discount Rate	6.0%-44.0%	N/A

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.

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2015 and 2014, and for the year ended June 30, 2015

(Amounts in thousands)

7. INVESTMENTS

For the year ended June 30, 2015, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value by \$42,293 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

Mutual funds	\$ 15,272
Common stocks	(1,334)
U.S. treasuries	(446)

Net appreciation (depreciation) in fair value of investments

whose fair value was estimated

Private equity	16,245
Preferred stocks	(8)
Government securities	328
Corporate debt securities	(18,052)
Common collective trust funds - equity	33,310
Common collective trust funds - fixed income	(6,256)
Real estate funds	6,964
Municipal and other government debt and other	<u>(3,730)</u>

Net appreciation in fair value of investments	<u>\$ 42,293</u>
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The Plan did not hold any investments that represented 5% or more of net assets available for benefits as of June 30, 2015 and 2014.

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 \$21,822 and \$21,746 as of June 30, 2015 and 2014, 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, 2015, approximately 89% of the equity linked notes was comprised of the discounted fixed income instrument and 11% was comprised of the call option. 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.

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2015 and 2014, and for the year ended June 30, 2015

(Amounts in thousands)

The following tables summarize the Plan's use of derivatives and the effect on the consolidated statements of net assets available for benefits as of June 30, 2015 and 2014, respectively, and the consolidated statement of changes in net assets available for benefits for the year ended June 30, 2015.

Fair Value of Derivative Instruments as of June 30, 2015

	Consolidated Statements of Net Assets Available for Benefits	Asset Derivatives	Liability Derivatives	Total
Equity linked notes	Assets - investments at estimated fair value	\$ 21,822	\$ -	\$ 21,822
Total derivatives		\$ 21,822	\$ -	\$ 21,822

Fair Value of Derivative Instruments as of June 30, 2014

	Consolidated Statements of Net Assets Available for Benefits	Asset Derivatives	Liability Derivatives	Total
Equity linked notes	Assets - investments at estimated fair value	\$ 21,746	\$ -	\$ 21,746
Total derivatives		\$ 21,746	\$ -	\$ 21,746

Effect of Derivative Instruments on the Consolidated Statement of Changes in Net Assets Available for Benefits for the Year Ended June 30, 2015

	Consolidated Statements of Changes in Net Assets Available for Benefits	Realized Gain	Net Unrealized Appreciation	Total
Equity linked notes	Net appreciation/(depreciation) in fair value of investment	\$ -	\$ 76	\$ 76
Total derivatives		\$ -	\$ 76	\$ 76

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 \$104,334 and \$100,321 as of June 30, 2015 and 2014, respectively, are included in the consolidated statements of net assets available for benefits. Income earned on these investments was \$552 for the year ended June 30, 2015, 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 \$352 for the year ended June 30, 2015, 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

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2015 and 2014, and for the year ended June 30, 2015

(Amounts in thousands)

Plan. In addition, investments held by the Plan of \$2,464 and \$6,646 as of June 30, 2015 and 2014, 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 most recently by letter dated February 12, 2015, that the Plan's Regulations and related trust are designed in accordance with the applicable sections of the IRC. Subsequent to receiving the determination letter, one amendment to the Regulations has been approved that will not impact the Plan's tax-qualified status. 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 2011. 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.

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2015 and 2014, and for the year ended June 30, 2015

(Amounts in thousands)

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 \$36,946 for the year ended June 30, 2015, 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 \$32,408 for the year ended June 30, 2015. 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 \$14,226 and \$10,900 as of June 30, 2015 and 2014, 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 \$5,095 and \$5,517 as of June 30, 2015 and 2014, respectively, and are included on the consolidated statements of net assets available for benefits.

13. SUBSEQUENT EVENTS

Subsequent events were evaluated through April 14, 2016, which is the date the consolidated financial statements are available to be issued. During the period from July 1, 2015 through April 14, 2016, the Plan made approximately \$125,000 and €15,000 in capital commitments, of which approximately \$28,086 and €3,299 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, 2015

(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	313379XK0	3.100%	29-Jun-32	\$ 2,000,000	\$ 2,086,800	\$ 1,907,140
*	FEDERAL HOME LN BK CONS BD	3133XKQX6	4.875%	17-May-17	425,000	451,961	458,180
*	FEDERAL HOME LN BK CONS BD	3133XMQ87	5.000%	17-Nov-17	90,000	95,569	98,737
	FEDERAL FARM CR BK CONS BD	3133EEQA1	2.790%	17-Mar-28	3,000,000	2,991,540	2,874,360
	FEDERAL HOME LN MTG CORP	3128X0AZ2	0.000%	2-Jan-34	5,000,000	2,128,100	2,587,250
	FEDERAL HOME LN MTG CORP	3134G6UW1	1.400%	29-Apr-19	2,000,000	2,000,000	1,984,080
	FEDERAL HOME LN MTG CORP	3134G7FY2	2.000%	29-Jul-20	5,000,000	5,000,000	4,983,700
	FEDERAL HOME LN MTG CORP	3137EAAD1	5.250%	18-Apr-16	135,000	147,488	140,303
	FEDERAL HOME LN MTG CORP	3137EAAM1	5.000%	16-Feb-17	715,000	773,094	765,658
	FEDERAL HOME LN MTG CORP	3137EABP3	4.875%	13-Jun-18	100,000	106,781	111,063
	FEDERAL HOME LN MTG CORP STRIP	3134A4CP7	0.000%	15-Mar-31	10,000,000	5,647,400	5,637,500
	FEDERAL HOME LN MTG CORP STRIP	3134A4NU4	0.000%	15-Jan-32	4,373,000	2,605,652	2,372,003
	FEDERAL JUDICIARY OFFICE BLDG	313490BW3	0.000%	15-Aug-16	8,265,000	1,074,779	8,147,472
	FEDERAL JUDICIARY OFFICE BLDG	313490CD4	0.000%	15-Feb-20	8,615,000	857,633	7,645,985
	FEDERAL NATL MTG ASSN	31359MFJ7	7.125%	15-Jan-30	230,000	289,584	340,612
	FEDERAL NATL MTG ASSN	31359MFP3	7.250%	15-May-30	205,000	262,080	305,706
	FEDERAL NATL MTG ASSN STRIP	31359YQK6	0.000%	15-Jul-32	5,000,000	2,275,000	2,574,000
	FEDERAL NATL MTG ASSN STRIP	31364EAV6	0.000%	8-Oct-27	4,440,000	3,036,827	2,948,338
	FINANCING CORP STRIP	317705AA9	10.700%	6-Oct-17	2,000,000	2,162,500	2,434,800
	FINANCING CORP STRIP	31771C2B0	0.000%	27-Jun-16	3,000,000	389,880	2,983,140
	FINANCING CORP STRIP	31771CC45	0.000%	30-May-17	165,000	19,846	162,373
	FINANCING CORP STRIP	31771CEY7	0.000%	30-May-17	909,000	109,335	894,529
	FINANCING CORP STRIP	31771EAM3	0.000%	6-Dec-18	9,200,000	3,271,922	8,751,592
	FINANCING CORP STRIP	31771KAD9	0.000%	30-Nov-17	6,000,000	5,668,200	5,864,280
	RESOLUTION FDG CORP	761157AD8	8.875%	15-Jul-20	1,000,000	994,010	1,331,960
	SBA GTD PARTN CTFS 2013-20I 1	83162CVU4	3.620%	1-Sep-33	20,543,801	21,125,972	21,725,891
	SBA GTD PARTN CTFS 2013-20J 1	83162CVV2	3.370%	1-Oct-33	4,581,093	4,647,662	4,769,055
	SBA GTD PARTN CTFS 2013-20K 1	83162CVX8	3.380%	1-Nov-33	4,597,577	4,641,218	4,796,009
	TENNESSEE VALLEY AUTH STRIP	88059E5E0	0.000%	15-Mar-30	3,100,000	1,976,374	1,832,410
	TENNESSEE VALLEY AUTH STRIP	88059ENN0	0.000%	15-Jan-28	3,211,000	2,134,705	2,025,274
	TENNESSEE VALLEY AUTH STRIP	88059ESQ8	0.000%	1-May-30	1,400,000	886,200	807,814
	TENNESSEE VALLEY AUTH STRIP	88059EU77	0.000%	15-Dec-29	5,614,000	3,588,076	3,311,530
	TENNESSEE VALLEY AUTH STRIP	88059EU85	0.000%	15-Jun-30	5,273,000	3,246,624	2,952,722
	TENNESSEE VALLEY AUTH STRIP	88059FBG5	0.000%	1-May-30	1,100,000	697,345	623,403
	U S TREASURY BOND	912810DX3	7.500%	15-Nov-16	770,000	972,187	844,413
	U S TREASURY BOND	912810EL8	8.000%	15-Nov-21	790,000	1,072,548	1,078,350
	U S TREASURY BOND	912810EQ7	6.250%	15-Aug-23	750,000	892,852	978,923
	U S TREASURY BOND	912810ET1	7.625%	15-Feb-25	240,000	326,025	351,600
	U S TREASURY BOND	912810FB9	6.125%	15-Nov-27	125,000	149,336	173,369
	U S TREASURY BOND	912810FM5	6.250%	15-May-30	300,000	367,078	432,891
	U S TREASURY BOND	912810FP8	5.375%	15-Feb-31	675,000	745,031	907,403

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Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)
As of June 30, 2015

(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)	(e)
		Cusip	Rate	Maturity	Par Value	Cost	Current Value
	U S TREASURY NOTE	912828EE6	4.250%	15-Aug-15	\$ 645,000	\$ 690,002	\$ 648,373
	U S TREASURY NOTE	912828EW6	4.500%	15-Feb-16	75,000	81,000	77,021
	U S TREASURY NOTE	912828FF2	5.125%	15-May-16	300,000	334,806	312,585
	U S TREASURY NOTE	912828GH7	4.625%	15-Feb-17	750,000	811,463	799,568
	U S TREASURY NOTE	912828HA1	4.750%	15-Aug-17	980,000	1,065,444	1,063,986
	U S TREASURY NOTE	912828HR4	3.500%	15-Feb-18	850,000	843,359	907,511
	U S TREASURY NOTE	912828JH4	4.000%	15-Aug-18	445,000	455,916	486,091
	U S TREASURY NOTE	912828JR2	3.750%	15-Nov-18	910,000	913,413	988,415
	U S TREASURY NOTE	912828A91	0.750%	15-Jan-17	4,945,000	4,960,453	4,963,544
	U S TREASURY NOTE	912828GS3	4.500%	15-May-17	9,170,000	9,975,570	9,833,358
	U S TREASURY NOTE	912828H94	1.000%	15-Feb-18	4,595,000	4,604,872	4,608,647
	U S TREASURY NOTE	912828J68	1.000%	15-Mar-18	4,650,000	4,658,537	4,660,881
	U S TREASURY NOTE	912828RJ1	1.000%	30-Sep-16	3,590,000	3,624,056	3,617,212
	U S TREASURY NOTE	912828TS9	0.625%	30-Sep-17	2,165,000	2,161,005	2,158,570
	U S TREASURY NOTE	912828UU2	0.750%	31-Mar-18	4,755,000	4,734,924	4,730,845
	U S TREASURY NOTE	912828VR8	0.625%	15-Aug-16	6,300,000	6,287,199	6,317,703
	U S TREASURY NOTE	912828WQ9	0.500%	30-Jun-16	5,710,000	5,714,884	5,719,364
	U S TREASURY NOTE	912828XA3	1.000%	15-May-18	2,175,000	2,167,948	2,177,371
	US TREAS-CPI INFLAT	912828GD6	2.375%	15-Jan-17	<u>3,589,839</u>	<u>3,894,800</u>	<u>3,765,131</u>
	TOTAL US GOVERNMENT SECURITIES				<u>191,537,310</u>	<u>149,894,864</u>	<u>173,751,990</u>
	AIG LIFE HOLDINGS INC	00138GAA7	8.500%	1-Jul-30	9,282,000	12,711,804	12,539,889
	AIG LIFE HOLDINGS INC	026351AZ9	6.625%	15-Feb-29	7,309,000	9,201,677	8,946,947
	AIG SUNAMERICA GLOBAL FIN 144A	00139PAA6	6.900%	15-Mar-32	3,000,000	4,323,000	3,845,310
	ALBANIA GOVERNMENT INTERNATION	NA4075274	0.000%	31-Aug-25	10,000,000	6,900,000	7,000,000
	ALTRIA GROUP INC	02209SAD5	9.700%	10-Nov-18	4,000,000	5,273,800	4,976,880
	AMERICA MOVIL SAB DE CV	02364WBD6	3.125%	16-Jul-22	8,000,000	7,863,920	7,893,120
	AMERICAN EXPRESS CO	025816BD0	2.650%	2-Dec-22	5,000,000	4,876,000	4,809,800
	AMERIPRISE FINANCIAL INC	03076CAD8	7.300%	28-Jun-19	5,000,000	6,198,450	5,946,250
	ANR PIPELINE CO	001814AQ5	7.375%	15-Feb-24	1,440,000	1,587,096	1,757,837
	ANTHEM INC	94973VBH9	2.250%	15-Aug-19	5,000,000	4,974,150	4,939,500
	ANTHEM INC	94973VBJ5	3.500%	15-Aug-24	6,000,000	5,959,719	5,763,180
	ARCH CAPITAL GROUP LTD	03937LAA3	7.350%	1-May-34	3,500,000	4,633,230	4,517,555
	ASIAN DEVELOPMENT BANK	045167BN2	5.500%	27-Jun-16	80,000	86,931	83,957
	ASSOCIATES CORP OF NORTH AMERI	046003JU4	6.950%	1-Nov-18	5,000,000	5,075,200	5,752,400
	ASTRAZENECA PLC	046353AD0	6.450%	15-Sep-37	70,000	77,236	89,105
	ATLANTIC MARINE CORPS COM 144A	048677AC2	5.373%	1-Dec-50	3,857,169	3,789,784	3,857,169
	ATLANTIC RICHFIELD CO	048825AZ6	9.125%	1-Aug-31	2,500,000	2,567,450	3,500,775
	AURORA MILITARY HOUSING L 144A	05178TAA9	5.820%	15-Jul-34	2,500,000	2,761,300	2,687,500
	AURORA MILITARY HOUSING L 144A	05178RAB1	5.625%	15-Dec-35	5,000,000	5,331,050	5,350,000

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	BANK OF AMERICA CORP	060505DA9	5.420%	15-Mar-17	\$ 5,000,000	\$ 4,549,850	\$ 5,298,000
	BANK OF AMERICA CORP	06053FAA7	4.100%	24-Jul-23	5,000,000	5,217,550	5,144,550
	BANK OF AMERICA CORP	638585AP4	7.250%	15-Oct-25	5,300,000	5,978,382	6,419,148
	BANK ONE CORP	059438AH4	7.625%	15-Oct-26	3,000,000	3,878,010	3,815,040
	BARCLAYS BANK PLC ASIAN EQUI BASKET & REL CURR	06738KGC9	0.000%	12-Apr-16	5,000,000	5,000,000	5,163,000
	BARCLAYS BANK PLC EMERG MKTS ELN	06740PHQ2	0.000%	26-May-16	10,000,000	10,000,000	10,113,500
	BARCLAYS BANK PLC NIKKEI 225 IDX & JAP YEN ELN	06738KGD7	0.000%	12-Apr-17	5,000,000	5,000,000	6,545,000
	BEAR STEARNS COMMERCIA PW17 A3	07388QAC3	5.736%	11-Jun-50	157,797	165,866	157,681
	BECTON DICKINSON AND CO	075887BF5	3.734%	15-Dec-24	3,000,000	3,116,970	2,989,920
	BELVOIR LAND LLC 144A	081331AE0	5.300%	15-Dec-35	2,759,424	2,891,104	2,802,858
	BERKSHIRE HATHAWAY FINANCE COR	084664BQ3	4.250%	15-Jan-21	3,000,000	3,142,500	3,276,360
	BLACK HILLS CORP	092113AG4	5.875%	15-Jul-20	9,715,000	11,363,150	11,023,805
	BLACKROCK INC	09247XAJ0	3.375%	1-Jun-22	5,000,000	5,241,950	5,145,300
	BLACKSTONE HOLDINGS FINAN 144A	09256BAB3	5.875%	15-Mar-21	7,000,000	7,090,580	8,042,300
	BRISTOL-MYERS SQUIBB CO	110122AT5	2.000%	1-Aug-22	5,000,000	4,685,850	4,750,750
	BRITISH TELECOMMUNICATIONS PLC	111021AE1	9.625%	15-Dec-30	325,000	440,566	482,355
	CANADIAN NATURAL RESOURCES LTD	136385AL5	6.250%	15-Mar-38	5,000,000	6,006,056	5,538,800
	CANADIAN PACIFIC RAILWAY CO	136440AL8	9.450%	1-Aug-21	1,250,000	1,424,061	1,674,825
	CARDINAL HEALTH INC	14149YAY4	3.200%	15-Mar-23	6,000,000	6,023,310	5,934,660
	CATERPILLAR FINANCIAL SERVICES	14912L5F4	2.850%	1-Jun-22	5,000,000	4,993,700	4,986,200
	CATERPILLAR INC	149123CC3	3.400%	15-May-24	5,000,000	5,309,700	5,076,050
	CBS CORP	925524AV2	5.500%	15-May-33	3,700,000	4,076,179	3,731,894
	CITICORP LEASE PASS-THROU 144A	17305BAB7	8.040%	15-Dec-19	10,000,000	11,411,500	12,054,700
	CITIGROUP INC	172967AM3	6.875%	1-Jun-25	3,000,000	3,774,840	3,712,860
	CITIGROUP INC	172967GS4	1.750%	1-May-18	4,000,000	4,009,680	3,981,840
	COMCAST CABLE HOLDINGS LLC	879240AQ2	10.125%	15-Apr-22	2,500,000	2,857,925	3,383,500
	COMCAST CORP	20030NAF8	5.650%	15-Jun-35	3,000,000	3,350,400	3,398,310
	COMCAST CORP	20030NAK7	6.500%	15-Nov-35	1,500,000	1,836,855	1,866,345
	COMCAST CORP	20030NBH3	4.250%	15-Jan-33	5,000,000	4,972,860	4,883,050
	COMMONWEALTH EDISON CO	202795HS2	6.150%	15-Sep-17	3,000,000	3,369,900	3,305,460
	CONTINENTAL AIRLINES 2000-2 CL	210805DD6	7.707%	2-Oct-22	3,791,561	3,954,599	4,163,514
	COUNTRYWIDE FINANCIAL CORP	222372AJ3	6.250%	15-May-16	4,789,000	3,771,338	4,977,016
	COVENTRY HEALTH CARE INC	222862AJ3	5.450%	15-Jun-21	3,000,000	3,500,850	3,379,710
	CSX TRANSPORTATION INC	126410LK3	9.750%	15-Jun-20	1,512,000	1,518,940	1,974,929
	CSX TRANSPORTATION INC	126410LL1	7.875%	15-May-43	2,000,000	2,676,000	2,763,420
	CVS HEALTH CORP	126650BH2	5.750%	1-Jun-17	3,000,000	3,282,660	3,242,100
	CVS HEALTH CORP	126650BJ8	6.250%	1-Jun-27	5,000,000	6,418,990	6,040,300
	DIRECTV HOLDINGS LLC / DIRECTV	25459HAQ8	6.350%	15-Mar-40	4,500,000	5,375,340	4,863,645
	DOUBLELINE OPPORTUNISTIC FUND	999Z89702	0.000%	0-Jan-00	87,653	100,000,000	119,064,529
	DUKE ENERGY KENTUCKY INC 144A	906888AS1	6.200%	10-Mar-36	7,000,000	7,964,390	8,466,710
	EBAY INC	278642AL7	3.450%	1-Aug-24	8,000,000	7,977,030	7,702,480

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	EI DU PONT DE NEMOURS & CO	263534BZ1	4.625%	15-Jan-20	\$ 5,000,000	\$ 5,578,500	\$ 5,499,000
	ELECTRICITE DE FRANCE SA 144A	268317AB0	6.500%	26-Jan-19	5,000,000	5,755,000	5,770,550
	ENSCO INTERNATIONAL INC	26874QAB6	7.200%	15-Nov-27	3,970,000	5,207,449	4,480,820
	ENSCO PLC	29358QAA7	4.700%	15-Mar-21	12,280,000	13,201,958	12,508,408
	EXELON GENERATION CO LLC	30161MAJ2	5.750%	1-Oct-41	167,000	186,594	173,321
	EXPRESS SCRIPTS HOLDING CO	30219GAG3	6.125%	15-Nov-41	5,065,000	6,477,679	5,883,149
	FISHERS LANE ASSOCIATES L 144A	33803WAB5	5.477%	5-Aug-40	13,250,000	13,565,293	14,032,678
	FISHERS LANE LLC 144A	33804JAA5	2.029%	5-Apr-17	16,000,000	16,000,000	16,000,000
	FLORIDA POWER & LIGHT CO	341081EP8	5.850%	1-Feb-33	3,883,000	4,837,014	4,702,818
	FORT BENNING FAMILY COMMU 144A	346845AK6	6.090%	15-Jan-51	4,740,000	4,610,274	4,740,000
	FORT EUSTIS/FORT STORY HO 144A	347314BF2	5.510%	15-Dec-40	5,000,000	5,448,850	5,058,850
	FORT KNOX MILITARY HOUSIN 144A	347508AA1	5.815%	15-Feb-52	9,974,960	11,301,729	10,772,957
	GENERAL AMERICAN LIFE INS 144A	368770AA1	7.625%	15-Jan-24	5,000,000	4,172,550	6,308,500
	GENERAL ELECTRIC CAPITAL CORP	369622SN6	7.125%	29-Dec-49	20,075,000	23,690,200	23,161,531
	GENERAL MILLS INC	370334BT0	3.650%	15-Feb-24	5,000,000	5,135,400	5,119,050
	GENERAL MILLS INC	370334BV5	2.200%	21-Oct-19	5,000,000	4,994,150	4,971,150
	GEORGIA-PACIFIC LLC	373298BP2	7.250%	1-Jun-28	5,104,000	6,964,867	6,523,371
	GEORGIA-PACIFIC LLC	373298BR8	7.750%	15-Nov-29	4,247,000	6,152,374	5,751,500
	GLENCORE FUNDING LLC 144A	378272AF5	4.125%	30-May-23	5,000,000	4,810,550	4,837,100
	GMAC COMMERCIAL MO BLIS A 144A	36186XAD9	5.174%	10-Jul-50	2,000,000	1,955,000	1,980,000
	GMAC COMMERCIAL MO HCKM A 144A	36186YAF2	6.107%	10-Aug-52	4,941,292	4,768,346	5,089,530
	GMAC COMMERCIAL MO PRES A 144A	36186EAA7	6.240%	10-Oct-41	15,552,497	17,839,201	17,107,747
	GOLDMAN SACHS GROUP INC/THE	38141EC23	3.850%	8-Jul-24	5,000,000	4,997,850	4,995,650
	GOLDMAN SACHS GROUP INC/THE	38141GGQ1	5.250%	27-Jul-21	5,000,000	5,640,100	5,552,600
	GOLDMAN SACHS GROUP INC/THE	38141GVM3	4.000%	3-Mar-24	5,000,000	5,136,800	5,087,250
	GTE SOUTHWEST INC	362338AQ8	8.500%	15-Nov-31	3,000,000	3,564,600	3,654,060
	HARLEY-DAVIDSON FUNDING C 144A	41283DAB9	6.800%	15-Jun-18	5,000,000	4,903,650	5,707,550
	HEALTH CARE REIT INC	42217KBC9	4.500%	15-Jan-24	2,500,000	2,630,800	2,595,675
	HOME DEPOT INC/THE	437076AS1	5.875%	16-Dec-36	4,000,000	5,300,332	4,814,480
	HP COMMUNITIES LLC 144A	44329HAJ3	5.780%	15-Mar-46	11,000,000	11,097,790	11,330,000
	HYDRO-QUEBEC	448814EJ8	8.050%	7-Jul-24	85,000	100,568	116,214
	INGERSOLL-RAND CO	45686XCE1	6.230%	19-Nov-27	2,397,000	2,730,351	2,771,747
	INTEL CORP	458140AN0	4.000%	15-Dec-32	7,000,000	7,207,320	6,707,960
	INTERNATIONAL BUSINESS MACHINE	459200AM3	7.000%	30-Oct-25	20,000	23,334	25,812
	JOHNSON & JOHNSON	478160AU8	5.150%	15-Jul-18	115,000	120,809	127,780
	JP MORGAN CHASE COMMER LD12 A3	46632HAC5	5.938%	15-Feb-51	139,061	148,447	139,268
	JPMORGAN CHASE BANK NA	48121CYK6	6.000%	1-Oct-17	10,000,000	9,914,800	10,903,500
	KEENAN DEVELOPMENT ASSOCI 144A	48730PAC4	5.020%	15-Jul-28	900,194	942,377	962,821
	KEYBANK NA/CLEVELAND OH	49327M2G8	2.250%	16-Mar-20	5,000,000	4,991,300	4,957,550
	KKR GROUP FINANCE CO II L 144A	48249DAA9	5.500%	1-Feb-43	9,000,000	9,000,000	9,109,710

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	KROGER CO/THE	501044BT7	7.700%	1-Jun-29	\$ 1,500,000	\$ 2,003,565	\$ 1,988,040
	KROGER CO/THE	501044BV2	8.000%	15-Sep-29	2,795,000	3,669,794	3,806,958
	KROGER CO/THE	501044CP4	2.200%	15-Jan-17	3,000,000	3,087,600	3,041,850
	LAKE COUNTRY MORTG HE1 M5 144A	50820TAJ8	2.191%	25-Jul-34	3,000,000	3,060,000	3,037,200
	LAVENDER TRUST SE RR1A A2 144A	519440DE8	5.909%	26-Nov-36	4,234,328	4,350,772	4,329,177
	LCOR ALEXANDRIA LLC 144A	50181QAH1	6.800%	15-Sep-28	14,987,570	17,654,261	17,155,822
	LCOR ALEXANDRIA LLC 144A	50181QAN8	9.628%	24-Aug-24	1,097,152	1,389,275	1,376,926
	LEONARD WOOD FAMILY COMMU 144A	526602AE7	5.909%	15-Jul-40	6,508,719	6,260,737	6,638,893
	LIBERTY MUTUAL GROUP INC 144A	53079EAE4	7.000%	15-Mar-34	10,000,000	12,463,600	12,122,900
	MARATHON OIL CORP	565849AE6	6.600%	1-Oct-37	2,000,000	2,441,400	2,255,520
	MERRILL LYNCH MORTGAGE T C1 A3	59023BAC8	5.676%	12-May-39	3,190,851	3,434,901	3,189,575
	METLIFE INC	59156RAE8	6.500%	15-Dec-32	4,250,000	5,846,215	5,285,215
	METLIFE INC	59156RAJ7	6.375%	15-Jun-34	895,000	1,202,419	1,104,305
	METLIFE INC	59156RBB3	4.368%	15-Sep-23	5,000,000	5,585,450	5,318,350
	MID-ATLANTIC MILITARY FAM 144A	59524EAB8	5.240%	1-Aug-50	3,883,880	3,895,532	3,840,031
	MOBIL CORP	607059AT9	8.625%	15-Aug-21	240,000	313,238	320,057
	MORGAN STANLEY	6174467X1	5.000%	24-Nov-25	7,700,000	7,816,501	8,060,822
	MORGAN STANLEY	617446HD4	7.250%	1-Apr-32	5,000,000	7,113,700	6,608,800
	MORGAN STANLEY	61744YAD0	5.950%	28-Dec-17	9,000,000	9,147,071	9,892,890
	MORGAN STANLEY CAPI C1 A2 144A	617458AC8	3.884%	15-Sep-47	2,063,316	2,134,242	2,079,492
	NATIONAL RURAL UTILITIES COOPE	637432LR4	10.375%	1-Nov-18	2,000,000	2,600,080	2,545,200
	NAVY NEW ORLEANS NAVY HOU 144A	647677AJ2	5.754%	15-Dec-38	14,300,000	14,782,800	15,587,000
	NELDER GROVE CLO LT 1A A1 144A	640270AA2	1.846%	28-Aug-26	13,000,000	12,983,100	12,977,900
	NEW ZEALAND GOVERNMENT INTERNA	650162AP5	8.750%	1-Apr-16	3,575,000	3,617,058	3,782,350
	NORFOLK SOUTHERN CORP	655844AJ7	7.800%	15-May-27	2,177,000	2,655,047	2,943,130
	NORTHERN BORDER PIPELINE CO	664787AD0	7.500%	15-Sep-21	3,837,000	4,547,728	4,616,064
	NOVARTIS SECURITIES INVESTMENT	66989GAA8	5.125%	10-Feb-19	80,000	82,346	88,990
	OCCIDENTAL PETROLEUM CORP	674599BE4	9.250%	1-Aug-19	500,000	496,250	623,205
	OHANA MILITARY COMMUNITIE 144A	677071AG7	5.780%	1-Oct-36	11,280,000	12,650,520	11,975,976
	OIL CASUALTY INSURANCE LT 144A	677788AA9	8.000%	15-Sep-34	5,000,000	5,000,000	6,113,450
	OMNICOM GROUP INC	681919AZ9	3.625%	1-May-22	5,000,000	5,158,950	5,029,000
	ORACLE CORP	68389XAU9	3.400%	8-Jul-24	8,000,000	8,052,000	8,020,400
	ORACLE CORP	68402LAC8	5.250%	15-Jan-16	1,090,000	1,085,847	1,118,296
	PFIZER INC	717081DB6	6.200%	15-Mar-19	90,000	99,620	102,947
	PHILIP MORRIS INTERNATIONAL IN	718172AP4	4.500%	20-Mar-42	5,000,000	5,293,700	4,871,900
	PHILLIPS 66	718546AC8	4.300%	1-Apr-22	2,000,000	2,054,140	2,098,940
	PNC BANK NA	69349LAQ1	4.200%	1-Nov-25	7,000,000	6,966,280	7,346,710
	PNC FUNDING CORP	693476BF9	6.700%	10-Jun-19	5,000,000	5,975,100	5,830,000
	PNC FUNDING CORP	693476BN2	3.300%	8-Mar-22	5,000,000	5,141,950	5,085,200
	PROCTER & GAMBLE CO/THE	742718DN6	4.700%	15-Feb-19	130,000	130,936	143,295
	PSEG POWER LLC	69362BAJ1	8.625%	15-Apr-31	4,000,000	5,698,400	5,502,480

