Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2015

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
PENTEGRA DEFINED CONTRIBUTION PLAN FOR FINANCIAL INSTITUTIONS

1b Three-digit plan number (PN) ▶ 333

1c Effective date of plan 07/01/1970

2a Plan sponsor's name (employer, if for a single-employer plan)
Mailing address (include room, apt., suite no. and street, or P.O. Box)
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)
BOARD OF DIRECTORS OF PENTEGRA DEFINED CONTRIBUTION PLAN

701 WESTCHESTER AVENUE, SUITE 320E
WHITE PLAINS, NY 10604

2b Employer Identification Number (EIN)
13-6321489

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

2d Business code (see instructions)
525100

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/12/2016	ROBERT ALIN
	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)

Preparer's telephone number

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

JOHN PINTO, PRESIDENT
BOARD OF DIRECTORS, PENTEGRA DEFINED CONTRIBUTION
701 WESTCHESTER AVENUE, SUITE 320E
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**	30707
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)**	19372
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	19840
b	Retired or separated participants receiving benefits	**6b**	864
c	Other retired or separated participants entitled to future benefits	**6c**	8168
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	28872
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	100
f	Total. Add lines **6d** and **6e**.	**6f**	28972
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	27296
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	561
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
2E 2G 2H 2J 2K 2R 2S 2T

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)

(1)	☐	Insurance
(2)	☐	Code section 412(e)(3) insurance contracts
(3)	☒	Trust
(4)	☐	General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

(1)	☐	Insurance
(2)	☐	Code section 412(e)(3) insurance contracts
(3)	☒	Trust
(4)	☐	General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

(1)	☒	**R** (Retirement Plan Information)
(2)	☐	**MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
(3)	☐	**SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

(1)	☒		**H** (Financial Information)
(2)	☐		**I** (Financial Information – Small Plan)
(3)	☐	0	**A** (Insurance Information)
(4)	☒		**C** (Service Provider Information)
(5)	☒		**D** (DFE/Participating Plan Information)
(6)	☐		**G** (Financial Transaction Schedules)

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 2015 Form M-1 annual report. If the plan was not required to file the 2015 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2015** **This Form is Open to Public Inspection.**

For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

A Name of plan
PENTEGRA DEFINED CONTRIBUTION PLAN FOR FINANCIAL INSTITUTIONS

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 CONTRIBUTION PLAN

D Employer Identification Number (EIN)
13-6321489

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

AMERICAN BEACON ADVISORS
220 EAST LAS COLINAS BLVD
SUITE 200
IRVING, TX 76155

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

T ROWE PRICE
100 EAST PRATT STREET
BALTIMORE, MD 21202

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

PRINCIPAL GLOBAL INVESTORS
801 GRAND AVE
DES MOINES, IA 50392

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

AMERICAN FUNDS
5300 ROBIN HOOD ROAD
NORFOLK, VA 23513-2430

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

PIMCO

1633 BROADWAY
NEW YORK, NY 10019

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

MFS

30 DAN ROAD
CANTON, MA 02021

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

DIMENSIONAL FUND ADVISORS

6300 BEE CAVE ROAD
BUILDING ONE
AUSTIN, TX 78746

(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	9923100	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

STATE STREET GLOBAL ADVISORS

04-1867445

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
18 52 19 51 99	INVESTMENT MGR	783751	Yes [X] No [ ]	Yes [X] No [ ]	34452	Yes [X] No [ ]

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

RELIANCE TRUST COMPANY

58-1428634

(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	568899	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] 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)

GRANT THORNTON

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	ACCOUNTING	57679	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

CHARLES SCHWAB & CO., INC

94-1737782

(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?
33	BROKERAGE ACCOUNT	0	Yes [X] No [ ]	Yes [X] No [ ]	7638	Yes [X] No [ ]

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

PATTERSON, BELKNAP WEBB & TYLER

13-5622951

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29	LEGAL	1000	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

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

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2015

This Form is Open to Public Inspection.

For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

A Name of plan
PENTEGRA DEFINED CONTRIBUTION PLAN FOR FINANCIAL INSTITUTIONS

B Three-digit plan number (PN) ▶ 333

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

D Employer Identification Number (EIN)
13-6321489

Part I **Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)**
(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: S&P 500 R INDX NL SF CL I

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
04-0025081-097	C	274732265

a Name of MTIA, CCT, PSA, or 103-12 IE: STABLE VALUE FD METLIFE GAC SERIES

b Name of sponsor of entity listed in (a): RELIANCE TRUST

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)
46-6625485-001	C	318025520

a Name of MTIA, CCT, PSA, or 103-12 IE: S&P 500 MIDCAP R INDX NL SF CL I

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
04-0025081-089	C	185163739

a Name of MTIA, CCT, PSA, or 103-12 IE: US LONG TREASURY INDX NL CL I

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS

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)
90-0337987-183	C	41594118

a Name of MTIA, CCT, PSA, or 103-12 IE: INTL INDX NL SF CL I

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS

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)
90-0337987-157	C	66658393

a Name of MTIA, CCT, PSA, or 103-12 IE: CONSERVATIVE STRATEGIC BALANCED FUN

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
04-0025081-110	C	32073679

a Name of MTIA, CCT, PSA, or 103-12 IE: MODERATE STRATEGIC BALANCED FUND

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
04-0025081-111	C	73522747

a Name of MTIA, CCT, PSA, or 103-12 IE: AGRESSIVE STRATEGIC BALANCED FUND			
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS			
c EIN-PN 04-0025081-112	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	52503806
a Name of MTIA, CCT, PSA, or 103-12 IE: RUSSELL SMALL CAP R INDX SL SF CL			
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS			
c EIN-PN 04-0025081-096	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	67321625
a Name of MTIA, CCT, PSA, or 103-12 IE: NASDAQ 100 INDX R NL SF CL A			
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS			
c EIN-PN 90-0337987-032	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	82242976
a Name of MTIA, CCT, PSA, or 103-12 IE: REIT INDX NL SF CL A			
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS			
c EIN-PN 04-0025081-352	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	35134049
a Name of MTIA, CCT, PSA, or 103-12 IE: US BOND INDX NL SF CL I			
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS			
c EIN-PN 90-0337987-177	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	29705846
a Name of MTIA, CCT, PSA, or 103-12 IE: TARGET RETIREMENT 2015 SL SF CL I			
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS			
c EIN-PN 90-0337987-015	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	29010088
a Name of MTIA, CCT, PSA, or 103-12 IE: TARGET RETIREMENT 2025 SL SF CL I			
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS			
c EIN-PN 90-0337987-017	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	59979396
a Name of MTIA, CCT, PSA, or 103-12 IE: TARGET RETIREMENT 2035 SL SF CL I			
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS			
c EIN-PN 90-0337987-019	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	39407657
a Name of MTIA, CCT, PSA, or 103-12 IE: RUSSELL LARGE CAP VALUE INDEX			
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS			
c EIN-PN 90-0337987-225	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	58738272
a Name of MTIA, CCT, PSA, or 103-12 IE: RUSSELL LARGE CAP GROWTH INDEX			
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS			
c EIN-PN 90-0337987-227	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	83558826

a Name of MTIA, CCT, PSA, or 103-12 IE: US INFLATION PRO BOND INDX NL SF			
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS			
c EIN-PN 04-0025081-076	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	9192059
a Name of MTIA, CCT, PSA, or 103-12 IE: TARGET RETIREMENT 2045 NL SF CL A			
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS			
c EIN-PN 90-0337987-201	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	23492424
a Name of MTIA, CCT, PSA, or 103-12 IE: TARGET RETIREMENT 2055 NL SF CL A			
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS			
c EIN-PN 90-0337987-321	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	5773038
a Name of MTIA, CCT, PSA, or 103-12 IE: TARGET RETIREMENT INCOME NL SF			
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS			
c EIN-PN 90-0337987-185	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	5604252
a Name of MTIA, CCT, PSA, or 103-12 IE: TARGET RETIREMENT 2050 NL SF CL A			
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS			
c EIN-PN 90-0337987-203	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	10295202
a Name of MTIA, CCT, PSA, or 103-12 IE: TARGET RETIREMENT 2040 NL SF CL A			
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS			
c EIN-PN 90-0337987-199	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	22272321
a Name of MTIA, CCT, PSA, or 103-12 IE: TARGET RETIREMENT 2030 NL SF CL A			
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS			
c EIN-PN 90-0337987-195	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	34150765
a Name of MTIA, CCT, PSA, or 103-12 IE: TARGET RETIREMENT 2020 NL SF CL A			
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS			
c EIN-PN 90-0337987-191	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	35133330
a Name of MTIA, CCT, PSA, or 103-12 IE: TARGET RETIREMENT 2060 NL SF CL A			
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADIVSORS			
c EIN-PN 90-0337987-418	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	734909
a Name of MTIA, CCT, PSA, or 103-12 IE: PENTEGRA ADVANTAGE MODERATE ASSET			
b Name of sponsor of entity listed in (a): RELIANCE TRUST COMPANY			
c EIN-PN 46-7425989-002	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	11421238

a Name of MTIA, CCT, PSA, or 103-12 IE: PENTEGRA ADVANTAGE MOD. AGRESSIVE

b Name of sponsor of entity listed in (a): RELIANCE TRUST COMPANY

c EIN-PN 46-7425989-002	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 9917393

a Name of MTIA, CCT, PSA, or 103-12 IE: PENTEGRA ADVANTAGE AGGRESSIVE ALLOC

b Name of sponsor of entity listed in (a): RELIANCE TRUST COMPANY

c EIN-PN 46-7425989-002	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 5267794

a Name of MTIA, CCT, PSA, or 103-12 IE: PENTEGRA ADVANTAGE MOD. CONSERVATIV

b Name of sponsor of entity listed in (a): RELIANCE TRUST COMPANY

c EIN-PN 46-7425989-002	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 3500002

a Name of MTIA, CCT, PSA, or 103-12 IE: PENTEGRA ADVANTAGE CONSERV ASSET AL

b Name of sponsor of entity listed in (a): RELIANCE TRUST COMPANY

c EIN-PN 46-7425989-002	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1196131

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)

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)

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)

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)

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)

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

b Name of sponsor of entity listed in (a):

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

Part II Information on Participating Plans (to be completed by DFEs)

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

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2015

This Form is Open to Public Inspection

For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

A Name of plan
PENTEGRA DEFINED CONTRIBUTION PLAN FOR FINANCIAL INSTITUTIONS

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 CONTRIBUTION PLAN

D Employer Identification Number (EIN)
13-6321489

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	2718097	3686599
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	5692837	1716890
(2) Participant contributions	1b(2)	344116	399140
(3) Other	1b(3)	7072965	964990
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	63668907	61997604
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	35936083	39295738
(9) Value of interest in common/collective trusts	1c(9)	1688911443	1707323860
(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)	70387381	76211419
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	5697180	6095116

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e	0	3000
f Total assets (add all amounts in lines 1a through 1e)	1f	1880429009	1897694356
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h	7717	0
i Acquisition indebtedness	1i		
j Other liabilities	1j	10234099	6050008
k Total liabilities (add all amounts in lines 1g through1j)	1k	10241816	6050008
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	1870187193	1891644348

