

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 <u>07/01/2015</u> and ending <u>06/30/2016</u>	
A This return/report is for:	☐ a multiemployer plan; ☒ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions); or ☐ a single-employer plan; ☐ a DFE (specify) ____ B This return/report is: ☐ the first return/report; ☐ the final return/report; ☐ an amended return/report; ☐ a short plan year return/report (less than 12 months). C If the plan is a collectively-bargained plan, check here. ☐ D Check box if filing under: ☒ Form 5558; ☐ automatic extension; ☐ the DFVC program; ☐ special extension (enter description)

Part II	Basic Plan Information —enter all requested information
1a Name of plan <u>PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST</u>	1b Three-digit plan number (PN) ▶ <u>333</u> 1c Effective date of plan <u>07/15/1943</u>
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) <u>BOARD OF DIRECTORS OF PENTEGRA DEFINED BENEFIT PLAN</u> <u>701 WESTCHESTER AVENUE SUITE 320E</u> <u>WHITE PLAINS, NY 10604</u>	2b Employer Identification Number (EIN) <u>13-5645888</u> 2c Plan Sponsor's telephone number <u>914-694-1300</u> 2d Business code (see instructions) <u>525100</u>

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

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

SIGN HERE	<u>Filed with authorized/valid electronic signature.</u>	<u>04/18/2017</u>	<u>JOHN PINTO</u>
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address (include room or suite number)			Preparer's telephone number

3a Plan administrator's name and address ☐ Same as Plan Sponsor JOHN PINTO, PRESIDENT, PENTEGRA DB PLAN 701 WESTCHESTER AVENUE SUITE 320E WHITE PLAINS, NY 10604	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 36898
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) 12128
a(2) Total number of active participants at the end of the plan year	6a(2) 11502
b Retired or separated participants receiving benefits.....	6b 9929
c Other retired or separated participants entitled to future benefits.....	6c 14428
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d 35859
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.....	6e 733
f Total. Add lines 6d and 6e	6f 36592
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....	6g
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	6h 307
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 1A	
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☒ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

<div>SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Single-Employer Defined Benefit Plan Actuarial Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).</div> <div>▶ File as an attachment to Form 5500 or 5500-SF.</div>	<div>OMB No. 1210-0110</div> <div>2015</div> <div>This Form is Open to Public Inspection</div>
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For calendar plan year 2015 or fiscal plan year beginning 07/01/2015 and ending 06/30/2016	
▶ Round off amounts to nearest dollar.	
▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.	
A Name of plan PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST	B Three-digit plan number (PN) ▶ 333
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF BOARD OF DIRECTORS OF PENTEGRA DEFINED BENEFIT PLAN	D Employer Identification Number (EIN) 13-5645888
E Type of plan: ☐ Single ☒ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 07 Day 01 Year 2015			
2	Assets:			
	a Market value	2a	3261385112	
	b Actuarial value	2b	3261385112	
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
	a For retired participants and beneficiaries receiving payment	10372	1253951201	1253951201
	b For terminated vested participants	14510	567475696	567475696
	c For active participants	12079	1197974210	1226202956
	d Total	36961	3019401107	3047629853
4	If the plan is in at-risk status, check the box and complete lines (a) and (b) ☐			
	a Funding target disregarding prescribed at-risk assumptions	4a		
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5	Effective interest rate	5	6.31%	
6	Target normal cost	6	118094416	

Statement by Enrolled Actuary	
To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.	
SIGN HERE	
Signature of actuary	04/12/2017
DAVID M. FLAGG	Date
Type or print name of actuary	17-03713
WILLIS TOWERS WATSON	Most recent enrollment number
Firm name	212-309-3504
335 MADISON AVENUE NEW YORK, NY 10017	Telephone number (including area code)
Address of the firm	

Part II	Beginning of Year Carryover and Prefunding Balances
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	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	36847924	21854252
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	442825	149768
9 Amount remaining (line 7 minus line 8)	36405099	21704484
10 Interest on line 9 using prior year's actual return of <u>3.38</u> %	1446295	880342
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		125765827
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>6.51</u> %		8200986
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance.....		133966813
d Portion of (c) to be added to prefunding balance		3255914
12 Other reductions in balances due to elections or deemed elections	0	16550
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12).....	37851394	25824190