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	PUBLIC SERVICE CO OF OKLAHOMA	744533BJ8	6.625%	15-Nov-37	\$ 5,000,000	\$ 6,502,750	\$ 6,332,200
	RIO TINTO FINANCE USA LTD	767201AD8	7.125%	15-Jul-28	12,285,000	15,179,052	15,560,918
	ROYAL BANK OF CANADA	78008S7D2	2.200%	27-Jul-18	3,000,000	3,068,880	3,051,180
	SOUTHERN CALIFORNIA EDISON CO	842400ES8	6.000%	15-Jan-34	3,000,000	3,975,960	3,636,600
	SOUTHERN RAILWAY CO	655855FA7	9.750%	15-Jun-20	2,088,000	2,097,584	2,731,396
	STATOIL ASA	656531AC4	7.750%	15-Jun-23	100,000	116,246	129,513
	STATOIL ASA	656531AD2	7.150%	15-Nov-25	3,650,000	4,678,753	4,779,821
	TCI COMMUNICATIONS INC	872287AL1	7.125%	15-Feb-28	5,000,000	6,970,450	6,520,150
	TECK RESOURCES LTD	878742AW5	6.250%	15-Jul-41	5,000,000	5,492,200	4,023,650
	TECK RESOURCES LTD	878742AY1	3.750%	1-Feb-23	5,000,000	5,126,500	4,301,000
	TEXAS CAPITAL BANK NA/DALLAS T	88224PJS9	5.250%	31-Jan-26	7,000,000	7,061,950	7,418,390
	TIME WARNER ENTERTAINMENT CO L	88731EAF7	8.375%	15-Mar-23	5,000,000	5,659,700	6,215,600
	TOPAZ SOLAR FARMS LLC 144A	89054XAA3	5.750%	30-Sep-39	7,750,000	8,064,340	8,775,635
	TRANSALTA CORP	89346DAC1	6.650%	15-May-18	6,000,000	5,989,740	6,630,720
	TRANSCANADA PIPELINES LTD	8935268Y2	7.125%	15-Jan-19	5,000,000	5,922,500	5,807,400
	UNITED ENERGY DISTRIBUTIO 144A	91020QAB3	5.450%	15-Apr-16	12,000,000	12,514,560	12,301,920
	UNITED TECHNOLOGIES CORP	913017AT6	6.700%	1-Aug-28	50,000	52,937	64,457
	UNITED TECHNOLOGIES CORP	913017BP3	6.125%	15-Jul-38	5,000,000	6,728,200	6,097,350
	UNITED TECHNOLOGIES CORP	913017BV0	3.100%	1-Jun-22	3,000,000	3,091,920	3,023,850
	UNITEDHEALTH GROUP INC	91324PBK7	6.875%	15-Feb-38	2,536,000	3,575,861	3,335,728
	UNITEDHEALTH GROUP INC	91324PBW1	4.375%	15-Mar-42	7,000,000	7,506,240	6,786,780
	UNITEDHEALTH GROUP INC	91324PBZ4	2.750%	15-Feb-23	5,000,000	5,024,500	4,783,150
	USF&G CAPITAL I 144A	902965AA0	8.500%	15-Dec-45	2,000,000	2,970,580	2,824,220
	USF&G CAPITAL III 144A	90330SAA8	8.312%	1-Jul-46	17,536,500	23,761,490	25,078,949
	VALE OVERSEAS LTD	91911TAH6	0.06875	21-Nov-36	8,267,000	8,616,002	7,992,618
	VALERO ENERGY CORP	91913YAB6	8.750%	15-Jun-30	4,000,000	5,240,000	5,224,840
	VALERO ENERGY CORP	91913YAL4	6.625%	15-Jun-37	5,000,000	5,770,400	5,647,050
	VALIDUS HOLDINGS LTD	91915WAB8	8.875%	26-Jan-40	2,000,000	2,490,244	2,557,060
	VERIZON COMMUNICATIONS INC	92343VBZ6	5.050%	15-Mar-34	5,000,000	5,358,450	5,033,650
	VERIZON MARYLAND LLC	165069AQ8	8.300%	1-Aug-31	5,765,000	6,576,434	7,347,377
	VERIZON NEW ENGLAND INC	644239AY1	7.875%	15-Nov-29	6,663,000	7,842,817	8,503,654
	VIRGINIA MASON MEDICAL CENTER	927847AA1	5.136%	15-Aug-44	10,000,000	10,000,000	9,420,400
	VOTO-VOTORANTIM OVERSEAS 144A	92908KAA3	7.750%	24-Jun-20	2,500,000	2,521,875	2,807,500
	WACHOVIA BANK COMMERCIA C28 A4	92978MAE6	5.572%	15-Oct-48	4,346,784	4,687,055	4,510,918
	WACHOVIA CORP	337358BH7	7.574%	1-Aug-26	4,000,000	5,046,840	5,147,200
	WAL-MART STORES INC	931142DP5	3.300%	22-Apr-24	4,000,000	4,144,760	4,047,160
	WASTE MANAGEMENT INC	902917AH6	7.000%	15-Jul-28	7,661,000	9,491,558	9,948,345
	WELLS FARGO & CO	94974BGA2	3.300%	9-Sep-24	11,000,000	10,871,580	10,831,260
	WFRBS COMMERCIAL MO C4 A2 144A	92936CAC3	3.454%	15-Jun-44	3,372,610	3,423,199	3,427,449

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
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As of June 30, 2015

(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		
	XEROX CORP	984121CB7	6.750%	15-Dec-39	\$ 5,000,000	\$ 5,980,800	\$ 5,564,700
	XLIT LTD	98372PAK4	6.250%	15-May-27	6,633,000	7,977,575	7,755,967
	TOTAL CORPORATE DEBT INSTRUMENTS				905,440,318	1,098,030,041	1,119,458,224
	CALIFORNIA ST UNIV REVENUE	13077CTM6	6.434%	1-Nov-30	6,800,000	8,943,836	8,418,944
	CMWLTH FING AUTH PA	20281PCT7	6.218%	1-Jun-39	5,350,000	6,530,157	6,176,361
	COLONY TX LOCAL DEV CORP SALES	19625AAG7	0.04881	1-Oct-47	11,000,000	10,908,970	10,801,120
	CONTRA COSTA CA CMNTY CLG DIST	212204FA4	0.06504	1-Aug-34	1,905,000	2,425,903	2,315,051
	DIST OF COLUMBIA REVENUE	25483VEC4	0.07625	1-Oct-35	9,510,000	11,664,360	9,943,466
	EL PASO TX	283734JD4	0.06018	15-Aug-35	3,000,000	3,526,710	3,554,400
	GRAND RIVER OK DAM AUTH REVENU	386442UJ4	0.07	1-Jun-40	5,000,000	6,842,600	6,314,350
	HLTH CARE AUTH FOR BAPTIST HLT	42219UBQ4	0.06	15-Nov-43	12,000,000	11,489,160	11,500,920
	JOBSONIO BEVERAGE SYS STWD LIQ	47770VAZ3	0.05	1-Jan-35	5,545,000	5,467,486	5,764,915
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAN1	0.04	1-Dec-15	500,000	506,075	506,075
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAP6	0.05	1-Dec-16	350,000	358,309	359,398
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAQ4	0.06	1-Dec-17	250,000	258,308	260,963
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAR2	0.06	1-Dec-18	400,000	416,520	425,396
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAS0	0.06	1-Dec-19	375,000	393,803	406,748
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAT8	0.05	1-Dec-20	935,000	935,000	982,835
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAU5	0.06	1-Dec-21	700,000	700,000	728,560
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAV3	0.06	1-Dec-22	1,205,000	1,205,000	1,251,730
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EBB6	0.07	1-Dec-34	4,100,000	4,034,564	4,280,646
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EBC4	0.07	1-Dec-40	4,500,000	4,420,755	4,671,090
	MARYLAND ST HLTH & HGR EDUCNTL	574218NF6	0.05	1-Jul-36	6,545,000	5,945,216	6,286,473
	MET TRANSPRTN AUTH NY REVENUE	59259YGF0	0.07	15-Nov-40	3,500,000	4,478,145	4,571,140
	NEW JERSEY ST ECON DEV AUTH LE	645913AA2	0.07	15-Feb-29	5,000,000	6,412,739	5,671,250
	NEW YORK CITY NY HSG DEV CORP	64966NAB3	0.06	1-Jun-36	5,785,000	7,073,493	6,652,750
	NEW YORK NY	64966HYE4	0.05	1-Mar-22	2,000,000	2,199,360	2,247,260
	NEW YORK ST URBAN DEV CORP REV	650035TD0	0.06	15-Mar-39	5,105,000	6,338,215	6,047,230
	OGLETHORPE GA PWR CORP	67704LAA9	0.06	1-Jan-35	4,500,000	4,796,020	4,820,490
	PASADENA CA PUBLIC FING AUTH L	702274AW1	0.07	1-Mar-43	3,100,000	3,724,309	3,980,276
	PORT AUTH OF NEW YORK & NEW JE	73358WCX0	0.06	1-Nov-40	4,190,000	5,095,962	4,834,632
	PORT AUTH OF NEW YORK & NEW JE	73358WUG7	0.04	15-Oct-27	7,455,000	7,626,912	7,448,141
	TEXAS ST PUBLIC FIN AUTH CHRT	88276PCH7	0.08	15-Feb-27	3,305,000	3,841,666	3,841,666
	TUCSON AZ COPS	898735PQ2	0.07	1-Jul-30	5,000,000	6,223,950	6,035,250
	VIRGIN ISLANDS PUBLIC FIN AUTH	927676RZ1	0.05	1-Oct-27	4,600,000	4,765,554	4,850,838
	TOTAL STATE AND MUNICIPAL SECURITIES				133,510,000	149,549,056	145,950,361

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, 2015

(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)	(e)
		Cusip	Rate	Maturity	Par Value	Cost	Current Value
	FIRSTAR RLTY L L C CUM PFD RESTRNON CUM PFD	33765A202	0.00		\$ 1,000	\$ 914,950	\$ 1,232,500
	TOTAL PREFERRED				1,000	914,950	1,232,500
	ENTREPRENEUR US ALL CAP-INST	293828505			12,194,309	121,952,947	139,624,832
	ENTREPRENEUR US LRG CAP-RTL	293828604			7,506,021	75,062,788	80,839,851
	ENTREPRENEURSHARES GLBL-INST	293828208			279,590	3,000,000	3,408,201
	TOTAL MUTUAL FUNDS				19,979,920	200,015,736	223,872,884
	3M CO	88579Y101			400	28,690	61,720
	FS BANCORP/LAGRANGE IN	30262T106			16,896	760,320	1,049,664
	GOLUB CAPITAL BDC INC	38173M102			1,346,229	20,429,414	22,293,552
	TOTAL EQUITY- COMMON STOCKS				1,363,525	21,218,424	23,404,936
	A & M CAPITAL PARTNERS LP	99VVAXFT8			7,677,103	7,495,207	7,677,103
	AEA MEZZANINE FUND III LP	99VVAVPT1			4,945,218	5,034,702	4,945,218
	BISON CAPITAL PARTNERS IV L.P	99VVAVP04			8,715,194	8,277,313	8,715,194
	CENTERFIELD CAPITAL PARTNERS	99VVAPLN1			4,613,459	5,266,513	4,613,459
	DYAL II PENSION INVESTORS LP	99VVA3GR7			4,946,417	5,025,000	4,946,417
	DYAL OFFSHORE INVESTORS LP	99VVAKWD2			11,790,460	13,335,828	11,790,460
	FORTRESS WORLDWIDE TRANSP	99VVAM5H9			29,052,799	26,208,501	29,052,799
	GOLDPOINT PARTNERS	99VVAZEX5			8,795,889	7,298,947	8,795,889
	GOLUB CAPITAL INVESTMENT	99VVA3H70			2,040,000	30,600,000	30,600,000
	HARBERT MEZZANINE PARTNERS III	99VVA3K68			5,208,916	5,668,364	5,208,916
	HIGHSTAR CAPITAL GP IV L.P.	99VVALMM1			13,695,567	14,127,864	13,695,567
	ICG NORTH AMERICAN PRIVATE	99VVA0Q50			2,338,714	2,193,681	2,338,714
	MEDLEY OPPORTUNIFY FUND II L P	99VVAT3G8			16,490,704	15,498,052	16,490,704
	MONARCH CAPITAL PARTNERS	99VVA3K50			8,010,089	8,292,693	8,010,089
	MORGAN STANLEY IFHF SPV LP	99VVAJMK0			649,452	342,850	649,452
	NB ALPHA CAPTURE FUND LTD	99VVAX1A4			36,979	36,978,891	39,116,065
	NB SECONDARY OPPORTUNITIES	99VVAXKM7			7,261,650	5,350,406	7,261,650
	NB STRATEGIC PARTNERS	99VVATAM7			13,320,572	10,695,639	13,320,572
	NEW CANAAN FUNDING MEZZANINE V	99VVAPLZ4			5,070,200	7,137,176	5,070,200
	NYLCAP MEZZANINE PARTNERS III	999313315			20,710,184	22,038,662	20,710,184
	PEP HY CITE HOLDING L P	99VVAZSG7			7,706,052	7,689,432	7,896,444
	PWP GROWTH EQUITY FUND 1 LP	99VVA1RP3			7,346,418	7,755,175	7,346,418
	RCP DIRECT II FEEDER LTD	99VVA08C5			4,682,266	5,100,000	4,682,266
	RCP FUND VIII FEEDER LTD	99VVAT3F0			5,189,277	5,250,000	5,189,277
	RCP SOF II FEEDER LP	99VVAR422			5,414,696	5,183,867	5,414,696
	RFE INVT PARTNERS VIII L P	99VVATNT8			6,838,784	6,473,368	6,838,784
	STIEVEN FINANCIAL OFFSHORE	99VVAQ9L7			4,023	4,000,000	6,668,464
	TRILANTIC CAPITAL PARTNERS V	99VVAQC33			5,967,166	7,082,096	5,967,166
	TRINITY HUNT PARTNERS IV LP	99VVATGT6			14,127,490	12,194,752	14,127,490

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
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(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		
	VCFA PRIVATE EQUITY PART IV LP-12-31-14	99VVABVY7			\$ 1,011,603	\$ 3,025,024	\$ 1,011,603
	VCFA VENTURE PARTNERS III LP-12-31-14	999058266			1,640,212	2,679,940	1,640,212
	TOTAL PRIVATE EQUITY				235,297,551	303,299,942	309,791,471
	MORGAN STANLEY RE III - DOM	99VVABVX9			22,840	1,002,982	22,840
	MORGAN STANLEY RE III - INTL	99VVABVW1			74,310	1,418,726	74,310
	OAKTREE RE VI CAYMAN	99VVAXF84			22,360,739	18,171,221	22,360,739
	SENTINEL REAL ESTATE FUND	999178023			827	53,280,258	64,163,591
	TOTAL REAL ESTATE FUNDS				22,458,716	73,873,187	86,621,480
	BLACKROCK EAFE EQUITY INDEX	999G05866			454,579	65,737,762	101,674,190
	BLACKROCK EQUITY INDEX FUND	99VVAHQK0			148,578	62,782,861	104,067,538
	BLACKROCK INT TERM CREDIT BD	999F25668			2,017,689	96,544,921	102,507,339
	BLACKROCK INTERMEDIATE	999G05841			170,169	4,503,299	5,390,430
	BLACKROCK LONG TERM CREDIT BD	999G05874			1,471,294	109,449,738	104,946,838
	BLACKROCK RUSSELL 1000 VALUE	99VVAHQL8			680,418	36,640,460	68,883,949
	BLACKROCK RUSSELL 2000 EQUITY	999G05858			1,344,231	15,490,769	54,435,476
	BLACKROCK RUSSELL 2000 GROWTH	99VVALMN9			1,744,630	36,000,980	63,260,291
	SSGA S & P 500 FLAGSHIP	999G05833			219,868	63,617,321	103,516,764
	SSGA 20+ YEAR HIGH QUALITY US	999G36978			6,510,368	86,926,216	84,452,492
	SSGA 5-20 YEAR HIGH QUALITY US	999G36960			9,629,606	108,404,225	117,307,861
	SSGA LONG CREDIT INDEX	999G05825			1,069,769	36,565,926	38,643,263
	SSGA RUSSELL 2000 GROWTH FUND	99VVALMP4			1,595,675	32,389,227	55,977,885
	SSGA S&P MIDCAP 400 INDEX NL	99VVAQ9F0			288,024	38,878,544	58,595,052
	BNY EB TEMP INV FD	996115960			51,654,162	51,654,162	51,654,162
	TOTAL COMMON COLLECTIVE				78,999,059	845,586,412	1,115,313,526

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)
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		Cusip	Rate	Maturity			Par Value
	DISCOVER BANK GREENWOOD, DE CD		0.005	29-Oct-15	\$ 100,000	\$ 100,000	\$ 100,000
	FIRST MERIT BANK CD		0.005	12-Feb-16	100,000	100,000	100,000
	GOLDMAN SACHS BANK CD		0.006	11-Aug-16	100,000	100,000	100,000
	MERRICK BANK CD		0.005	30-Oct-15	<u>100,000</u>	<u>100,000</u>	<u>100,000</u>
	TOTAL CERTIFICATE OF DEPOSITS				<u>400,000</u>	<u>400,000</u>	<u>400,000</u>
	PEOPLES UNITED BANK					<u>119,902</u>	<u>119,902</u>
	TOTAL INTEREST BEARING CASH					<u>119,902</u>	<u>119,902</u>
	TOTAL INVESTMENTS						\$ 3,199,917,273

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
Form 5500, Schedule H, Part IV, Line 4j - Schedule of Reportable Transactions
As of June 30, 2015

(a)	(b)	(c)	(d)	(e)		(f)	(g)	(h)	(i)
Identity of	Description of	Purchase	Selling	Lease	Number of	Expense Incurred	Cost of	Current Value of	Net Gain or
Party Involved	Asset	Price	Price	Rental	Transactions	with Transaction	Asset	Asset on Transaction	(Loss)
								Date	
<u>Series in the Same Security</u>									
Bank of New York-Mellon	BNY Mellon Cash Reserve	\$ 202,614,422	N/A	-	141	-	-	\$ 202,614,422	-
Bank of New York-Mellon	BNY Mellon Cash Reserve	N/A	202,614,422	-	141	-	202,614,422	202,614,422	-
Bank of New York-Mellon	BNY EB TEMP INV FD	855,221,730	N/A	-	378	-	-	855,221,730	-
Bank of New York-Mellon	BNY EB TEMP INV FD	N/A	855,221,730	-	300	-	851,285,053	851,285,053	-

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, 2014

EIN: 13-5645888

PN: 333

Employer: 1000

2014 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, 2014

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		5									5
30-34	2	7	2	1							12
35-39	1	9	11	4							25 104,004
40-44		3	8	7	3	1					22 105,282
45-49	2	5	4	3	7	2					23 109,830
50-54	4	5	6	5	4	4	9				37 115,022
55-59		3	4	9		1	1				18
60-64		1	3	7	4		1	1			17
65-69			1	1	1						3
70 & Up											0
All Ages	9	38 108,652	39 106,807	37 108,660	19	8	11	1	0	0	162 112,897

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, 2014

EIN: 13-5645888

PN: 333

Employer: 1006

2014 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, 2014

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	1	2									3
25-29		2									2
30-34		1	1								2
35-39			2	1							3
40-44		4	1	1	1	1					8
45-49		1	1	4							6
50-54		1	4	1		1					7
55-59	1	5	4	4	1			1			16
60-64	1	2	3		1					1	8
65-69		1		1	1						3
70 & Up											0
All Ages	3	19	16	12	4	2	0	1	0	1	58 60,895

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, 2014

EIN: 13-5645888

PN: 333

Employer: 1007

2014 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, 2014

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	4	1									5
25-29		2	2								4
30-34		1		1							2
35-39			1	1	1						3
40-44				2	1	1					4
45-49	1			2	1						4
50-54		1	4	2	1		1				9
55-59	1		1	4	3		1	2			12
60-64				3					1	1	5
65-69		1						2		1	4
70 & Up											0
All Ages	6	6	8	15	7	1	2	4	1	2	52 61,365

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, 2014

EIN: 13-5645888

PN: 333

Employer: 1019 (excluding hard-frozen participants)

2014 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, 2014

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			5		2						7
40-44				2	3	2					7
45-49				3	4	1	2				10
50-54				3	5	2	1				11
55-59				4	1	3	2				10
60-64				2	1			1	1		5
65-69											0
70 & Up											0
All Ages	0	0	0	21	16	8	5	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, 2014

EIN: 13-5645888

PN: 333

Employer: 1027

2014 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, 2014

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			1	4							5
35-39			3	1	1						5
40-44			2	4	1						7
45-49			1	1		1	1				4
50-54			1	2	2	2	3	1			11
55-59			5	2			1				8
60-64			1			1	2				4
65-69				1					1		2
70 & Up			1	1							2
All Ages	0	0	16	16	4	4	7	1	1	0	49
											66,146

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, 2014

EIN: 13-5645888

PN: 333

Employer: 1030

2014 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, 2014

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	1										1
25-29	2										2
30-34	1 1										2
35-39											0
40-44	1 1										2
45-49	1 2										3
50-54	1 1										2
55-59	2 1 1										4
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	7	2	4	1	0	2	0	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 1032

2014 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, 2014

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	2										2
25-29	2 2										4
30-34	2 4 2										8
35-39	1 1										2
40-44	1 1 2										4
45-49	2 2										4
50-54	1 6 4 1 1 1										14
55-59	2 2 1 1										6
60-64	1 1 3 3 1										9
65-69	2 2 1										5
70 & Up											0
All Ages	0	10	20	16	7	2	2	1	0	0	58
	71,770										65,586

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, 2014

EIN: 13-5645888

PN: 333

Employer: 1034

2014 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, 2014

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	1										1
25-29		1									1
30-34			1								1
35-39	1	1									2
40-44	2	1	3	2							8
45-49		2	2								4
50-54	1	1	3	3	1						9
55-59	2	2	2	1	1						8
60-64		1		2	1		1	1			6
65-69		2			1	1					4
70 & Up	1			1		1					3
All Ages	8	11	11	9	4	2	1	1	0	0	47 49,754

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, 2014

EIN: 13-5645888

PN: 333

Employer: 1046

2014 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, 2014

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	2	1									3
25-29		2	1								3
30-34		2	2	2							6
35-39		1	1	3							5
40-44		2	1	1	1						5
45-49		2	1	3	3		1				10
50-54		2			3	1	1				7
55-59			1								1
60-64		1		3			1	1			6
65-69			1	2							3
70 & Up											0
All Ages	2	13	8	14	7	1	3	1	0	0	49
											46,059

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, 2014

EIN: 13-5645888

PN: 333

Employer: 1055

2014 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, 2014

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	3										3
25-29	3 2										5
30-34	1 1										2
35-39	2 1										3
40-44	1 3 1										5
45-49	5 1 5 3										14
50-54	5 1 2 1 5										14
55-59	2 1 4 4 1 4										16
60-64	1 2 1 3 1 1										9
65-69	2 1										3
70 & Up	1										1
All Ages	0	13	8	18	9	11	11	4	1	0	75 47,240

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, 2014

EIN: 13-5645888

PN: 333

Employer: 1070

2014 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, 2014

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							2
40-44			1								1
45-49						1	1				2
50-54				2							2
55-59	1		1	1				1			4
60-64				4	1			1			6
65-69											0
70 & Up											0
All Ages	1	2	4	8	1	1	1	2	0	0	20 56,392

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, 2014

EIN: 13-5645888

PN: 333

Employer: 1072

2014 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, 2014

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			1								1
45-49											0
50-54			1								1
55-59											0
60-64											0
65-69						1	1				2
70 & Up									1		1
All Ages	0	0	4	0	0	1	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 1073

2014 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, 2014

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	1	1									2
25-29	1	2									3
30-34											0
35-39			1	1							2
40-44		1			2						3
45-49		1		2	1		2				6
50-54		1	2		2						5
55-59				2				1	1		4
60-64		1	2	1	1			1			6
65-69						1					1
70 & Up		1		1							2
All Ages	2	8	4	7	7	1	2	2	1	0	34 53,420

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, 2014

EIN: 13-5645888

PN: 333

Employer: 1082

2014 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, 2014

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			5								5
30-34			9	1							10
35-39			6	4							10
40-44			3	4	4	3					14
45-49			8	1			2				11
50-54			3	4	1	1	4				13
55-59			2	2	3	3	2	1			13
60-64			1	1			4	1	1	1	9
65-69					1						1
70 & Up					1						1
All Ages	0	0	37	17	10	7	12	2	1	1	87
			38,964								48,514

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, 2014

EIN: 13-5645888

PN: 333

Employer: 1084

2014 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, 2014

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				4							4
50-54				3							3
55-59											0
60-64			1	1							2
65-69											0
70 & Up											0
All Ages	0	0	1	9	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, 2014

EIN: 13-5645888

PN: 333

Employer: 1088

2014 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, 2014

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	8	6									14
25-29	2	12	4	2							20 31,472
30-34	2	9	10	3							24 36,539
35-39	1	3	6	3	2	1					16
40-44		3	7	2	3	2	1				18
45-49	2	12	15	10	1	3	1	1			45 49,432
50-54	3	8	22 47,936	8	8	1					50 54,591
55-59	4	8	17	12	7	1	2	1	1	1	54 62,342
60-64	2	1	12	9	6	2	1		1		34 69,270
65-69		3	5	5	6	1	2	1	1		24 70,564
70 & Up		1		1							2
All Ages	24 27,545	66 38,910	98 47,913	55 62,096	33 85,356	11	7	3	3	1	301 53,163

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, 2014

EIN: 13-5645888

PN: 333

Employer: 2000

2014 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, 2014

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	1										1
25-29	4	7	4								15
30-34	2	18	15	1							36 89,115
35-39	5	11	13	3	2						34 116,176
40-44	3	8	10	6	6	2					35 120,105
45-49	2	6	12	4	11	1	4				40 137,874
50-54	2	6	8	4	5	4	7				36 141,927
55-59	1	6	3	6	7	3	9	2			37 161,079
60-64		2	2	2	2	2	1	1	1		13
65-69		2	1	1					1		5
70 & Up											0
All Ages	19	67	68	27	33	12	21	3	2	0	252 123,292
		110,556	108,668	148,962	157,016		135,011				

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, 2014

EIN: 13-5645888

PN: 333

Employer: 2003

2014 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, 2014

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	2	2									4
25-29		8	1								9
30-34	2	2	8	2							14
35-39	1	2	5	3	2						13
40-44	1	4	1	5	3	2					16
45-49	2	4	2	4	1	4	2				19
50-54	3	9	4	9	2		3				30
55-59	2	9	6	5	2		4	1	2		31
60-64		3	5	4	4	2					18
65-69			2	2	1					2	7
70 & Up									1		1
All Ages	13	43	34	34	15	8	9	1	3	2	162
		52,081	59,679	70,230							65,597

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, 2014

EIN: 13-5645888

PN: 333

Employer: 2012

2014 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, 2014

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	3										3
25-29	5 1										6
30-34	2										2
35-39	1 4 3										8
40-44	3 1 2 1										7
45-49	1 1 3 2 1										8
50-54	1	6	1	6	1						15
55-59	1	4	1	7	2	2	1				18
60-64	3 3 3 2 1										12
65-69	1 1 2										4
70 & Up	1										1
All Ages	2	23	14	25	9	5	4	1	1	0	84
	45,947 55,207										58,216

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, 2014

EIN: 13-5645888

PN: 333

Employer: 2026

2014 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, 2014

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											0
55-59							1	1	1		3
60-64						1					1
65-69											0
70 & Up											0
All Ages	0	0	0	0	1	1	2	1	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 2030