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)	43934509	
(B) Participants	2a(1)(B)	78181029	
(C) Others (including rollovers)	2a(1)(C)	15921980	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		138037518
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	123778	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	1597698	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		1721476
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	3931983	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		3931983
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		-1959612
(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)		-3177357
c Other income	2c		9705991
d Total income. Add all **income** amounts in column (b) and enter total	2d		148259999
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	142104807	
(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)		142104807
f Corrective distributions (see instructions)	2f		388749
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)	57679	
(2) Contract administrator fees	2i(2)	9923100	
(3) Investment advisory and management fees	2i(3)	8561168	
(4) Other	2i(4)	1402653	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		19944600
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		162438156
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-14178157
l Transfers of assets:			
(1) To this plan	2l(1)		47821960
(2) From this plan	2l(2)		12186648

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

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

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

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

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

d The opinion of an independent qualified public accountant is **not attached** because:

(1) [ ] This form is filed for a CCT, PSA, or MTIA. **(2)** [ ] It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

		Yes	No	N/A	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a		X		
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	4b		X		

			Yes	No	N/A	Amount
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X		
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X		
e	Was this plan covered by a fidelity bond?	4e	X			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?	4f		X		
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X		
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X		
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X			
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j		X		
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X		
l	Has the plan failed to provide any benefit when due under the plan?	4l		X		
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X		
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n				
o	Did the plan trust incur unrelated business taxable income?	4o				
p	Were in-service distributions made during the plan year?	4p				

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)
KENNEBEC FEDERAL SAVINGS & LOAN ASSOCIATION	01-0100387	002
MARINE BANK & TRUST COMPANY 401(K) PROFIT SHARING PLAN	65-0644585	001
NORTH AKRON SAVINGS BANK 401(K) SPIN-OFF PLAN	34-0431900	003
CONNEXUS CREDIT UNION 401(K) PLAN	41-1426061	001

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

6a Name of trust

6b Trust's EIN

6c Name of trustee or custodian

6d Trustee's or custodian's telephone number

			Yes	No	N/A	Amount
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c				
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d				
e	Was this plan covered by a fidelity bond?	4e				
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f				
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g				
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h				
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i				
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j				
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k				
l	Has the plan failed to provide any benefit when due under the plan?	4l				
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m				
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n				
o	Did the plan trust incur unrelated business taxable income?	4o				
p	Were in-service distributions made during the plan year?	4p				

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)
WESTERN BANK OF LORDSBURG 401(K) PLAN	85-0036735	004
COMMERCE BANCSHARES, INC. 401(K) EMPLOYEE STOCK OWNERSHIP PLAN	75-0313320	001

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

6a Name of trust

6b Trust's EIN

6c Name of trustee or custodian

6d Trustee's or custodian's telephone number

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2015

This Form is Open to Public Inspection.

For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

A Name of plan
PENTEGRA DEFINED CONTRIBUTION PLAN FOR FINANCIAL INSTITUTIONS

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 CONTRIBUTION PLAN

D Employer Identification Number (EIN)
13-6321489

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): 13-6321489 _____

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year **3**

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

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

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

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

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

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

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

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

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

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

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

Part III Amendments

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

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

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 a Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

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

a The current year	**14a**	
b The plan year immediately preceding the current plan year	**14b**	
c The second preceding plan year	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:
Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

Part VII IRS Compliance Questions

20a Is the plan a 401(k) plan?	☐ Yes	☐ No
20b If "Yes," how does the 401(k) plan satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under sections 401(k)(3) and 401(m)(2)?	☐ Design-based safe harbor method	☐ ADP/ACP test
20c If the ADP/ACP test is used, did the 401(k) plan perform ADP/ACP testing for the plan year using the "current year testing method" for nonhighly compensated employees (Treas. Reg sections 1.401(k)-2(a)(2)(ii) and 1.401(m)-2(a)(2)(ii))?	☐ Yes	☐ No
21a Check the box to indicate the method used by the plan to satisfy the coverage requirements under section 410(b):	☐ Ratio percentage test	☐ Average benefit test
21b Does the plan satisfy the coverage and nondiscrimination tests of sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules?	☐ Yes	☐ No
22a Has the plan been timely amended for all required tax law changes?	☐ Yes	☐ No ☐ N/A

22b Date the last plan amendment/restatement for the required tax law changes was adopted ____/____/____. Enter the applicable code _____ (See instructions for tax law changes and codes).

22c If the plan sponsor is an adopter of a pre-approved master and prototype (M&P) or volume submitter plan that is subject to a favorable IRS opinion or advisory letter, enter the date of that favorable letter _____/_____/_____ and the letter's serial number _____.

22d If the plan is an individually-designed plan and received a favorable determination letter from the IRS, enter the date of the plan's last favorable determination letter _____/_____/_____.

23 Is the Plan maintained in a U.S. territory (i.e., Puerto Rico (if no election under ERISA section 1022(i)(2) has been made), American Samoa, Guam, the Commonwealth of the Northern Mariana Islands or the U.S. Virgin Islands)?	☐ Yes	☐ No

Employer ID No: 13-6321489
Plan Number: 333

Financial Statements with Supplemental Schedule and Report of Independent Certified Public Accountants

PENTEGRA DEFINED CONTRIBUTION PLAN FOR FINANCIAL INSTITUTIONS

As of December 31, 2015 and 2014, and
for the year ended December 31, 2015

PENTEGRA DEFINED CONTRIBUTION 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
Pentegra Defined Contribution Plan for Financial Institutions

We have audited the accompanying financial statements of Pentegra Defined Contribution Plan for Financial Institutions (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2015 and 2014, and the related statement of changes in net assets available for benefits for the year ended December 31, 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 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 financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' responsibility

Our responsibility is to express an opinion on these 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 financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the 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 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 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 financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Pentegra Defined Contribution Plan for Financial Institutions as of December 31, 2015 and 2014, and the changes in net assets available for benefits for the year ended 2015 in accordance with accounting principles generally accepted in the United States of America.

Report on supplemental schedule

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental Schedule of Assets (Held at Year End) as of December 31, 2015 is presented for the purpose of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. This schedule 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 financial statements. Such schedule has been subjected to the auditing procedures applied in our audit of the financial statements and certain additional procedures, including comparing and reconciling such schedule directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, such schedule is fairly stated in all material respects in relation to the financial statements as a whole.

Grant Thornton LLP

New York, New York
October 5, 2016

PENTEGRA DEFINED CONTRIBUTION PLAN FOR FINANCIAL INSTITUTIONS

Statements of Net Assets Available for Benefits

As of December 31, 2015 and 2014
(In thousands)

	2015	2014
ASSETS		
Cash	$ 3,687	$ 2,718
Investments - at fair value	1,851,628	1,828,665
Receivables		
Notes receivable from participants	39,296	35,936
Accounts receivable - administrative	965	530
Employer contributions	1,717	5,693
Participant contributions	399	344
Prepaid expense	3	-
Receivables for securities sold, not yet settled	-	6,543
Total receivables	42,380	49,046
Total assets	1,897,695	1,880,429
LIABILITIES		
Accrued administrative expenses	-	8
Other liabilities	4,468	10,234
Payables for securities purchased, not yet settled	1,582	-
Total liabilities	6,050	10,242
Net assets available for benefits, at fair value	1,891,645	1,870,187
Adjustment from fair value to contract value for fully benefit-responsive stable value fund	(321)	(10,080)
Net assets available for benefits	$ 1,891,324	$ 1,860,107

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

PENTEGRA DEFINED CONTRIBUTION PLAN FOR FINANCIAL INSTITUTIONS

Statement of Changes in Net Assets Available for Benefits

For the year ended December 31, 2015
(In thousands)

ADDITIONS	
Contributions	
Employers	$ 43,934
Participants	78,181
Rollovers	15,922
Total contributions	138,037
Investment income	
Net appreciation in fair value of investments	4,623
Earnings on self-directed brokerage accounts	(279)
Interest bearing cash	124
Dividends	3,932
Less	
Asset-based fees	(8,561)
Net investment loss	(161)
Interest income on notes receivable from participants	1,598
Administrative income	9,985
Total income	149,459
DEDUCTIONS	
Benefits paid to participants	142,105
Corrective distributions	389
Administrative expenses	11,383
Total deductions	153,877
Net decrease in net assets before plan transfers	(4,418)
TRANSFERS OF ASSETS	
Transfers into the Plan	47,822
Transfers out of the Plan	(12,187)
Net transfers into the Plan	35,635
Total increase in net assets	31,217
NET ASSETS AVAILABLE FOR BENEFITS	
Beginning of year	1,860,107
End of year	$ 1,891,324

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

1. DESCRIPTION OF THE PLAN

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

General

The Plan is a multiple-employer, tax-exempt trusteed savings plan. The Board of Directors (the "Board") of the Plan controls and manages the operation and administration of the Plan. Reliance Trust Company ("RTC") serves as the trustee of the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Contributions

Participating employers may, at their option, elect the 401(k) feature of the Plan which permits participants to defer current federal income tax, and the income taxes of most states, on the amounts contributed to and earned on the 401(k) account. Employers may, at their option, elect the Roth feature which permits participants to contribute to the plan on an after tax basis. If certain conditions are met, earnings on Roth accounts generally will not be subject to taxation. Employers may also, at their option, elect the after-tax savings feature which permits participants to contribute to the plan on an after-tax basis. While the earnings on this account are taxable upon distribution, the basis in the account is tax-free on distribution. These contributions are made in cash and are subject to certain Internal Revenue Code ("IRC") limitations. Certain participants, who meet the eligibility requirements, may contribute additional amounts (e.g., age 50 catch-up). Contributions on behalf of each participant are invested in accordance with the participant's instructions, entirely in one fund or in any combination of funds in increments of 1%. If a participant fails to make an investment election, contributions by participants or on their behalf are invested in the Plan's Qualified Default Investment Option (State Street Global Advisors Target Retirement Fund Series). The profit sharing feature offers employers the option of allowing participant-directed investments as described above or investing at the employer's discretion. Additional employer contributions may be made in accordance with the Plan at the employer's discretion, including, but not limited to, matching contributions. Participants may also rollover balances from other qualified defined benefit or defined contribution plans or individual retirement accounts. An employer may elect automatic 401(k) elective deferrals on behalf of a participant in accordance with the Automatic Enrollment feature. The automatic contributions would cease if the participant affirmatively elects to make contributions in a different amount or percentage or not to have deferrals made on his or her behalf. Automatic 401(k) elective deferrals will be invested in a qualified default investment alternative until a participant affirmatively indicates how such amounts shall be invested.