Part III Funding Percentages

14	Funding target attainment percentage.....	14	104.92 %
15	Adjusted funding target attainment percentage	15	106.72 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement.....	16	110.60 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.....	17	%

Part IV Contributions and Liquidity Shortfalls

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

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
07/01/2015	153185807	252150			
			Totals ►	18(b)	153185807 18(c) 252150

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years.....	19a	0
b Contributions made to avoid restrictions adjusted to valuation date.....	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date.....	19c	146819569

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No

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

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

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

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

21 Discount rate:				
a Segment rates:	1st segment: 4.72 %	2nd segment: 6.11 %	3rd segment: 6.81 %	☐ N/A, full yield curve used
b Applicable month (enter code).....				21b 4
22 Weighted average retirement age				22 55
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute				

Part VI Miscellaneous Items

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6)	31a	118094416	
b Excess assets, if applicable, but not greater than line 31a	31b	77411846	
32 Amortization installments:			
a Net shortfall amortization installment	Outstanding Balance	Installment	
b Waiver amortization installment	45251745	9794150	
	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)...	34	50476720	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....	628987	2919703	3548690
36 Additional cash requirement (line 34 minus line 35)	36	46928030	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	146819569	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	99891539	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	2245814	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years.....	40	0	

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

41 If an election was made to use PRA 2010 funding relief for this plan:			
a Schedule elected	☐ 2 plus 7 years ☒ 15 years		
b Eligible plan year(s) for which the election in line 41a was made	☐ 2008 ☐ 2009 ☒ 2010 ☒ 2011		
42 Amount of acceleration adjustment	42		
43 Excess installment acceleration amount to be carried over to future plan years	43		

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

For calendar plan year 2015 or fiscal plan year beginning 07/01/2015 and ending 06/30/2016		
<div>A</div> Name of plan PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST	<div>B</div> Three-digit plan number (PN) ▶	333
<div>C</div> Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF DIRECTORS OF PENTEGRA DEFINED BENEFIT PLAN	<div>D</div> Employer Identification Number (EIN) 13-5645888	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a** Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☐ Yes ☒ No
- b** If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

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

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

PENTEGRA SERVICES, INC.

13-3745616

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13	CONTRACT ADMIN	18208085	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

BLACKROCK INSTITUTIONAL TRUST CO,NA

94-3112180

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
51 28 21 34 24 50	INVESTMENT MGMT	298569	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

STATE STREET GLOBAL ADVISORS

04-1867445

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
51 99 68 18 19 52	INVESTMENT MGMT	290624	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

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

BANK OF NEW YORK MELLON

13-5160382

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21	TRUSTEE	207355	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

GRANT THORNTON LLP

36-6055558

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	AUDITOR	140530	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

BLOOMBERG FINANCE, LP

06-1818168

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
34	INVEST VALUATION	117036	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

WILLIS TOWERS WATSON

53-0181291

(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?
11	ACTUARIAL	88220	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

INVESTOR FORCE, INC.

23-2979047

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
34	INVESTMENT EVALUATIONS	69458	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

BANK OF NEW YORK MELLON

13-5160382

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
51	INVESTMENT MGMT	54687	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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 COUNSEL	29764	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

JACKSON LEWIS, LLP

13-1863997

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29	LEGAL	24507	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MORNINGSTAR INC.

32-2397908

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
34	INVESTMENT EV	23193	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

GIMMIE CREDIT, LLC

20-4033510

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
34	INVESTMENT EVALUATIONS	13959	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

CHEIRON INC.

13-4215617

(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?
17	PENSION CONSULTING	9110	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

Part III **Termination Information on Accountants and Enrolled Actuaries (see instructions)**
(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2015 This Form is Open to Public Inspection.
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For calendar plan year 2015 or fiscal plan year beginning 07/01/2015 and ending 06/30/2016