2014 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, 2014

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	23 22,494	22 21,197									45 21,860
25-29	38 32,876	102 35,705	16								156 35,087
30-34	28 43,833	76 49,860	26 49,819	14							144 49,660
35-39	18 61,313	44 61,313	15	22 60,757	5						104 61,049
40-44	28 49,908	56 70,703	11	13	14	10					132 64,315
45-49	25 53,460	61 78,954	14	11	16	8	11	1			147 73,391
50-54	25 60,211	55 76,967	21 77,877	10	9	2	5	7			134 74,180
55-59	32 42,324	42 86,792	14	9	8	8	4	3	2	1	123 72,818
60-64	23 55,794	18	11	5	5		1				63 76,569
65-69	8	9	9	3	1	1	1				32 81,172
70 & Up	5	4	1								10
All Ages	253 46,853	489 61,143	138 69,654	87 66,209	58 68,388	29 77,137	22 77,050	11	2	1	1,090 60,926

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, 2014

EIN: 13-5645888

PN: 333

Employer: 2032

2014 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, 2014

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	3						5
40-44			1	3	2	1	2				9
45-49				4		2	4	1			11
50-54					3	3	3	4			13
55-59			1	4	2	3				1	11
60-64			1		1	1	1		2	1	7
65-69				1						1	2
70 & Up				1							1
All Ages	0	0	5	14	11	10	10	5	2	3	60 71,980

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, 2014

EIN: 13-5645888

PN: 333

Employer: 2033

2014 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, 2014

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	1										1
25-29	3										3
30-34	1 2										3
35-39	1										1
40-44	1										1
45-49	1 1 1 1										4
50-54	2 2 2										6
55-59	1 1										2
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	10	6	1	3	2	0	0	0	0	22 48,244

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, 2014

EIN: 13-5645888

PN: 333

Employer: 2037

2014 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, 2014

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	1										1
25-29	1	2									3
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		1	1						3
65-69					1	1	1				3
70 & Up										1	1
All Ages	2	3	4	5	2	2	1	1	0	1	21
											58,192

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, 2014

EIN: 13-5645888

PN: 333

Employer: 2038

2014 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, 2014

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	2										2
25-29	1										1
30-34											0
35-39	1										1
40-44	1										1
45-49	1						1				2
50-54	1										1
55-59	2		1								3
60-64	1										1
65-69	1				1						2
70 & Up											0
All Ages	1	7	2	2	1	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 2039

2014 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, 2014

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	20 27,580										20 27,580
25-29	57 28 2 33,328 35,317										87 34,189
30-34	17 40 29 1 39,903 50,411										87 43,775
35-39	13 13 24 16 1 62,047										67 53,383
40-44	10 11 10 7 3										41 53,455
45-49	10 15 9 3 4 14										55 61,963
50-54	14 12 12 10 3 4 4										59 62,904
55-59	11 10 10 9 6 2 3 1										52 55,477
60-64	2 9 5 3 1 2 3										25 55,741
65-69	5 1 2 1										9
70 & Up											0
All Ages	0	154	143	102	51	18	22	10	2	0	502 49,687
		41,400	45,802	54,396	64,309		59,582				

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, 2014

EIN: 13-5645888

PN: 333

Employer: 3000

2014 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, 2014

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	1										1
25-29	6	5									11
30-34	1	7	2								10
35-39	1	6	7	6							20 106,067
40-44	1	7	9	8	5	2					32 92,561
45-49	2	7	7	4	6	5	1				32 104,744
50-54	4	7	11	3	3	8	1	1			38 127,351
55-59	1	4	7	1	3	4	8	1			29 101,695
60-64		4	5	6	2		1		1	1	20 116,874
65-69	1										1
70 & Up	1										1
All Ages	16	48	48	28	20	20	11	2	1	1	195 104,169
		109,187	106,083	102,333	103,705	108,491					

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, 2014

EIN: 13-5645888

PN: 333

Employer: 3011

2014 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, 2014

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											0
50-54				1	1						2
55-59						1					1
60-64				1	1	1			1	1	5
65-69				1							1
70 & Up											0
All Ages	0	0	0	4	2	2	0	0	1	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 3012

2014 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, 2014

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	1							3
35-39		1	2	5							8
40-44				6	6	2					14
45-49				5	3	2	2				12
50-54				3		3	5	4			15
55-59				1	2	2	5	3			13
60-64			1	1	2	6	3	1	2	1	17
65-69								1			1
70 & Up											0
All Ages	0	1	6	22	13	15	15	9	2	1	84
				45,742							57,441

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, 2014

EIN: 13-5645888

PN: 333

Employer: 3023

2014 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, 2014

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	5	2									7
30-34	1	2	1								4
35-39		2	1								3
40-44		2	3								5
45-49		2	1			2	1				6
50-54	1										1
55-59		2									2
60-64				1					1		2
65-69						1					1
70 & Up											0
All Ages	7	12	6	1	0	3	1	0	1	0	31
											52,763

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, 2014

EIN: 13-5645888

PN: 333

Employer: 3031

2014 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, 2014

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				3		1					4
45-49				1	1						2
50-54			1		1	1	1				4
55-59					1			1	1		3
60-64		1								1	2
65-69											0
70 & Up			1								1
All Ages	0	2	2	4	3	2	1	1	1	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 3032

2014 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, 2014

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	2										2
25-29											0
30-34	1	2	1								4
35-39	1	1	1	1	1						5
40-44	1	1	1	1	1						5
45-49			4	4	3		3				14
50-54	1	3	5	2	4	2	4				21 61,084
55-59		2	2	3	3	2					12
60-64			2	3	2		5	1	1		14
65-69		1	2		1	1					5
70 & Up		1		1							2
All Ages	6	11	18	15	15	5	12	1	1	0	84 43,676

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, 2014

EIN: 13-5645888

PN: 333

Employer: 3054

2014 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, 2014

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	3	4									7
25-29		4	1								5
30-34		1	2	3							6
35-39	1			3	2						6
40-44		1	1			1					3
45-49	2	1		1	1	2	2				9
50-54	1	2	1	1	1	1	4				11
55-59			3	1	1			2			7
60-64					2	2	1				5
65-69				1		1	2				4
70 & Up	1									1	2
All Ages	8	13	8	10	7	7	9	2	0	1	65 59,585

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, 2014

EIN: 13-5645888

PN: 333

Employer: 3063

2014 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, 2014

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	1										1
25-29											0
30-34											0
35-39	2		2								4
40-44			2								2
45-49	1	1	3				1				6
50-54			3		1	1					5
55-59		2	1	5			1				9
60-64				2	1						3
65-69				1	1		1				3
70 & Up											0
All Ages	4	3	11	8	3	1	3	0	0	0	33
											39,440

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, 2014

EIN: 13-5645888

PN: 333

Employer: 3077

2014 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, 2014

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	1										1
25-29											0
30-34											0
35-39											0
40-44	1		1	2		1					5
45-49		1					1				2
50-54			1	1		3	4				9
55-59		1		1							2
60-64		3	2	2		2					9
65-69											0
70 & Up	1										1
All Ages	1	6	4	7	0	6	5	0	0	0	29 56,285

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, 2014

EIN: 13-5645888

PN: 333

Employer: 4000

2014 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, 2014

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		3	2								5
30-34		13	11	3							27 87,128
35-39		15	20	10	2						47 112,511
40-44		7	21	7	4	1					40 130,258
45-49		9	25	12	5	3	4				58 114,006
50-54		8	11	11	4	6	12	1			53 134,068
55-59		2	4	10	3	1	3	1	2		26 162,461
60-64		5		2	2	1	2		1		13
65-69		1	2	2			1				6
70 & Up											0
All Ages	0	63	96	57	20	12	22	2	3	0	275 121,030
		97,647	108,997	150,673	133,742		137,057				

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, 2014

EIN: 13-5645888

PN: 333

Employer: 4026

2014 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, 2014

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	1	1		1							3
35-39		1									1
40-44	1	1									2
45-49	1	1									2
50-54					1	1					2
55-59					1						1
60-64				1							1
65-69				1							1
70 & Up											0
All Ages	3	5	0	3	2	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 4079

2014 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, 2014

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
50-54											0
55-59			1								1
60-64						1					1
65-69											0
70 & Up											0
All Ages	0	1	2	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, 2014

EIN: 13-5645888

PN: 333

Employer: 4084

2014 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, 2014

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											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, 2014

EIN: 13-5645888

PN: 333

Employer: 4090

2014 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, 2014

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								2
50-54			3								3
55-59											0
60-64			3								3
65-69			1								1
70 & Up											0
All Ages	0	0	9	0	0	0	0	0	0	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, 2014

EIN: 13-5645888

PN: 333

Employer: 4091

2014 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, 2014

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	9										9
25-29	1	28	2								31
		36,665									36,979
30-34		32	4								36
		45,644									46,736
35-39	1	14	4	3	1						23
											59,078
40-44		12	6	5	2						25
											71,248
45-49	1	7	8	3	1	1					21
											72,026
50-54		12	7	5	2	3	2				31
											87,742
55-59		10	4	4	3		1	1			23
											74,259
60-64		4	3	5	3						15
65-69		1	2								3
70 & Up											0
All Ages	3	129	40	25	12	4	3	1	0	0	217
		49,310	74,105	79,944							63,464

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, 2014

EIN: 13-5645888

PN: 333

Employer: 4092

2014 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, 2014

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	7	4	1								12
25-29	2	18	12	1							33 29,535
30-34		11	13	5	1						30 35,751
35-39		4	10	5							19
40-44		2	12	3	2		1				20 51,498
45-49	2	6	6	5	5	2	1				27 54,657
50-54		7	11	6	3	2	3	1	2		35 69,961
55-59	1	13	6	6	2	1		1	3	1	34 57,017
60-64	1	5	4	2	1		1			1	15
65-69		1	2	2	2						7
70 & Up				1							1
All Ages	13	71 39,480	78 44,822	35 54,506	16	5	6	2	5	2	233 48,969

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, 2014

EIN: 13-5645888

PN: 333

Employer: 4094

2014 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, 2014

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	1	3									4
25-29		1	1								2
30-34		1	2	2							5
35-39				1	1						2
40-44		1	2	2	2						7
45-49			1	2	1	3	2				9
50-54	1			3	2		1	3			10
55-59	1		1	3	1		1		1		8
60-64		1	2				2	1	1		7
65-69		2			1	1		2			6
70 & Up			1								1
All Ages	3	9	10	13	8	4	6	6	2	0	61 36,659

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, 2014

EIN: 13-5645888

PN: 333

Employer: 5000

2014 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, 2014

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	1										1
25-29	3	7									10
30-34	2	3	12	2							19
35-39	4	10	11	9	1						35 80,446
40-44		3	9	7	1	2					22 88,447
45-49	2	4	7	4	2	4	2	1			26 88,816
50-54		3	6	4	1	5	5	8			32 110,407
55-59		2	2	4	1	2	6		3		20 102,621
60-64	1	1	5	3			1	1	1		13
65-69					1						1
70 & Up											0
All Ages	13	33 67,504	52 84,954	33 102,354	7	13	14	10	4	0	179 88,426

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, 2014

EIN: 13-5645888

PN: 333

Employer: 5021

2014 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, 2014

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						2
45-49							1				1
50-54											0
55-59											0
60-64					1						1
65-69											0
70 & Up											0
All Ages	0	0	1	1	2	0	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 5026

2014 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, 2014

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	3	7									10
25-29		4	2								6
30-34	1	2	7	1							11
35-39			3	3	2						8
40-44		2		1	4	1					8
45-49			3	3	1	3	2				12
50-54		3	1	5	1	3	2	2			17
55-59			3		4	4	2	2	1		16
60-64			3	3		3	3		3		15
65-69		1									1
70 & Up			2						1		3
All Ages	4	19	24	16	12	14	9	4	5	0	107
			30,564								39,652

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, 2014

EIN: 13-5645888

PN: 333

Employer: 5042

2014 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, 2014

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				1							1
45-49			1			1					2
50-54											0
55-59											0
60-64						1					1
65-69											0
70 & Up											0
All Ages	0	0	1	2	0	2	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, 2014

EIN: 13-5645888

PN: 333

Employer: 5044

2014 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, 2014

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				1							1
45-49											0
50-54				1							1
55-59		1		1							2
60-64				1					1		2
65-69											0
70 & Up											0
All Ages	0	1	1	4	0	0	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, 2014

EIN: 13-5645888

PN: 333

Employer: 5045

2014 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, 2014

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			1						2
50-54		1	3				1				5
55-59			1	1	1						3
60-64	1		1								2
65-69											0
70 & Up											0
All Ages	1	2	7	1	2	0	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 5051

2014 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, 2014

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	2		1						4
40-44		1									1
45-49		1		1		1					3
50-54			3	1	1	1	2				8
55-59	1		1	1	1	4	1				9
60-64			1	2		1	3	2			9
65-69		1	1								2
70 & Up											0
All Ages	1	5	8	5	3	7	6	2	0	0	37 45,403

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, 2014

EIN: 13-5645888

PN: 333

Employer: 5065

2014 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, 2014

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							2
40-44				2	1						3
45-49			1	1		1					3
50-54			3	2	1	1	1				8
55-59			1	1	2						4
60-64				1							1
65-69				1					1		2
70 & Up											0
All Ages	0	0	6	10	4	2	1	0	1	0	24
											51,469

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, 2014

EIN: 13-5645888

PN: 333

Employer: 5072

2014 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, 2014

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					2
45-49		1									1
50-54											0
55-59								3			3
60-64										2	2
65-69											0
70 & Up											0
All Ages	0	3	0	0	0	1	0	3	0	2	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, 2014

EIN: 13-5645888

PN: 333

Employer: 5080

2014 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, 2014

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	1										1
25-29											0
30-34	1	1									2
35-39											0
40-44	1		1	1							3
45-49	1										1
50-54	1				3						4
55-59	3										3
60-64								1	1		2
65-69											0
70 & Up											0
All Ages	1	4	5	1	3	0	0	1	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 5091

2014 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, 2014

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	1								3
30-34			3								3
35-39			1								1
40-44	1				2	2					5
45-49		1		1		2	1				5
50-54					1	1	1				3
55-59			1	1	3	1	1				7
60-64			1				3	2	1		7
65-69											0
70 & Up											0
All Ages	2	2	7	2	6	6	6	2	1	0	34
											39,781

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, 2014

EIN: 13-5645888

PN: 333

Employer: 5121

2014 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, 2014

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		3									3
30-34		1	3								4
35-39			1	2							3
40-44		2									2
45-49	1		1	3	1	2	1				9
50-54		1		3	2		1		1		8
55-59			1	6		1	2	2		1	13
60-64				2		1	1		1	2	7
65-69				1							1
70 & Up				1							1
All Ages	1	7	6	18	3	4	5	2	2	3	51 51,667

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, 2014

EIN: 13-5645888

PN: 333

Employer: 5128

2014 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, 2014

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											0
45-49		1	2	1	1						5
50-54			2	1		1					4
55-59		1									1
60-64				2				1			3
65-69											0
70 & Up											0
All Ages	0	3	4	5	1	1	0	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 5129

2014 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, 2014

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	6	3							13
30-34			11	5							16
35-39			6	5	4						15
40-44			2	3	2	8	1				16
45-49			1	2	1	3	3				10
50-54			2	2	4	2	5	1			16
55-59		2		6	4		1	2			15
60-64			4	2	5	1	2		4		18
65-69			2	1					1		4
70 & Up											0
All Ages	0	6	34	29	20	14	12	3	5	0	123
			29,476	39,302	41,825						44,119

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, 2014

EIN: 13-5645888

PN: 333

Employer: 5130 (excluding hard-frozen participants)

2014 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, 2014

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	1					3
40-44					1						1
45-49					1						1
50-54				2	2			1	2		7
55-59				1		2		1	5		9
60-64			2		1		1			1	5
65-69										1	1
70 & Up			1								1
All Ages	0	0	3	5	6	3	1	2	7	2	29 53,801

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, 2014

EIN: 13-5645888

PN: 333

Employer: 6000

2014 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, 2014

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		1	10	1							12
35-39		2	7	3	2						14
40-44		1	10	2	4						17
45-49		4	7	4	6	2	1				24
50-54		2	3	8	2		3				122,862 18
55-59		3	4	3	1	2	5	2			20
60-64			4	3	4	1					144,830 12
65-69			1								1
70 & Up											0
All Ages	0	14	46	24	19	5	9	2	0	0	119
			102,372	115,944							122,389

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, 2014

EIN: 13-5645888

PN: 333

Employer: 6044

2014 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, 2014

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								3
35-39			1	2							3
40-44			2	1							3
45-49			2	3		2	1				8
50-54			4	2	1						7
55-59			4	3							7
60-64			1				1		1		3
65-69			1								1
70 & Up											0
All Ages	0	0	18	11	1	2	2	0	1	0	35 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, 2014

EIN: 13-5645888

PN: 333

Employer: 6077

2014 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, 2014

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			7	4							11
35-39			2	5							7
40-44				5	4	2					11
45-49			1			1					2
50-54			2	5	6	3	4				20
55-59				5	6	7	1	3			22
60-64		1	1	5	2	3	2	1	1		16
65-69				2						1	3
70 & Up				1							1
All Ages	0	1	14	32	18	16	7	4	1	1	94
				37,752							44,211

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, 2014

EIN: 13-5645888

PN: 333

Employer: 6079

2014 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, 2014

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
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	1	0	2	0	1	1	1	2	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, 2014

EIN: 13-5645888

PN: 333

Employer: 6086

2014 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, 2014

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
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, 2014

EIN: 13-5645888

PN: 333

Employer: 6093

2014 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, 2014

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							2
35-39			2	3	2						7
40-44				2	2						4
45-49			3	1	1						5
50-54				2	2						4
55-59			1	4	1		1				7
60-64				3			1	1			5
65-69											0
70 & Up			1								1
All Ages	0	0	8	16	8	0	2	1	0	0	35 53,697

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, 2014

EIN: 13-5645888

PN: 333

Employer: 6116

2014 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, 2014

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	1										1
25-29			1								1
30-34											0
35-39											0
40-44				1							1
45-49	1				1						2
50-54				2			1	1			4
55-59				1			1				2
60-64		1									1
65-69											0
70 & Up											0
All Ages	2	1	1	4	1	0	2	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 6125

2014 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, 2014

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	2	2									4
25-29	6	9	3								18
30-34		5	7	3							15
35-39		2	6	7							15
40-44	1	5	3	3	4						16
45-49	2	5	10	4	3		1				25 40,632
50-54	1	2	16	2	4				1		26 38,612
55-59		2	11	5	3	2		1	1		25 53,649
60-64	1	5	5	2	1	2		1	1		18
65-69						2					2
70 & Up											0
All Ages	13	37	61	26	15	6	1	2	3	0	164 41,464
		35,253	37,879	40,516							

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, 2014

EIN: 13-5645888

PN: 333

Employer: 6138

2014 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, 2014

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		1	1								2
35-39			1		2						3
40-44		1	1			1					3
45-49	1		2	1	2	2					8
50-54		1									1
55-59			3	1							4
60-64		1	1				1			1	4
65-69											0
70 & Up											0
All Ages	1	6	10	2	4	3	1	0	0	1	28 57,470

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, 2014

EIN: 13-5645888

PN: 333

Employer: 6142

2014 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, 2014

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							2				2
50-54				2		1	2	1			6
55-59					1	2			2		5
60-64							1	2		1	4
65-69											0
70 & Up											0
All Ages	0	0	0	2	3	3	5	3	2	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 7000

2014 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, 2014

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	6	1									7
25-29	7	14	2								23 67,165
30-34	4	15	20	3							42 100,353
35-39	3	9	23	13							48 118,956
40-44	3	8	27	11			1				50 132,077
45-49	4	7	12	4	4	3					34 155,596
50-54	1	6	12	8	1		3	1	1		33 144,020
55-59	3	4	13	6	3	2	1	3			35 137,639
60-64		3	7	5	2	3	1				21 165,014
65-69			1				1				2
70 & Up											0
All Ages	31 81,669	67 105,681	117 144,034	50 134,571	10	8	7	4	1	0	295 125,913

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, 2014

EIN: 13-5645888

PN: 333

Employer: 7011

2014 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, 2014

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				2							2
40-44			1	2	1						4
45-49			1	1		3					5
50-54			2	2			4	1			9
55-59			1	3		1	1	1	1		8
60-64				2		1	1	1	1		6
65-69											0
70 & Up											0
All Ages	0	0	5	13	1	5	6	3	2	0	35 79,462

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, 2014

EIN: 13-5645888

PN: 333

Employer: 7027

2014 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, 2014

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	4							5
35-39											0
40-44				1		1					2
45-49		1			2	1	1				5
50-54				1			4				5
55-59		1		3	1	1	2	3			11
60-64			2	2	3	1			1	1	10
65-69			1	1							2
70 & Up									1		1
All Ages	0	4	4	12	6	4	7	3	2	1	43
											40,619

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, 2014

EIN: 13-5645888

PN: 333

Employer: 7064

2014 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, 2014

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		3	1								4
30-34	1	1		2							4
35-39	1	1	2								4
40-44		2		1		2					5
45-49	1	1	2		1		2				7
50-54	1	3	4		1	2	2				13
55-59	4	4	3			3		2	1		17
60-64		1	2	3	1		1	1	2		11
65-69				1							1
70 & Up											0
All Ages	8	16	14	7	3	7	5	3	3	0	66 41,990

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, 2014

EIN: 13-5645888

PN: 333

Employer: 7065

2014 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, 2014

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		1									1
45-49					2						2
50-54								1			1
55-59											0
60-64	1	1			1						3
65-69				1	1						2
70 & Up											0
All Ages	1	3	0	1	4	0	0	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 7099

2014 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, 2014

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											0
35-39		2	1								3
40-44				1							1
45-49				1	1						2
50-54				3			1				4
55-59		1				1					2
60-64			1								1
65-69											0
70 & Up											0
All Ages	0	5	2	5	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, 2014

EIN: 13-5645888

PN: 333

Employer: 7101

2014 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, 2014

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											0
45-49			1	1			1	1			4
50-54			2					1			3
55-59											0
60-64										1	1
65-69				1					1		2
70 & Up											0
All Ages	0	0	5	2	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, 2014

EIN: 13-5645888

PN: 333

Employer: 7118

2014 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, 2014

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	2	3									5
25-29	2	8	2								12
30-34		1	5	5							11
35-39		2	4	7	3	1					17
40-44	1	3	1	2		2	2				11
45-49			1	2	3		1	1			8
50-54		2	2	3		1	3				11
55-59	1		6	2	1	1					11
60-64		1	4	1			1			2	9
65-69			1		1	1	2				5
70 & Up											0
All Ages	6	20	26	22	8	6	9	1	0	2	100
		49,385	68,308	64,598							61,875

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, 2014

EIN: 13-5645888

PN: 333

Employer: 8000

2014 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, 2014

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		4	12	1							17
35-39		3	16	3							22 88,558
40-44		1	14	7	1	1					24 103,172
45-49		6	12	4	2	2	3				29 87,703
50-54		2	10	8		2	6	2			30 94,507
55-59		2	5	8	2	3	4	1			25 103,532
60-64			3	3	3		3	1			13
65-69		1		2			1	1			5
70 & Up				1							1
All Ages	0	20 93,143	73 95,695	36 108,649	8	8	17	5	0	0	167 95,742

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, 2014

EIN: 13-5645888

PN: 333

Employer: 8031

2014 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, 2014

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	5								6
30-34			20	7							27
			50,000								46,355
35-39			14	13	1						28
											47,725
40-44			7	12	4	1					24
											47,087
45-49		1	14	10	4		1				30
											58,024
50-54			8	9	2	1	1				21
											68,163
55-59			8	7	6		1				22
											64,138
60-64			5	3	2	2	1	1			14
65-69			1	1			1	2			5
70 & Up											0
All Ages	0	2	82	62	19	4	5	3	0	0	177
			45,941	53,326							53,045

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, 2014

EIN: 13-5645888

PN: 333

Employer: 8066

2014 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, 2014

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			1								1
35-39											0
40-44											0
45-49			1								1
50-54				1	1		3				5
55-59			1	1	2	1					5
60-64				1		1		1			3
65-69											0
70 & Up											0
All Ages	0	0	4	3	3	2	3	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, 2014

EIN: 13-5645888

PN: 333

Employer: 8103

2014 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, 2014

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		1							2
35-39											0
40-44											0
45-49			2	1		1					4
50-54			2	2	1		3				8
55-59		1		1			1				3
60-64			1	1			2				4
65-69		1					1				2
70 & Up											0
All Ages	0	3	7	6	1	1	7	0	0	0	25 43,009

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, 2014

EIN: 13-5645888

PN: 333

Employer: 8104

2014 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, 2014

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											0
45-49					1						1
50-54					2						2
55-59					2						2
60-64					1						1
65-69											0
70 & Up											0
All Ages	1	0	1	0	6	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, 2014

EIN: 13-5645888

PN: 333

Employer: 8105

2014 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, 2014

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		6	1								7
30-34		9	7	2							18
35-39		7	5	6	1						19
40-44		7	5	3	4	1					20 73,625
45-49		5	1	3	6	3	1				19
50-54		4	3	2	5	2	2	2			20 84,255
55-59		4	4	4	2	4	2	2			22 127,052
60-64		3	1	5	3	3	1	1		1	18
65-69			2	4		1				1	8
70 & Up				2							2
All Ages	0	45 79,174	29 87,850	31 80,737	21 106,903	14	6	5	0	2	153 90,401

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, 2014

EIN: 13-5645888

PN: 333

Employer: 9000

2014 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, 2014

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			8	1	2						11
40-44			9	10	1						20 157,290
45-49			8	6	2	1	1				18
50-54			2	4	2	1	2				11
55-59			8	3							11
60-64			2	4	1		1	1			9
65-69			1	2							3
70 & Up											0
All Ages	0	1	38	30	8	2	4	1	0	0	84 160,288
			146,013	174,624							

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, 2014

EIN: 13-5645888

PN: 333

Employer: 9007

2014 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, 2014

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	1	2									3
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											0
60-64											0
65-69											0
70 & Up										1	1
All Ages	1	2	1	2	1	2	0	0	0	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 9062

2014 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, 2014

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								2
40-44	1	1		1							3
45-49											0
50-54			1		1						2
55-59		1				1					2
60-64				1							1
65-69					1						1
70 & Up											0
All Ages	1	3	2	2	2	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 9072

2014 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, 2014

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
50-54									1		1
55-59											0
60-64				1							1
65-69											0
70 & Up											0
All Ages	0	0	0	2	0	0	0	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, 2014

EIN: 13-5645888

PN: 333

Employer: 9074

2014 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, 2014

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	2	1									3
25-29	1	2	3								6
30-34			3	1							4
35-39			4	1							5
40-44			1	2	1						4
45-49			1	1	2		2				6
50-54			1	1	1	2	1	1			7
55-59					1	1		2	3		7
60-64			4	2	2				1		9
65-69		1		1					1	1	4
70 & Up										1	1
All Ages	3	4	17	9	7	3	3	3	5	2	56 44,600

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, 2014

EIN: 13-5645888

PN: 333

Employer: 9077

2014 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, 2014

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											0
35-39			1								1
40-44											0
45-49											0
50-54			1	1							2
55-59					1			1	1		3
60-64						1	2				3
65-69							1				1
70 & Up											0
All Ages	0	2	2	1	1	1	3	1	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 9084

2014 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, 2014

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		1	1	1							3
35-39			2								2
40-44			1	1							2
45-49			2	3	1		1				7
50-54			2	3							5
55-59			1	1	1						3
60-64					2		1				3
65-69											0
70 & Up				1							1
All Ages	0	2	9	10	4	0	2	0	0	0	27
											51,482

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, 2014

EIN: 13-5645888

PN: 333

Employer: 10000

2014 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, 2014

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		2	12	1							15
35-39		1	8	4							13
40-44		2	8	3	6	1					20 108,507
45-49		1	7	6	2	3	1				20 96,176
50-54			6	7	1	2	4	2			22 122,688
55-59			5	4	1	1	9				20 115,135
60-64			2	4				1			7
65-69											0
70 & Up			1								1
All Ages	0	6	53 91,026	29 86,369	10	7	14	3	0	0	122 99,947

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, 2014

EIN: 13-5645888

PN: 333

Employer: 10008

2014 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, 2014

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	3		1						5
45-49				1		1	1				3
50-54					1		2	1			4
55-59								2	3		5
60-64									2	2	4
65-69									1		1
70 & Up											0
All Ages	0	1	3	2	2	1	3	3	6	2	23 59,648

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, 2014

EIN: 13-5645888

PN: 333

Employer: 10019

2014 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, 2014

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	1								3
35-39											0
40-44			1								1
45-49					1						1
50-54				1							1
55-59			2	1		2					5
60-64							1				1
65-69						1					1
70 & Up											0
All Ages	0	3	4	2	1	3	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 10022

2014 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, 2014

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											0
55-59		1				1					2
60-64				1							1
65-69											0
70 & Up											0
All Ages	0	2	0	1	0	2	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, 2014

EIN: 13-5645888

PN: 333

Employer: 10026

2014 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, 2014

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	2	2									4
25-29	1	3	3								7
30-34		1	6	3							10
35-39	1	1	2	3	3						10
40-44			2	2							4
45-49	1		1	2	1	1					6
50-54		1		1		2	2				6
55-59		1		1			3	3			8
60-64					1			1	1		3
65-69											0
70 & Up											0
All Ages	5	9	14	12	5	3	5	4	1	0	58
											39,759