Participant Accounts

Individual accounts are maintained for each plan participant. Participant accounts are credited with participant contributions, employer contributions, forfeitures, loan repayments and investment earnings and charged with withdrawals, administrative expenses, loan advances and investment losses. Allocations, if any, are based on participant account balances or compensation. Any additions to the participant's account purchase units based on the unit values of the respective investment funds. Any distributions from the account result in a decrease in units. The difference between the value of a participant's account at the end of the previous day and the value at the end of the current day, net of all transactions occurring during the current day (contributions, withdrawals, etc.), is the amount of earnings (losses) credited to the participant's account. The total value of a participant's account is determined by multiplying the number of units in each investment fund by the unit value of such fund and aggregating the results. The benefit to which a participant is entitled is their vested account balance. Employers select the vesting schedule that will apply to employer contributions made to the Plan.

Investments

Total nonparticipant-directed investments in the Plan were $3,661 and $3,664 as of December 31, 2015 and 2014, respectively. In addition, $1,981 and $1,939 as of December 31, 2015 and 2014, respectively, are held by the Plan for liquidity purposes, and primarily used to pay expenses incurred by the Plan. Generally, participants direct the investment of their contributions into various investment options offered by the Plan. Participants should refer to their SPD. The Plan offers a wide variety of investment options spanning the risk/return spectrum, including equity, fixed income, stable value and asset allocation funds. Plan assets are generally invested in common collective trust funds ("CCTs") under one menu (Option I), and in CCTs and mutual funds under another menu (Option II). The investments are managed by State Street Global Advisors ("SSgA"), American Beacon Advisors, Inc., Capital Research and Management Company, Dimensional Fund Advisors, Dodge and Cox, Massachusetts Financial Services Company, Principal Management Corp., T. Rowe Price Associates, Inc., RTC and MetLife. In addition to the investment options managed by the listed advisors, employers, at their option, may offer expanded investment flexibility through the Personal Choice Retirement Account ("PCRA"). The PCRA is a self-directed brokerage feature that works in tandem with the other investment options, providing access to additional mutual funds and individual securities. It is administered through Charles Schwab and Company, Inc.

Vesting

Participants are vested immediately in their contributions plus earnings thereon. Participants should refer to their respective SPD to determine the vesting schedule for employer contributions.

Notes Receivable from Participants

Employers may also, at their option, make available a loan program to their employees. This program, depending on the option elected by the employer, allows a participant to borrow from their account balance subject to limitations imposed by federal law. The loans are secured by the balance in the participant's account. The rate of interest for the term of the loan is established as of the loan date and shall bear interest rates comparable to the rates of interest in effect at a major banking institution (the Barron's Prime Rate plus one percent). Loan repayments of principal and interest are credited to participants' accounts. Loans initiated prior to the year 2000 had an administrative charge deducted from each repayment. For loans initiated during the year 2000 and later, a one-time setup fee and an annual maintenance fee is charged to participant accounts. Loan defaults are classified as withdrawals and treated as taxable distributions. Participants should refer to their respective SPD for more complete information. As of December 31, 2015, participant loans have maturities through 2031 at interest rates ranging from 2.45 percent to 10.25 percent.

Payment of Benefits

A participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in their account or a portion of their account, subject to limitations imposed by federal law or options elected by the participating employer. Participants should refer to their respective SPD for more information.

Participants are also eligible to make hardship withdrawals from their deferred contributions in the event of certain financial hardships. In order to determine if a hardship exists, the Plan uses the facts and circumstances test as required by Internal Revenue Service ("IRS") regulations. The use of this method does not require a six month suspension of elective deferrals.

Transfers

Transfers into the Plan represent participant accounts related to new employers coming into the Plan and transfers out of the Plan represent monies related to participant accounts whose employers are leaving the Plan.

Forfeited Accounts

When participants terminate employment, the non-vested portion of the participant's account as defined by the Plan, represents a forfeiture. The Plan document permits the use of forfeitures to reduce future employer contributions, offset plan administrative expenses or be reallocated among eligible participants for the Plan year. However, if a participant is reemployed and fulfills certain requirements, as defined in the Plan document, the account will be reinstated. At December 31, 2015 and 2014, forfeitures totaled $1,148 and $968, respectively. During the year ended December 31, 2015,

forfeitures of $523 were used to offset employer contributions or allocated to eligible participants and $101 were used to offset administrative fees.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The accompanying financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP").

Cash

The Plan's cash is in noninterest-bearing checking accounts that are used to process client activity, outside vendor transactions and administrative expenses.

Use of Estimates

The preparation of 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 and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Risk and Uncertainties

The Plan provides various investment options to its participants. Investment securities in general are exposed to various risks, such as interest rate, credit risk and overall market volatility. Due to the level of risk associated with a majority of the investment options, management believes it is reasonably possible that changes in the values of investment securities will occur in the near term and that such change could materially affect the amounts reported in the financial statements (Notes 3 and 5).

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.

Asset based fees charged to the Plan include fees for recordkeeping and administrative services, trustee and custodial services and investment management expenses, and are reflected as component of net investment income on the Statement of Changes in Net Assets Available for Benefits.

Realized gains or losses on investment transactions are recorded as the difference between proceeds received and cost. Cost is generally determined on the average cost basis for CCTs and the identified cost method for the mutual funds. Net appreciation or depreciation in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Investment Valuation

The Plan's investments are stated at fair value, except for the stable value fund (the "SVF"), which is stated at fair value and then adjusted to contract value (Note 6). Fair value of a financial instrument is the price 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. A more detailed description of the individual types of securities and fair value measurement methods can be found in Note 3.

Notes Receivable from Participants

If applicable, notes receivable from participants are measured at their unpaid principal balances plus any accrued but unpaid interest. Delinquent participant loans are recorded as distributions based on the term of the Plan document. In accordance with IRS regulations, if a repayment is missed, the loan is treated as a distribution at the end of the quarter following the quarter in which the repayment was missed.

Administrative Income

Administrative income includes asset-based fees, flat base fees, per participant fees and transactional fees that are charged to employers or participants and are used to pay for administrative expenses of the Plan.

Administrative Expenses

Total administrative expenses include administrative fees, professional fees, transactional fees and board of director fees that are paid by the Plan or charged against the Plan's assets.

To the extent the amount of total administrative expense is greater or less than total collections, such amount is recorded as a deferred liability and is included in other liabilities in the Statements of Net Assets Available for Benefits. The net deferred liability at December 31, 2015 and 2014 was $1,109 and $1,140, respectively, which is adequately covered by a portion of the $1,981 and $1,939 as of December 31, 2015 and 2014, respectively, held by the Plan for liquidity purposes as discussed in the investments caption in Note 1.

Fiduciary liability insurance premiums aggregating $89 in 2015 were billed directly to and paid by participating employers and are not reflected in the Plan's financial statements.

Payment of Benefits

Benefit payments to participants are recorded upon distribution. As of December 31, 2015 and 2014, there were no outstanding benefit payments.

Excess Contributions Payable

The Plan is required to return contributions received during the Plan year in excess of the IRC limits. As of December 31, 2015 and 2014, there were no excess contributions payable.

New Accounting Standards

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. Accordingly, the Plan has chosen not to early adopt ASU 2015-07 and is currently in the process of evaluating the impact the adoption of this new standard will have on the Plan financial statements.

In July 2015, the FASB issued ASU No. 2015-12 Plan Accounting: Defined Contribution Pension Plans (Topic 962): Part (I) Fully Benefit-Responsive Investment Contracts, Part (II) Plan Investment Disclosures, Part (III) Measurement Date Practical Expedient. ASU 2015-12 simplifies employee benefit plan reporting with respect to Fully-Benefit Responsive Investment Contracts and Plan Investment Disclosures and provides for a measurement-date practical expedient for plans with a fiscal year-end that does not coincide with a month-end. ASU 2015-12 is effective for fiscal years beginning after December 15, 2015. Accordingly, the Plan has chosen not to early adopt ASU 2015-12 and is currently in the process of evaluating the impact the adoption of this new standard will have on the Plan financial statements.

3. 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 maximize the use of relevant observable inputs and minimize the use of unobservable inputs. There have been no changes in the methodologies used at December 31, 2015 and December 31, 2014.

The following is a description of the valuation methodologies used for assets measured at fair value:

Self-Directed Brokerage Account - Valued at quoted market prices except for the fixed income investments which may be valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings. When quoted prices are not available for identical or similar bonds, the bond may be valued under a discounted cash flow approach that maximizes observable inputs, such as current yields of similar instruments, but includes adjustments for certain risks that may not be observable, such as credit and liquidity risks or a broker quote, if available.

Mutual Funds - Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-ended mutual funds that are registered with the Securities and Exchange Commission. The funds are required to publish their daily net asset value ("NAV") and to transact at that price.

Short term Investment Fund ("STIF"), Government STIF Fund, and Cash Series U.S. Government Fund-Stated at estimated fair value based on the NAV practical expedient. The underlying investments for the Government STIF fund include short-term securities issued by the U.S. government, including treasuries and agencies. The STIF fund also includes short-term corporate and bank securities. The Cash Series U.S. Government Fund invests in U.S. government securities and in repurchase agreements collateralized by U.S. government securities. As of December 2015 the STIF fund and Government STIF fund were eliminated and replaced with the Cash Series U.S. Government Fund.

Common Collective Trust Funds - Stated at estimated fair value, based on the NAV practical expedient, which is based on the fair value of the underlying assets held by the CCTs. Unit values of the CCTs are determined by dividing the funds' net assets at fair value by their units outstanding at the valuation dates.

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 December 31, 2015 and 2014.

	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	2015 Total
Self-directed brokerage account				
Money market funds	$ 1,081	$ -	$ -	$ 1,081
Equity	3,813	-	-	3,813
Fixed income	-	42	-	42
Mutual funds	1,159	-	-	1,159
Total self-directed brokerage account	6,053	42	-	6,095
Common collective trust funds				
Equity funds	-	853,550	-	853,550
Stable value fund	-	318,026	-	318,026
Fixed income funds	-	80,492	-	80,492
Asset allocation funds	-	455,256	-	455,256
Total common collective trust funds	-	1,707,324	-	1,707,324
Mutual funds				
Equity funds	67,662	-	-	67,662
Fixed income funds	8,549	-	-	8,549
Total mutual funds	76,211	-	-	76,211
Cash series U.S. government fund	-	61,998	-	61,998
Total	$ 82,264	$ 1,769,364	$ -	$ 1,851,628

	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	2014 Total
Self-directed brokerage account				
Money market funds	$ 1,245	$ -	$ -	$ 1,245
Equity	3,252	-	-	3,252
Fixed income	-	9	-	9
Mutual funds	1,191	-	-	1,191
Total self-directed brokerage account	5,688	9	-	5,697
Common collective trust funds				
Equity funds	-	862,524	-	862,524
Stable value fund	-	304,151	-	304,151
Fixed income funds	-	82,764	-	82,764
Asset allocation funds	-	439,473	-	439,473
Total common collective trust funds	-	1,688,912	-	1,688,912
Mutual funds				
Equity funds	62,892	-	-	62,892
Fixed income funds	7,495	-	-	7,495
Total mutual funds	70,387	-	-	70,387
STIF fund	-	50,983	-	50,983
Government STIF fund	-	12,686	-	12,686
Total	$ 76,075	$ 1,752,590	$ -	$ 1,828,665

Transfers Between Levels

The availability of observable market data is monitored to assess the appropriate classification of financial instruments within the fair value hierarchy. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value level to another. In such instances, the Plan's policy is to recognize significant transfers between levels at the beginning of the reporting period.