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

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>EB TEMPORARY INVESTMENT FUND</u>			
b Name of sponsor of entity listed in (a): <u>THE BANK OF NEW YORK MELLON</u>			
c EIN-PN <u>25-6078093-023</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>44713479</u>	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>LONG TERM CREDIT BOND INDEX FUND</u>			
b Name of sponsor of entity listed in (a): <u>BLACKROCK INSTITUTIONAL TRUST COMPANY, NA</u>			
c EIN-PN <u>94-3118550-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>96946959</u>	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>LONG CREDIT INDEX NON-LENDING FUND</u>			
b Name of sponsor of entity listed in (a): <u>STATE STREET BANK & TRUST CO.</u>			
c EIN-PN <u>04-0025081-146</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>43984553</u>	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>S&P 500 FLAGSHIP</u>			
b Name of sponsor of entity listed in (a): <u>STATE STREET BANK & TRUST CO</u>			
c EIN-PN <u>04-0025081-002</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>137602463</u>	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>RUSSELL 1000 VALUE FUND</u>			
b Name of sponsor of entity listed in (a): <u>BLACKROCK INSTITUTIONAL TRUST COMPANY, NA</u>			
c EIN-PN <u>94-3149382-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>70864477</u>	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>EAFE EQUITY INDEX FUND</u>			
b Name of sponsor of entity listed in (a): <u>BLACKROCK INSTITUTIONAL TRUST COMPANY, NA</u>			
c EIN-PN <u>94-6596958-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>29179545</u>	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>EQUITY INDEX FUND</u>			
b Name of sponsor of entity listed in (a): <u>BLACKROCK INSTITUTIONAL TRUST COMPANY, NA</u>			
c EIN-PN <u>94-6052285-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>179904889</u>	

a Name of MTIA, CCT, PSA, or 103-12 IE: TWENTY PLUS YR HIGH QUALITY CORP FD		
b Name of sponsor of entity listed in (a): STATE STREET BANK & TURST CO		
c EIN-PN 90-0337987-296	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 70426623
a Name of MTIA, CCT, PSA, or 103-12 IE: RUSSELL 2000 EQUITY INDEX FUND		
b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY, NA		
c EIN-PN 94-3273839-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 45608886
a Name of MTIA, CCT, PSA, or 103-12 IE: BARLOW PARTNERS GROUP TRUST		
b Name of sponsor of entity listed in (a): BARLOW PARTNERS		
c EIN-PN 36-3653202-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: INT TERM CREDIT BOND INDEX FUND		
b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY, NA		
c EIN-PN 94-3118549-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 107639410
a Name of MTIA, CCT, PSA, or 103-12 IE: INT GOV'T/CREDIT BOND INDEX FUND		
b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY, NA		
c EIN-PN 94-3199817-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 5630868
a Name of MTIA, CCT, PSA, or 103-12 IE: FIVE THRU TWENTY YR HIGH QUALITY FD		
b Name of sponsor of entity listed in (a): STATE STREET BANK & TRUST CO		
c EIN-PN 90-0337987-297	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 101803726
a Name of MTIA, CCT, PSA, or 103-12 IE: RUSSELL 2000 GROWTH INDEX FUND		
b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY, NA		
c EIN-PN 94-3302954-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 40027120
a Name of MTIA, CCT, PSA, or 103-12 IE: RUSSELL 2000 GROWTH INDEX		
b Name of sponsor of entity listed in (a): STATE STREET BANK & TRUST CO		
c EIN-PN 04-6809843-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 19928416
a Name of MTIA, CCT, PSA, or 103-12 IE: S&P MIDCAP 400 INDEX NON LENDING		
b Name of sponsor of entity listed in (a): STATE STREET BANK & TRUST CO		
c EIN-PN 90-0337987-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 65397203
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

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2015 This Form is Open to Public Inspection
For calendar plan year 2015 or fiscal plan year beginning 07/01/2015 and ending 06/30/2016		
A Name of plan PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST	B Three-digit plan number (PN) ►	333
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF DIRECTORS OF PENTEGRA DEFINED BENEFIT PLAN	D Employer Identification Number (EIN) 13-5645888	

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	14610720	10830938
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	49210362	35857602
(2) Participant contributions	1b(2)		
(3) Other.....	1b(3)	47247425	29248748
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	119903	21798
(2) U.S. Government securities.....	1c(2)	173751990	273331409
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other.....	1c(3)(B)	1119858224	1005733409
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	1232500	19019063
(B) Common	1c(4)(B)	23404936	41179350
(5) Partnership/joint venture interests	1c(5)	309791471	382784873
(6) Real estate (other than employer real property)	1c(6)	86621480	77307820
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts.....	1c(9)	1115313526	1059658616
(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)	223872884	209921264
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)	159831945	190183174