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, 2014

EIN: 13-5645888

PN: 333

Employer: 10035

2014 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, 2014

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	1	3									4
25-29	2	4									6
30-34		5	2	1							8
35-39		2	1	4	1						8
40-44	2	3		2	3						10
45-49	1	1	1	4	2	2					11
50-54	4	2	1	1	2		2				12
55-59		3		3	2	1	4				13
60-64		3	2		5	2	1				13
65-69						1		1			2
70 & Up											0
All Ages	10	26	7	15	15	6	7	1	0	0	87
		37,336									42,388

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, 2014

EIN: 13-5645888

PN: 333

Employer: 10051

2014 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, 2014

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	1							4
35-39											0
40-44					2						2
45-49				2	3						5
50-54			1	3	9						13
55-59				2	4						6
60-64					7						7
65-69					2						2
70 & Up					1						1
All Ages	0	0	4	8	28	0	0	0	0	0	40
					63,968						54,293

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, 2014

EIN: 13-5645888

PN: 333

Employer: 11009 (excluding cash balance participants)

2014 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, 2014

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	2								3
30-34			14	3							17
35-39			7	7	1						15
40-44			9	4	2	1					16
45-49			5	5	1		1				12
50-54		1	6	7	2		2	1			19
55-59			4	6	2	1					13
60-64			3	2	2						7
65-69			2								2
70 & Up		1									1
All Ages	0	3	52	34	10	2	3	1	0	0	105
			49,997	48,312							53,280

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, 2014

EIN: 13-5645888

PN: 333

Employer: 12000

2014 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, 2014

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		1	2	4	1						8
40-44		4		3		1					8
45-49			1	3	3						7
50-54		3		2		3	1	1			10
55-59				4	2		1				7
60-64		2	1	5	1	1	2				12
65-69											0
70 & Up											0
All Ages	0	12	4	21	7	5	4	1	0	0	54
				155,748							149,447

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, 2014

EIN: 13-5645888

PN: 333

Employer: 12026

2014 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, 2014

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	2	2									4
25-29	1	5	6								12
30-34	1	7	6	3							17
35-39		3	5	8	1						17
40-44		4	2	5	1	2					14
45-49	1	4	1	4	2	3					15
50-54		2	1	3	1	5		1			13
55-59	1	1	4	1		2	3	2			14
60-64					1	2	1	2	4		10
65-69							1				1
70 & Up											0
All Ages	6	28	25	24	6	14	5	5	4	0	117
		30,906	43,360	48,157							55,114

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, 2014

EIN: 13-5645888

PN: 333

Employer: 12033

2014 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, 2014

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
50-54			4		1		1				6
55-59			1		1						2
60-64									1		1
65-69											0
70 & Up											0
All Ages	0	0	1	4	3	0	1	0	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 12043

2014 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, 2014

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	1										1
25-29		1									1
30-34		1	1	1							3
35-39											0
40-44			1	1							2
45-49			1		1						2
50-54				1		2		1			4
55-59		1		1		1	1	1	1		6
60-64		2	2								4
65-69			1		1		1				3
70 & Up											0
All Ages	1	5	6	4	2	3	2	2	1	0	26 39,696

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, 2014

EIN: 13-5645888

PN: 333

Employer: 13001

2014 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, 2014

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	1										1
25-29	3	2									5
30-34	1	5	3								9
35-39	2	8	6	3	1						20 129,311
40-44	4	8	6	1	2						21 169,617
45-49	1	3	3	3	2	2					14
50-54	1	8		2	2	3	1				17
55-59			2	1	2						5
60-64		1									1
65-69											0
70 & Up											0
All Ages	13	35	20	10	9	5	1	0	0	0	93 144,504
		146,980	143,526								

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, 2014

EIN: 13-5645888

PN: 333

Employer: 13002

2014 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, 2014

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	1										1
25-29	7	2	3								12
30-34	11	2	6	2							21 59,882
35-39	6	1	11	3							21 79,549
40-44	14	2	8	4							28 77,008
45-49	18	2	8	1	2	4					35 97,987
50-54	14		12	5	2			1			34 93,063
55-59	17	2	10	3	2	1			1		36 101,008
60-64	7	1	6	1	2		2	1			20 108,409
65-69	3	1	3	1							8
70 & Up											0
All Ages	98 68,080	13	67 99,484	20 90,835	8	5	2	3	0	0	216 87,715

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, 2014

EIN: 13-5645888

PN: 333

Employer: 1080 (excluding hard-frozen participants)

2014 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, 2014

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				2
45-49					1		3	1			5
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	1	4	6	3	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, 2014

EIN: 13-5645888

PN: 333

Employer: 11018

2014 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, 2014

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	1	3									4
25-29	4	5	1								10
30-34		2	6	4							12
35-39	3	1	5	1							10
40-44	1	2	2	2	1						8
45-49	1	1	1	2							5
50-54	2	1	1								4
55-59			1		1						2
60-64		1									1
65-69	1	1	2	1							5
70 & Up											0
All Ages	13	17	19	10	2	0	0	0	0	0	61 51,934

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, 2014

EIN: 13-5645888

PN: 333

Employer: 1001

2014 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, 2014

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											0
40-44				1							1
45-49				1		1	1				3
50-54				1							1
55-59				1							1
60-64						1					1
65-69											0
70 & Up											0
All Ages	0	0	1	6	0	2	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, 2014

EIN: 13-5645888

PN: 333

Employer: 1004

2014 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, 2014

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	11										2
50-54	1										1
55-59	111										3
60-64	31										4
65-69	1										1
70 & Up											0
All Ages	0	0	5	4	1	0	1	0	0	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, 2014

EIN: 13-5645888

PN: 333

Employer: 1020

2014 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, 2014

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										2
35-39	3 1										4
40-44	1										1
45-49	1										1
50-54	1 1 1										3
55-59	1 2 1										4
60-64	1 1										2
65-69	1 1										2
70 & Up											0
All Ages	0	0	2	9	5	0	0	2	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, 2014

EIN: 13-5645888

PN: 333

Employer: 1024

2014 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, 2014

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	1										1
40-44											0
45-49	2 1										3
50-54											0
55-59	1 1										2
60-64	1 1										2
65-69											0
70 & Up											0
All Ages	0	0	0	3	3	2	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, 2014

EIN: 13-5645888

PN: 333

Employer: 1025

2014 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, 2014

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	1 1										2
35-39											0
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	1	7	2	2	0	2	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 1063

2014 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, 2014

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											0
50-54	1										1
55-59	1										1
60-64	11										2
65-69											0
70 & Up											0
All Ages	0	0	0	2	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 1064

2014 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, 2014

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	3							8
35-39				2	1						3
40-44					1	1					2
45-49				4		2					6
50-54			1	4	3		1				9
55-59				1	3						4
60-64				2		1					3
65-69								1			1
70 & Up							1				1
All Ages	0	0	6	16	8	4	2	1	0	0	37 2,786

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, 2014

EIN: 13-5645888

PN: 333

Employer: 1069

2014 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, 2014

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			1	1							2
35-39			1	1							2
40-44			1	2	1						4
45-49				1	1	2	1				5
50-54			2	1			1				4
55-59				1	1	3		1			6
60-64				2	1		2				5
65-69			1				1				2
70 & Up											0
All Ages	0	0	7	9	4	5	5	1	0	0	31 10,627

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, 2014

EIN: 13-5645888

PN: 333

Employer: 1074

2014 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, 2014

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	9 2										11
30-34	2 7 4										13
35-39	4 6 9 1										20 5,050
40-44	2 6 4 3										15
45-49	7 5 5 4 5 1										27 12,711
50-54	5 6 6 2 3 5 5 1										33 15,681
55-59	1 2 8 2 4 1										18
60-64	1 4 8 8 1 2										24 11,427
65-69	1 2										3
70 & Up	1 3 1										5
All Ages	0	26 457	43 3,375	47 6,976	21 13,476	12	12	7	1	0	169 9,415

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, 2014

EIN: 13-5645888

PN: 333

Employer: 1077

2014 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, 2014

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	3										3
25-29	4										4
30-34	5 2 1										8
35-39	2 3										5
40-44	4 1 1										6
45-49	2 1 1 2										6
50-54	1 2 1										4
55-59	1 1 1										3
60-64	1 1										2
65-69											0
70 & Up											0
All Ages	0	19	9	8	1	3	1	0	0	0	41 3,785

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, 2014

EIN: 13-5645888

PN: 333

Employer: 1079 (excluding cash balance participants)

2014 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, 2014

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										2
40-44	6 4 5										15
45-49	1 2 1 5										9
50-54	4 4 3 1 2										14
55-59	3 3 2 1 1										10
60-64	2 3 2 1										8
65-69	1										1
70 & Up	1										1
All Ages	0	0	0	16	18	14	9	3	1	0	61 9,482

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, 2014

EIN: 13-5645888

PN: 333

Employer: 1080 (hard-frozen participants only)

2014 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, 2014

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	11 6										17
35-39	6 14 4										24 2,168
40-44	6 16 7 4										33 3,509
45-49	7 29 4 5 10										55 6,328
50-54	4 26 9 4 9 1										53 5,243
55-59	5 26 12 7 8 4 7										69 9,221
60-64	7 21 6 6 3 2										45 5,360
65-69	2 6 1 2										11
70 & Up	1 1										2
All Ages	0	0	50 1,091	145 3,092	43 5,612	28 10,389	27 13,179	8	7	2	310 5,702

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, 2014

EIN: 13-5645888

PN: 333

Employer: 1083

2014 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, 2014

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	2										2
55-59											0
60-64											0
65-69	1										1
70 & Up											0
All Ages	0	0	0	0	5	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, 2014

EIN: 13-5645888

PN: 333

Employer: 2006

2014 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, 2014

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	4 5										9
35-39	6 4 3										13
40-44	2 5 4 2										13
45-49	8 11 7 1										27 7,047
50-54	1 16 2 1 1 1										22 6,030
55-59	3 14 6 1 1 1 1										27 7,778
60-64	4 7 5 2 1										19
65-69	3 2 3 2										10
70 & Up	1										1
All Ages	0	0	32 1,037	65 4,454	30 9,819	9	2	2	2	0	142 6,745

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, 2014

EIN: 13-5645888

PN: 333

Employer: 2009

2014 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, 2014

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 2										3
45-49											0
50-54	2 3										5
55-59	1 1										2
60-64	2 1										3
65-69	1										1
70 & Up											0
All Ages	0	0	0	6	7	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 2018

2014 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, 2014

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	4 1										5
35-39	2										2
40-44	1 1 1										3
45-49	1 3 1 1										6
50-54	1										1
55-59	3 2 1 2 2										10
60-64	1 1 2										4
65-69											0
70 & Up	1										1
All Ages	0	1	14	4	3	4	2	4	0	0	32 16,268

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, 2014

EIN: 13-5645888

PN: 333

Employer: 2019

2014 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, 2014

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 3										5
40-44	2 3										5
45-49	1 3 1 1										6
50-54	1 1										2
55-59	4 3										7
60-64	4 2 1 2										9
65-69	1										1
70 & Up											0
All Ages	0	0	17	13	4	3	1	2	0	0	40 5,736

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, 2014

EIN: 13-5645888

PN: 333

Employer: 2022

2014 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, 2014

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 1										2
35-39	5 2 1										8
40-44	2 1 1										4
45-49	3 4 2 1 1										11
50-54	7 4 5 2 3 2										23 12,368
55-59	8 5 2 2 2 1										20 7,070
60-64	4 2 1 2 1										10
65-69	3 1 1										5
70 & Up	4 1										5
All Ages	0	0	32 864	26 3,608	12	6	5	4	2	3	90 9,029

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, 2014

EIN: 13-5645888

PN: 333

Employer: 2023

2014 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, 2014

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
35-39											0
40-44	4 1										5
45-49	1										1
50-54	1										1
55-59	1										1
60-64	2 1										3
65-69											0
70 & Up											0
All Ages	0	1	7	2	3	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 2027

2014 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, 2014

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										2
50-54	1 1 1										3
55-59	2 2 1										5
60-64	1										1
65-69	1										1
70 & Up											0
All Ages	0	0	5	7	1	0	0	2	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, 2014

EIN: 13-5645888

PN: 333

Employer: 2029

2014 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, 2014

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	9 4										13
35-39	4 3										7
40-44	3 5 2										10
45-49	5 1 1										7
50-54	1 2 2										5
55-59	3 2 1										6
60-64	3 2 1										6
65-69											0
70 & Up	1										1
All Ages	0	0	28	19	0	5	3	1	0	0	56
			494								2,268

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, 2014

EIN: 13-5645888

PN: 333

Employer: 2034

2014 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, 2014

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											0
50-54											0
55-59	1										1
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	0	2	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 3019

2014 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, 2014

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	1 2										3
40-44	1 4 2 2										9
45-49	1 5 1 2										9
50-54	5 6 2 2 3 3										21 5,253
55-59	1 8 1 1 1 2 1										14
60-64	3 3 2 3 1 2 1										15
65-69	1 2 3 1										7
70 & Up	1 1										2
All Ages	0	0	14	30	10	12	6	4	4	2	82 5,647

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, 2014

EIN: 13-5645888

PN: 333

Employer: 3036

2014 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, 2014

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	1										1
45-49	1 1										2
50-54	1 1										2
55-59											0
60-64	1 1										2
65-69											0
70 & Up											0
All Ages	0	1	2	1	0	1	2	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 3067

2014 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, 2014

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	2 1										3
45-49	3 1										4
50-54	2 2 3 2										9
55-59	5 4 1										10
60-64	3 3 1										7
65-69	1 1										2
70 & Up	2										2
All Ages	0	0	4	15	12	2	3	0	2	0	38 10,111

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, 2014

EIN: 13-5645888

PN: 333

Employer: 3069

2014 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, 2014

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										3
40-44	2										2
45-49	2 1 1										4
50-54	1										1
55-59	2 2 1 1 1										7
60-64	1 1 2 1										5
65-69	1										1
70 & Up											0
All Ages	0	0	0	11	5	0	5	2	1	0	24 7,163

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, 2014

EIN: 13-5645888

PN: 333

Employer: 3073

2014 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, 2014

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	1 1										2
45-49	2										2
50-54	2										2
55-59	3 1 1										5
60-64	1										1
65-69	1 1										2
70 & Up	2 1										3
All Ages	0	0	12	3	2	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 3074

2014 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, 2014

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	4 1										5
35-39											0
40-44	1										1
45-49	1										1
50-54	1										1
55-59	1 1 2 2 1										7
60-64	2 1 1 1										5
65-69	1										1
70 & Up	2 1 1 1										5
All Ages	0	0	9	5	3	3	4	0	2	1	27 7,579

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, 2014

EIN: 13-5645888

PN: 333

Employer: 4087

2014 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, 2014

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		1	1								2
25-29			6								6
30-34			2		1						3
35-39			1	1	2						4
40-44			1		1	1					3
45-49				2							2
50-54		1	2		1						4
55-59			1				1		4	1	7
60-64			1	1			1	1			4
65-69							1				1
70 & Up								1			1
All Ages	0	2	15	4	5	1	3	2	4	1	37 8,620

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, 2014

EIN: 13-5645888

PN: 333

Employer: 4088

2014 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, 2014

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	1										1
25-29											0
30-34	2										2
35-39	1 1										2
40-44	1 2 1										4
45-49	1 1 1										3
50-54	1 4 1 1 1										8
55-59	1 1 4 1 1										8
60-64	2 1										3
65-69	1										1
70 & Up	1 1										2
All Ages	0	1	7	11	7	4	2	0	2	0	34 9,810

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, 2014

EIN: 13-5645888

PN: 333

Employer: 4096

2014 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, 2014

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	3	1							5
35-39				1	1						2
40-44											0
45-49			2	2	1		2	2			9
50-54			2	1	1			3	1		8
55-59			3	1					2		6
60-64					1					1	2
65-69											0
70 & Up											0
All Ages	0	1	10	6	4	0	2	5	3	1	32 7,962

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, 2014

EIN: 13-5645888

PN: 333

Employer: 4097

2014 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, 2014

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										1
35-39											0
40-44	1 1 3										5
45-49	1 1										2
50-54	1 3										4
55-59	1 1 1 1										4
60-64	1 1 1										3
65-69											0
70 & Up	1										1
All Ages	0	0	5	2	2	5	2	5	1	0	22 10,792

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, 2014

EIN: 13-5645888

PN: 333

Employer: 5001

2014 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, 2014

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	3										3		
35-39	2		1	1							4		
40-44	4										4		
45-49	2		1					1			4		
50-54	1			2			1	3	2			9	
55-59					1	1	2	1	2	3	10		
60-64					1	1	1	2	1	4		10	
65-69							1	1	1		3		
70 & Up				1	1	1							3
All Ages	0	6	5	9	7	4	7	5	4	4	51 16,509		

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, 2014

EIN: 13-5645888

PN: 333

Employer: 5002

2014 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, 2014

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											0
50-54							1				1
55-59											0
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	0	0	0	1	1	0	0	0	2

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, 2014

EIN: 13-5645888

PN: 333

Employer: 5010

2014 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, 2014

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 1 1										3
50-54	1 1 1										3
55-59	1										1
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	0	0	4	3	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 5034

2014 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, 2014

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	2										2
45-49	1 1										2
50-54	2 1										3
55-59	1										1
60-64	1 1 2 1										5
65-69	1										1
70 & Up											0
All Ages	0	1	1	7	4	0	0	0	2	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, 2014

EIN: 13-5645888

PN: 333

Employer: 5047

2014 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, 2014

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										2
50-54	1 1 4										6
55-59	1										1
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	0	2	1	2	2	6	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, 2014

EIN: 13-5645888

PN: 333

Employer: 5049

2014 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, 2014

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	2										2
40-44	4 1 1										6
45-49	2 1 1 1										5
50-54	1 1										2
55-59	1 2 1 1 1										6
60-64	3 2 1 1 3										10
65-69	1 1										2
70 & Up											0
All Ages	0	0	3	13	6	4	3	4	1	0	34 6,266

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, 2014

EIN: 13-5645888

PN: 333

Employer: 5050

2014 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, 2014

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	4 1										5
40-44	2										2
45-49	2 1										3
50-54	2 2										4
55-59	2 1 1 2										6
60-64	1										1
65-69	2										2
70 & Up											0
All Ages	0	0	0	15	5	2	0	0	2	0	24 2,013

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, 2014

EIN: 13-5645888

PN: 333

Employer: 5079

2014 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, 2014

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
50-54	1 1										2
55-59	2										2
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	0	0	0	3	0	1	1	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 5083

2014 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, 2014

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	6										6
40-44	5 1 2										8
45-49	2 1 2 2										7
50-54	7 3 1										11
55-59	2 6 1 1										10
60-64	3 2 2 2 1										10
65-69	3										3
70 & Up											0
All Ages	0	0	0	30	13	7	6	0	1	0	57
	1,815										4,139

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, 2014

EIN: 13-5645888

PN: 333

Employer: 5093

2014 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, 2014

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	1										1
45-49											0
50-54	1										1
55-59											0
60-64											0
65-69	1										1
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, 2014

EIN: 13-5645888

PN: 333

Employer: 5118

2014 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, 2014

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	1 1										2
45-49											0
50-54	3 1 1										5
55-59	1										1
60-64	1 1 1										3
65-69											0
70 & Up											0
All Ages	0	0	0	5	3	2	1	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 5125

2014 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, 2014

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		2
55-59					1		3		1		5
60-64						1				1	2
65-69					1	1	1				3
70 & Up											0
All Ages	0	0	0	2	2	4	4	0	2	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 5126

2014 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, 2014

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	7	8									15
25-29	9	25	16								50
		1,806									2,822
30-34	1	5	21	4	3						34
			2,546								2,992
35-39	1	10	21	13	7						52
			2,794								3,455
40-44	2	9	15	7	10	6					49
											5,898
45-49	2	8	14	9	6	8	1	1			49
											6,075
50-54	2	13	22	13	9	7	11	7	1		85
			6,304								9,644
55-59	4	5	17	4	6	4	5	4	6		55
											9,704
60-64		2	13	2	1	4	1	1	1	7	32
											16,777
65-69	3	1	12	1	2	2		3			24
											12,245
70 & Up		2	6	1	2	1		1		1	14
All Ages	31	88	157	54	46	32	18	17	8	8	459
	170	1,319	4,941	5,291	8,440	17,597					7,318

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, 2014

EIN: 13-5645888

PN: 333

Employer: 5127

2014 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, 2014

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	2	2									4
25-29	2	2	2								6
30-34	1	3		2							6
35-39		3	3	3	1						10
40-44	1	1	2	1		2					7
45-49		2	2		2	2	1	3			12
50-54		1	1		2		3	4	1		12
55-59					1	2	1	1	4	2	11
60-64								3	2	3	8
65-69			2								2
70 & Up			1		1		1			1	4
All Ages	6	14	13	6	7	6	6	11	7	6	82 11,250

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, 2014

EIN: 13-5645888

PN: 333

Employer: 6016

2014 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, 2014

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										1
50-54	1 1										2
55-59	1										1
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	0	0	4	4	1	0	0	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, 2014

EIN: 13-5645888

PN: 333

Employer: 6028

2014 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, 2014

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										2
35-39	1 1 1										3
40-44	1 2 2										5
45-49	1										1
50-54	1 4 1										6
55-59	2 1										3
60-64	3 1										4
65-69	1 1										2
70 & Up											0
All Ages	0	0	3	10	7	2	4	0	0	0	26 8,571

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, 2014

EIN: 13-5645888

PN: 333

Employer: 6037

2014 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, 2014

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 3										5
35-39	2 1										3
40-44	3 1 1										5
45-49	1 4 3 1 1										10
50-54	1 8 2 1 2 2										16
55-59	2 5 3 1 1 2 1										15
60-64	2 3 2 2 1										10
65-69	1 1 1 2										5
70 & Up	1										1
All Ages	0	0	10	27	14	6	7	7	1	0	72
	2,656										8,208

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, 2014

EIN: 13-5645888

PN: 333

Employer: 6040

2014 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, 2014

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	1 1										2
35-39	2 1										3
40-44	2										2
45-49	2										2
50-54	2										2
55-59	1 1 1 2										5
60-64	1 1										2
65-69											0
70 & Up											0
All Ages	0	0	5	4	4	3	0	2	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 6042

2014 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, 2014

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	2										2
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	0	1	0	2	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 6049

2014 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, 2014

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										4
30-34	4 3										7
35-39	1 1 2										4
40-44	2 1										3
45-49	1 1 1										3
50-54	5 3 1										9
55-59	3 1 2										6
60-64	1 1										2
65-69	1 2 1										4
70 & Up	2										2
All Ages	0	8	18	14	4	0	0	0	0	0	44 6,933

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

Employer: 6050

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2014

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 3										5
35-39	9 2										11
40-44	1 1										2
45-49	2 2 2										6
50-54	1 1 1 3 1										7
55-59	1 1 1 2 2										7
60-64	2 1										3
65-69											0
70 & Up	1										1
All Ages	0	0	10	15	5	4	5	3	1	0	43 7,301

Willis Towers Watson

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, 2014

EIN: 13-5645888

PN: 333

Employer: 6071

2014 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, 2014

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										2
50-54											0
55-59	1 1										2
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	0	2	2	2	1	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 6087

2014 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, 2014

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										2
40-44	2 2										4
45-49	4 2 1										7
50-54	2 3 3 1										9
55-59	2 3 2 1 3										11
60-64	1 1 1										3
65-69	2 1										4
70 & Up	2										3
All Ages	0	0	0	14	12	8	3	3	1	3	44 6,034

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, 2014

EIN: 13-5645888

PN: 333

Employer: 6099

2014 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, 2014

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	1										1
35-39											0
40-44	1 1 1										3
45-49											0
50-54	2 1 1										4
55-59	2 1 1										4
60-64	1 1										2
65-69	1										1
70 & Up											0
All Ages	0	1	6	3	2	2	0	1	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 6107

2014 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, 2014

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											0
45-49											0
50-54	3					1					4
55-59	2					1					3
60-64	1										1
65-69	1					1					2
70 & Up											0
All Ages	0	0	2	6	3	2	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, 2014

EIN: 13-5645888

PN: 333

Employer: 6110

2014 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, 2014

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	10 3										13
35-39	5 8 1										14
40-44	6 10 3										19
45-49	8 2 4 2										16
50-54	6 6 2 1 3										18
55-59	2 3 2 1 2										10
60-64	4 2 1										7
65-69	2 2										4
70 & Up	1 1										2
All Ages	0	0	44	37	13	5	3	2	0	0	104
			1,414	4,608							4,565

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, 2014

EIN: 13-5645888

PN: 333

Employer: 6113

2014 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, 2014

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
35-39	1 2										3
40-44	1 1 1 2										5
45-49	1 1 1										3
50-54	1										1
55-59	1 1 1										3
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	0	4	4	4	4	2	0	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 6115

2014 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, 2014

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 2										3
50-54	2										2
55-59	1 1										2
60-64	1										1
65-69	1										1
70 & Up											0
All Ages	0	0	3	4	4	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, 2014

EIN: 13-5645888

PN: 333

Employer: 6120

2014 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, 2014

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	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										3
60-64	1 1										2
65-69	1										1
70 & Up											0
All Ages	0	6	4	2	0	0	1	2	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, 2014

EIN: 13-5645888

PN: 333

Employer: 6121

2014 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, 2014

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											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, 2014

EIN: 13-5645888

PN: 333

Employer: 6124

2014 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, 2014

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 4										5
30-34	5 3										8
35-39	4 3 2										9
40-44	5 6										11
45-49	2 3 1 1 1										8
50-54	5 3 3										11
55-59	1 4 6 1 2 2										16
60-64	1 3 1										5
65-69	2 2 1										5
70 & Up	1										1
All Ages	0	3	24	25	18	3	3	3	0	0	79
			1,713	5,806							8,274

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, 2014

EIN: 13-5645888

PN: 333

Employer: 6126

2014 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, 2014

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	1										1
40-44	1 1										2
45-49	2 1										3
50-54	1 1										2
55-59	1 1 1										3
60-64											0
65-69	1										1
70 & Up											0
All Ages	0	0	0	8	2	1	2	0	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 6129

2014 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, 2014

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 3										5
35-39	1										1
40-44	2 2 2										6
45-49	4										4
50-54	1 2 2										5
55-59	2 1 1 1										5
60-64	1 1										2
65-69	1 1										2
70 & Up											0
All Ages	0	0	9	9	5	7	0	0	0	0	30 3,530

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, 2014

EIN: 13-5645888

PN: 333

Employer: 6130

2014 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, 2014

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										3
40-44	1 5 2 1										9
45-49	1										1
50-54	4 1										5
55-59	2 5 1 3 1										12
60-64	2 1										3
65-69	1										1
70 & Up											0
All Ages	0	0	5	19	6	4	0	0	1	0	35 3,962

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, 2014

EIN: 13-5645888

PN: 333

Employer: 6132

2014 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, 2014

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											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, 2014

EIN: 13-5645888

PN: 333

Employer: 6135

2014 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, 2014

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											0	
45-49	1		3								4	
50-54	1			1		1						3
55-59	1		3								4	
60-64				1		1						2
65-69											0	
70 & Up											0	
All Ages	0	2	5	4	1	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 6136

2014 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, 2014

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											0
55-59	2										2
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, 2014

EIN: 13-5645888

PN: 333

Employer: 6140

2014 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, 2014

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 4										5
30-34	1 2										3
35-39	2										2
40-44	1 2										3
45-49	2 1										3
50-54	2 1 1										4
55-59	1 2										4
60-64	1 3 2 1										7
65-69											0
70 & Up											0
All Ages	0	3	11	6	6	3	0	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 6141

2014 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, 2014

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 4										5
35-39	2 1 6										9
40-44	1 2 1 1										5
45-49	3 1										4
50-54	1 3 1 2 1 2										10
55-59	1 1 2 2 1 2										9
60-64	1 2 1 2 2 1										9
65-69	1 3										4
70 & Up	1 1										2
All Ages	0	0	9	19	11	8	5	2	3	0	57 11,276

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, 2014

EIN: 13-5645888

PN: 333

Employer: 6143

2014 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, 2014

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	3 2										5
35-39	2 2 1										5
40-44	1 3 1										5
45-49	2 1 2 3										8
50-54	3 3 3 2										11
55-59	1 4 2 1 1										9
60-64	1 1 1 1 1										5
65-69	2										2
70 & Up											0
All Ages	0	0	17	15	5	8	3	2	2	0	52 4,901

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, 2014

EIN: 13-5645888

PN: 333

Employer: 7015

2014 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, 2014

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											0
50-54											0
55-59											0
60-64	112										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, 2014

EIN: 13-5645888

PN: 333

Employer: 7018

2014 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, 2014

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 2										3
40-44	2 1 2										5
45-49	3 1 2 2										8
50-54	1 3 2 1 5 1										13
55-59	1 4 1 1										7
60-64	2 2 2										6
65-69	1 1 1										3
70 & Up											0
All Ages	0	0	1	9	10	9	11	1	2	2	45 15,538

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, 2014

EIN: 13-5645888

PN: 333

Employer: 7031

2014 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, 2014

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							4
35-39			1	4							5
40-44			1	2							3
45-49				1	1						2
50-54				2	2						4
55-59				1		1			1		3
60-64				1		1	1				3
65-69											0
70 & Up											0
All Ages	0	0	4	13	3	2	1	0	1	0	24 5,757