We evaluate the significance of transfers between levels based upon the nature of the financial instrument and size of the transfer relative to total net assets available for benefits. For the year ended December 31, 2015 and 2014, there were no transfers between levels.

4. NAV PER SHARE

The following tables set forth a summary of the Plan's investments with a reported NAV at December 31, 2015 and 2014:

	Fair Value Estimated Using Net Asset Value per Share December 31, 2015				
Investment	Fair Value	Unfunded Commitment	Redemption Frequency	Other Redemption Restrictions	Redemption Notice Period
Common collective trust funds					
Equity funds [(a)]	$ 853,550	$ -	Immediate	None	None
Fixed income funds [(b)]	80,492	-	Immediate	None	None
Asset allocation funds [(c)]	455,256	-	Immediate	None	None
Stable value fund [(d)]	318,026	-	Immediate	None	None
Cash series US gov't fund [(e)]	61,998	-	Immediate	None	None
Total	$ 1,769,322	$ -			

	Fair Value Estimated Using Net Asset Value per Share December 31, 2014				
Investment	Fair Value	Unfunded Commitment	Redemption Frequency	Other Redemption Restrictions	Redemption Notice Period
Common collective trust funds					
Equity funds [(a)]	$ 862,524	$ -	Immediate	None	None
Fixed income funds [(b)]	82,764	-	Immediate	None	None
Asset allocation funds [(c)]	439,473	-	Immediate	None	None
Stable value fund [(d)]	304,151	-	Immediate	None	None
STIF fund [(f)]	50,983	-	Immediate	None	None
Government STIF fund [(g)]	12,686	-	Immediate	None	None
Total	$ 1,752,581	$ -			

(a) Equity - these funds seek to match the performance of an index of a particular segment of the financial market, such as the Standard & Poor's 500 Index.

(b) Fixed income - these funds seek to invest its assets in a diversified portfolio of bonds, including corporate bonds, government bonds, mortgage backed and asset backed securities and Treasury Inflation Protected securities. The strategies seek to match the performance of particular bond indexes such as the Barclays Capital U.S. Aggregate Bond Index.

(c) Asset allocation - these funds offer broad diversification and a disciplined rebalancing process. These funds seek to maintain the mix of U.S. and International stocks and U.S. bonds according to the asset allocation targets set at a conservative to aggressive asset mix or based on the target retirement date.

(d) Stable value fund - the SVF consists of separately managed portfolios directed by RTC and managed by MetLife and RTC. The strategy's primary objective is the safety and preservation of principal and accumulated interest for participant-initiated transactions. Investment return will reflect both current market conditions and performance of the underlying investments (see Note 6).

(e) Cash series U.S. government fund- the Cash series U.S. government fund seeks to maximize current income, to the extent consistent with the preservation of capital and liquidity. It invests in U.S. government securities and in repurchase agreements collateralized by U.S. government securities.

(f) STIF fund - the STIF fund seeks to provide safety of principal, daily liquidity and a competitive yield over the long term. It invests in a diversified portfolio of U.S. dollar denominated government and corporate securities and repurchase agreements.

(g) Government STIF fund - the Government STIF fund seeks to provide safety of principal, daily liquidity and a competitive yield over the long term. It invests in U.S. government and agency securities and repurchase agreements.

5. INVESTMENTS

The Plan's investments that represented five percent or more of the Plan's net assets available for benefits as of December 31, 2015 and 2014 are as follows:

	2015	2014
RTC MetLife Stable Value Trust, at contract value (investment contracts - Note 6)*	$ 317,705	$ 294,071
SSgA S&P 500 (R) Indx NL SF CL A	274,732	278,664
SSgA S&P Midcap (R) Indx NL SF CL A	185,164	198,029

* The estimated fair value for the SVF at December 31, 2015 and 2014 was $318,026 and $304,151, respectively (see reconciliation of financial statements to Form 5500 Note 10).

During the year ended December 31, 2015, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value as follows:

Common collective trust funds	
Equity funds	$ 6,063
Stable value fund	7,417
Fixed income funds	(517)
Asset allocation funds	(5,163)
Total common collective trust funds	7,800
Mutual funds	
Equity funds	(2,865)
Fixed income funds	(312)
Total mutual funds	(3,177)
Net appreciation of investments	$ 4,623

Securities Lending

There are no direct securities lending by the Plan; however certain investment funds permit securities lending. Should there be a default on loaned securities, the funds are generally reimbursed for the amount of the default. In certain market circumstances,

there is the possibility that the funds may impose withdrawal restrictions. As of December 31, 2015 and 2014, there were no withdrawal restrictions. In addition, there were no losses allocated to participants as a result of the loss of collateral with respect to securities lending programs as of and for the years ended December 31, 2015 and 2014.

6. STABLE VALUE FUND

RTC Stable Value Fund Collective Investment Trust, Series 25053 was formed for the purpose of allowing participating plan sponsors, who maintained defined contribution plans qualified under Sections 401(a) and 501(a) of the IRC, to invest in MetLife Group Annuity Contract issued by Metropolitan Life Insurance Company to RTC, for use as the primary underlying investment for their stable value collective investment trust fund. RTC is a wholly owned subsidiary of Reliance Financial Corporation. Units are issued and redeemed daily at contract value (See "Circumstances That Impact the SVF" below for definition of contract value.). Contract value represents contributions, plus interest, less participant-initiated withdrawals or transfers.

The SVF is included at estimated fair value in the statements of net assets available for benefits, and an additional line is presented representing the adjustment for fair value to contract value. The statement of changes in net assets available for benefits is presented on a contract value basis. The SVF imposes certain restrictions on the Plan, and the SVF itself may be subject to circumstances that impact the ability to transact at contract value.

Events Limiting Contract Value Treatment

Investment contracts are valued at contract value principally because participants are able to transact at contract value when initiating benefit-responsive withdrawals and transfers. Based on meeting the requirements for investment contract accounting, the SVF accounts for investment contracts in accordance with ASC 946-210 (formerly, FASB Staff Position (FSP) No. AAG INV-a, Reporting of Fully Benefit-Responsive Investment Contracts Held by Certain Investment Companies Subject to the AICPA Investment Company Guide and Defined-Contributions Health and Welfare and Pension Plans), which limits the circumstances in which the net assets of an investment company will be able to reflect the contract value of wrapper agreements and provides guidance with respect to the financial statement presentation and disclosure of fully benefit-responsive investment contracts.

Fair Value Estimation

The SVF is stated at estimated fair value and invests in an actively-managed, highly diversified portfolio of fixed and floating rate securities. MetLife, a AA rated company, guarantees the contract value of the SVF and is the sole wrap provider. The estimated fair values of each of the Trust's investments are determined in accordance with valuation policies established by the Trustee. Estimated fair value may not represent the

net amount that a Trust would have received had it sold an asset or the net amount that it would have paid had it transferred a liability.

Circumstances that Impact the SVF

The SVF invests entirely in the MetLife Group Annuity Contract Series 25053 Class 0, which consists of separately managed investment portfolios directed by RTC and managed by MetLife and RTC. Investments are stated at contract value which is equal to contributions, plus interest, less participant-initiated withdrawals and transfers. The SVF generally contains certain provisions that limit the ability of the SVF to transact at contract value upon the occurrence of certain events. These events include but are not limited to termination of the Plan, a material adverse change to the provisions of the Plan, or the employer elects to switch to a different investment provider. While it is possible that some of the Plans participating in the SVF may experience plan terminations or other events that would trigger fair value payouts under the SVF agreement, based on prior experience, management believes it is not probable that such events would be of sufficient magnitude to limit the ability of the SVF to transact at contract value with the participants in the SVF. Given that such events are beyond the control of the SVF, however, there can be no guarantee that this will be the case. In addition, investment contracts have elements of risk due to lack of a secondary market. Investment contracts may be subject to credit risk based on the ability of the wrap provider to meet its obligations under the terms of the contract. Plan management believes that the occurrence of events that would cause the SVF to transact at less than contract value is not probable.

7. EXEMPT PARTIES-IN-INTEREST TRANSACTIONS

The Board is comprised of executive officers of participating employers in the Plan and as such are participants in the Plan. Pentegra Services Inc. ("PSI"), a participating employer in the Plan, entered into a five year service agreement effective May 1, 2007 whereby PSI provides administrative services to the Plan. This agreement outlines the fees that PSI charges the Plan and as such the Plan and PSI are related parties. The agreement has remained in effect pursuant to automatic one-year renewals. PSI and the Plan entered into a new five-year service agreement effective as of December 1, 2012. For the year ended December 31, 2015, the Plan incurred $9,923 in administrative expenses charged by PSI. Pentegra Trust Company, a wholly-owned subsidiary of PSI is the sub-advisor to the Pentegra Advantage Asset Allocation Strategies ("PAAAS") sponsored by RTC. Total party-in-interest investments were $31,303 and $30,549 as of December 31, 2015 and 2014, respectively. Total net change in appreciation in fair value of investments on party-in-interest investments was $43 or 0.94% of the Plan's net change in appreciation in fair

value of investments and asset based fees on party-in-interest investments was $117 or 1.37% of the Plan's asset based fees on investments for the year ended December 31, 2015.

8. PLAN TERMINATION

The Board 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 agreement shall be deemed to have delegated this authority to the Board. 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 contributions made by them or on their behalf to the Plan.

9. FEDERAL INCOME TAX STATUS

The IRS has determined and informed the Plan by letter dated November 14, 2014 that the Plan and related trust are designed in accordance with the applicable regulations of the IRC. It is the view of the Plan administrator and the Plan's counsel that the Plan continues to be designed and operated in compliance with the applicable requirements of the IRC and the Plan and related trust continue to be tax-exempt. Therefore, no provision for income taxes has been included in the Plan's financial statements.

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 administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2015, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. Therefore, no provision for income taxes has been included in the Plan's financial statements. 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 2012. However, in the event a correction would have to be made in connection with a future audit, both the IRS and Department of Labor could review previous years.

10. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

A reconciliation of net assets available for benefits per the financial statements to the total net assets per the Form 5500 as of December 31, 2015 and 2014, and the increase in net assets per the financial statements to the net income per the Form 5500 for the year ended December 31, 2015, is as follows:

	2015	2014
Net assets available for benefits per the financial statements	$ 1,891,324	$ 1,860,107
Deemed distributions	-	-
Adjustment from contract value to fair value for fully benefit-responsive stable value fund	321	10,080
Total net assets per the Form 5500	$ 1,891,645	$ 1,870,187
Net increase in net assets before plan transfers per the financial statements	$ (4,418)	$ 117,351
Deemed distributions	-	-
Adjustment from contract value to fair value for fully benefit-responsive stable value fund - December 31, 2015	321	10,080
Adjustment from contract value to fair value for fully benefit-responsive stable value fund - December 31, 2014	(10,080)	(3,288)
Net income per Form 5500	$ (14,177)	$ 124,143

11. SUBSEQUENT EVENTS

Subsequent events were evaluated through October 5, 2016. Management determined that there are no additional events requiring disclosures in the financial statements.