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e	4641090	4897780
f Total assets (add all amounts in lines 1a through 1e)	1f	3329508456	3339975844

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h	47919249	29457604
i Acquisition indebtedness	1i		
j Other liabilities	1j	0	0
k Total liabilities (add all amounts in lines 1g through 1j)	1k	47919249	29457604

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	3281589207	3310518240
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Part II Income and Expense Statement

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

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	149512146	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		149512146
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	23	
(B) U.S. Government securities	2b(1)(B)	3313552	
(C) Corporate debt instruments	2b(1)(C)	53117086	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	2480167	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		58910828
(2) Dividends: (A) Preferred stock	2b(2)(A)	838750	
(B) Common stock	2b(2)(B)	7676033	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	501334	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		9016117
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	909208886	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	907810990	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		1397896
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	1176786	
(B) Other	2b(5)(B)	47829489	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		49006275

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		27123302
(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)		-14476752
c Other income	2c		56077974
d Total income. Add all income amounts in column (b) and enter total	2d		336567786

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	204512611	
(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)		204512611
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)	1478035	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	14545928	
(4) Other	2i(4)	67552450	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		83576413
j Total expenses. Add all expense amounts in column (b) and enter total	2j		288089024

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		48478762
l Transfers of assets:			
(1) To this plan	2l(1)		1786872
(2) From this plan	2l(2)		21336601

Part III Accountant's Opinion

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

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

(1) ☒ Unqualified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

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

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

(1) Name: GRANT THORNTON LLP

(2) EIN: 36-6055558

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

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

Part IV Compliance Questions

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

During the plan year:

	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.)		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.)		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.)		X		
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X		
e Was this plan covered by a fidelity bond?	X			500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X		
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X		
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X		
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X			
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	X			
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X		
l Has the plan failed to provide any benefit when due under the plan?		X		
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)				
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.				
o Did the plan trust incur unrelated business taxable income?				
p Were in-service distributions made during the plan year?				

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)
5049 - HOME FEDERAL BANK CORPORATIONPLAN	61-0305840	003
1072 - THE DEFINED1072 - THE LENOX NATIONAL BANK	04-1851620	001
6087 - AMERICANA BANK	35-0377080	001
5002 - CITIZENS FEDERAL SAVINGS & LOAN ASSOC. OF COVINGTON	61-0156535	002

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

Part V Trust Information

6a Name of trust	6b Trust's EIN
6c Name of trustee or custodian	6d Trustee's or custodian's telephone number

<div>SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Retirement Plan Information</div> <div>This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).</div> <div>► File as an attachment to Form 5500.</div>	<div>OMB No. 1210-0110</div> <div>2015</div> <div>This Form is Open to Public Inspection.</div>
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For calendar plan year 2015 or fiscal plan year beginning 07/01/2015 and ending 06/30/2016

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

Part I	Distributions
--------	---------------

All references to distributions relate only to payments of benefits during the plan year.

1	Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
2	Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 13-3745616		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.			
3	Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....	3	546

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

4	Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?	☐ Yes	☒ No	☐ N/A
If the plan is a defined benefit plan, go to line 8.				
5	If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6	a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a		
	b Enter the amount contributed by the employer to the plan for this plan year	6b		
	c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c		
If you completed line 6c, skip lines 8 and 9.				
7	Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes	☐ No	☐ N/A
8	If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?	☐ Yes	☐ No	☒ N/A

Part III	Amendments
----------	------------

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

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

10	Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11	a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
	b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes	☐ No
12	Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.