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, 2014

EIN: 13-5645888

PN: 333

Employer: 7048

2014 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, 2014

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										2
50-54	11										2
55-59	11										2
60-64	22										4
65-69											0
70 & Up											0
All Ages	0	0	1	0	1	0	5	1	2	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, 2014

EIN: 13-5645888

PN: 333

Employer: 7056

2014 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, 2014

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	1										1
25-29	2 1										3
30-34	2										2
35-39	1										1
40-44	1										1
45-49	1 2 1 1 2										7
50-54	1 1 1 1										4
55-59	1 1										2
60-64	1 1 2 1 1										6
65-69	1 1										2
70 & Up											0
All Ages	0	6	6	5	2	5	2	1	2	0	29 14,991

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, 2014

EIN: 13-5645888

PN: 333

Employer: 7060

2014 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, 2014

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											0
50-54											0
55-59	1 1										2
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	0	4	0	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 7088

2014 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, 2014

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											0
45-49	2				1	1	1				5
50-54							1				1
55-59	1										1
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	0	3	0	1	1	2	1	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 7100

2014 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, 2014

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 2										3
55-59	1 2 1										4
60-64											0
65-69	1 1										2
70 & Up											0
All Ages	0	0	1	2	2	4	3	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, 2014

EIN: 13-5645888

PN: 333

Employer: 7113

2014 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, 2014

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	1 2										3
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	0	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 7114

2014 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, 2014

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										2
45-49	1										1
50-54	1										1
55-59	1										1
60-64											0
65-69	1										1
70 & Up											0
All Ages	0	0	2	3	2	0	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 7115

2014 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, 2014

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										2
55-59	4 1 1 1										7
60-64	2 1 1										4
65-69											0
70 & Up	1										1
All Ages	0	0	0	7	3	3	2	0	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 7117

2014 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, 2014

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	1	1									2
25-29	3	2									5
30-34		1		3							4
35-39		1		1							2
40-44		1			1	1					3
45-49			2	3		1					6
50-54			1					1			2
55-59	1			1				1			3
60-64		1		1		1					3
65-69		1		3				1	1	2	8
70 & Up						1					1
All Ages	5	8	3	12	1	4	0	3	1	2	39 11,126

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, 2014

EIN: 13-5645888

PN: 333

Employer: 7120

2014 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, 2014

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	5 1										6
30-34	1 2										3
35-39	1 1 1										3
40-44	2 1 1										4
45-49	1 1 1										3
50-54	1 2 1 2										6
55-59	2 2 2 1 1 1										9
60-64	1 2 1										4
65-69	1 2										3
70 & Up	1 1										2
All Ages	0	9	9	8	7	5	0	4	1	0	43 12,239

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, 2014

EIN: 13-5645888

PN: 333

Employer: 8006

2014 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, 2014

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				4							4
40-44				1							1
45-49				1	2	1	1				5
50-54				2	3	2					7
55-59				2	1	1			1		5
60-64				1		2				1	4
65-69				1		1	1				3
70 & Up											0
All Ages	0	0	0	12	6	7	2	0	1	1	29 3,182

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, 2014

EIN: 13-5645888

PN: 333

Employer: 8026

2014 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, 2014

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	1 1										2
40-44	2										2
45-49	1 2										3
50-54	1 1 1 1										4
55-59	1 2 1										4
60-64	1 2 2										5
65-69	1 1										2
70 & Up											0
All Ages	0	0	9	8	3	3	0	0	1	0	24 3,856

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, 2014

EIN: 13-5645888

PN: 333

Employer: 8051

2014 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, 2014

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 3										5
40-44	2										2
45-49	3 4 1										8
50-54	6 3 2 1										12
55-59	5 10 1 2										18
60-64	1 4 1 1										7
65-69	1 2										3
70 & Up											0
All Ages	0	0	0	22 2,448	24 5,844	7	1	2	1	0	57 5,917

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, 2014

EIN: 13-5645888

PN: 333

Employer: 8054

2014 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, 2014

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	1										1
35-39	1										1
40-44	1 1 1										3
45-49	1										1
50-54	1 1										2
55-59	1 2 1										4
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	0	2	3	5	1	2	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, 2014

EIN: 13-5645888

PN: 333

Employer: 9017

2014 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, 2014

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
50-54	1 1										2
55-59	1 2										3
60-64	1 2										3
65-69	3 2 1										6
70 & Up	2										2
All Ages	0	0	0	4	10	2	0	0	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, 2014

EIN: 13-5645888

PN: 333

Employer: 9026

2014 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, 2014

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 11										12
30-34	8 6										14
35-39	3 7 1										11
40-44	1 5 4 3										13
45-49	4 2 2										8
50-54	6 7 2 1 2										18
55-59	4 4 1 4										13
60-64	1 1 1 1 2										6
65-69	1 2 1										4
70 & Up	1										1
All Ages	0	1	36	36	11	7	5	4	0	0	100
			839	2,937							4,126

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, 2014

EIN: 13-5645888

PN: 333

Employer: 9045

2014 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, 2014

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	1										1
45-49	1 1 1										3
50-54	1 1										2
55-59	2										2
60-64	1 1										2
65-69											0
70 & Up											0
All Ages	0	0	2	7	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, 2014

EIN: 13-5645888

PN: 333

Employer: 9057

2014 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, 2014

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
45-49											0
50-54											0
55-59											0
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	0	2	4	0	0	0	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, 2014

EIN: 13-5645888

PN: 333

Employer: 9076

2014 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, 2014

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	2										2
40-44	1 2										3
45-49	1 2 2 1 1										7
50-54	1 1										2
55-59	3 1 4 1										9
60-64	1 1										2
65-69	1										1
70 & Up											0
All Ages	0	0	6	7	10	2	2	0	0	0	27 19,915

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, 2014

EIN: 13-5645888

PN: 333

Employer: 9080

2014 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, 2014

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	3 1										4
30-34	2 2										4
35-39	2 1 2 1										6
40-44	1 2 1										4
45-49	1 3 1 1										6
50-54	1 6 1 2 1										11
55-59	1 2 1										4
60-64	1 3 1										5
65-69	1										1
70 & Up	1 1										2
All Ages	0	10	9	13	9	1	3	1	1	0	47 7,517

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, 2014

EIN: 13-5645888

PN: 333

Employer: 9082

2014 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, 2014

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										2
45-49	1										1
50-54	1 1										2
55-59	2 1 2 1 1										7
60-64	1 1 2										4
65-69											0
70 & Up											0
All Ages	0	0	2	4	0	4	4	1	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 9083

2014 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, 2014

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	3 4										7
30-34	2 7 1										10
35-39	1 4 1										6
40-44	4 2 2										8
45-49	1 4 3 1 1										10
50-54	7 1 2										10
55-59	5 2										7
60-64	2 1										3
65-69	2 1 2										5
70 & Up											0
All Ages	0	7	39	3	6	5	0	3	1	2	66
	1,206										3,500

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, 2014

EIN: 13-5645888

PN: 333

Employer: 9085

2014 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, 2014

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	2										2
25-29	10 2										12
30-34	5 4 1										10
35-39	4 2 4										10
40-44	5 3 1 5										14
45-49	1 1 1										3
50-54	1 5 1 8										15
55-59	3 1 1 4 1 3										13
60-64	1 3 2 1 2 3										12
65-69	1 1										2
70 & Up											0
All Ages	0	32	17	15	10	8	2	6	3	0	93
	1,169										8,464

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, 2014

EIN: 13-5645888

PN: 333

Employer: 10031

2014 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, 2014

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	1										1
25-29	5 2										7
30-34	1 3 1										5
35-39	2 3 3 2										10
40-44	2 1 1										4
45-49	1 1										2
50-54	2										2
55-59	1 2 1										4
60-64	1 1 2										4
65-69											0
70 & Up											0
All Ages	1	14	10	5	4	3	0	2	0	0	39 10,242

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, 2014

EIN: 13-5645888

PN: 333

Employer: 10038

2014 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, 2014

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	1 4										5
35-39	2 1										3
40-44	1 1										2
45-49	1										1
50-54	1 1 2										4
55-59	1 1 1 2										5
60-64	1 1										2
65-69											0
70 & Up											0
All Ages	0	0	6	7	2	3	3	2	0	0	23 6,979

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, 2014

EIN: 13-5645888

PN: 333

Employer: 10047

2014 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, 2014

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 2 2										5
50-54	1 3										4
55-59	1 1 1 1										4
60-64	4 1										5
65-69	1										1
70 & Up	1										1
All Ages	0	0	2	2	3	7	1	7	1	0	23 6,926

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, 2014

EIN: 13-5645888

PN: 333

Employer: 10048

2014 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, 2014

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	2										2
45-49											0
50-54	11										2
55-59											0
60-64	1										1
65-69	1										1
70 & Up											0
All Ages	0	0	0	0	3	0	0	1	0	2	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, 2014

EIN: 13-5645888

PN: 333

Employer: 10049

2014 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, 2014

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	3										3
50-54	1										1
55-59	4										4
60-64	3										3
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, 2014

EIN: 13-5645888

PN: 333

Employer: 12004

2014 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, 2014

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	3										3
35-39	3 2										5
40-44	3 1 2										6
45-49	2 2 1 2										7
50-54	2 2 1 4 4										13
55-59	2 2 3 2 2 1										12
60-64	3 1 4 1										9
65-69											0
70 & Up											0
All Ages	0	0	20	8	6	13	8	1	1	0	57
			3,150								11,055

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, 2014

EIN: 13-5645888

PN: 333

Employer: 12028

2014 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, 2014

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	1										1
25-29	1 1										2
30-34	2 5										7
35-39	6 3 2										11
40-44	6 3										9
45-49	9 4 1										14
50-54	2 3 1 3										9
55-59	6 3 1										10
60-64	3 1 1										5
65-69	1										1
70 & Up											0
All Ages	0	37	22	5	0	1	3	1	0	0	69
		1,327	6,818								6,730

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, 2014

EIN: 13-5645888

PN: 333

Employer: 12042

2014 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, 2014

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										2
45-49											0
50-54											0
55-59	1 1										2
60-64	1 1 1										3
65-69											0
70 & Up											0
All Ages	0	0	0	2	2	2	0	0	0	1	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, 2014

EIN: 13-5645888

PN: 333

Employer: 5130 (hard-frozen participants only)

2014 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, 2014

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	5										5
30-34	1 4										5
35-39	3										3
40-44	1 1										2
45-49	1 1										2
50-54	1										1
55-59											0
60-64	1										1
65-69	1										1
70 & Up											0
All Ages	0	3	17	0	0	0	0	0	0	0	20 788

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, 2014

EIN: 13-5645888

PN: 333

Employer: 1019 (hard-frozen participants only)

2014 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, 2014

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	4										4
40-44	6										6
45-49	8 1										9
50-54	1 10										11
55-59	11										11
60-64	2 5										7
65-69	1										1
70 & Up	1										1
All Ages	0	0	3	51	0	1	0	0	0	0	55
	1,406										1,350

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, 2014

EIN: 13-5645888

PN: 333

Employer: 13000 (hard-frozen participants only)

2014 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, 2014

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	6										6
50-54	1 2 5 3										11
55-59	1 4 7 1 1										14
60-64	5 2 1										8
65-69	5 1 1										7
70 & Up	1										1
All Ages	0	0	0	2	2	25 0	13	3	2	0	47 0

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, 2014

EIN: 13-5645888

PN: 333

Employer: 1086

2014 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, 2014

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					2
45-49					1	2	1				4
50-54		1		1	1		3				6
55-59			1	3	1	1	5	1	3		15
60-64				2		1		1	1		5
65-69			1	2		1					4
70 & Up											0
All Ages	0	1	3	10	5	6	9	2	4	0	40
											36,786

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, 2014

EIN: 13-5645888

PN: 333

Employer: 1079 (cash balance participants only)

2014 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, 2014

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			4	3							7
35-39			2	1							3
40-44			1	1							2
45-49			1	2							3
50-54			2	1							3
55-59			2	1							3
60-64			2								2
65-69											0
70 & Up											0
All Ages	0	0	14	9	0	0	0	0	0	0	23 5,323

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, 2014

EIN: 13-5645888

PN: 333

Employer: 11009 (cash balance participants only)

2014 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, 2014

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	4										4
25-29	1	9	3								13
30-34	4	9	4								17
35-39	2	4	2	1							9
40-44	1		3								4
45-49		2	1								3
50-54	1										1
55-59		1									1
60-64		2									2
65-69											0
70 & Up											0
All Ages	13	27	13	1	0	0	0	0	0	0	54
		16,326									14,466

Note that the cash balance accounts are as of January 1, 2014 with interest to July 1, 2014.

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, 2014
EIN: 13-5645888
PN: 333

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V

Statement of Actuarial Assumptions/Methods

Interest Rate

The interest rates used to calculate the funding target for funding (IRC Section 430) and benefit restrictions purposes (IRC Section 436) are as follows:

07/01/2014 valuation: 3-segment rates for 2014 under the Highway and Transportation Funding Act of 2014 (HATFA) extension with corridors (90%-110% corridor surrounding the 25-year trailing average of the 24-month average segment rates as of September 30, 2013, as described in IRS Notice 2014-53); Rates for select years are as follows:

	Three Segment Rates	Three Segment Rates
Year	Reflecting Corridors	Not Reflecting Corridors
1	4.99%	1.20%
10	6.32	4.06
30	6.99	5.10

07/01/2013 valuation: 3-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	Three Segment Rates
Year	Reflecting Corridors	Not Reflecting Corridors
1	4.94%	1.54%
10	6.15	4.28
30	6.76	5.32

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, 2014
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SCHEDULE SB ATTACHMENTS

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:

Age	Plan Has Not Adopted "Rule of"	Plan Has 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

Mortality

07/01/2014 valuation: Separate rates for non-annuitants (based on 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).

07/01/2013 valuation: 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).

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, 2014
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PN: 333

SCHEDULE SB ATTACHMENTS

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

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, 2014
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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 annual interest crediting rate assumption for the cash balance plans are as follows:

07/01/2014 valuation: Varying from 2.50% to 3.50% depending on the plan provisions.

07/01/2013 valuation: Varying from 2.50% to 4.00% depending on the plan provisions.

Benefit Commencement Age for Terminated Vested Participants

The assumed benefit commencement age for Terminated 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

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, 2014
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PN: 333

SCHEDULE SB ATTACHMENTS

PBGC Variable Premium Interest Rates and Maximum Tax Deductible Contribution

07/01/2014 valuation: Three segment rates for March 2014 (24 month average from March 2012 through February 2014); Rates for select years are as follows:

Three Segment Rates – March 2014	
Year	Rate
1	1.20%
10	4.06
30	5.10

07/01/2013 valuation: 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

The administrative expenses are assumed to be paid from the plan based on actual administrative practice, as follows:

For each employer other than Orphans, the sum of (i), (ii) and (iii), as follows:

- (i). Flat dollar amount which varies (see below) based on the number of active participants plus a “per participant” charge based on a table provided by Pentegra which varies (see below) 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 contribution receivables), where such percentage varies (see below) 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.

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, 2014
EIN: 13-5645888
PN: 333

SCHEDULE SB ATTACHMENTS

In addition, Orphan Responsible Employers (defined below) are also allocated the PBGC flat rate for the orphan participants based on a frozen point schedule.

07/01/2014 valuation: Flat dollar amount varies from \$0 to \$43,146, the "per participant" charge varies from \$79 to \$645, and the percentage for the asset-based charge varies from 0.4% to 0.6% depending on an employer's asset value.

07/01/2013 valuation: 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.

Calculation of Lump Sum

50% of the active participants and 66 2/3% 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.

Plan Compensation

Estimated compensation for the 2014/2015 plan year is based on projecting the most recent pay provided on the data (January 1, 2014 pay rate for fixed pay plans and 2013 calendar year pay for variable pay plans) forward one-half year for fixed pay plans and one and one-half years for fixed pay plans using the compensation increase assumption. Estimated compensation for prior plan years is based on projecting all years of pay (most recent year and prior years) backward one-half year for fixed pay plans and forward one-half year for variable pay plans using the compensation increase assumptions.

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

All participant data was supplied by Pentegra as of the valuation date.

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 AFTAPs are determined on an employer-by-employer basis. A summary of methods used in these determinations effective July 1, 2014 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 or subgroups of employers.

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The expected UAL and allocations of gains and losses and asset adjustments are determined as follows:

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 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.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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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, 2014 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, 2014 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, 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, 2014, 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, 2014 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.

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SCHEDULE SB ATTACHMENTS

Rate of return for funding balance adjustments

An actual rate of return for the prior year is determined separately for each non-Orphan employer as of the end of the prior year.

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.

2014 FORM 5500, Line A –Box for Multiple-Employer Plan – Multiple-Employer Plan
Participating Employer Information

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

EIN: 13-5645888

PN: 333

(a)	(b)	(c)
Name of participating employer	EIN	Percent of Total Contribs
Federal Home Loan Bank of Boston	04-6002575	5.25%
Boston Federal Savings Bank	04-1542130	0.20%
United Bank	06-1522403	0.03%
Windsor Federal Savings & Loan Association	06-0592775	0.19%
Winter Hill Bank	04-1980523	0.59%
Webster Bank, National Association	04-2030620	0.17%
Mutual Federal Savings Bank of Plymouth County	04-1647485	0.06%
Family Federal Savings, F.A.	04-1328570	0.06%
Aroostook County Federal Savings & Loan Association	01-0021085	0.02%
Salem Co-operative Bank	02-0187470	0.15%
Peoples Federal Savings Bank	04-1715857	0.07%
Kennebec Federal Savings & Loan Association	01-0100387	0.04%
Federal Savings Bank	02-0235380	0.14%
Scituate Federal Savings Bank	04-1815670	0.24%
Bank of Bennington	03-0104715	0.11%
Milford Federal Savings & Loan Association	04-1620675	0.73%
Security Federal Savings Bank	04-1818860	0.09%
Naugatuck Valley Savings And Loan	06-0465350	1.59%
Litchfield Bancorp	06-0429920	0.04%
Foxboro Federal Savings	04-1339492	0.16%
Lenox National Bank	04-1536185	0.02%
Colonial Federal Savings Bank	04-1983105	0.33%
Chelsea Groton Bank	06-0376640	0.24%
Savings Institute Bank & Trust	05-0190980	0.05%
Northfield Savings Bank	03-0145560	0.35%
Rockland Trust Company	04-1782600	0.81%
Passumpsic Savings Bank	03-0147560	1.29%
Broadway National Bank	04-1122045	0.10%
Northeast Home Loan, LLC	03-0365685	0.09%
Northwest Community Bank	06-0448680	0.06%
New Hampshire Mutual Bancorp	02-0166030	2.43%
Federal Home Loan Bank of New York	13-6400946	10.80%
Boiling Springs Savings Bank	22-0780922	1.65%
Kearny Federal Savings Bank	22-1032860	0.15%
Adirondack Bank	15-0438700	0.06%
NVE Bank	22-0892830	0.57%
Franklin Bank	21-0454410	0.07%
Cape Bank	21-0600992	0.28%
Oritani Bank	22-1174955	0.34%
Wawel Bank	22-1370195	0.02%
First Federal Savings of Middletown	14-0757620	0.05%

2014 FORM 5500, Line A –Box for Multiple-Employer Plan – Multiple-Employer Plan
Participating Employer Information

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

EIN: 13-5645888

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(a)	(b)	(c)
Name of participating employer	EIN	Percent of Total Contribs
Tupper Lake National Bank	15-0473412	0.02%
Ridgewood Savings Bank	13-6189476	0.10%
Investors Bank	22-1368780	1.96%
Haven Savings Bank	22-0981507	0.64%
Massena Savings & Loan Association	15-0379920	0.16%
Maple City Savings Bank	16-0538200	0.06%
Llewellyn-Edison Savings Bank	22-1073770	0.03%
Schuyler Savings Bank	22-1267395	0.05%
Hudson Valley Federal Credit Union	14-1471439	2.01%
Federal Home Loan Bank of Pittsburgh	25-6001324	3.54%
Eureka Bank	25-0467870	0.20%
First Federal Savings & Loan Association of Greene County	25-0523055	0.60%
Washington Financial Bank	25-0866405	0.18%
United Savings Bank	23-0791885	0.19%
Slovenian Savings & Loan Association of Canonsburg	25-0801560	0.30%
Charleroi Federal Savings Bank	25-0400413	0.64%
Doolin Security Savings Bank, FSB	55-0159131	0.02%
Prudential Savings Bank	23-1107072	0.46%
Greenville Savings Bank	25-0361790	0.15%
Standard Bank, PaSB	25-0814030	0.68%
Washington Savings Association	23-0747842	0.02%
Wayne Bank	24-0716410	0.02%
Fleetwood Bank	23-0586213	0.07%
Sharon Savings Bank	23-1075613	0.19%
Federal Home Loan Bank of Atlanta	56-6000442	3.57%
Abbeville First Bank	57-0130830	0.03%
First Savings & Loan Association of Mebane	56-0319795	0.07%
Council of Federal Home Loan Banks	54-1877922	0.05%
Claxton Bank	58-0196521	0.18%
Geo D. Warthen Bank	58-0478591	0.03%
Belmont Federal Savings and Loan Association	56-0138905	0.16%
Apple Federal Credit Union	54-0629628	0.82%
Municipal Employees Credit Union of Baltimore, Inc	52-0284053	1.14%
First National Bank of South Carolina	57-0182454	0.03%
Cardinal Bankshares Corporation	54-1804471	0.03%
1880 Bank	52-0262335	0.02%
Federal Home Loan Bank of Cincinnati	31-6000228	3.22%
Fairfield Federal Savings & Loan Association of Lancaster	31-4176480	0.11%
Citizens Federal Savings & Loan Association of Covington	61-0156535	0.07%
CFBank	34-0137475	0.04%
Kentucky Federal Savings & Loan Association	61-0245513	0.06%

2014 FORM 5500, Line A –Box for Multiple-Employer Plan – Multiple-Employer Plan
Participating Employer Information

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

EIN: 13-5645888

PN: 333

(a)	(b)	(c)
Name of participating employer	EIN	Percent of Total Contribs
First Federal Savings & Loan Association of Lorain	34-0347710	0.50%
First Commonwealth Bank	61-0133605	0.05%
Community Savings	31-4140480	0.03%
Blue Grass Federal Savings & Loan Association	61-0305850	0.05%
Belpre Savings Bank	31-4371154	0.05%
Town Square Bank	61-0228640	0.05%
Home Federal Bank Corporation	61-0305840	1.09%
Classic Bancshares, Inc	61-1289391	0.03%
Harrison Building & Loan Association	31-0311545	0.46%
Greeneville Federal Bank, FSB	62-0634326	0.10%
First Federal Savings & Loan Association of Hazard	61-0573588	0.07%
Home Savings Bank of Wapakoneta	34-4264429	0.09%
Van Wert Federal Savings Bank	34-4382025	0.13%
First Federal Savings Bank of Elizabethtown	61-0183855	0.07%
First Federal Savings & Loan Association of Delta	34-4233110	0.15%
Community Bank	62-1722861	0.03%
Community Bank	34-0431900	0.02%
First Federal Savings Bank of Frankfort	61-0210390	0.07%
Farmers & Merchants Bank	31-1038216	0.03%
Whitaker Bank Corporation of Kentucky	61-1208135	0.17%
Greenville National Bank	34-4249625	0.05%
Ohio Bankers League	31-0916384	0.11%
LCNB Corp.	31-1626393	0.53%
First National Bank of McMinnville	62-1203303	0.20%
Federal Home Loan Bank of Indianapolis	35-6001443	7.15%
United Fidelity Bank	35-0298350	0.05%
Union Savings & Loan Association	35-0722275	0.04%
Peoples Federal Savings Bank	35-1811284	0.16%
Bedford Federal Savings Bank	35-0170375	0.02%
Peoples Savings & Loan Association of Monticello	35-0575815	0.01%
Crossroads Bank	35-1131741	0.02%
West End Bank, S.B.	35-0749220	0.04%
Eaton Federal Savings Bank	38-0414093	0.24%
Lincoln National Management Corporation	35-0547560	0.01%
Liberty Savings Bank, FSB	35-0469840	0.05%
First Federal Savings Bank	35-1116773	0.61%
Scottsburg Building & Loan Association	35-0643125	0.18%
Kentland Federal Savings & Loan Association	35-0437870	0.02%
Ameriana Bank	35-0377080	0.24%
River Valley Financial Bank	35-0845940	0.22%
New Buffalo Savings Bank, FSB	38-0872452	0.29%

2014 FORM 5500, Line A –Box for Multiple-Employer Plan – Multiple-Employer Plan
Participating Employer Information

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

EIN: 13-5645888

PN: 333

(a)	(b)	(c)
Name of participating employer	EIN	Percent of Total Contribs
First Federal Savings & Loan Association	35-0352590	0.02%
First Indiana Bank	35-0309760	0.19%
First Federal Savings Bank of Angola	35-0309720	0.05%
Our Community Bank	35-0564470	0.01%
Farmers And Mechanics Federal Savings & Loan Association	35-0303170	0.10%
First Federal Savings Bank	35-0309860	0.02%
First Federal Savings & Loan Association of Rushville	35-0309835	0.03%
Sturgis Bank & Trust Company	38-1080012	0.19%
Richmond Mutual Bancorporation, Inc	35-2054013	0.74%
Monarch Community Bank	38-0368906	0.02%
First Federal Savings Bank	35-0576640	0.05%
First Federal of Northern Michigan	38-3206228	0.04%
Mooresville Savings Bank	35-0309760	0.02%
Edgewater Bank	38-0381552	0.08%
Indiana Bankers Association	35-0407470	0.02%
American Savings, FSB	35-0144969	0.21%
Community State Bank	35-0242150	0.03%
Farmers State Bank	35-0303690	0.18%
Exchange State Bank	38-0526280	0.20%
West Shore Bank	38-1067560	0.07%
Federal Home Loan Bank of Chicago	36-6001019	2.80%
Great Midwest Bank, SSB	39-0476365	0.96%
Illinois League of Financial Institutions	37-0341930	0.05%
Hoyne Savings Bank	36-1241755	0.08%
Prospect Federal Savings Bank	36-1649006	0.29%
Security Bank	37-0509011	0.10%
First Federal Savings & Loan Association of Kewanee	36-1320290	0.11%
Midland Federal Savings & Loan Association	36-2065326	0.11%
Guardian Savings Bank	37-0533190	0.02%
Time Federal Savings Bank	39-0462655	0.65%
First FSB of Mascoutah	37-0402600	0.08%
Beardstown Savings, s.b.	37-0170560	0.03%
Collinsville Building & Loan Association	37-0223930	0.02%
Chester National Bank	37-0214940	0.07%
Tempo Bank	37-0554470	0.09%
Family Federal Savings of Illinois	36-1506035	0.69%
Harvard Savings Bank	36-2420053	0.04%
Pekin Community Bank	37-0457650	0.03%
Illinois/Service Federal Savings & Loan Association	36-1255545	0.05%
Liberty Bank for Savings	36-1385954	0.61%
Eureka Savings Bank	36-1050060	0.10%

2014 FORM 5500, Line A –Box for Multiple-Employer Plan – Multiple-Employer Plan
Participating Employer Information

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

EIN: 13-5645888

PN: 333

(a)	(b)	(c)
Name of participating employer	EIN	Percent of Total Contribs
Federal Home Loan Bank of Des Moines	42-6000149	1.93%
Home Federal Savings Bank	41-1777387	0.13%
Great Western Bank	42-1418615	0.17%
Great Southern Bank	44-0267430	0.16%
Heartland Bank	43-0254257	0.12%
First Home Bank	44-0287200	0.08%
Webster City Federal Bancorp	42-1491186	0.03%
First Dakota National Bank	46-0241817	0.01%
B&L Bank	44-0326420	0.20%
Home Savings & Loan Association of Norborne, F.A.	44-0287790	0.01%
Independent Community Bankers of America	41-0327400	2.24%
Federal Home Loan Bank of Dallas	71-6013989	0.35%
Beauregard Federal Savings Bank	72-0457233	0.07%
SouthBank A FSB	64-0788056	0.07%
Bear State Financial, Inc.	71-0082626	0.08%
Bank of Ruston	72-0306115	0.02%
BANK'34	85-0142558	0.15%
Amory Federal Savings & Loan Association	64-0113206	0.08%
First Federal Savings & Loan Association of Aberdeen	64-0156568	0.03%
First Federal Savings & Loan Association of Pascagoula - Moss Poi	64-0341960	0.15%
Texas Bankers Association	74-0602235	0.47%
City National Bank	74-0560702	0.03%
First Financial Bank, NA	76-0163190	0.08%
Kaplan State Bank	72-1066314	0.02%
St. Martin Bank & Trust Company	72-0307850	0.06%
State National Bank of Big Spring	75-0139735	0.04%
Concordia Bank & Trust Company	72-0158690	0.06%
Federal Home Loan Bank of Topeka	48-0561319	1.16%
Inter-State Federal Savings & Loan Association of Kansas City	48-0276300	0.06%
Argentine Federal Savings	48-0123640	0.06%
First Federal Savings & Loan Bank	48-0220635	0.24%
San Luis Valley Federal Bank	84-0312757	0.23%
Mutual Savings Association	48-0306560	0.04%
Lincoln Federal Savings Bank	47-0221745	0.25%
First Federal Savings & Loan Association of Independence	48-0275232	0.03%
First National Bank of Holdrege	47-0191725	0.06%
Bank of Elgin	47-0098100	0.01%
Kansas Bankers Services, Inc	48-1233705	0.06%
BancCentral, National Association	73-0177591	0.17%
Fresno County Federal Credit Union	94-1214416	0.50%
Altier Credit Union	86-0929205	0.03%