SUPPLEMENTAL SCHEDULE

PENTEGRA DEFINED CONTRIBUTION PLAN FOR FINANCIAL INSTITUTIONS

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

December 31, 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
	Reliance Trust Company	Stable Value Fund, MetLife Series 25053 CL 0***	**	$ 318,025,520
	State Street Global Advisors	S&P 500 (R) Indx NL SF CL A***	**	274,732,265
	State Street Global Advisors	S&P Midcap (R) Indx NL SF CL A***	**	185,163,739
	State Street Global Advisors	Russell Small Cap R Indx NL SF CL A***	**	67,321,625
	State Street Global Advisors	Moderate Strategic Balanced SL Fund	**	73,522,747
	State Street Global Advisors	Russell Large Cap Growth Indx NL CL A***	**	83,558,826
	State Street Global Advisors	Intl Indx NL SF CL A***	**	66,658,393
	State Street Global Advisors	Nasdaq 100 Index R NL SF CL A***	**	82,242,976
	State Street Global Advisors	Russell Large Cap Value R Indx NL SF CL A***	**	58,738,272
	State Street Global Advisors	Aggressive Strategic Balanced SL Fund	**	52,503,806
	State Street Global Advisors	Target Retirement 2025 NL SF CL A	**	59,979,396
	State Street Global Advisors	US Long Treasury Indx NL SF CL A	**	41,594,118
	State Street Global Advisors	Target Retirement 2015 NL SF CL A	**	29,010,088
	State Street Global Advisors	Conservative Strategic Balanced SL Fund	**	32,073,679
	State Street Global Advisors	Target Retirement 2035 NL SF CL A	**	39,407,657
	State Street Global Advisors	Target Retirement 2020 NL SF CL A	**	35,133,330
	State Street Global Advisors	REIT Indx NL SF CL A***	**	35,134,049
	State Street Global Advisors	US Bond Indx NL SF CL A***	**	29,705,846
	State Street Global Advisors	Target Retirement 2045 NL SF CL A	**	23,492,424
	State Street Global Advisors	Target Retirement 2030 NL SF CL A	**	34,150,765
	State Street Global Advisors	Target Retirement 2040 NL SF CL A	**	22,272,321
	State Street Global Advisors	US Inflation Pro Bond Indx NL SF CL A***	**	9,192,059
	State Street Global Advisors	Target Retirement 2050 NL SF CL A	**	10,295,202
	State Street Global Advisors	Target Retirement Income NL SF CL A	**	5,604,252
	State Street Global Advisors	Target Retirement 2055 NL SF CL A	**	5,773,038
	State Street Global Advisors	Target Retirement 2060 NL SF CL A	**	734,909
*	Reliance Trust Company	Pentegra Advantage Moderate Asset Allocation CL 0	**	11,421,238
*	Reliance Trust Company	Pentegra Advantage Moderately Aggresive Asset Allocation CL 0	**	9,917,393
*	Reliance Trust Company	Pentegra Advantage Aggresive Asset Allocation CL 0	**	5,267,794
*	Reliance Trust Company	Pentegra Advantage Moderately Conservative Asset Alloc. CL 0	**	3,500,002
*	Reliance Trust Company	Pentegra Advantage Conservative Asset Allocation CL 0	**	1,196,131
	Total investments in common collective trust funds**			1,707,323,860
	T. Rowe	T.Rowe Blue Chip Growth Fund	**	21,560,402
	American Funds	American Funds EuroPacific Growth Fund R6	**	11,922,767
	American Beacon Funds	American Beacon Large Cap Value Fund Institutional	**	11,252,819
	Principal Global Investors	Principal Midcap Fund Institutional	**	10,760,411
	Dodge and Cox	Dodge and Cox Income Fund	**	8,549,150
	Dimensional Fund Advisors	DFA US Small Cap Portfolio Institutional	**	6,629,959
	MFS	MFS Massachusetts Investors R5	**	5,535,911
	Total investments in mutual funds			76,211,419

See accompanying Independent Auditors' Report.

PENTEGRA DEFINED CONTRIBUTION PLAN FOR FINANCIAL INSTITUTIONS

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

December 31, 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
	Charles Schwab and Company, Inc.	Self Directed Brokerage Account	**	$ 6,095,116
	State Street Global Advisors	Cash Series US Government Fund	**	61,997,455
	State Street Global Advisors	Interest Bearing Cash Government Short Term Investment Fund***	**	149
	Total investments			1,851,627,999
*	Notes receivable from	Loans - interest rates 2.45% to 10.25%, maturity dates 2016 through 2031	**	39,295,738
		Adjustment from fair value to contract value for fully benefit-responsive stable value fund	**	(320,901)
	Total			$ 1,890,602,836

* Party-in-interest.
** Cost information not required for participant directed investments.
*** Common collective trust funds, Cash Series US Government Fund and government short term investment fund include non-participant directed investments that have an aggregate cost and current value of $2,627,615 and $3,661,443 respectively, as of December 31, 2015.

See accompanying Independent Auditors' Report.

PENTEGRA DEFINED CONTRIBUTION PLAN FOR FINANCIAL INSTITUTIONS
Employer ID No.: 13-6321489
Plan No.: 333

FORM 5500, SCHEDULE H, PART IV, LINE 4i
Multiple-Employer Plan Participating Employer
FOR THE YEAR ENDED DECEMBER 31, 2015

Row Labels	Plan Name	Plan EIN	Sum of Employee Contribution $	Sum of Employer Contribution $	Sum of Employer and Employee Contributions $	Percentage of Total Contributions
M00	FEDERAL HOME LOAN BANK OF BOSTON	04-6002575	1,966,839.46	1,032,030.35	2,998,869.81	2.35%
M19	FOXBORO FEDERAL SAVINGS	04-1339492	88,902.32	30,424.17	119,326.49	0.09%
M21	KENNEBEC FEDERAL SAVINGS & LOAN ASSOC	01-0100387	23,172.44	7,532.91	30,705.35	0.02%
M25	MILFORD FEDERAL SAVINGS & LOAN ASSOC	04-1620675	321,687.35	79,746.96	401,434.31	0.32%
M32	WINDSOR FEDERAL SAVINGS & LOAN ASSOC	06-0592775	331,515.41	251,546.00	583,061.41	0.46%
M36	COMMUNITY GUARANTY SAVINGS BANK	02-0415243	102,199.58	81,756.43	183,956.01	0.14%
M41	WINTER HILL BANK	04-1980523	213,727.98	-	213,727.98	0.17%
M47	AROOSTOOK COUNTY FS & LA	01-0021085	88,687.03	20,179.82	108,866.85	0.09%
M48	COLONIAL FEDERAL SAVINGS BANK	04-1983105	181,137.28	35,079.72	216,217.00	0.17%
M52	WEBSTER FIRST FEDERAL CREDIT UNION	04-1953450	420,386.64	385,125.71	805,512.35	0.63%
M53	NORTHFIELD SAVINGS BANK	03-0145560	670,533.86	441,365.78	1,111,899.64	0.87%
M54	SHARON CREDIT UNION	04-2391206	250,242.34	488,681.45	738,923.79	0.58%
M55	FREEDOM CREDIT UNION	04-1961180	308,661.82	641,716.79	950,378.61	0.75%
M56	NEW HAMPSHIRE MUTUAL BANCORP	46-1671704	1,117,320.78	351,065.93	1,468,386.71	1.15%
N00	FEDERAL HOME LOAN BANK OF NEW YORK	13-6400946	2,847,053.31	1,793,636.74	4,640,690.05	3.64%
N01	PENTEGRA RETIREMENT SERVICES	13-6321489	1,454,983.76	487,570.72	1,942,554.48	1.52%
N03	FIRST FS & LA OF MIDDLETOWN	14-0757620	53,888.52	20,778.74	74,667.26	0.06%
N05	FRANKLIN BANK	21-0454410	134,367.00	120,318.00	254,685.00	0.20%
N20	BOILING SPRINGS SAVINGS BANK	22-0780922	984,809.19	544,068.39	1,528,877.58	1.20%
N21	NVE BANK	22-0892830	407,371.81	84,800.70	492,172.51	0.39%
N33	MARINER'S BANK	22-3715369	180,990.98	71,120.61	252,111.59	0.20%
N34	MASSENA SAVINGS & LOAN ASSOC	15-0379920	82,659.94	-	82,659.94	0.06%
N35	MAPLE CITY SAVINGS BANK	16-0538200	44,162.16	39,242.19	83,404.35	0.07%
N36	MILLVILLE SAVINGS & LOAN ASSOC.	21-0515339	36,230.46	51,969.70	88,200.16	0.07%
N38	ENTERPRISE NATIONAL BANK N.J.	22-3687525	131,275.43	37,190.21	168,465.64	0.13%
N39	1ST BANK OF SEA ISLE CITY	21-0624164	132,203.77	103,922.26	236,126.03	0.19%
N42	JEFF BANK	14-0779859	392,017.36	208,359.22	600,376.58	0.47%
N45	SCHUYLER SAVINGS BANK	22-1267395	37,138.28	-	37,138.28	0.03%
N46	CARTHAGE FEDERAL SAVINGS AND LOAN ASSOC	15-0263165	107,875.32	51,027.41	158,902.73	0.12%
N47	PINNACLE FEDERAL CREDIT UNION	22-6057338	90,532.95	53,506.78	144,039.73	0.11%
N48	FIRST SOURCE FEDERAL CREDIT UNION	15-0535531	299,821.70	308,982.84	608,804.54	0.48%
N49	FIRST HOPE BANK,N.A.	22-0998445	490,485.83	249,853.17	740,339.00	0.58%
O00	FEDERAL HOME LOAN BANK OF PITTSBURGH	25-6001324	1,806,606.65	1,001,527.87	2,808,134.52	2.20%
O08	UNITED SAVINGS BANK	23-0791885	77,242.03	74,345.84	151,587.87	0.12%