Schedule R (Form 5500) 2015
v. 150123

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
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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: <u>26.0</u> % Investment-Grade Debt: <u>62.0</u> % High-Yield Debt: <u>0.0</u> % Real Estate: <u>2.0</u> % Other: <u>10.0</u> %
	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
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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: 13-5645888
Plan Number: 333

Consolidated Financial Supplemental Schedules and
Report of Independent Certified Public Accountants

**PENTEGRA DEFINED BENEFIT PLAN
FOR FINANCIAL INSTITUTIONS**

As of June 30, 2016 and 2015, and
for the year ended June 30, 2016

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

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REPORT OF INDEPENDENT CERTIFIED PUBLIC ACCOUNTANTS

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

We have audited the accompanying consolidated financial statements of the Pentegra Defined Benefit Plan for Financial Institutions (the “Plan”), which comprise the consolidated statements of net assets available for benefits as of June 30, 2016 and 2015 and the related consolidated statement of changes in net assets available for benefits for the year ended June 30, 2016, and the related notes to the financial statements.

Management’s responsibility for the financial statements

Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditor’s responsibility

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

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditor’s judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Plan’s preparation and fair presentation of the consolidated financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan’s internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements.

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

Opinion

In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the financial status of the Pentegra Defined Benefit Plan for Financial Institutions as of June 30, 2016 and 2015, and the changes in its financial status for the year ended June 30, 2016 in accordance with accounting principles generally accepted in the United States of America.

Supplementary information

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules, Schedule H, Part IV, Line 4i - Schedule of assets (held at end of year) as of June 30, 2016 and Schedule H, Part IV Line 4j - schedule of reportable transactions for the year ended June 30, 2016, are presented for purposes of additional analysis and are not a required part of the financial statements, but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Such supplementary information is the responsibility of the Plan's management and was derived from and relates directly to the underlying accounting and other records used to prepare the consolidated financial statements. The information has been subjected to the auditing procedures applied in the audit of the consolidated financial statements and certain additional procedures. These additional procedures included comparing and reconciling the information directly to the underlying accounting and other records used to prepare the consolidated financial statements or to the consolidated financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the supplemental schedules are fairly stated, in all material respects, in relation to the consolidated financial statements as a whole.

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

New York, New York
April 17, 2017

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Consolidated Statements of Net Assets Available for Benefits

As of June 30, 2016 and 2015

(in thousands)

	<u>2016</u>	<u>2015</u>
ASSETS		
Investments, at fair value	\$ 3,245,680	\$ 3,199,917
Accrued investment income	11,697	14,294
Accounts receivable	12,420	9,630
Employer contributions receivable	35,858	49,210
Receivables for securities sold, not yet settled	5,132	23,323
Goodwill and intangible assets	13,461	13,882
Cash	10,831	14,611
Other assets	<u>4,896</u>	<u>4,641</u>
Total assets	<u>3,339,975</u>	<u>3,329,508</u>
LIABILITIES		
Accounts payable and other liabilities	23,886	28,474
Payables for securities purchased, not yet settled	<u>5,571</u>	<u>19,445</u>
Total liabilities	<u>29,457</u>	<u>47,919</u>
Net assets available for benefits	<u>\$ 3,310,518</u>	<u>\$ 3,281,589</u>

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

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
Consolidated Statement of Changes in Net Assets Available for Benefits
For the year ended June 30, 2016
(in thousands)

ADDITIONS

Contributions	\$ 149,512
Investment income/(loss)	
Net appreciation in fair value of investments	62,949
Interest	59,011
Dividends	9,016
Less:	
Administrative asset fee	(13,646)
Investment advisory services	(899)
Net investment income	<u>116,431</u>
Administrative and service income	55,390
Other	<u>689</u>
Total additions	<u>322,022</u>

DEDUCTIONS

Benefit payments	204,513
Administrative expenses	67,413
Other	<u>1,617</u>
Total deductions	<u>273,543</u>
Net increase	48,479

TRANSFER OF ASSETS

Transfers into the Plan	1,787
Transfers out of the Plan	<u>(21,337)</u>
Total increase in net assets	28,929

NET ASSETS AVAILABLE FOR BENEFITS

Beginning of year	<u>3,281,589</u>
End of year	<u>\$ 3,310,518</u>

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

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2016 and 2015, and for the year ended June 30, 2016

(Amounts in thousands)

1. DESCRIPTION OF THE PLAN

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

General

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

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

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

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

Cash

The Plan maintains cash balances with U.S. financial institutions, which at times, may exceed federally insured limits. The Plan has not experienced any losses in such accounts and believes it is not exposed to any significant credit risk on cash.