2014 FORM 5500, Line A –Box for Multiple-Employer Plan – Multiple-Employer Plan
Participating Employer Information

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

EIN: 13-5645888

PN: 333

(a)	(b)	(c)
Name of participating employer	EIN	Percent of Total Contribs
Federal Home Loan Bank of Seattle	91-0852005	7.04%
First Federal Savings & Loan Association of Port Angeles	91-0369590	0.43%
Yakima Federal Savings & Loan Association	91-0480760	1.49%
First Savings Bank Northwest	91-0383363	0.34%
Pioneer Federal Savings & Loan Association	81-0127585	0.10%
Raymond Federal Bank	91-0380440	0.01%
Sundance State Bank	83-0149243	0.09%
Office of the Comptroller of the Currency	52-1643945	2.39%
Federal Home Loan Banks Office of Finance	13-6400979	1.25%
Pentegra Services, Inc	13-5645888	2.82%

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
 EIN #13-5645888 PLAN #333
 FORM 5500, SCHEDULE H, PART IV, LINE 4j
 SERIES OF TRANSACTIONS IN EXCESS OF 5% OF PLAN ASSETS
 FOR THE YEAR ENDED JUNE 30, 2015

(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)
<u>Series in the Same Security</u>									
Bank of New York-Mellon	BNY Mellon Cash Reserve	\$ 202,614,422.00	N/A	-	141	-	-	\$ 202,614,422.34	-
Bank of New York-Mellon	BNY Mellon Cash Reserve	N/A	202,614,422	-	141	-	202,614,422	202,614,422	-
Bank of New York-Mellon	BNY EB TEMP INV FD	855,221,730	N/A	-	378	-	-	855,221,730	-
Bank of New York-Mellon	BNY EB TEMP INV FD	N/A	855,221,730	-	300	-	851,285,053	851,285,053	-

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2014 This Form is Open to Public Inspection
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For calendar plan year 2014 or fiscal plan year beginning 07/01/2014 and ending 06/30/2015

► **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 <u>07</u> Day <u>01</u> Year <u>2014</u>			
2 Assets:			
a Market value	2a	3239987383	
b Actuarial value	2b	3239987383	
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	10142	1163756908	1163756908
b For terminated vested participants	14630	552293332	552293332
c For active participants	12694	1163227878	1191270028
d Total	37466	2879278118	2907320268
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	6.51%	
6 Target normal cost	6	108307001	

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	Date
	David M. Flagg	1403713
	Type or print name of actuary	Most recent enrollment number
	Willis Towers Watson	212-309-3504
	Firm name	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).....	35995545	18021728
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	3228753	530231
9 Amount remaining (line 7 minus line 8)	32766792	17491497
10 Interest on line 9 using prior year's actual return of <u>12.68%</u>	4186382	2280382
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		92165696
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>6.34%</u>		6025331
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		98191027
d Portion of (c) to be added to prefunding balance		2466126
12 Other reductions in balances due to elections or deemed elections		70823
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	36953174	22167182

Part III Funding Percentages

14 Funding target attainment percentage	14	109.40%
15 Adjusted funding target attainment percentage	15	111.35%
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	100.46%
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
07/01/2014	163138456	247075			
Totals ▶			18(b)	163138456	18(c) 247075

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	155077529

20 Quarterly contributions and liquidity shortfalls:

- a** Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No
- b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☒ No
- c** If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year				
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th	
0	0	0	0	0

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

21 Discount rate:				
a Segment rates:	1st segment: 4.99%	2nd segment: 6.32%	3rd segment: 6.99%	☐ 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	108307001
b Excess assets, if applicable, but not greater than line 31a	31b	87539671
32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	16411629	5303808
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	26071138
	Carryover balance	Prefunding balance
35 Balances elected for use to offset funding requirement	433562	149768
36 Additional cash requirement (line 34 minus line 35)	36	25487808
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	155077529
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	38a	129589721
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	299961
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 (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2014 This Form is Open to Public Inspection
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For calendar plan year 2014 or fiscal plan year beginning 07/01/2014 and ending 06/30/2015

► **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 <u>07</u> Day <u>01</u> Year <u>2014</u>			
2 Assets:			
a Market value	2a	3239987383	
b Actuarial value	2b	3239987383	
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	10142	1163756908	1163756908
b For terminated vested participants	14630	552293332	552293332
c For active participants	12694	1163227878	1191270028
d Total	37466	2879278118	2907320268
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	6.51%	
6 Target normal cost	6	108307001	

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	 Date
	David M. Flagg Type or print name of actuary	1403713 Most recent enrollment number
	Willis Towers Watson 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).....	35995545	18021728
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	3228753	530231
9 Amount remaining (line 7 minus line 8)	32766792	17491497
10 Interest on line 9 using prior year's actual return of <u>12.68</u> %	4186382	2280382
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year).....		92165696
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>6.34</u> %		6025331
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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

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
 EIN #13-5645888 PLAN #333
 FORM 5500, SCHEDULE H, PART IV, LINE 4i
 SCHEDULE OF ASSETS (HELD AT END OF YEAR)
 AS OF JUNE 30, 2015

(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 FARM CR BK CONS BD	3133EEQA1	2.790%	17-Mar-28	3,000,000	2,991,540.00
	FEDERAL HOME LN BK CONS BD	313379XK0	3.100%	29-Jun-32	2,000,000	2,086,800.00
*	FEDERAL HOME LN BK CONS BD	3133XKQX6	4.875%	17-May-17	425,000	451,960.94
*	FEDERAL HOME LN BK CONS BD	3133XMQ87	5.000%	17-Nov-17	90,000	95,568.75
	FEDERAL HOME LN MTG CORP	3128X0AZ2	0.000%	2-Jan-34	5,000,000	2,128,100.00
	FEDERAL HOME LN MTG CORP	3134G6UW1	1.400%	29-Apr-19	2,000,000	2,000,000.00
	FEDERAL HOME LN MTG CORP	3134G7FY2	2.000%	29-Jul-20	5,000,000	5,000,000.00
	FEDERAL HOME LN MTG CORP	3137EAD1	5.250%	18-Apr-16	135,000	147,487.50
	FEDERAL HOME LN MTG CORP	3137EAA1	5.000%	16-Feb-17	715,000	773,093.75
	FEDERAL HOME LN MTG CORP	3137EABP3	4.875%	13-Jun-18	100,000	106,781.25
	FEDERAL HOME LN MTG CORP STRIP	3134A4CP7	0.000%	15-Mar-31	10,000,000	5,647,400.00
	FEDERAL HOME LN MTG CORP STRIP	3134A4NU4	0.000%	15-Jan-32	4,373,000	2,605,652.05
	FEDERAL JUDICIARY OFFICE BLDG	313490BW3	0.000%	15-Aug-16	8,265,000	1,074,779.22
	FEDERAL JUDICIARY OFFICE BLDG	313490CD4	0.000%	15-Feb-20	8,615,000	857,633.23
	FEDERAL NATL MTG ASSN	31359MFJ7	7.125%	15-Jan-30	230,000	289,584.38
	FEDERAL NATL MTG ASSN	31359MFP3	7.250%	15-May-30	205,000	262,079.69
	FEDERAL NATL MTG ASSN STRIP	31359YK6	0.000%	15-Jul-32	5,000,000	2,275,000.00
	FEDERAL NATL MTG ASSN STRIP	31364EAV6	0.000%	8-Oct-27	4,440,000	3,036,828.80
	FINANCING CORP STRIP	317705AA9	10.700%	6-Oct-17	2,000,000	2,162,500.00
	FINANCING CORP STRIP	31771C2B0	0.000%	27-Jun-16	3,000,000	389,880.00
	FINANCING CORP STRIP	31771CC45	0.000%	30-May-17	165,000	19,846.00
	FINANCING CORP STRIP	31771CEY7	0.000%	30-May-17	909,000	109,334.52
	FINANCING CORP STRIP	31771EAM3	0.000%	6-Dec-18	9,200,000	3,271,922.00
	FINANCING CORP STRIP	31771KAD9	0.000%	30-Nov-17	6,000,000	5,668,200.00
	RESOLUTION FDG CORP	761157AD8	8.875%	15-Jul-20	1,000,000	994,010.00
	SBA GTD PARTN CTFS 2013-20I 1	83162CVU4	3.620%	1-Sep-33	20,543,801	21,125,972.26
	SBA GTD PARTN CTFS 2013-20J 1	83162CVV2	3.370%	1-Oct-33	4,581,093	4,647,661.60
	SBA GTD PARTN CTFS 2013-20K 1	83162CVX8	3.380%	1-Nov-33	4,597,577	4,641,218.37
	TENNESSEE VALLEY AUTH STRIP	88059E5E0	0.000%	15-Mar-30	3,100,000	1,976,374.00
	TENNESSEE VALLEY AUTH STRIP	88059ENNO	0.000%	15-Jan-28	3,211,000	2,134,704.91
	TENNESSEE VALLEY AUTH STRIP	88059ESQ8	0.000%	1-May-30	1,400,000	886,200.00
	TENNESSEE VALLEY AUTH STRIP	88059EU77	0.000%	15-Dec-29	5,614,000	3,588,075.82
	TENNESSEE VALLEY AUTH STRIP	88059EU85	0.000%	15-Jun-30	5,273,000	3,246,623.80
	TENNESSEE VALLEY AUTH STRIP	88059FBG5	0.000%	1-May-30	1,100,000	697,345.00
	U S TREASURY BOND	912810DX3	7.500%	15-Nov-16	770,000	972,186.60
	U S TREASURY BOND	912810EL8	8.000%	15-Nov-21	790,000	1,072,548.40
	U S TREASURY BOND	912810EQ7	6.250%	15-Aug-23	750,000	892,851.53
	U S TREASURY BOND	912810ET1	7.625%	15-Feb-25	240,000	326,025.00
	U S TREASURY BOND	912810FB9	6.125%	15-Nov-27	125,000	149,335.94
	U S TREASURY BOND	912810FM5	6.250%	15-May-30	300,000	367,078.11
	U S TREASURY BOND	912810FP8	5.375%	15-Feb-31	675,000	745,031.25
	U S TREASURY NOTE	912828EE6	4.250%	15-Aug-15	645,000	690,001.65
	U S TREASURY NOTE	912828EW6	4.500%	15-Feb-16	75,000	81,000.00
	U S TREASURY NOTE	912828FF2	5.125%	15-May-16	300,000	334,806.00
	U S TREASURY NOTE	912828GH7	4.625%	15-Feb-17	750,000	811,462.50
	U S TREASURY NOTE	912828HA1	4.750%	15-Aug-17	980,000	1,065,443.75
	U S TREASURY NOTE	912828HR4	3.500%	15-Feb-18	850,000	843,359.38
	U S TREASURY NOTE	912828JH4	4.000%	15-Aug-18	445,000	455,916.38
	U S TREASURY NOTE	912828JR2	3.750%	15-Nov-18	910,000	913,412.50
	U S TREASURY NOTE	912828A91	0.750%	15-Jan-17	4,945,000	4,960,453.13
	U S TREASURY NOTE	912828GS3	4.500%	15-May-17	9,170,000	9,975,570.28
	U S TREASURY NOTE	912828H94	1.000%	15-Feb-18	4,595,000	4,604,872.07
	U S TREASURY NOTE	912828J68	1.000%	15-Mar-18	4,650,000	4,658,537.11
	U S TREASURY NOTE	912828RJ1	1.000%	30-Sep-16	3,590,000	3,624,056.34
	U S TREASURY NOTE	912828TS9	0.625%	30-Sep-17	2,165,000	2,161,005.19
	U S TREASURY NOTE	912828UU2	0.750%	31-Mar-18	4,755,000	4,734,923.83
	U S TREASURY NOTE	912828VR8	0.625%	15-Aug-16	6,300,000	6,287,199.39
	U S TREASURY NOTE	912828WQ9	0.500%	30-Jun-16	5,710,000	5,714,883.55
	U S TREASURY NOTE	912828XA3	1.000%	15-May-18	2,175,000	2,167,948.24
	US TREAS-CPI INFLAT	912828GD6	2.375%	15-Jan-17	3,589,839	3,894,799.66
	TOTAL US GOVERNMENT SECURITIES				191,537,310	149,894,863.62
	AIG LIFE HOLDINGS INC	00138GAA7	8.500%	1-Jul-30	9,282,000	12,711,803.56
	AIG LIFE HOLDINGS INC	026351AZ9	6.625%	15-Feb-29	7,309,000	9,201,677.17
	AIG SUNAMERICA GLOBAL FIN 144A	00139PAA6	6.900%	15-Mar-32	3,000,000	4,323,000.00
	ALBANIA GOVERNMENT INTERNATION	NA4075274	0.000%	31-Aug-25	10,000,000	6,900,000.00
	ALTRIA GROUP INC	02209SAD5	9.700%	10-Nov-18	4,000,000	5,273,800.00
	AMERICA MOVIL SAB DE CV	02364WBD6	3.125%	16-Jul-22	8,000,000	7,863,920.00
	AMERICAN EXPRESS CO	025816BD0	2.650%	2-Dec-22	5,000,000	4,876,000.00
	AMERIPRISE FINANCIAL INC	03076CAD8	7.300%	28-Jun-19	5,000,000	6,198,450.00
						173,751,989.64

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 AS OF JUNE 30, 2015

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		Cusip	Rate	Maturity	Par Value		
	ANR PIPELINE CO	001814AQ5	7.375%	15-Feb-24	1,440,000	1,587,096.00	1,757,836.80
	ANTHEM INC	94973VBH9	2.250%	15-Aug-19	5,000,000	4,974,150.00	4,939,500.00
	ANTHEM INC	94973VBJ5	3.500%	15-Aug-24	6,000,000	5,959,718.57	5,763,180.00
	ARCH CAPITAL GROUP LTD	03937LAA3	7.350%	1-May-34	3,500,000	4,633,230.00	4,517,555.00
	ASIAN DEVELOPMENT BANK	045167BN2	5.500%	27-Jun-16	80,000	86,931.20	83,956.80
	ASSOCIATES CORP OF NORTH AMERI	046003JU4	6.950%	1-Nov-18	5,000,000	5,075,200.00	5,752,400.00
	ASTRAZENECA PLC	046353AD0	6.450%	15-Sep-37	70,000	77,235.90	89,105.10
	ATLANTIC MARINE CORPS COM 144A	048677AC2	5.373%	1-Dec-50	3,857,169	3,789,783.80	3,857,168.56
	ATLANTIC RICHFIELD CO	048825AZ6	9.125%	1-Aug-31	2,500,000	2,567,450.00	3,500,775.00
	AURORA MILITARY HOUSING L 144A	05178TAA9	5.820%	15-Jul-34	2,500,000	2,761,300.00	2,687,500.00
	AURORA MILITARY HOUSING L 144A	05178RAB1	5.625%	15-Dec-35	5,000,000	5,331,050.00	5,350,000.00
	BANK OF AMERICA CORP	060505DA9	5.420%	15-Mar-17	5,000,000	4,549,850.00	5,298,000.00
	BANK OF AMERICA CORP	06053FAA7	4.100%	24-Jul-23	5,000,000	5,217,550.00	5,144,550.00
	BANK OF AMERICA CORP	638585AP4	7.250%	15-Oct-25	5,300,000	5,978,382.00	6,419,148.00
	BANK ONE CORP	059438AH4	7.625%	15-Oct-26	3,000,000	3,878,010.00	3,815,040.00
	BARCLAYS BANK PLC ASIAN EQUI BASKET & REL CURR	06738KGC9	0.000%	12-Apr-16	5,000,000	5,000,000.00	5,163,000.00
	BARCLAYS BANK PLC EMERG MKTS ELN	06740PHQ2	0.000%	26-May-16	10,000,000	10,000,000.00	10,113,500.00
	BARCLAYS BANK PLC NIKKEI 225 IDX & JAP YEN ELN	06738KGD7	0.000%	12-Apr-17	5,000,000	5,000,000.00	6,545,000.00
	BEAR STEARNS COMMERCIAL PW17 A3	07388QAC3	5.736%	11-Jun-50	157,797	165,865.92	157,680.53
	BECTON DICKINSON AND CO	075887BF5	3.734%	15-Dec-24	3,000,000	3,116,970.00	2,989,920.00
	BELVOIR LAND LLC 144A	081331AE0	5.300%	15-Dec-35	2,759,424	2,891,103.75	2,802,857.58
	BERKSHIRE HATHAWAY FINANCE COR	084664BQ3	4.250%	15-Jan-21	3,000,000	3,142,500.00	3,276,360.00
	BLACK HILLS CORP	092113AG4	5.875%	15-Jul-20	9,715,000	11,363,149.75	11,023,804.80
	BLACKROCK INC	09247XAJ0	3.375%	1-Jun-22	5,000,000	5,241,950.00	5,145,300.00
	BLACKSTONE HOLDINGS FINAN 144A	09256BAB3	5.875%	15-Mar-21	7,000,000	7,090,580.00	8,042,300.00
	BRISTOL-MYERS SQUIBB CO	110122AT5	2.000%	1-Aug-22	5,000,000	4,685,850.00	4,750,750.00
	BRITISH TELECOMMUNICATIONS PLC	111021AE1	9.625%	15-Dec-30	325,000	440,566.26	482,355.25
	CANADIAN NATURAL RESOURCES LTD	136385AL5	6.250%	15-Mar-38	5,000,000	6,006,056.40	5,538,800.00
	CANADIAN PACIFIC RAILWAY CO	136440AL8	9.450%	1-Aug-21	1,250,000	1,424,060.81	1,674,825.00
	CARDINAL HEALTH INC	14149YAY4	3.200%	15-Mar-23	6,000,000	6,023,310.00	5,934,660.00
	CATERPILLAR FINANCIAL SERVICES	14912L5F4	2.850%	1-Jun-22	5,000,000	4,993,700.00	4,986,200.00
	CATERPILLAR INC	149123CC3	3.400%	15-May-24	5,000,000	5,309,700.00	5,076,050.00
	CBS CORP	925524AV2	5.500%	15-May-33	3,700,000	4,076,179.00	3,731,894.00
	CITICORP LEASE PASS-THROU 144A	173058AB7	8.040%	15-Dec-19	10,000,000	11,411,500.00	12,054,700.00
	CITIGROUP INC	172967AM3	6.875%	1-Jun-25	3,000,000	3,774,840.00	3,712,860.00
	CITIGROUP INC	172967GS4	1.750%	1-May-18	4,000,000	4,009,680.00	3,981,840.00
	COMCAST CABLE HOLDINGS LLC	879240AQ2	10.125%	15-Apr-22	2,500,000	2,857,925.00	3,383,500.00
	COMCAST CORP	20030NAF8	5.650%	15-Jun-35	3,000,000	3,350,400.00	3,398,310.00
	COMCAST CORP	20030NAK7	6.500%	15-Nov-35	1,500,000	1,836,855.00	1,866,345.00
	COMCAST CORP	20030NBH3	4.250%	15-Jan-33	5,000,000	4,972,860.00	4,883,050.00
	COMMONWEALTH EDISON CO	202795HS2	6.150%	15-Sep-17	3,000,000	3,369,900.00	3,305,460.00
	CONTINENTAL AIRLINES 2000-2 CL	210805DD6	7.707%	2-Oct-22	3,791,561	3,954,598.90	4,163,513.62
	COUNTRYWIDE FINANCIAL CORP	222372AJ3	6.250%	15-May-16	4,789,000	3,771,337.50	4,977,016.14
	COVENTRY HEALTH CARE INC	222862AJ3	5.450%	15-Jun-21	3,000,000	3,500,850.00	3,379,710.00
	CSX TRANSPORTATION INC	126410LK3	9.750%	15-Jun-20	1,512,000	1,518,940.08	1,974,929.04
	CSX TRANSPORTATION INC	126410LL1	7.875%	15-May-43	2,000,000	2,676,000.00	2,763,420.00
	CVS HEALTH CORP	126650BH2	5.750%	1-Jun-17	3,000,000	3,282,660.00	3,242,100.00
	CVS HEALTH CORP	126650BJ8	6.250%	1-Jun-27	5,000,000	6,418,990.00	6,040,300.00
	DIRECTV HOLDINGS LLC / DIRECTV	25459HAQ8	6.350%	15-Mar-40	4,500,000	5,375,340.00	4,863,645.00
	DOUBLELINE OPPORTUNISTIC FUND	999289702	0.000%	0-Jan-00	87,653	100,000,000.00	119,064,528.57
	DUKE ENERGY KENTUCKY INC 144A	906888AS1	6.200%	10-Mar-36	7,000,000	7,964,390.00	8,466,710.00
	EBAY INC	278642AL7	3.450%	1-Aug-24	8,000,000	7,977,030.00	7,702,480.00
	EI DU PONT DE NEMOURS & CO	263534BZ1	4.625%	15-Jan-20	5,000,000	5,578,500.00	5,499,000.00
	ELECTRICITE DE FRANCE SA 144A	268317AB0	6.500%	26-Jan-19	5,000,000	5,755,000.00	5,770,550.00
	ENSCO INTERNATIONAL INC	26874QA86	7.200%	15-Nov-27	3,970,000	5,207,449.00	4,480,819.90
	ENSCO PLC	29358QAA7	4.700%	15-Mar-21	12,280,000	13,201,957.60	12,508,408.00
	EXELON GENERATION CO LLC	30161MAJ2	5.750%	1-Oct-41	167,000	186,593.56	173,320.95
	EXPRESS SCRIPTS HOLDING CO	30219GAG3	6.125%	15-Nov-41	5,065,000	6,477,679.15	5,883,149.45
	FISHERS LANE ASSOCIATES L 144A	33803WA85	5.477%	5-Aug-40	13,250,000	13,565,292.50	14,032,677.50
	FISHERS LANE LLC 144A	33804JAA5	2.029%	5-Apr-17	16,000,000	16,000,000.00	16,000,000.00
	FLORIDA POWER & LIGHT CO	341081EP8	5.850%	1-Feb-33	3,883,000	4,837,014.27	4,702,817.79
	FORT BENNING FAMILY COMMU 144A	346845AK6	6.090%	15-Jan-51	4,740,000	4,610,274.10	4,740,000.00
	FORT EUSTIS/FORT STORY HO 144A	347314BF2	5.510%	15-Dec-40	5,000,000	5,448,850.00	5,058,850.00
	FORT KNOX MILITARY HOUSIN 144A	347508AA1	5.815%	15-Feb-52	9,974,960	11,301,729.44	10,772,956.80
	GENERAL AMERICAN LIFE INS 144A	368770AA1	7.625%	15-Jan-24	5,000,000	4,172,550.00	6,308,500.00
	GENERAL ELECTRIC CAPITAL CORP	369622SN6	7.125%	29-Dec-49	20,075,000	23,690,200.00	23,161,531.25
	GENERAL MILLS INC	370334B70	3.650%	15-Feb-24	5,000,000	5,135,400.00	5,119,050.00
	GENERAL MILLS INC	370334BV5	2.200%	21-Oct-19	5,000,000	4,994,150.00	4,971,150.00
	GEORGIA-PACIFIC LLC	373298BP2	7.250%	1-Jun-28	5,104,000	6,964,867.36	6,523,371.36
	GEORGIA-PACIFIC LLC	373298BR8	7.750%	15-Nov-29	4,247,000	6,152,374.08	5,751,499.75
	GLENORE FUNDING LLC 144A	378272AF5	4.125%	30-May-23	5,000,000	4,810,550.00	4,837,100.00

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
EIN #13-5645888 PLAN #333
FORM 5500, SCHEDULE H, PART IV, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF JUNE 30, 2015

(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	
	GMAC COMMERCIAL MO BLIS A 144A	36186XAD9	5.174%	10-Jul-50	2,000,000	1,955,000.00
	GMAC COMMERCIAL MO HCM A 144A	36186YAF2	6.107%	10-Aug-52	4,941,292	4,768,346.20
	GMAC COMMERCIAL MO PRES A 144A	36186EAA7	6.240%	10-Oct-41	15,552,497	17,839,200.79
	GOLDMAN SACHS GROUP INC/THE	38141EC23	3.850%	8-Jul-24	5,000,000	4,997,850.00
	GOLDMAN SACHS GROUP INC/THE	38141GGQ1	5.250%	27-Jul-21	5,000,000	5,640,100.00
	GOLDMAN SACHS GROUP INC/THE	38141GVM3	4.000%	3-Mar-24	5,000,000	5,136,800.00
	GTE SOUTHWEST INC	362338AQ8	8.500%	15-Nov-31	3,000,000	3,564,600.00
	HARLEY-DAVIDSON FUNDING C 144A	41283DAB9	6.800%	15-Jun-18	5,000,000	4,903,650.00
	HEALTH CARE REIT INC	42217KBC9	4.500%	15-Jan-24	2,500,000	2,630,800.00
	HOME DEPOT INC/THE	437076AS1	5.875%	16-Dec-36	4,000,000	5,300,332.00
	HP COMMUNITIES LLC 144A	44329HAJ3	5.780%	15-Mar-46	11,097,790.00	11,330,000.00
	HYDRO-QUEBEC	448814EJ8	8.050%	7-Jul-24	85,000	100,567.75
	INGERSOLL-RAND CO	45686XCE1	6.230%	19-Nov-27	2,397,000	2,730,350.79
	INTEL CORP	458140AN0	4.000%	15-Dec-32	7,000,000	7,207,320.00
	INTERNATIONAL BUSINESS MACHINE	459200AM3	7.000%	30-Oct-25	20,000	23,334.04
	JOHNSON & JOHNSON	478160AU8	5.150%	15-Jul-18	115,000	120,808.65
	JP MORGAN CHASE COMMER LD12 A3	46632HAC5	5.938%	15-Feb-51	139,061	148,447.27
	JPMORGAN CHASE BANK NA	48121CYK6	6.000%	1-Oct-17	10,000,000	9,914,800.00
	KEENAN DEVELOPMENT ASSOCI 144A	48730PAC4	5.020%	15-Jul-28	900,194	942,377.39
	KEYBANK NA/CLEVELAND OH	49327M2G8	2.250%	16-Mar-20	5,000,000	4,991,300.00
	KKR GROUP FINANCE CO II L 144A	48249DAA9	5.500%	1-Feb-43	9,000,000	9,000,000.00
	KROGER CO/THE	501044BT7	7.700%	1-Jun-29	1,500,000	2,003,565.00
	KROGER CO/THE	501044BV2	8.000%	15-Sep-29	2,795,000	3,669,794.45
	KROGER CO/THE	501044CP4	2.200%	15-Jan-17	3,000,000	3,087,600.00
	LAKE COUNTRY MORTG HE1 M5 144A	50820TAJ8	2.191%	25-Jul-34	3,000,000	3,060,000.00
	LAVENDER TRUST SE RR1A A2 144A	51944ODE8	5.909%	26-Nov-36	4,234,328	4,350,771.65
	LCOR ALEXANDRIA LLC 144A	50181QAH1	6.800%	15-Sep-28	14,987,570	17,654,260.53
	LCOR ALEXANDRIA LLC 144A	50181QAN8	9.628%	24-Aug-24	1,097,152	1,389,275.07
	LEONARD WOOD FAMILY COMMU 144A	526602AE7	5.909%	15-Jul-40	6,508,719	6,260,736.80
	LIBERTY MUTUAL GROUP INC 144A	53079EAE4	7.000%	15-Mar-34	10,000,000	12,463,600.00
	MARATHON OIL CORP	565849AE6	6.600%	1-Oct-37	2,000,000	2,441,400.00
	MERRILL LYNCH MORTGAGE T C1 A3	59023BAC8	5.676%	12-May-39	3,190,851	3,434,901.23
	METLIFE INC	59156RAE8	6.500%	15-Dec-32	4,250,000	5,846,215.00
	METLIFE INC	59156RAJ7	6.375%	15-Jun-34	895,000	1,202,418.69
	METLIFE INC	59156RBB3	4.368%	15-Sep-23	5,000,000	5,585,450.00
	MID-ATLANTIC MILITARY FAM 144A	59524EAB8	5.240%	1-Aug-50	3,883,880	3,895,531.93
	MOBIL CORP	607059AT9	8.625%	15-Aug-21	240,000	313,238.40
	MORGAN STANLEY	6174467X1	5.000%	24-Nov-25	7,700,000	7,816,501.00
	MORGAN STANLEY	617446HD4	7.250%	1-Apr-32	5,000,000	7,113,700.00
	MORGAN STANLEY	61744YAD0	5.950%	28-Dec-17	9,000,000	9,147,071.22
	MORGAN STANLEY CAPI C1 A2 144A	617458AC8	3.884%	15-Sep-47	2,063,316	2,134,242.05
	NATIONAL RURAL UTILITIES COOPE	637432LR4	10.375%	1-Nov-18	2,000,000	2,600,080.00
	NAVY NEW ORLEANS NAVY HOU 144A	647677AJ2	5.754%	15-Dec-38	14,300,000	14,782,800.00
	NELDER GROVE CLO LT 1A A1 144A	640270AA2	1.846%	28-Aug-26	13,000,000	12,983,100.00
	NEW ZEALAND GOVERNMENT INTERNA	650162AP5	8.750%	1-Apr-16	3,575,000	3,617,058.25
	NORFOLK SOUTHERN CORP	655844AJ7	7.800%	15-May-27	2,177,000	2,655,047.43
	NORTHERN BORDER PIPELINE CO	664787AD0	7.500%	15-Sep-21	3,837,000	4,547,727.51
	NOVARTIS SECURITIES INVESTMENT	66989GAA8	5.125%	10-Feb-19	80,000	82,345.60
	OCCIDENTAL PETROLEUM CORP	674599BE4	9.250%	1-Aug-19	500,000	496,250.00
	OHANA MILITARY COMMUNITIE 144A	677071AG7	5.780%	1-Oct-36	11,280,000	12,650,520.00
	OIL CASUALTY INSURANCE LT 144A	677788AA9	8.000%	15-Sep-34	5,000,000	5,000,000.00
	OMNICOM GROUP INC	681919AZ9	3.625%	1-May-22	5,000,000	5,158,950.00
	ORACLE CORP	68389XAU9	3.400%	8-Jul-24	8,000,000	8,052,000.00
	ORACLE CORP	68402LAC8	5.250%	15-Jan-16	1,090,000	1,085,847.10
	PFIZER INC	717081DB6	6.200%	15-Mar-19	90,000	99,620.10
	PHILIP MORRIS INTERNATIONAL IN	718172AP4	4.500%	20-Mar-42	5,000,000	5,293,700.00
	PHILLIPS 66	718546AC8	4.300%	1-Apr-22	2,000,000	2,054,140.00
	PNC BANK NA	69349LAQ1	4.200%	1-Nov-25	7,000,000	6,966,280.00
	PNC FUNDING CORP	693476BF9	6.700%	10-Jun-19	5,000,000	5,975,100.00
	PNC FUNDING CORP	693476BN2	3.300%	8-Mar-22	5,000,000	5,141,950.00
	PROCTER & GAMBLE CO/THE	742718DN6	4.700%	15-Feb-19	130,000	130,936.00
	PSEG POWER LLC	69362BAJ1	8.625%	15-Apr-31	4,000,000	5,698,400.00
	PUBLIC SERVICE CO OF OKLAHOMA	744533B8J	6.625%	15-Nov-37	5,000,000	6,502,750.00
	RIO TINTO FINANCE USA LTD	767201AD8	7.125%	15-Jul-28	12,285,000	15,179,052.00
	ROYAL BANK OF CANADA	7800857D2	2.200%	27-Jul-18	3,000,000	3,068,880.00
	SOUTHERN CALIFORNIA EDISON CO	842400ES8	6.000%	15-Jan-34	3,000,000	3,975,960.00
	SOUTHERN RAILWAY CO	655855FA7	9.750%	15-Jun-20	2,088,000	2,097,583.92
	STATOIL ASA	656531AC4	7.750%	15-Jun-23	100,000	116,246.00
	STATOIL ASA	656531AD2	7.150%	15-Nov-25	3,650,000	4,678,752.50
	TCI COMMUNICATIONS INC	872287AL1	7.125%	15-Feb-28	5,000,000	6,970,450.00
	TECK RESOURCES LTD	878742AW5	6.250%	15-Jul-41	5,000,000	5,492,200.00