O11	WASHINGTON FINANCIAL BANK	25-0866405	677,196.00	393,121.00	1,070,317.00	0.84%
O16	HUNTINGDON SAVINGS BANK PASA	23-1621575	18,673.34	13,614.94	32,288.28	0.03%
O17	PA ASSOC OF COMMUNITY BANKERS	25-1672295	26,231.17	18,923.44	45,154.61	0.04%
O27	SLOVENIAN S & LA ASSOC. OF CANONSBURG	25-0801560	67,430.03	-	67,430.03	0.05%
O29	cfsbank	25-0400413	148,237.78	34,498.22	182,736.00	0.14%
O42	WASHINGTON SAVINGS ASSOCIATION	23-0747842	80,329.19	27,198.93	107,528.12	0.08%
O44	FLEETWOOD BANK	23-0586213	171,886.08	63,368.53	235,254.61	0.18%
O45	CITIZENS NATIONAL BANK	25-0404585	30,773.30	11,726.28	42,499.58	0.03%
O46	GREENVILLE SAVINGS BANK	25-0361790	109,752.50	66,645.58	176,398.08	0.14%
O47	ASIAN BANK	23-2956401	30,508.87	14,514.91	45,023.78	0.04%
O50	C&G SAVINGS BANK	23-0485486	105,904.26	168,164.73	274,068.99	0.22%
O52	FIRST UNITED NATIONAL BANK	25-0494045	88,996.04	145,927.81	234,923.85	0.18%
O53	FIRST FEDERAL SVGS & LN ASSN GREENE CTY	25-0523055	189,699.20	31,763.49	221,462.69	0.17%
O54	ALLEGHENY VALLEY BANK OF PITTSBURGH	25-0315543	252,147.90	151,740.04	403,887.94	0.32%
O55	Putnam County Bank	55-0662270	108,847.95	51,328.31	160,176.26	0.13%
O56	JONESTOWN BANK & TRUST CO.	23-0739565	304,219.13	193,332.56	497,551.69	0.39%
O57	ATLANTIC COMMUNITY BANKERS BANK	23-2217734	537,977.95	457,094.45	995,072.40	0.78%
O58	Coatesville Savings Bank	23-1580399	71,151.12	6,103.20	77,254.32	0.06%
P04	OFFICE OF FINANCE FHLB	13-6400979	1,296,328.44	593,203.45	1,889,531.89	1.48%
P21	SECURITY FEDERAL BANK	57-0113015	606,043.44	222,452.90	828,496.34	0.65%
P22	HOMEWOOD FEDERAL SAVINGS BANK	52-0736512	13,221.28	10,705.19	23,926.47	0.02%
P42	FIRST SAVINGS & LOAN ASSOC. OF MEBANE	56-0319795	43,740.36	15,175.17	58,915.53	0.05%
P49	THE PATAPSCO BANK	52-0584036	76,570.03	37,943.88	114,513.91	0.09%
P51	COUNCIL OF FEDERAL HOME LOAN BANKS	54-1877922	35,742.78	34,174.77	69,917.55	0.05%
P57	TRI-PARISH BANK	72-0358722	114,223.00	132,842.87	247,065.87	0.19%
P59	ROANOKE VALLEY SAVINGS BANK, SSB	56-0382885	17,644.72	4,882.64	22,527.36	0.02%
P63	NEW REPUBLIC SAVINGS BANK	56-2105187	97,686.43	44,808.36	142,494.79	0.11%
P66	SELECT BANK & TRUST COMPANY	56-2183600	489,740.50	366,065.83	855,806.33	0.67%
P67	OLD FLORIDA BANK	59-2222038	198,145.87	72,765.52	270,911.39	0.21%
P68	VALLEY NATIONAL BANK	59-2718611	1,049,123.30	734,881.73	1,784,005.03	1.40%
P69	TRUSTATLANTIC FINANCIAL CORPORATION	56-2185803	235,745.03	117,411.14	353,156.17	0.28%
P70	WAKE FOREST FEDERAL SAVINGS & LOAN ASSOC	56-0440967	105,692.47	77,197.55	182,890.02	0.14%
P71	FARMERS STATE BANK	58-0240000	139,508.17	103,280.56	242,788.73	0.19%
P73	THE CLAXTON BANK	58-0196521	50,850.10	49,998.42	100,848.52	0.08%
P74	TARBORO SAVINGS BANK, SSB	56-0424070	12,019.12	28,351.41	40,370.53	0.03%
P87	THE BANK OF COMMERCE	65-0981700	114,044.36	-	114,044.36	0.09%
P88	ABBEVILLE FIRST BANK, SSB	57-0130830	38,238.31	21,029.76	59,268.07	0.05%
P90	FIRST CENTURY BANK, N.A.	58-2661919	172,914.99	-	172,914.99	0.14%
P93	SOUND BANKING COMPANY	31-1763452	131,464.46	69,120.47	200,584.93	0.16%
P97	THE PEOPLES BANK	58-0643381	49,329.88	28,885.86	78,215.74	0.06%
P99	CITIZENS BANK	58-0192680	47,617.53	4,799.76	52,417.29	0.04%
PA2	FRIEND BANK	63-0191010	68,584.04	35,282.23	103,866.27	0.08%
PA5	CITIZENS BANK AND TRUST COMPANY	54-0169450	208,248.02	80,046.38	288,294.40	0.23%
PB1	HIGHLAND COMMERCIAL BANK	20-1429640	91,494.60	35,774.02	127,268.62	0.10%
PB6	STATE DEPARTMENT FEDERAL CREDIT UNION	53-0197045	765,823.26	794,938.22	1,560,761.48	1.22%
PB8	COMMUNITY BANK AND TRUST OF FLORIDA	59-3472696	384,569.34	153,400.89	537,970.23	0.42%

PC1	PILOT BANCSHARES, INC	59-3304822	163,728.59	41,059.46	204,788.05	0.16%
PC2	Belmont Federal Savings and	56-0138905	34,940.25	3,228.00	38,168.25	0.03%
PC4	DEPARTMENT OF LABOR FEDERAL CREDIT	53-0205698	47,028.98	67,127.04	114,156.02	0.09%
PC5	MARINE BANK & TRUST COMPANY	65-0644585	-	14,298.38	14,298.38	0.01%
PC7	FIRST FLORIDA BANK	20-2951094	84,894.18	-	84,894.18	0.07%
PC8	LIVE OAK BANKING COMPANY	80-0182298	1,986,970.81	1,496,072.85	3,483,043.66	2.73%
PC9	JETSTREAM FEDERAL CREDIT UNION	59-0663622	129,917.05	165,553.68	295,470.73	0.23%
PD1	MUNICIPAL EMPLOYEES CREDIT UNION OF	52-0284053	701,748.67	375,084.16	1,076,832.83	0.84%
PD3	COMMERCE NATIONAL BANK & TRUST	16-1635422	167,654.30	-	167,654.30	0.13%
PD4	FREEDOM FIRST FEDERAL CREDIT UNION	54-0699770	321,753.48	307,024.02	628,777.50	0.49%
PD5	SOUTHCOAST COMMUNITY BANK	58-2384011	301,716.64	156,754.41	458,471.05	0.36%
PD6	ENTRUST FINANCIAL CREDIT UNION	54-1040653	34,652.00	88,693.39	123,345.39	0.10%
PD7	CARDINAL BANKSHARES CORPORATION	54-1804471	134,798.79	53,483.43	188,282.22	0.15%
PD8	COASTAL BANK & TRUST	26-3754431	62,683.48	26,140.82	88,824.30	0.07%
PD9	LIBRARY OF CONGRESS	53-0201233	57,706.26	86,824.86	144,531.12	0.11%
PE2	THE PARTNERSHIP FEDERAL CREDIT UNION	52-0212921	157,707.26	106,992.50	264,699.76	0.21%
PE3	PACIFIC NATIONAL BANK	59-2437764	218,983.21	54,706.92	273,690.13	0.21%
PE5	MEMBER ONE FEDERAL CREDIT UNION	54-0526784	481,474.19	387,938.78	869,412.97	0.68%
PE6	WASHINGTON GAS LIGHT	53-0201511	80,086.82	35,983.76	116,070.58	0.09%
PE7	LATINO COMMUNITY CREDIT UNION	56-2180770	139,827.54	179,665.88	319,493.42	0.25%
PE8	SURREY BANK & TRUST	56-6466868	173,024.62	147,056.98	320,081.60	0.25%
PE9	FIRST STATE BANK	54-0186370	37,444.17	27,691.45	65,135.62	0.05%
PF1	OLD TOWN BANK	26-0823021	67,247.31	39,665.98	106,913.29	0.08%
PF2	nCino	45-3806440	414,338.35	-	414,338.35	0.33%
PF3	First Carolina Bank	20-0967347	116,895.76	46,805.39	163,701.15	0.13%
PF4	Brannen Banks of Florida, Inc.	59-2067268	184,301.57	196,480.93	380,782.50	0.30%
Q00	FHLB OF CINCINNATI	31-6000228	1,518,568.27	996,901.45	2,515,469.72	1.97%
Q17	GREENVILLE FEDERAL	34-4249480	109,603.09	65,914.46	175,517.55	0.14%
Q24	HOME SAVINGS BANK OF WAPAKONETA	34-4264429	59,471.73	19,531.52	79,003.25	0.06%
Q28	GREENEVILLE FEDERAL BANK, FSB	62-0634326	131,660.10	89,743.02	221,403.12	0.17%
Q37	HOME CITY FINANCIAL CORPORATION	34-1839475	110,063.53	48,900.37	158,963.90	0.12%
Q38	KENTUCKY FEDERAL S & LA	61-0245513	27,657.38	4,376.94	32,034.32	0.03%
Q39	THE CALDWELL SAVINGS AND LOAN CO	31-4140480	15,840.37	7,920.07	23,760.44	0.02%
Q42	FIRST FEDERAL SAVINGS & LOAN	34-0347710	285,761.27	47,337.10	333,098.37	0.26%
Q43	VAN WERT FEDERAL SAVINGS BANK	34-4382025	75,998.81	26,318.87	102,317.68	0.08%
Q44	FIRST FEDERAL S&L ASSOCIATION OF DELTA	34-4233110	87,354.24	34,980.93	122,335.17	0.10%
Q47	FARMERS & MERCHANTS BANK	31-1038216	112,032.13	87,123.42	199,155.55	0.16%
Q48	WINCHESTER FEDERAL BANK	61-0385463	71,596.60	51,924.41	123,521.01	0.10%
Q49	WHITAKER BANK CORPORATION OF KENTUCKY	61-1208135	1,183,773.23	966,496.95	2,150,270.18	1.69%
Q50	AMERICAN SAVINGS BANK	31-0199530	37,976.15	49,380.71	87,356.86	0.07%
Q51	COMMUNITY BANK	62-1722861	42,932.10	14,294.22	57,226.32	0.04%
Q52	CITIZENS FEDERAL SAVINGS & LOAN	61-0156535	8,591.31	8,377.29	16,968.60	0.01%
Q53	OHIO BANKERS LEAGUE	31-0916384	86,726.55	50,003.60	136,730.15	0.11%
Q54	COOPER STATE BANK	20-3132999	47,949.04	21,863.40	69,812.44	0.05%
Q55	THE PEOPLES NATIONAL BANK	31-4278465	62,120.26	49,134.56	111,254.82	0.09%
Q58	BANK OF MAGNOLIA	34-0083490	36,700.46	16,320.91	53,021.37	0.04%