Use of Estimates

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

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2016 and 2015, and for the year ended June 30, 2016

(Amounts in thousands)

Risk and Uncertainties

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

Income Recognition

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

Realized gains and losses on the sales of investment securities are recorded as the difference between proceeds received and cost. Cost is determined on an average cost basis. Net appreciation or depreciation includes realized gains and losses and the change in the fair value of securities held for the year ended June 30, 2016.

Investment Valuation

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

Administrative Expenses

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

Fiduciary liability insurance premiums aggregating \$358 were paid by participating employers directly and are not reflected in the Plan's consolidated financial statements for the year ended June 30, 2016.

Payment of Benefits

Benefit payments to participants are recorded upon distribution. As of June 30, 2016 and 2015, net assets available for benefits included \$12,587 and \$10,986, respectively, of benefits due to participants who have withdrawn from the Plan, or beneficiaries who have not yet received their distribution.

Contributions

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

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2016 and 2015, and for the year ended June 30, 2016

(Amounts in thousands)

Vesting

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

Pension Benefits

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

Recent Accounting Pronouncements

In May, 2015, the Financial Accounting Standards Board ("FASB") issued Accounting Standards Update ("ASU") No. 2015-07 Fair Value Measurement (Topic 820): Disclosures for Investments in Certain Entities that Calculate Net Asset Value per Share (or its Equivalent). ASU 2015-07 removes the requirement to categorize within the fair value hierarchy all investments for which fair value is measured using net asset value ("NAV") 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 2015-12 and is currently in the process of evaluating the impact the adoption of this new standard will have on the Plan financial statements.

3. SUMMARY OF ACTUARIAL ASSUMPTIONS

Actuarial Cost Methods

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

Actuarial Asset Valuation

The actuarial valuation uses the market value of assets.

Actuarial Valuation Assumptions

The significant assumptions used in the actuarial valuation are:

- For the 2016 and 2015 valuation, the interest rates used for determining the minimum required contribution are based on the three segment yield rates for 2015 and 2014, respectively, under the Highway and Transportation Funding Act of 2014 ("HATFA") with 90%-110% corridors surrounding the 25 year average of the 24 month average segment

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2016 and 2015, and for the year ended June 30, 2016

(Amounts in thousands)

rates as of September 30, 2015 and September 30, 2014, respectively, as described in IRS Notice 2014-53. The rates are as follows:

<u>2016</u>	<u>Rate</u>
Year	
1-5	4.43 %
6-20	5.91
21+	6.65
<u>2015</u>	<u>Rate</u>
Year	
1-5	4.72 %
6-20	6.11
21+	6.81

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

- For the 2016 and 2015 actuarial valuation, separate rates for non-annuitants (based on Retired Pensioner 2000 Mortality Tables ("RP-2000") "employees" table without collar or amount adjustments, projected to 2031 and 2030, respectively, using scale AA) and annuitants (based on RP-2000 "Healthy Annuitants" table without collar or amount adjustments projected to 2023 and 2022, respectively using scale AA) were used.
- The interest rate assumed for lump sum benefits is the same as the valuation interest rate, as required by the Pension Protection Act of 2006 ("PPA") as amended by MAP-21.
- Normal cost for each employer includes the estimated administrative expenses for the plan year, as required under PPA.
- An interest rate of 3.57% was used to determine the actuarial present value of accumulated plan benefits under Accounting Standards Codification ("ASC") 960, Plan Accounting-Defined Benefit Pension Plans, as of July 1, 2016. The rate used for this measurement as of July 1, 2015 was 6.25%.

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

4. FUNDING POLICY

The Plan is a defined benefit pension plan to which employers make contributions based upon calculations prepared annually by the Plan's outside actuary, Willis Towers Watson. The calculations are designed to determine the amounts necessary to fund the target normal cost of

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2016 and 2015, and for the year ended June 30, 2016

(Amounts in thousands)

pension benefits and the 7 year amortization of the Plan's funding shortfall. The Plan met the minimum funding requirements of ERISA for the years ended June 30, 2016 and 2015.