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
 EIN #13-5645888 PLAN #333
 FORM 5500, SCHEDULE H, PART IV, LINE 4i
 SCHEDULE OF ASSETS (HELD AT END OF YEAR)
 AS OF JUNE 30, 2015

(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			
	TECK RESOURCES LTD	878742AY1	3.750%	1-Feb-23	5,000,000	5,126,500.00	4,301,000.00
	TEXAS CAPITAL BANK NA/DALLAS T	88224PJS9	5.250%	31-Jan-26	7,000,000	7,061,950.00	7,418,390.00
	TIME WARNER ENTERTAINMENT CO L	88731EAF7	8.375%	15-Mar-23	5,000,000	5,659,700.00	6,215,600.00
	TOPAZ SOLAR FARMS LLC 144A	89054XAA3	5.750%	30-Sep-39	7,750,000	8,064,340.00	8,775,635.00
	TRANSALTA CORP	89346DAC1	6.650%	15-May-18	6,000,000	5,989,740.00	6,630,720.00
	TRANSCANADA PIPELINES LTD	8935268Y2	7.125%	15-Jan-19	5,000,000	5,922,500.00	5,807,400.00
	UNITED ENERGY DISTRIBUTIO 144A	91020QAB3	5.450%	15-Apr-16	12,000,000	12,514,560.00	12,301,920.00
	UNITED TECHNOLOGIES CORP	913017AT6	6.700%	1-Aug-28	50,000	52,937.00	64,457.00
	UNITED TECHNOLOGIES CORP	913017BP3	6.125%	15-Jul-38	5,000,000	6,728,200.00	6,097,350.00
	UNITED TECHNOLOGIES CORP	913017BV0	3.100%	1-Jun-22	3,000,000	3,091,920.00	3,023,850.00
	UNITEDHEALTH GROUP INC	91324PBK7	6.875%	15-Feb-38	2,536,000	3,575,861.44	3,335,727.60
	UNITEDHEALTH GROUP INC	91324PBW1	4.375%	15-Mar-42	7,000,000	7,506,240.00	6,786,780.00
	UNITEDHEALTH GROUP INC	91324PBZ4	2.750%	15-Feb-23	5,000,000	5,024,500.00	4,783,150.00
	USF&G CAPITAL I 144A	902965AA0	8.500%	15-Dec-45	2,000,000	2,970,580.00	2,824,220.00
	USF&G CAPITAL III 144A	90330SAA8	8.312%	1-Jul-46	17,536,500	23,761,490.02	25,078,948.65
	VALE OVERSEAS LTD	91911TAH6	6.875%	21-Nov-36	8,267,000	8,616,001.96	7,992,618.27
	VALERO ENERGY CORP	91913YAB6	8.750%	15-Jun-30	4,000,000	5,240,000.00	5,224,840.00
	VALERO ENERGY CORP	91913YAL4	6.625%	15-Jun-37	5,000,000	5,770,400.00	5,647,050.00
	VALIDUS HOLDINGS LTD	91915WAB8	8.875%	26-Jan-40	2,000,000	2,490,244.45	2,557,060.00
	VERIZON COMMUNICATIONS INC	92343VBZ6	5.050%	15-Mar-34	5,000,000	5,358,450.00	5,033,650.00
	VERIZON MARYLAND LLC	165069AQ8	8.300%	1-Aug-31	5,765,000	6,576,434.35	7,347,377.20
	VERIZON NEW ENGLAND INC	644239AY1	7.875%	15-Nov-29	6,663,000	7,842,817.41	8,503,653.75
	VIRGINIA MASON MEDICAL CENTER	927847AA1	5.136%	15-Aug-44	10,000,000	10,000,000.00	9,420,400.00
	VOTO-VOTORANTIM OVERSEAS 144A	92908KAA3	7.750%	24-Jun-20	2,500,000	2,521,875.00	2,807,500.00
	WACHOVIA BANK COMMERCIA C28 A4	92978MAE6	5.572%	15-Oct-48	4,346,784	4,687,055.32	4,510,918.20
	WACHOVIA CORP	337358BH7	7.574%	1-Aug-26	4,000,000	5,046,840.00	5,147,200.00
	WAL-MART STORES INC	93114ZDP5	3.300%	22-Apr-24	4,000,000	4,144,760.00	4,047,160.00
	WASTE MANAGEMENT INC	902917AH6	7.000%	15-Jul-28	7,661,000	9,491,557.66	9,948,344.77
	WELLS FARGO & CO	94974BGA2	3.300%	9-Sep-24	11,000,000	10,871,580.00	10,831,260.00
	WFRBS COMMERCIAL MO C4 A2 144A	92936CAC3	3.454%	15-Jun-44	3,372,610	3,423,199.33	3,427,448.81
	XEROX CORP	984121CB7	6.750%	15-Dec-39	5,000,000	5,980,800.00	5,564,700.00
	XLIT LTD	98372PAK4	6.250%	15-May-27	6,633,000	7,977,575.43	7,755,966.90
	TOTAL CORPORATE DEBT INSTRUMENTS				905,440,318	1,098,030,041.31	1,119,458,223.62
	CALIFORNIA ST UNIV REVENUE	13077CTM6	6.434%	1-Nov-30	6,800,000	8,943,836.00	8,418,944.00
	CMWLTH FING AUTH PA	20281PCT7	6.218%	1-Jun-39	5,350,000	6,530,156.50	6,176,361.00
	COLONY TX LOCAL DEV CORP SALES	19625AAG7	4.881%	1-Oct-47	11,000,000	10,908,970.00	10,801,120.00
	CONTRA COSTA CA CMNTY CLG DIST	212204FA4	6.504%	1-Aug-34	1,905,000	2,425,903.20	2,315,051.25
	DIST OF COLUMBIA REVENUE	25483VEC4	7.625%	1-Oct-35	9,510,000	11,664,359.70	9,943,465.80
	EL PASO TX	283734JD4	6.018%	15-Aug-35	3,000,000	3,526,710.00	3,554,400.00
	GRAND RIVER OK DAM AUTH REVENU	386442UJ4	7.155%	1-Jun-40	5,000,000	6,842,600.00	6,314,350.00
	HLTH CARE AUTH FOR BAPTIST HLT	42219UBQ4	5.500%	15-Nov-43	12,000,000	11,489,160.00	11,500,920.00
	JOBSOHIO BEVERAGE SYS STWD LIQ	47770VAZ3	4.532%	1-Jan-35	5,545,000	5,467,486.45	5,764,914.70
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAN1	4.250%	1-Dec-15	500,000	506,075.00	506,075.00
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAP6	5.200%	1-Dec-16	350,000	358,309.00	359,397.50
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAQ4	5.750%	1-Dec-17	250,000	258,307.50	260,962.50
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAR2	6.000%	1-Dec-18	400,000	416,520.00	425,396.00
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAS0	6.250%	1-Dec-19	375,000	393,802.50	406,747.50
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAT8	5.400%	1-Dec-20	935,000	935,000.00	982,834.60
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAU5	5.750%	1-Dec-21	700,000	700,000.00	728,560.00
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAV3	5.950%	1-Dec-22	1,205,000	1,205,000.00	1,251,729.90
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EBB6	6.900%	1-Dec-34	4,100,000	4,034,564.00	4,280,646.00
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EBC4	7.000%	1-Dec-40	4,500,000	4,420,755.00	4,671,090.00
	MARYLAND ST HLTH & HGR EDUCNTL	574218NF6	4.665%	1-Jul-36	6,545,000	5,945,216.20	6,286,472.50
	MET TRANSPRTN AUTH NY REVENUE	59259YGF0	6.814%	15-Nov-40	3,500,000	4,478,145.00	4,571,140.00
	NEW JERSEY ST ECON DEV AUTH LE	645913AA2	7.425%	15-Feb-29	5,000,000	6,412,739.00	5,671,250.00
	NEW YORK CITY NY HSG DEV CORP	64966NAB3	6.170%	1-Jun-36	5,785,000	7,073,493.05	6,652,750.00
	NEW YORK NY	64966HYE4	5.024%	1-Mar-22	2,000,000	2,199,360.00	2,247,260.00
	NEW YORK ST URBAN DEV CORP REV	650035TD0	5.770%	15-Mar-39	5,105,000	6,338,214.85	6,047,229.85
	OGLETHORPE GA PWR CORP	67704LAA9	5.534%	1-Jan-35	4,500,000	4,796,020.00	4,820,490.00
	PASADENA CA PUBLIC FING AUTH L	702274AW1	7.148%	1-Mar-43	3,100,000	3,724,309.00	3,980,276.00
	PORT AUTH OF NEW YORK & NEW JE	73358WCX0	5.647%	1-Nov-40	4,190,000	5,095,961.80	4,834,631.50
	PORT AUTH OF NEW YORK & NEW JE	73358WUG7	3.771%	15-Oct-27	7,455,000	7,626,912.30	7,448,141.40
	TEXAS ST PUBLIC FIN AUTH CHRT	88276PCH7	8.125%	15-Feb-27	3,305,000	3,841,665.90	3,841,665.90
	TUCSON AZ COPS	898735PQ2	6.750%	1-Jul-30	5,000,000	6,223,950.00	6,035,250.00
	VIRGIN ISLANDS PUBLIC FIN AUTH	927676RZ1	5.250%	1-Oct-27	4,600,000	4,765,554.00	4,850,838.00
	TOTAL STATE AND MUNICIPAL SECURITIES				133,510,000.00	149,549,055.95	145,950,360.90
	FIRSTAR RLTY L L C CUM PFD RESTRNON CUM PFD	33765A202	0.000%		1,000	914,950.00	1,232,500.00

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
EIN #13-5645888 PLAN #333
FORM 5500, SCHEDULE H, PART IV, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF JUNE 30, 2015

(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	
	TOTAL PREFERRED				<u>1,000</u>	<u>914,950.00</u>
	ENTREPRENEUR US ALL CAP-INST	293828505			12,194,309	139,624,832.34
	ENTREPRENEUR US LRG CAP-RTL	293828604			7,506,021	80,839,850.71
	ENTREPRENEURSHARES GLBL-INST	293828208			<u>279,590</u>	<u>3,408,201.31</u>
	TOTAL MUTUAL FUNDS				<u>19,979,920</u>	<u>223,872,884.36</u>
	3M CO	88579Y101			400	61,720.00
	FS BANCORP/LAGRANGE IN	30262T106			16,896	1,049,664.00
	GOLUB CAPITAL BDC INC	38173M102			<u>1,346,229</u>	<u>22,293,552.24</u>
	TOTAL COMMON STOCKS				<u>1,363,525</u>	<u>23,404,936.24</u>
	A & M CAPITAL PARTNERS LP	99VVAXFT8			7,677,103	7,677,102.86
	AEA MEZZANINE FUND III LP	99VVAVPT1			4,945,218	4,945,218.00
	BISON CAPITAL PARTNERS IV L.P	99VVAVP04			8,715,194	8,715,193.59
	CENTERFIELD CAPITAL PARTNERS	99VVAPLN1			4,613,459	4,613,459.00
	DYAL II PENSION INVESTORS LP	99VVA3GR7			4,946,417	4,946,417.00
	DYAL OFFSHORE INVESTORS LP	99VVAKWD2			11,790,460	11,790,460.48
	FORTRESS WORLDWIDE TRANSP	99VVAM5H9			29,052,799	29,052,798.67
	GOLDPOINT PARTNERS	99VVAZEX5			8,795,889	8,795,888.64
	GOLUB CAPITAL INVESTMENT	99VVA3H70			2,040,000	30,600,000.00
	HARBERT MEZZANINE PARTNERS III	99VVA3K68			5,208,916	5,208,915.61
	HIGHSTAR CAPITAL GP IV L.P.	99VVALMM1			13,695,567	13,695,567.00
	ICG NORTH AMERICAN PRIVATE	99VVA0Q50			2,338,714	2,338,714.00
	MEDLEY OPPORTUNIFY FUND II L P	99VVA1T3G8			16,490,704	16,490,704.00
	MONARCH CAPITAL PARTNERS	99VVA3K50			8,010,089	8,010,089.00
	MORGAN STANLEY IFHF SPV LP	99VVAJMK0			649,452	649,452.22
	NB ALPHA CAPTURE FUND LTD	99VVAX1A4			36,979	39,116,064.99
	NB SECONDARY OPPORTUNITIES	99VVAAXM7			7,261,650	7,261,650.00
	NB STRATEGIC PARTNERS	99VVATAM7			13,320,572	13,320,572.00
	NEW CANAAN FUNDING MEZZANINE V	99VVAPLZ4			5,070,200	5,070,199.66
	NYLCAP MEZZANINE PARTNERS III	999313315			20,710,184	20,710,183.64
	PEP HY CITE HOLDING L P	99VVAZSG7			7,706,052	7,896,444.00
	PWP GROWTH EQUITY FUND 1 LP	99VVA1RP3			7,346,418	7,346,418.00
	RCP DIRECT II FEEDER LTD	99VVA08C5			4,682,266	4,682,266.00
	RCP FUND VIII FEEDER LTD	99VVAT3F0			5,189,277	5,189,277.32
	RCP SOF II FEEDER LP	99VVA422			5,414,696	5,414,695.61
	RFE INVT PARTNERS VIII L P	99VVA1TNT8			6,838,784	6,838,784.00
	STIEVEN FINANCIAL OFFSHORE	99VVAQ9L7			4,023	6,668,464.00
	TRILANTIC CAPITAL PARTNERS V	99VVAQC33			5,967,166	5,967,166.19
	TRINITY HUNT PARTNERS IV LP	99VVA1TG6			14,127,490	14,127,490.21
	VCFA PRIVATE EQUITY PART IV LP	99VVA1BV7			1,011,603	1,011,603.00
	VCFA VENTURE PARTNERS III LP	999058266			<u>1,640,212</u>	<u>1,640,212.00</u>
	TOTAL PRIVATE EQUITY				<u>235,297,551</u>	<u>303,299,941.87</u>
	MORGAN STANLEY RE III - DOM	99VVA1BVX9			22,840	22,840.00
	MORGAN STANLEY RE III - INTL	99VVA1BVW1			74,310	74,310.00
	OAKTREE RE VI CAYMAN	99VVA1XF84			22,360,739	22,360,739.00
	SENTINEL REAL ESTATE FUND	999178023			<u>827</u>	<u>64,163,591.00</u>
	TOTAL REAL ESTATE FUNDS				<u>22,458,716</u>	<u>86,621,480.00</u>
	BLACKROCK EAFE EQUITY INDEX	999G05866			454,579	101,674,189.52
	BLACKROCK EQUITY INDEX FUND	99VVAHQK0			148,578	104,067,537.76
	BLACKROCK INT TERM CREDIT BD	999F25668			2,017,689	102,507,338.72
	BLACKROCK INTERMEDIATE	999G05841			170,169	5,390,429.98
	BLACKROCK LONG TERM CREDIT BD	999G05874			1,471,294	104,946,837.60
	BLACKROCK RUSSELL 1000 VALUE	99VVAHQL8			680,418	68,883,948.86
	BLACKROCK RUSSELL 2000 EQUITY	999G05858			1,344,231	54,435,476.24
	BLACKROCK RUSSELL 2000 GROWTH	99VVALMN9			1,744,630	63,260,290.80
	SSGA S & P 500 FLAGSHIP	999G05833			219,868	103,516,763.53
	SSGA 20+ YEAR HIGH QUALITY US	999G36978			6,510,368	84,452,491.50
	SSGA 5-20 YEAR HIGH QUALITY US	999G36960			9,629,606	117,307,860.63
	SSGA LONG CREDIT INDEX	999G05825			1,069,769	38,643,262.70
	SSGA RUSSELL 2000 GROWTH FUND	99VVALMP4			1,595,675	55,977,885.02
	SSGA S&P MIDCAP 400 INDEX NL	99VVAQ9F0			288,024	58,595,051.74
	BNY EB TEMP INV FD	996115960			<u>51,654,162</u>	<u>51,654,161.56</u>

*

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
EIN #13-5645888 PLAN #333
FORM 5500, SCHEDULE H, PART IV, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF JUNE 30, 2015

(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		
	TOTAL COMMON COLLECTIVE			<u>78,999,059</u>	<u>845,586,412.31</u>	<u>1,115,313,526.16</u>
	DISCOVER BANK GREENWOOD, DE CD	0.500%	29-Oct-15	100,000	100,000.00	100,000.00
	FIRST MERIT BANK CD	0.500%	12-Feb-16	100,000	100,000.00	100,000.00
	GOLDMAN SACHS BANK CD	0.600%	11-Aug-16	100,000	100,000.00	100,000.00
	MERRICK BANK CD	0.500%	30-Oct-15	<u>100,000</u>	<u>100,000.00</u>	<u>100,000.00</u>
	TOTAL CERTIFICATE OF DEPOSITS			<u>400,000</u>	<u>400,000</u>	<u>400,000</u>
	PEOPLES UNITED BANK				<u>119,901.75</u>	<u>119,901.75</u>
	TOTAL INTEREST BEARING CASH				<u>119,901.75</u>	<u>119,901.75</u>
	TOTAL INVESTMENTS					<u>3,199,917,273.36</u>
	* 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, 2014

EIN: 13-5645888

PN: 333

**2014 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES**

TOTAL: \$ 39,906,177 \$ 16,411,629 \$ 5,303,808

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
1007	Shortfall Base	7/1/2013	\$ 1,045,321	6	\$ 921,626	\$ 174,456
1024	Shortfall Base	7/1/2014	\$ (152,599)	7	\$ (152,599)	\$ (25,539)
1024	Shortfall Base	7/1/2013	\$ 133,397	6	\$ 117,612	\$ 22,263
1024	Shortfall Base	7/1/2012	\$ (236,910)	5	\$ (182,821)	\$ (40,209)
1024	Shortfall Base	7/1/2011	\$ 163,203	4	\$ 97,667	\$ 26,228
1024	Shortfall Base	7/1/2010	\$ 192,354	3	\$ 91,026	\$ 31,831
1024	Shortfall Base	7/1/2009	\$ 58,280	2	\$ 19,620	\$ 10,049
1024	Shortfall Base	7/1/2008	\$ 85,880	1	\$ 14,410	\$ 14,410
1064	Shortfall Base	7/1/2014	\$ (398,739)	7	\$ (398,739)	\$ (66,733)
1064	Shortfall Base	7/1/2013	\$ 522,362	6	\$ 460,549	\$ 87,178
1064	Shortfall Base	7/1/2012	\$ (1,114,994)	5	\$ (860,441)	\$ (189,242)
1064	Shortfall Base	7/1/2011	\$ 744,406	4	\$ 445,488	\$ 119,634
1064	Shortfall Base	7/1/2010	\$ 713,356	3	\$ 337,573	\$ 118,046
1064	Shortfall Base	7/1/2009	\$ 288,080	2	\$ 96,987	\$ 49,674
1069	Shortfall Base	7/1/2014	\$ (291,158)	15	\$ (291,158)	\$ (48,728)
1069	Shortfall Base	7/1/2013	\$ 335,149	6	\$ 295,491	\$ 55,934
1080	Shortfall Base	7/1/2014	\$ (2,993,302)	7	\$ (2,993,302)	\$ (500,956)
1080	Shortfall Base	7/1/2013	\$ 3,756,041	6	\$ 3,311,573	\$ 626,853
1080	Shortfall Base	7/1/2012	\$ (6,660,166)	5	\$ (5,139,646)	\$ (1,130,394)
1080	Shortfall Base	7/1/2011	\$ 4,787,909	4	\$ 2,865,313	\$ 769,468
1080	Shortfall Base	7/1/2010	\$ 4,184,977	3	\$ 1,980,410	\$ 692,530
1080	Shortfall Base	7/1/2009	\$ 5,024	2	\$ 1,691	\$ 866
1080	Shortfall Base	7/1/2008	\$ 1,961,105	1	\$ 329,049	\$ 329,049
1083	Shortfall Base	7/1/2014	\$ (207,674)	7	\$ (207,674)	\$ (34,756)
1083	Shortfall Base	7/1/2013	\$ 374,899	6	\$ 330,538	\$ 62,568
1083	Shortfall Base	7/1/2012	\$ (613,916)	5	\$ (473,760)	\$ (104,197)
1083	Shortfall Base	7/1/2011	\$ 503,486	4	\$ 301,312	\$ 80,916
1083	Shortfall Base	7/1/2010	\$ 452,380	3	\$ 214,075	\$ 74,860
1083	Shortfall Base	7/1/2009	\$ 180,251	2	\$ 60,685	\$ 31,081
2019	Shortfall Base	7/1/2014	\$ (208,860)	7	\$ (208,860)	\$ (34,955)
2019	Shortfall Base	7/1/2013	\$ 1,033,025	6	\$ 910,785	\$ 172,404
2019	Shortfall Base	7/1/2012	\$ (1,199,993)	5	\$ (926,032)	\$ (203,668)
2019	Shortfall Base	7/1/2011	\$ 801,916	4	\$ 479,907	\$ 128,877
2019	Shortfall Base	7/1/2010	\$ 1,718,538	3	\$ 813,246	\$ 284,384
2027	Shortfall Base	7/1/2014	\$ (126,980)	7	\$ (126,980)	\$ (21,251)
2027	Shortfall Base	7/1/2013	\$ 150,385	6	\$ 132,589	\$ 25,098
2029	Shortfall Base	7/1/2011	\$ 619,880	4	\$ 370,965	\$ 99,621
3073	Shortfall Base	7/1/2014	\$ (33,667)	7	\$ (33,667)	\$ (5,634)
3073	Shortfall Base	7/1/2013	\$ 44,986	6	\$ 39,664	\$ 7,508
3074	Shortfall Base	7/1/2014	\$ (109,676)	7	\$ (109,676)	\$ (18,355)
3074	Shortfall Base	7/1/2013	\$ 245,836	6	\$ 216,745	\$ 41,028
3074	Shortfall Base	7/1/2012	\$ (411,029)	5	\$ (317,192)	\$ (69,762)
3074	Shortfall Base	7/1/2011	\$ 175,624	4	\$ 105,103	\$ 28,225
3074	Shortfall Base	7/1/2010	\$ 297,039	3	\$ 140,564	\$ 49,154
3074	Shortfall Base	7/1/2009	\$ 171,173	2	\$ 57,629	\$ 29,516
3074	Shortfall Base	7/1/2008	\$ 67,163	1	\$ 11,269	\$ 11,269
4079	Shortfall Base	7/1/2014	\$ (43,947)	7	\$ (43,947)	\$ (7,355)
4079	Shortfall Base	7/1/2013	\$ 132,430	6	\$ 116,762	\$ 22,102
4079	Shortfall Base	7/1/2012	\$ (130,700)	5	\$ (100,861)	\$ (22,183)
4079	Shortfall Base	7/1/2011	\$ 92,054	4	\$ 55,089	\$ 14,794
4079	Shortfall Base	7/1/2010	\$ 74,139	3	\$ 35,085	\$ 12,269
4079	Shortfall Base	7/1/2009	\$ (9,711)	2	\$ (3,268)	\$ (1,674)
4079	Shortfall Base	7/1/2008	\$ 40,592	1	\$ 6,811	\$ 6,811
4087	Shortfall Base	7/1/2014	\$ (159,956)	15	\$ (159,956)	\$ (26,770)
4087	Shortfall Base	7/1/2013	\$ 335,434	6	\$ 295,739	\$ 55,981
4087	Shortfall Base	7/1/2012	\$ (594,374)	5	\$ (458,679)	\$ (100,880)
4087	Shortfall Base	7/1/2011	\$ 534,932	4	\$ 320,128	\$ 85,969
4087	Shortfall Base	7/1/2010	\$ 581,968	11	\$ 475,495	\$ 56,900
4087	Shortfall Base	7/1/2009	\$ 227,357	2	\$ 76,545	\$ 39,204
4087	Shortfall Base	7/1/2008	\$ 352,752	1	\$ 59,187	\$ 59,187
4097	Shortfall Base	7/1/2014	\$ 40,079	7	\$ 40,079	\$ 6,708
5010	Shortfall Base	7/1/2014	\$ (100,895)	7	\$ (100,895)	\$ (16,886)
5010	Shortfall Base	7/1/2013	\$ 186,754	6	\$ 164,656	\$ 31,168
5010	Shortfall Base	7/1/2012	\$ (178,750)	5	\$ (137,940)	\$ (30,338)
5010	Shortfall Base	7/1/2011	\$ 111,352	4	\$ 66,637	\$ 17,895
5010	Shortfall Base	7/1/2010	\$ 45,370	3	\$ 21,470	\$ 7,508
5010	Shortfall Base	7/1/2009	\$ (88,539)	2	\$ (29,808)	\$ (15,267)
5010	Shortfall Base	7/1/2008	\$ 305,668	1	\$ 51,287	\$ 51,287
5034	Shortfall Base	7/1/2014	\$ (239,045)	7	\$ (239,045)	\$ (40,006)
5034	Shortfall Base	7/1/2013	\$ 277,337	6	\$ 244,517	\$ 46,285