Q59	HOME FEDERAL SAVINGS & LOAN ASSOCIATION	61-0228640	220,552.64	90,277.19	310,829.83	0.24%
Q60	THE ROCKHOLD, BROWN & COMPANY BANK	31-4351147	10,335.39	-	10,335.39	0.01%
Q61	FIRST NATIONAL BANK OF MCMINNVILLE	62-1203303	239,732.22	91,610.46	331,342.68	0.26%
Q62	CENTERBANK	31-1657741	135,246.92	45,480.50	180,727.42	0.14%
Q64	TNCONNECT CREDIT UNION	62-0262707	41,789.64	33,292.67	75,082.31	0.06%
Q65	LCNB CORPORATION	13-1564588	426,611.14	339,427.87	766,039.01	0.60%
Q66	FAIRFIELD FEDERAL SAVINGS & LOAN	31-4176480	176,960.99	98,869.96	275,830.95	0.22%
Q68	THE ARLINGTON BANK	31-1630721	331,032.47	149,428.52	480,460.99	0.38%
Q69	COMMERCIAL SAVINGS BANK	34-4209230	284,603.99	109,028.68	393,632.67	0.31%
Q70	BANK OF RIPLEY	62-0340125	229,908.40	166,023.14	395,931.54	0.31%
R00	FEDERAL HOME LOAN BANK OF INDIANAPOLIS	35-6001443	2,098,439.64	1,343,820.99	3,442,260.63	2.70%
R02	EATON FEDERAL SAVINGS BANK	38-0414093	220,287.07	74,610.35	294,897.42	0.23%
R16	FIRST FEDERAL SAVINGS BANK	35-1116773	554,395.92	223,246.33	777,642.25	0.61%
R24	OUR COMMUNITY BANK	35-0564470	45,257.64	34,873.32	80,130.96	0.06%
R34	LAKE FEDERAL BANK, FSB	35-0994170	54,403.59	20,082.36	74,485.95	0.06%
R35	UNITED FIDELITY BANK	35-1894432	200,583.78	40,329.59	240,913.37	0.19%
R40	HOMESTEAD SAVINGS BANK	38-0660120	41,119.79	36,107.54	77,227.33	0.06%
R44	RICHMOND MUTUAL BANCORPORATION	35-0309830	431,332.79	160,778.90	592,111.69	0.46%
R49	FARMERS & MECHANICS FS&LA	35-0303170	18,818.07	13,068.54	31,886.61	0.03%
R53	OLD MISSION BANK	38-3489563	91,763.09	69,674.98	161,438.07	0.13%
R56	American Community Bank of Indiana	35-0144969	74,827.48	15,765.73	90,593.21	0.07%
R58	EXCHANGE STATE BANK	38-0526280	66,948.62	17,613.09	84,561.71	0.07%
R59	ISABELLA BANK CORPORATION	38-3568210	1,208,118.89	686,910.73	1,895,029.62	1.49%
R60	OWEN COUNTY STATE BANK	35-0564480	204,832.82	95,497.41	300,330.23	0.24%
R61	HILLSDALE COUNTY NATIONAL BANK	38-0650660	458,202.22	831,840.08	1,290,042.30	1.01%
R62	ELEMENTS FINANCIAL FEDERAL CREDIT UNION	35-6022541	984,176.57	457,283.80	1,441,460.37	1.13%
R63	INOVA FEDERAL CREDIT UNION	35-0887540	327,835.15	194,437.04	522,272.19	0.41%
R64	Fort Financial Federal Credit Union	35-0868966	97,851.61	-	97,851.61	0.08%
R65	Crestmark Bank	38-3286561	1,120,902.61	161,044.66	1,281,947.27	1.01%
S00	FEDERAL HOME LOAN BANK OF CHICAGO	36-6001019	3,449,070.88	1,718,970.93	5,168,041.81	4.05%
S01	FIRST LS & LA OF KEWANEE	36-1320290	39,719.00	18,577.50	58,296.50	0.05%
S04	GREAT MIDWEST BANK	39-0476365	347,192.82	236,991.45	584,184.27	0.46%
S20	SOUTH END SAVINGS, S.B.	36-1798705	9,658.74	4,829.38	14,488.12	0.01%
S21	BEARDSTOWN SAVINGS, SB	37-0170560	25,026.40	18,172.78	43,199.18	0.03%
S22	HOYNE SAVINGS BANK	36-1241755	202,925.46	96,667.11	299,592.57	0.24%
S24	GUARDIAN SAVINGS BANK	37-0533190	9,792.25	8,552.23	18,344.48	0.01%
S25	LIBERTY BANK FOR SAVINGS	36-1385954	462,572.27	250,854.08	713,426.35	0.56%
S26	SECURITY BANK, s.b.	37-0509011	110,356.54	64,204.68	174,561.22	0.14%
S27	ILLINOIS LEAGUE OF FIN INSTIT	37-0341930	47,636.71	13,705.40	61,342.11	0.05%
S28	ILLINOIS SERVICE F S & L A	36-1255545	70,815.71	10,904.98	81,720.69	0.06%
S33	CENTRAL FEDERAL SAVINGS & LOAN ASSOC.	36-0882755	87,495.62	84,992.74	172,488.36	0.14%
S36	WEST POINTE BANK	39-1827049	187,546.08	122,650.64	310,196.72	0.24%
S37	COMMUNITY SAVINGS BANK	36-0939290	170,300.63	125,916.97	296,217.60	0.23%
S38	MUTUAL FEDERAL BANK	36-1776229	87,450.73	42,060.46	129,511.19	0.10%
S39	THE FIRST NATIONAL BANK OF RIVER	39-0280840	382,209.56	290,642.04	672,851.60	0.53%
T00	FEDERAL HOME LOAN BANK OF DES MOINES	42-6000149	1,857,784.56	1,363,387.48	3,221,172.04	2.53%

T13	VIKING SAVINGS BANK	41-1368205	71,357.04	105,903.35	177,260.39	0.14%
T17	B&L BANK	44-0326420	21,025.94	-	21,025.94	0.02%
T27	NEW ERA BANK	43-0432620	143,620.37	259,769.83	403,390.20	0.32%
T28	FIRST NATIONAL BANK MAHNOMEN TWIN VALLEY	41-0256330	107,884.55	34,798.65	142,683.20	0.11%
T29	TRUST COMPANY OF THE OZARKS, INC.	43-1803870	157,345.97	122,942.85	280,288.82	0.22%
T30	Worthington Federal Savings Bank	41-0620886	65,686.74	27,943.16	93,629.90	0.07%
T31	EXCHANGE STATE BANK	42-0239000	145,757.37	97,098.12	242,855.49	0.19%
T33	KEARNEY TRUST COMPANY	44-0310650	77,682.05	122,206.29	199,888.34	0.16%
T35	ENDURA FINANCIAL FEDERAL CREDIT UNION	41-1426061	5,002.60	3,582.59	8,585.19	0.01%
T37	BANCSTAR, INC.	43-1261607	292,223.71	175,129.96	467,353.67	0.37%
T38	SERVICE FIRST FEDERAL CREDIT UNION	46-0224713	125,680.95	54,852.26	180,533.21	0.14%
T39	HEARTLAND BANK	42-0535090	65,862.82	180,278.69	246,141.51	0.19%
U00	FEDERAL HOME LOAN BANK OF DALLAS	71-6013989	2,108,874.81	1,340,379.46	3,449,254.27	2.71%
U12	AMORY FS & LA	64-0113206	54,628.44	15,254.18	69,882.62	0.05%
U16	FIDELITY BANK	72-0184470	1,427,865.24	760,003.71	2,187,868.95	1.72%
U23	NORTHEAST TEXAS TEACHERS FCU	75-1099272	11,875.51	8,159.67	20,035.18	0.02%
U24	FIRST FEDERAL BANK OF LOUISIANA	72-0401264	536,294.80	287,618.53	823,913.33	0.65%
U25	KAPLAN STATE BANK	72-1066314	134,135.00	109,516.24	243,651.24	0.19%
U27	FIRST NATIONAL BANK OF FORT STOCKTON	74-1315027	29,984.59	-	29,984.59	0.02%
U28	TEXAS BANKERS ASSOCIATION	74-0602235	355,467.55	436,331.90	791,799.45	0.62%
U29	RAYNNE BUILDING & LOAN ASSOC.	72-0296215	16,834.69	18,669.30	35,503.99	0.03%
U30	FIFTH DISTRICT SAVINGS BANK	72-0184630	132,905.54	353,223.85	486,129.39	0.38%
U31	CITY NATIONAL BANK	74-0560702	19,287.26	-	19,287.26	0.02%
U34	MBL BANK	72-0261971	138,556.09	82,951.42	221,507.51	0.17%
U35	EUREKA HOMESTEAD	72-0180310	96,978.49	120,183.35	217,161.84	0.17%
U36	FIRST NATIONAL BANK IN DERIDDER	72-0168925	106,569.05	59,338.42	165,907.47	0.13%
U38	CITIZENS STATE BANK	75-1249004	148,948.52	83,201.35	232,149.87	0.18%
U39	STATE NATIONAL BANK OF BIG SPRING	75-0139735	148,081.53	211,874.23	359,955.76	0.28%
U40	RICHLAND STATE BANK	72-0300200	226,802.79	244,448.03	471,250.82	0.37%
U41	EAST TEXAS BANCSHARES, INC.	76-0151437	328,215.36	176,491.95	504,707.31	0.40%
U42	COMMUNITY BANK HOLDINGS OF TEXAS, INC.	75-1652603	400,109.51	276,027.67	676,137.18	0.53%
U43	EVANGELINE BANK & TRUST COMPANY	72-0180410	243,703.03	120,000.00	363,703.03	0.29%
U45	TENSAS STATE BANK	72-0332815	116,426.50	57,846.88	174,273.38	0.14%
U46	MERCHANTS & FARMERS BANK & TRUST	72-0258810	180,177.50	105,678.18	285,855.68	0.22%
U47	STATE EMPLOYEES CREDIT UNION OF	85-6010733	477,501.40	182,157.18	659,658.58	0.52%
U48	GIBSLAND BANK & TRUST COMPANY	72-0389530	91,819.82	22,659.28	114,479.10	0.09%
U49	U.S. EAGLE FEDERAL CREDIT UNION	85-0102181	529,218.75	572,566.72	1,101,785.47	0.86%
U50	ST. LANDRY HOMESTEAD FSB	72-0307750	218,613.25	223,463.10	442,076.35	0.35%
U51	CITIZENS SAVINGS BANK	72-0369226	274,211.86	794,792.89	1,069,004.75	0.84%
U52	FIRST NATIONAL BANK OF LOUISIANA	72-0163429	260,511.32	74,684.18	335,195.50	0.26%
U53	SUNDOWN STATE BANK	75-1104365	96,183.58	79,078.01	175,261.59	0.14%
U54	COMANCHE NATIONAL CORPORATION	75-2937916	142,470.53	218,149.13	360,619.66	0.28%
U55	THE FIRST NATIONAL BANK OF EAGLE LAKE	74-0602058	69,682.67	32,283.49	101,966.16	0.08%
U56	POWELL STATE BANK	75-0304380	27,869.71	13,850.12	41,719.83	0.03%
U57	ST. MARTIN BANK & TRUST COMPANY	72-0307850	260,987.93	250,396.96	511,384.89	0.40%
U58	FALCON INTERNATIONAL BANK	74-2382841	400,741.17	88,264.55	489,005.72	0.38%

U60	COMMUNITY BANCSHARES OF MISSISSIPPI	64-0606241	527,335.37	-	527,335.37	0.41%
U62	Synergy Bank	72-1433422	351,599.35	235,591.26	587,190.61	0.46%
U63	Farmers State Bank & Trust Company	72-0358475	108,180.42	85,232.33	193,412.75	0.15%
U64	NEW FIRST NATIONAL BANK	74-0606995	459,350.61	231,411.62	690,762.23	0.54%
U67	BANK OF GRAVETT	71-0009850	104,151.14	150,689.67	254,840.81	0.20%
U68	MUENSTER STATE BANK	75-0453080	98,467.16	55,628.39	154,095.55	0.12%
U69	Credit Union of Texas	75-0225045	1,042,048.67	820,146.78	1,862,195.45	1.46%
U70	Progressive Bank	72-0768210	526,123.07	339,209.66	865,332.73	0.68%
U71	CommunityBank of Texas, NA	74-1946814	1,335,488.36	997,162.74	2,332,651.10	1.83%
V00	FEDERAL HOME LOAN BANK OF TOPEKA	48-0561319	1,559,900.03	1,103,031.29	2,662,931.32	2.09%
V04	MUTUAL SAVINGS ASSOC	48-0306560	125,917.00	45,005.00	170,922.00	0.13%
V05	SAN LUIS VALLEY FEDERAL BANK	84-0312757	155,612.00	-	155,612.00	0.12%
V09	ARGENTINE FEDERAL SAVINGS	48-0123640	35,437.27	33,803.18	69,240.45	0.05%
V12	LIBERTY SAVINGS ASSOCIATION	48-0309900	-	19,933.57	19,933.57	0.02%
V15	FIRST FLO CORPORATION	84-0725524	66,919.23	44,000.42	110,919.65	0.09%
V17	LINDOE, INC	84-0530210	49,009.24	9,106.89	58,116.13	0.05%
V18	COMMUNITY NATIONAL BANK	48-0976372	232,699.14	81,007.20	313,706.34	0.25%
V19	KANSAS BANKERS SERVICES, INC.	48-1233705	201,420.33	143,880.47	345,300.80	0.27%
V20	FIRST LIBERTY CAPITAL CORPORATION	84-0818995	47,265.33	-	47,265.33	0.04%
V23	BancCentral, National Association	73-0177591	170,957.03	80,807.48	251,764.51	0.20%
V24	CEDAR SECURITY BANK	47-0672448	21,558.85	58,626.76	80,185.61	0.06%
V25	CHISHOLM TRAIL FINANCIAL CORPORATION	48-0932878	23,831.89	5,947.97	29,779.86	0.02%
V26	Premier Members Credit Union	84-0500890	361,308.14	184,362.80	545,670.94	0.43%
V27	SAC FEDERAL CREDIT UNION	47-0376486	495,505.75	306,021.21	801,526.96	0.63%
V29	EQUITY BANK	48-0987182	638,913.17	462,441.67	1,101,354.84	0.86%
V30	ALTERRA BANK	48-0444515	7,107.81	4,345.38	11,453.19	0.01%
V31	Central of Kansas, Inc.	48-0938215	922,564.29	495,303.08	1,417,867.37	1.11%
V32	Capital City Bank	48-0391435	297,848.61	187,346.57	485,195.18	0.38%
W02	SUMMIT STATE BANK	94-2878925	388,499.49	141,984.19	530,483.68	0.42%
W09	SEA WEST COAST GUARD FEDERAL CREDIT	94-1480396	136,600.69	45,159.38	181,760.07	0.14%
W10	FRESNO COUNTY FEDERAL CREDIT UNION	94-1214416	408,190.02	28,145.42	436,335.44	0.34%
W11	SCE FEDERAL CREDIT UNION	95-1766772	558,465.66	482,722.39	1,041,188.05	0.82%
W13	FINANCE AND THRIFT COMPANY	94-0762490	160,159.55	182,168.59	342,328.14	0.27%
W14	MONTEREY CREDIT UNION	94-6198351	330,738.84	381,234.20	711,973.04	0.56%
W15	ALTIER CREDIT UNION	86-0929205	201,125.06	107,362.36	308,487.42	0.24%
X10	BANK OF THE ROCKIES, N.A.	81-0135360	107,977.95	45,290.81	153,268.76	0.12%
X12	CASCADE FEDERAL CREDIT UNION	91-0596529	87,738.29	117,489.22	205,227.51	0.16%
X13	SALAL CREDIT UNION	91-0593941	559,027.98	336,122.31	895,150.29	0.70%
X15	FIRST NATIONAL BANK OF GILLETTE	83-0201987	219,152.43	188,400.00	407,552.43	0.32%
X16	MOUNTAINCREST CREDIT UNION	91-0596314	33,504.92	-	33,504.92	0.03%
X17	TRAILHEAD CREDIT UNION	93-0256725	94,238.20	59,834.69	154,072.89	0.12%
X18	IRELAND BANK	82-0132840	193,904.58	53,000.00	246,904.58	0.19%
X19	BIG HORN FEDERAL SAVINGS BANK	83-0105255	156,117.15	198,887.89	355,005.04	0.28%
Grand Total			78,602,996.36	48,852,535.88	127,455,532.24	100.00%

PENTEGRA DEFINED CONTRIBUTION PLAN FOR FINANCIAL INSTITUTIONS
Employer ID No.: 13-6321489
Plan No.: 333

FORM 5500, SCHEDULE H, PART IV, LINE 5B
SCHEDULE OF PLANS TRANSFERRED FROM THIS PLAN TO ANOTHER PLAN(S)
JANUARY 1, 2015-DECEMBER 31, 2015

5b(1) Name of plan(s)	5b(2) EIN	5b(3) PN
Kennebec Federal Savings & Loan Association	01-0100387	002
Marine Bank & Trust Company 401(k) Profit Sharing Plan	65-0644585	001
North Akron Savings Bank 401(k) Spin-off Plan	34-0431900	003
Connexus Credit Union 401(k) Plan	41-1426061	001
Western Bank of Lordsburg 401(k) Plan	85-0036735	004
Commerce BancShares, Inc. 401(k) Employee Stock Ownership Plan	75-0313320	001
Community Bankcshares 401(k) Plan	48-0976372	001
The First Business Financial Services 401(k) Plan	48-0444515	001

PENTEGRA DEFINED CONTRIBUTION PLAN FOR FINANCIAL INSTITUTIONS

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

December 31, 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
	Reliance Trust Company	Stable Value Fund, MetLife Series 25053 CL 0***	**	$ 318,025,520
	State Street Global Advisors	S&P 500 (R) Indx NL SF CL A***	**	274,732,265
	State Street Global Advisors	S&P Midcap (R) Indx NL SF CL A***	**	185,163,739
	State Street Global Advisors	Russell Small Cap R Indx NL SF CL A***	**	67,321,625
	State Street Global Advisors	Moderate Strategic Balanced SL Fund	**	73,522,747
	State Street Global Advisors	Russell Large Cap Growth Indx NL CL A***	**	83,558,826
	State Street Global Advisors	Intl Indx NL SF CL A***	**	66,658,393
	State Street Global Advisors	Nasdaq 100 Index R NL SF CL A***	**	82,242,976
	State Street Global Advisors	Russell Large Cap Value R Indx NL SF CL A***	**	58,738,272
	State Street Global Advisors	Aggressive Strategic Balanced SL Fund	**	52,503,806
	State Street Global Advisors	Target Retirement 2025 NL SF CL A	**	59,979,396
	State Street Global Advisors	US Long Treasury Indx NL SF CL A	**	41,594,118
	State Street Global Advisors	Target Retirement 2015 NL SF CL A	**	29,010,088
	State Street Global Advisors	Conservative Strategic Balanced SL Fund	**	32,073,679
	State Street Global Advisors	Target Retirement 2035 NL SF CL A	**	39,407,657
	State Street Global Advisors	Target Retirement 2020 NL SF CL A	**	35,133,330
	State Street Global Advisors	REIT Indx NL SF CL A***	**	35,134,049
	State Street Global Advisors	US Bond Indx NL SF CL A***	**	29,705,846
	State Street Global Advisors	Target Retirement 2045 NL SF CL A	**	23,492,424
	State Street Global Advisors	Target Retirement 2030 NL SF CL A	**	34,150,765
	State Street Global Advisors	Target Retirement 2040 NL SF CL A	**	22,272,321
	State Street Global Advisors	US Inflation Pro Bond Indx NL SF CL A***	**	9,192,059
	State Street Global Advisors	Target Retirement 2050 NL SF CL A	**	10,295,202
	State Street Global Advisors	Target Retirement Income NL SF CL A	**	5,604,252
	State Street Global Advisors	Target Retirement 2055 NL SF CL A	**	5,773,038
	State Street Global Advisors	Target Retirement 2060 NL SF CL A	**	734,909
*	Reliance Trust Company	Pentegra Advantage Moderate Asset Allocation CL 0	**	11,421,238
*	Reliance Trust Company	Pentegra Advantage Moderately Aggresive Asset Allocation CL 0	**	9,917,393
*	Reliance Trust Company	Pentegra Advantage Aggresive Asset Allocation CL 0	**	5,267,794
*	Reliance Trust Company	Pentegra Advantage Moderately Conservative Asset Alloc. CL 0	**	3,500,002
*	Reliance Trust Company	Pentegra Advantage Conservative Asset Allocation CL 0	**	1,196,131
	Total investments in common collective trust funds**			1,707,323,860
	T. Rowe	T.Rowe Blue Chip Growth Fund	**	21,560,402
	American Funds	American Funds EuroPacific Growth Fund R6	**	11,922,767
	American Beacon Funds	American Beacon Large Cap Value Fund Institutional	**	11,252,819
	Principal Global Investors	Principal Midcap Fund Institutional	**	10,760,411
	Dodge and Cox	Dodge and Cox Income Fund	**	8,549,150
	Dimensional Fund Advisors	DFA US Small Cap Portfolio Institutional	**	6,629,959
	MFS	MFS Massachusetts Investors R5	**	5,535,911
	Total investments in mutual funds			76,211,419

Employer ID No.: 13-6321489
Plan No.: 333

PENTEGRA DEFINED CONTRIBUTION PLAN FOR FINANCIAL INSTITUTIONS

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December 31, 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
	Charles Schwab and Company, Inc.	Self Directed Brokerage Account	**	$ 6,095,116
	State Street Global Advisors	Cash Series US Government Fund	**	61,997,455
	State Street Global Advisors	Interest Bearing Cash Government Short Term Investment Fund***	**	149
	Total investments			1,851,627,999
*	Notes receivable from	Loans - interest rates 2.45% to 10.25%, maturity dates 2016 through 2031	**	39,295,738
		Adjustment from fair value to contract value for fully benefit-responsive stable value fund	**	(320,901)
	Total			$ 1,890,602,836

* Party-in-interest.
** Cost information not required for participant directed investments.
*** Common collective trust funds, Cash Series US Government Fund and government short term investment fund include non-participant directed investments that have an aggregate cost and current value of $2,627,615 and $3,661,443 respectively, as of December 31, 2015.