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, 2014

EIN: 13-5645888

PN: 333

**2014 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES**

TOTAL: \$ 39,906,177 \$ 16,411,629 \$ 5,303,808

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
5034	Shortfall Base	7/1/2012	\$ (521,245)	5	\$ (402,244)	\$ (88,468)
5034	Shortfall Base	7/1/2011	\$ 293,190	12	\$ 242,201	\$ 27,317
5034	Shortfall Base	7/1/2010	\$ 371,562	3	\$ 175,830	\$ 61,486
5034	Shortfall Base	7/1/2009	\$ 105,224	2	\$ 35,426	\$ 18,144
5093	Shortfall Base	7/1/2014	\$ (140,679)	7	\$ (140,679)	\$ (23,544)
5093	Shortfall Base	7/1/2013	\$ 108,856	6	\$ 95,974	\$ 18,167
5093	Shortfall Base	7/1/2012	\$ (131,379)	5	\$ (101,384)	\$ (22,298)
5093	Shortfall Base	7/1/2011	\$ 151,149	4	\$ 90,454	\$ 24,291
5093	Shortfall Base	7/1/2010	\$ 68,595	3	\$ 32,460	\$ 11,351
5093	Shortfall Base	7/1/2009	\$ 66,803	2	\$ 22,491	\$ 11,519
5093	Shortfall Base	7/1/2008	\$ 49,412	1	\$ 8,291	\$ 8,291
5118	Shortfall Base	7/1/2011	\$ 452,449	12	\$ 373,767	\$ 42,156
5130	Shortfall Base	7/1/2014	\$ (312,540)	15	\$ (312,540)	\$ (52,306)
5130	Shortfall Base	7/1/2013	\$ 297,837	6	\$ 262,595	\$ 49,707
5130	Shortfall Base	7/1/2012	\$ (744,855)	5	\$ (574,803)	\$ (126,420)
5130	Shortfall Base	7/1/2011	\$ 18,949	4	\$ 11,339	\$ 3,045
5130	Shortfall Base	7/1/2010	\$ 657,179	11	\$ 536,950	\$ 64,254
5130	Shortfall Base	7/1/2009	\$ 144,354	2	\$ 48,599	\$ 24,891
5130	Shortfall Base	7/1/2008	\$ 346,562	1	\$ 58,149	\$ 58,149
6016	Shortfall Base	7/1/2014	\$ (145,324)	7	\$ (145,324)	\$ (24,321)
6016	Shortfall Base	7/1/2013	\$ 158,757	6	\$ 139,969	\$ 26,495
6016	Shortfall Base	7/1/2012	\$ (458,626)	5	\$ (353,921)	\$ (77,840)
6016	Shortfall Base	7/1/2011	\$ 262,722	12	\$ 217,029	\$ 24,478
6016	Shortfall Base	7/1/2010	\$ 293,807	3	\$ 139,034	\$ 48,619
6016	Shortfall Base	7/1/2009	\$ 161,570	2	\$ 54,396	\$ 27,860
6016	Shortfall Base	7/1/2008	\$ 66,749	1	\$ 11,200	\$ 11,200
6042	Shortfall Base	7/1/2013	\$ 234,976	6	\$ 207,172	\$ 39,216
6050	Shortfall Base	7/1/2014	\$ (234,980)	7	\$ (234,980)	\$ (39,326)
6050	Shortfall Base	7/1/2013	\$ 788,328	6	\$ 695,044	\$ 131,566
6050	Shortfall Base	7/1/2012	\$ (1,225,265)	5	\$ (945,538)	\$ (207,958)
6050	Shortfall Base	7/1/2011	\$ 864,980	4	\$ 517,647	\$ 139,012
6050	Shortfall Base	7/1/2010	\$ 714,506	3	\$ 338,116	\$ 118,236
6050	Shortfall Base	7/1/2009	\$ (178,618)	2	\$ (60,134)	\$ (30,799)
6050	Shortfall Base	7/1/2008	\$ 456,932	1	\$ 76,668	\$ 76,668
6071	Shortfall Base	7/1/2014	\$ (110,339)	7	\$ (110,339)	\$ (18,466)
6071	Shortfall Base	7/1/2013	\$ 179,073	6	\$ 157,883	\$ 29,886
6071	Shortfall Base	7/1/2012	\$ (291,081)	5	\$ (224,629)	\$ (49,404)
6071	Shortfall Base	7/1/2011	\$ 193,250	4	\$ 115,649	\$ 31,057
6071	Shortfall Base	7/1/2010	\$ 329,254	3	\$ 155,809	\$ 54,485
6071	Shortfall Base	7/1/2009	\$ 61,424	2	\$ 20,681	\$ 10,592
6086	Shortfall Base	7/1/2014	\$ (17,016)	7	\$ (17,016)	\$ (2,848)
6086	Shortfall Base	7/1/2013	\$ 43,934	6	\$ 38,734	\$ 7,332
6086	Shortfall Base	7/1/2012	\$ (61,928)	5	\$ (47,791)	\$ (10,511)
6086	Shortfall Base	7/1/2011	\$ 63,138	4	\$ 37,785	\$ 10,147
6086	Shortfall Base	7/1/2010	\$ 36,209	3	\$ 17,135	\$ 5,992
6086	Shortfall Base	7/1/2009	\$ 21,763	2	\$ 7,328	\$ 3,753
6087	Shortfall Base	7/1/2014	\$ (474,841)	15	\$ (474,841)	\$ (79,469)
6087	Shortfall Base	7/1/2013	\$ 1,100,353	6	\$ 970,143	\$ 183,640
6087	Shortfall Base	7/1/2012	\$ (1,712,274)	5	\$ (1,321,361)	\$ (290,615)
6087	Shortfall Base	7/1/2011	\$ 937,577	12	\$ 774,524	\$ 87,356
6087	Shortfall Base	7/1/2010	\$ 1,388,472	11	\$ 1,134,453	\$ 135,754
6087	Shortfall Base	7/1/2009	\$ 762,448	2	\$ 256,693	\$ 131,471
6087	Shortfall Base	7/1/2008	\$ 417,817	1	\$ 70,105	\$ 70,105
6099	Shortfall Base	7/1/2014	\$ (367,763)	15	\$ (367,763)	\$ -
6099	Shortfall Base	7/1/2013	\$ 320,850	6	\$ 282,881	\$ -
6099	Shortfall Base	7/1/2012	\$ (628,072)	5	\$ (484,682)	\$ -
6099	Shortfall Base	7/1/2011	\$ 392,798	12	\$ 324,489	\$ -
6099	Shortfall Base	7/1/2010	\$ 420,637	11	\$ 343,685	\$ -
6099	Shortfall Base	7/1/2009	\$ 98,392	2	\$ 33,126	\$ -
6099	Shortfall Base	7/1/2008	\$ 89,945	1	\$ 15,092	\$ -
6107	Shortfall Base	7/1/2013	\$ 191,014	6	\$ 168,412	\$ 31,879

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, 2014

EIN: 13-5645888

PN: 333

**2014 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES**

TOTAL: \$ 39,906,177 \$ 16,411,629 \$ 5,303,808

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
6107	Shortfall Base	7/1/2012	\$ (291,280)	5	\$ (224,779)	\$ (49,437)
6107	Shortfall Base	7/1/2011	\$ 213,166	4	\$ 127,569	\$ 34,258
6107	Shortfall Base	7/1/2010	\$ 271,361	3	\$ 128,414	\$ 44,905
6116	Shortfall Base	7/1/2013	\$ 220,573	6	\$ 194,472	\$ 36,812
6116	Shortfall Base	7/1/2012	\$ (407,670)	5	\$ (314,600)	\$ (69,192)
6116	Shortfall Base	7/1/2011	\$ 206,986	4	\$ 123,871	\$ 33,265
6116	Shortfall Base	7/1/2010	\$ 351,034	3	\$ 166,116	\$ 58,089
6116	Shortfall Base	7/1/2009	\$ 49,394	2	\$ 16,629	\$ 8,517
6121	Shortfall Base	7/1/2014	\$ (54,125)	7	\$ (54,125)	\$ (9,058)
6121	Shortfall Base	7/1/2013	\$ 98,855	6	\$ 87,157	\$ 16,498
6121	Shortfall Base	7/1/2012	\$ (146,168)	5	\$ (112,796)	\$ (24,808)
6121	Shortfall Base	7/1/2011	\$ 124,214	4	\$ 74,337	\$ 19,963
6121	Shortfall Base	7/1/2010	\$ 85,257	3	\$ 40,344	\$ 14,108
6121	Shortfall Base	7/1/2009	\$ 20,179	2	\$ 6,793	\$ 3,479
6121	Shortfall Base	7/1/2008	\$ 47,051	1	\$ 7,895	\$ 7,895
6125	Shortfall Base	7/1/2014	\$ (851,636)	7	\$ (851,636)	\$ (142,529)
6125	Shortfall Base	7/1/2013	\$ 1,299,214	6	\$ 1,145,476	\$ 216,829
6125	Shortfall Base	7/1/2012	\$ (2,017,662)	5	\$ (1,557,029)	\$ (342,447)
6125	Shortfall Base	7/1/2011	\$ 1,130,436	4	\$ 676,506	\$ 181,673
6125	Shortfall Base	7/1/2010	\$ 1,486,822	3	\$ 703,591	\$ 246,039
6125	Shortfall Base	7/1/2009	\$ 307,704	2	\$ 103,594	\$ 53,058
6126	Shortfall Base	7/1/2014	\$ (190,560)	7	\$ (190,560)	\$ (31,892)
6126	Shortfall Base	7/1/2013	\$ 484,346	6	\$ 427,034	\$ 80,834
6126	Shortfall Base	7/1/2009	\$ 299,693	2	\$ 100,898	\$ 51,677
6129	Shortfall Base	7/1/2014	\$ (133,267)	7	\$ (133,267)	\$ (22,303)
6129	Shortfall Base	7/1/2013	\$ 133,861	6	\$ 118,019	\$ 22,340
6129	Shortfall Base	7/1/2012	\$ (279,664)	5	\$ (215,817)	\$ (47,466)
6129	Shortfall Base	7/1/2011	\$ 77,393	4	\$ 46,316	\$ 12,438
6129	Shortfall Base	7/1/2010	\$ 399,233	3	\$ 188,924	\$ 66,065
6130	Shortfall Base	7/1/2014	\$ (233,087)	15	\$ (233,087)	\$ (39,009)
6130	Shortfall Base	7/1/2013	\$ 268,839	6	\$ 237,026	\$ 44,867
6130	Shortfall Base	7/1/2012	\$ (478,503)	5	\$ (369,262)	\$ (81,214)
6130	Shortfall Base	7/1/2011	\$ 353,714	12	\$ 292,198	\$ 32,956
6130	Shortfall Base	7/1/2010	\$ 377,143	11	\$ 308,144	\$ 36,874
6130	Shortfall Base	7/1/2009	\$ 110,679	2	\$ 37,263	\$ 19,085
6132	Shortfall Base	7/1/2014	\$ (43,145)	7	\$ (43,145)	\$ (7,221)
6132	Shortfall Base	7/1/2013	\$ 70,102	6	\$ 61,804	\$ 11,699
6132	Shortfall Base	7/1/2012	\$ (111,068)	5	\$ (85,711)	\$ (18,851)
6132	Shortfall Base	7/1/2011	\$ 56,177	4	\$ 33,618	\$ 9,028
6132	Shortfall Base	7/1/2010	\$ 49,371	3	\$ 23,364	\$ 8,170
6132	Shortfall Base	7/1/2009	\$ 43,688	2	\$ 14,708	\$ 7,533
6132	Shortfall Base	7/1/2008	\$ 50,052	1	\$ 8,398	\$ 8,398
6135	Shortfall Base	7/1/2014	\$ (35,100)	7	\$ (35,100)	\$ (5,874)
6135	Shortfall Base	7/1/2013	\$ 239,732	6	\$ 211,362	\$ 40,009
6135	Shortfall Base	7/1/2012	\$ (266,744)	5	\$ (205,846)	\$ (45,273)
6135	Shortfall Base	7/1/2011	\$ 190,331	12	\$ 157,235	\$ 17,734
6135	Shortfall Base	7/1/2010	\$ 532,506	3	\$ 251,992	\$ 88,119
6135	Shortfall Base	7/1/2009	\$ 29,500	2	\$ 9,932	\$ 5,087
6141	Shortfall Base	7/1/2013	\$ 288,541	6	\$ 254,396	\$ 48,155
6141	Shortfall Base	7/1/2012	\$ (1,001,087)	5	\$ (772,538)	\$ (169,909)
6141	Shortfall Base	7/1/2011	\$ 465,894	12	\$ 384,868	\$ 43,408
6141	Shortfall Base	7/1/2010	\$ 1,104,034	11	\$ 902,054	\$ 107,944
7015	Shortfall Base	7/1/2014	\$ (117,774)	15	\$ (117,774)	\$ (19,711)
7015	Shortfall Base	7/1/2013	\$ 252,975	6	\$ 223,042	\$ 42,220
7015	Shortfall Base	7/1/2012	\$ (383,303)	5	\$ (295,795)	\$ (65,056)
7015	Shortfall Base	7/1/2011	\$ 279,655	12	\$ 231,020	\$ 26,056
7015	Shortfall Base	7/1/2010	\$ 269,321	11	\$ 220,048	\$ 26,332
7015	Shortfall Base	7/1/2009	\$ 160,948	2	\$ 54,187	\$ 27,753
7031	Shortfall Base	7/1/2014	\$ (585,057)	15	\$ (585,057)	\$ (97,915)
7031	Shortfall Base	7/1/2013	\$ 745,145	6	\$ 656,971	\$ 124,359
7031	Shortfall Base	7/1/2012	\$ (1,383,182)	5	\$ (1,067,401)	\$ (234,760)
7031	Shortfall Base	7/1/2011	\$ 1,178,052	12	\$ 973,182	\$ 109,762
7031	Shortfall Base	7/1/2010	\$ 383,346	11	\$ 313,217	\$ 37,481
7031	Shortfall Base	7/1/2009	\$ 661,249	2	\$ 222,623	\$ 114,021
7048	Shortfall Base	7/1/2013	\$ 375,539	6	\$ 331,098	\$ 62,674
7048	Shortfall Base	7/1/2012	\$ (643,252)	5	\$ (496,399)	\$ (109,176)

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, 2014

EIN: 13-5645888

PN: 333

**2014 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES**

TOTAL: \$ 39,906,177 \$ 16,411,629 \$ 5,303,808

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
7048	Shortfall Base	7/1/2011	\$ 457,424	12	\$ 377,873	\$ 42,619
7048	Shortfall Base	7/1/2010	\$ 351,141	3	\$ 166,167	\$ 58,107
7048	Shortfall Base	7/1/2009	\$ 410,629	2	\$ 138,247	\$ 70,806
7060	Shortfall Base	7/1/2014	\$ (84,133)	7	\$ (84,133)	\$ (14,080)
7060	Shortfall Base	7/1/2013	\$ 111,133	6	\$ 97,981	\$ 18,547
7060	Shortfall Base	7/1/2012	\$ (120,219)	5	\$ (92,772)	\$ (20,404)
7060	Shortfall Base	7/1/2011	\$ 95,923	4	\$ 57,405	\$ 15,416
7060	Shortfall Base	7/1/2010	\$ 48,714	3	\$ 23,052	\$ 8,061
7060	Shortfall Base	7/1/2009	\$ 52,679	2	\$ 17,736	\$ 9,084
7060	Shortfall Base	7/1/2008	\$ 5,151	1	\$ 864	\$ 864
7065	Shortfall Base	7/1/2014	\$ (151,602)	7	\$ (151,602)	\$ (25,372)
7065	Shortfall Base	7/1/2013	\$ 174,253	6	\$ 153,631	\$ 29,081
7065	Shortfall Base	7/1/2012	\$ (232,507)	5	\$ (179,425)	\$ (39,462)
7065	Shortfall Base	7/1/2011	\$ 166,595	4	\$ 99,700	\$ 26,774
7065	Shortfall Base	7/1/2010	\$ 131,902	3	\$ 62,418	\$ 21,827
7065	Shortfall Base	7/1/2009	\$ 61,710	2	\$ 20,776	\$ 10,641
7100	Shortfall Base	7/1/2014	\$ (149,294)	7	\$ (149,294)	\$ (24,986)
7100	Shortfall Base	7/1/2013	\$ 198,111	6	\$ 174,667	\$ 33,063
7100	Shortfall Base	7/1/2012	\$ (351,404)	5	\$ (271,179)	\$ (59,642)
7100	Shortfall Base	7/1/2011	\$ 231,584	4	\$ 138,591	\$ 37,218
7100	Shortfall Base	7/1/2010	\$ 251,329	3	\$ 118,934	\$ 41,590
7100	Shortfall Base	7/1/2009	\$ 160,664	2	\$ 54,091	\$ 27,704
7100	Shortfall Base	7/1/2008	\$ 105,829	1	\$ 17,757	\$ 17,757
7114	Shortfall Base	7/1/2014	\$ (62,265)	7	\$ (62,265)	\$ (10,421)
7114	Shortfall Base	7/1/2013	\$ 213,662	6	\$ 188,376	\$ 35,658
7114	Shortfall Base	7/1/2012	\$ (283,039)	5	\$ (218,422)	\$ (48,039)
7114	Shortfall Base	7/1/2011	\$ 158,571	4	\$ 94,896	\$ 25,484
7114	Shortfall Base	7/1/2010	\$ 190,209	3	\$ 90,011	\$ 31,476
7114	Shortfall Base	7/1/2009	\$ 69,160	2	\$ 23,283	\$ 11,925
7115	Shortfall Base	7/1/2014	\$ (91,551)	7	\$ (91,551)	\$ (15,322)
7115	Shortfall Base	7/1/2013	\$ 127,341	6	\$ 112,271	\$ 21,252
7115	Shortfall Base	7/1/2012	\$ (186,976)	5	\$ (144,287)	\$ (31,734)
7115	Shortfall Base	7/1/2011	\$ 104,974	4	\$ 62,820	\$ 16,870
7115	Shortfall Base	7/1/2010	\$ 192,218	3	\$ 90,961	\$ 31,808
7115	Shortfall Base	7/1/2009	\$ 155,270	2	\$ 52,275	\$ 26,774
8006	Shortfall Base	7/1/2014	\$ (284,931)	7	\$ (284,931)	\$ (47,686)
8006	Shortfall Base	7/1/2013	\$ 456,402	6	\$ 402,395	\$ 76,170
8006	Shortfall Base	7/1/2012	\$ (696,756)	5	\$ (537,688)	\$ (118,257)
8006	Shortfall Base	7/1/2011	\$ 335,974	4	\$ 201,064	\$ 53,995
8006	Shortfall Base	7/1/2010	\$ 318,457	3	\$ 150,699	\$ 52,698
8006	Shortfall Base	7/1/2009	\$ 301,868	2	\$ 101,630	\$ 52,052
8006	Shortfall Base	7/1/2008	\$ 419,257	1	\$ 70,346	\$ 70,346
8026	Shortfall Base	7/1/2014	\$ (351,109)	7	\$ (351,109)	\$ (58,761)
8026	Shortfall Base	7/1/2013	\$ 1,114,353	6	\$ 982,489	\$ 185,977
8026	Shortfall Base	7/1/2012	\$ (1,193,841)	5	\$ (921,286)	\$ (202,624)
8026	Shortfall Base	7/1/2011	\$ 686,181	4	\$ 410,645	\$ 110,277
8026	Shortfall Base	7/1/2010	\$ 715,154	3	\$ 338,425	\$ 118,344
8026	Shortfall Base	7/1/2009	\$ 255,488	2	\$ 86,014	\$ 44,054
8054	Shortfall Base	7/1/2014	\$ (121,503)	7	\$ (121,503)	\$ (20,335)
8054	Shortfall Base	7/1/2013	\$ 323,251	6	\$ 284,999	\$ 53,948
8054	Shortfall Base	7/1/2012	\$ (377,339)	5	\$ (291,194)	\$ (64,044)
8054	Shortfall Base	7/1/2011	\$ 271,158	4	\$ 162,274	\$ 43,578
8054	Shortfall Base	7/1/2010	\$ 107,649	3	\$ 50,942	\$ 17,814
8054	Shortfall Base	7/1/2009	\$ 284,421	2	\$ 95,755	\$ 49,043
8054	Shortfall Base	7/1/2008	\$ 25,256	1	\$ 4,238	\$ 4,238
9007	Shortfall Base	7/1/2014	\$ (146,791)	7	\$ (146,791)	\$ (24,567)
9007	Shortfall Base	7/1/2013	\$ 175,102	6	\$ 154,381	\$ 29,223
9007	Shortfall Base	7/1/2012	\$ (363,546)	5	\$ (280,550)	\$ (61,703)
9007	Shortfall Base	7/1/2011	\$ 306,894	4	\$ 183,659	\$ 49,321
9007	Shortfall Base	7/1/2010	\$ 213,782	3	\$ 101,167	\$ 35,377
9007	Shortfall Base	7/1/2009	\$ 53,354	2	\$ 17,963	\$ 9,200
9017	Shortfall Base	7/1/2014	\$ (105,645)	15	\$ (105,645)	\$ (17,681)
9017	Shortfall Base	7/1/2013	\$ 151,052	6	\$ 133,175	\$ 25,209
9017	Shortfall Base	7/1/2012	\$ (224,686)	5	\$ (173,391)	\$ (38,135)
9017	Shortfall Base	7/1/2011	\$ 193,872	12	\$ 160,152	\$ 18,063
9017	Shortfall Base	7/1/2010	\$ 194,096	11	\$ 158,585	\$ 18,977
9017	Shortfall Base	7/1/2009	\$ 73,451	2	\$ 24,728	\$ 12,665

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, 2014

EIN: 13-5645888

PN: 333

**2014 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES**

TOTAL: \$ 39,906,177 \$ 16,411,629 \$ 5,303,808

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
9017	Shortfall Base	7/1/2008	\$ 304,929	1	\$ 51,163	\$ 51,163
9057	Shortfall Base	7/1/2014	\$ (242,820)	7	\$ (242,820)	\$ (40,638)
9057	Shortfall Base	7/1/2013	\$ 411,019	6	\$ 362,383	\$ 68,596
9057	Shortfall Base	7/1/2012	\$ (593,095)	5	\$ (457,692)	\$ (100,663)
9057	Shortfall Base	7/1/2011	\$ 357,618	4	\$ 214,016	\$ 57,473
9057	Shortfall Base	7/1/2010	\$ 428,971	3	\$ 202,997	\$ 70,986
9057	Shortfall Base	7/1/2009	\$ 201,924	2	\$ 67,981	\$ 34,818
9057	Shortfall Base	7/1/2008	\$ 142,404	1	\$ 23,894	\$ 23,894
9062	Shortfall Base	7/1/2014	\$ (59,157)	15	\$ (59,157)	\$ (9,900)
9062	Shortfall Base	7/1/2013	\$ 173,390	6	\$ 152,870	\$ 28,937
9062	Shortfall Base	7/1/2012	\$ (325,731)	5	\$ (251,368)	\$ (55,285)
9062	Shortfall Base	7/1/2011	\$ 184,380	12	\$ 152,314	\$ 17,179
9062	Shortfall Base	7/1/2010	\$ 190,510	11	\$ 155,660	\$ 18,627
9062	Shortfall Base	7/1/2009	\$ 51,593	2	\$ 17,369	\$ 8,896
9062	Shortfall Base	7/1/2008	\$ 39,180	1	\$ 6,574	\$ 6,574
9080	Shortfall Base	7/1/2014	\$ (114,722)	7	\$ (114,722)	\$ (19,200)
9080	Shortfall Base	7/1/2013	\$ 377,747	6	\$ 333,047	\$ 63,043
9080	Shortfall Base	7/1/2012	\$ (651,813)	5	\$ (503,005)	\$ (110,629)
9080	Shortfall Base	7/1/2011	\$ 509,566	4	\$ 304,950	\$ 81,893
9080	Shortfall Base	7/1/2010	\$ 397,544	3	\$ 188,127	\$ 65,786
9085	Shortfall Base	7/1/2014	\$ (290,452)	7	\$ (290,452)	\$ (48,610)
9085	Shortfall Base	7/1/2013	\$ 393,879	6	\$ 347,268	\$ 65,735
10019	Shortfall Base	7/1/2014	\$ (111,641)	15	\$ (111,641)	\$ (18,684)
10019	Shortfall Base	7/1/2013	\$ 127,194	6	\$ 112,144	\$ 21,228
10019	Shortfall Base	7/1/2012	\$ (210,087)	5	\$ (162,124)	\$ (35,657)
10019	Shortfall Base	7/1/2011	\$ 125,600	4	\$ 75,164	\$ 20,185
10019	Shortfall Base	7/1/2010	\$ 114,788	11	\$ 93,787	\$ 11,223
10019	Shortfall Base	7/1/2009	\$ 50,274	2	\$ 16,926	\$ 8,669
10019	Shortfall Base	7/1/2008	\$ 75,651	1	\$ 12,693	\$ 12,693
10022	Shortfall Base	7/1/2014	\$ (141,363)	7	\$ (141,363)	\$ (23,658)
10022	Shortfall Base	7/1/2013	\$ 368,131	6	\$ 324,568	\$ 61,438
10022	Shortfall Base	7/1/2012	\$ (455,595)	5	\$ (351,584)	\$ (77,326)
10022	Shortfall Base	7/1/2011	\$ 220,145	4	\$ 131,747	\$ 35,380
10022	Shortfall Base	7/1/2010	\$ 202,214	3	\$ 95,690	\$ 33,462
10022	Shortfall Base	7/1/2009	\$ 89,451	2	\$ 30,115	\$ 15,424
10022	Shortfall Base	7/1/2008	\$ 162,844	1	\$ 27,323	\$ 27,323
10035	Shortfall Base	7/1/2013	\$ 411,672	6	\$ 362,959	\$ 68,705
10047	Shortfall Base	7/1/2014	\$ (196,680)	7	\$ (196,680)	\$ (32,916)
10047	Shortfall Base	7/1/2013	\$ 195,913	6	\$ 172,728	\$ 32,696
10047	Shortfall Base	7/1/2012	\$ (409,135)	5	\$ (315,728)	\$ (69,440)
10047	Shortfall Base	7/1/2011	\$ 288,743	4	\$ 172,797	\$ 46,404
10047	Shortfall Base	7/1/2010	\$ 264,736	3	\$ 125,279	\$ 43,809
10047	Shortfall Base	7/1/2009	\$ 161,397	2	\$ 54,337	\$ 27,830
10049	Shortfall Base	7/1/2014	\$ (81,880)	15	\$ (81,880)	\$ (13,703)
10049	Shortfall Base	7/1/2013	\$ 131,119	6	\$ 115,605	\$ 21,883
10049	Shortfall Base	7/1/2012	\$ (258,938)	5	\$ (199,822)	\$ (43,948)
10049	Shortfall Base	7/1/2011	\$ 223,165	12	\$ 184,357	\$ 20,793
10049	Shortfall Base	7/1/2010	\$ 208,175	11	\$ 170,092	\$ 20,354
10049	Shortfall Base	7/1/2009	\$ 58,826	2	\$ 19,806	\$ 10,144
10049	Shortfall Base	7/1/2008	\$ 314,565	1	\$ 52,780	\$ 52,780
12004	Shortfall Base	7/1/2013	\$ 941,949	6	\$ 830,486	\$ 157,204
12004	Shortfall Base	7/1/2012	\$ (1,917,667)	5	\$ (1,479,861)	\$ (325,475)
12004	Shortfall Base	7/1/2011	\$ 1,089,144	4	\$ 651,795	\$ 175,037
12004	Shortfall Base	7/1/2010	\$ 1,570,871	11	\$ 1,283,487	\$ 153,588
12004	Shortfall Base	7/1/2009	\$ 60,963	2	\$ 20,524	\$ 10,512
12042	Shortfall Base	7/1/2014	\$ (87,213)	15	\$ (87,213)	\$ (14,596)
12042	Shortfall Base	7/1/2013	\$ 95,975	6	\$ 84,615	\$ 16,017
12042	Shortfall Base	7/1/2012	\$ (128,116)	5	\$ (98,865)	\$ (21,744)
12042	Shortfall Base	7/1/2011	\$ 81,218	4	\$ 48,606	\$ 13,053
12042	Shortfall Base	7/1/2010	\$ 166,131	11	\$ 135,738	\$ 16,243
12042	Shortfall Base	7/1/2009	\$ 41,726	2	\$ 14,048	\$ 7,195
13002	Shortfall Base	7/1/2014	\$ (1,418,608)	15	\$ (1,418,608)	\$ (237,417)
13002	Shortfall Base	7/1/2013	\$ 2,635,275	6	\$ 2,323,436	\$ 439,807
13002	Shortfall Base	7/1/2012	\$ (3,933,235)	5	\$ (3,035,277)	\$ (667,567)
13002	Shortfall Base	7/1/2011	\$ 1,752,814	4	\$ 1,048,968	\$ 281,696
13002	Shortfall Base	7/1/2010	\$ 2,888,070	11	\$ 2,359,711	\$ 282,374
13002	Shortfall Base	7/1/2009	\$ 1,164,214	2	\$ 391,955	\$ 200,748

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, 2014
EIN: 13-5645888
PN: 333

SCHEDULE SB ATTACHMENTS

Schedule SB, line 24 – Change in Actuarial Assumptions

The following changes in actuarial assumptions were made since the prior valuation:

- For funding and benefit restriction purposes, the interest rate assumption was changed from the MAP-21 3-segment rates for 2013 valuations reflecting 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) to the HATFA extension 3-segment rates for 2014 valuations reflecting corridors (90%-110% corridor surrounding the 25-year trailing average of the 24-month average segment rates as of September 30, 2013, as described in IRS Notice 2014-53).
- The interest crediting rate (applicable to cash balance plans) was changed from rates varying from 2.50% to 4.00% depending on the plan provisions for 2013 to rates varying from 2.50% to 3.50% depending on plan provisions for 2014.

These assumption changes collectively do not meet the requirements for IRS approval.