Certain participating employers have elected to participate on a contributory basis, whereby participants are required to contribute a percentage of their salaries. Participants are always 100% vested in the value of their contributions. Participants' accumulated contributions, including interest, were \$8,473 and \$7,713 at June 30, 2016 and 2015, respectively. Pursuant to federal regulations, the interest rate credited to these contributions at June 30, 2016 and 2015, was 2.12% and 2.18%, respectively.

5. ACCUMULATED PLAN BENEFITS

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

The actuarial present value of accumulated plan benefits as of June 30, 2016 and 2015 is as follows:

	<u>2016</u>	<u>2015</u>
Vested benefits for:		
Retirees and beneficiaries currently receiving payments	\$ 1,892,965	\$ 1,326,818
Other participants	<u>2,830,588</u>	<u>1,899,359</u>
Total vested benefits	4,723,553	3,226,177
Nonvested benefits	<u>44,245</u>	<u>29,399</u>
Total actuarial present value of accumulated plan benefits	<u>\$ 4,767,798</u>	<u>\$ 3,255,576</u>

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2016 and 2015, and for the year ended June 30, 2016

(Amounts in thousands)

The changes in the actuarial present value of accumulated plan benefits for the year ended June 30, 2016 is as follows:

	<u>2016</u>
Changes in accumulated plan benefits	
Beginning of year	<u>\$ 3,255,576</u>
Increase (decrease) during the year attributable to:	
Interest due to decrease in the discount period	196,466
Benefits paid	(204,513)
Withdrawn employers	(23,113)
New employers	-
Changes in benefits adopted by certain employers	295
Assumption changes	1,431,117
Benefits accumulated and actuarial experience	<u>111,970</u>
Net increase	<u>1,512,222</u>
End of year	<u><u>\$ 4,767,798</u></u>

6. FAIR VALUE MEASUREMENTS

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

Asset Valuation Techniques

Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs. The following is a description of the valuation methodologies used for assets at fair value. There have been no changes in the methodologies used at June 30, 2016 and 2015.

- Mutual funds are valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the U.S. Securities and Exchange Commission ("SEC"). These funds are required to publish their daily NAV and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.
- Common stocks are valued at quoted prices in active markets.
- Corporate debt securities (excluding equity linked notes ["ELN's"]), interest rate swaps, and preferred stocks are valued by management based on information provided by BNY

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

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(Amounts in thousands)

Mellon, using the following techniques: matrix pricing, market pricing, market corroborated pricing and inputs such as yield curves and indices.

- U.S. government securities are valued at prevailing market prices traded on the secondary markets or are valued by management based on information provided by BNY Mellon using the following observable inputs: matrix pricing, market pricing, market corroborated pricing and inputs such as yield curves and indices.
- Common collective trust funds ("Funds") are valued at NAV, which is calculated by the investment manager or sponsor of the Fund based on the fair value of the underlying assets of each fund. Equity funds have a primary objective of matching the performance of an index of a particular segment of the financial market, such as Standard & Poor's 500 Index. Fixed income funds are invested primarily in investment grade corporate and government bonds and seek to match the performance of particular bond index such as the Barclays Capital U.S. Long Term Credit Index. The short-term funds are primarily invested in shorter maturity government and corporate securities. As of June 30, 2016 and 2015, the Funds can be redeemed daily with 1-2 days' notice. As of June 30, 2016 and 2015, the Plan had no unfunded commitments for the Funds.
- ELN's are in the category of A-rated corporate debt securities, are valued at bid price that the originating trading desk would be willing to execute a trade (see Note 8).
- Real estate funds are valued at NAV, which is calculated by the investment manager or sponsor of the Funds which is based on data obtained from real estate appraisals, comparables, or valued based on valuation techniques such as the cash flow projection model. Redemption from these Funds varies as per the Funds' cash flow availability. As of June 30, 2016 and 2015, the Plan had remaining capital commitments for additional contributions to real estate funds of \$18,800 and \$2,000, respectively. As of June 30, 2016 and 2015, the Plan had reserve commitments of \$0 and \$750, respectively, which may or may not be called during the life of the investment.
- Private equity investments are valued at NAV, which is calculated by the fund manager and is based on the valuation of the underlying investments, which include inputs such as cost, operating results, discounted future cash flows and market based comparable data. For the year ended June 30, 2016, \$6,845 of these funds can be redeemed quarterly with a 65 day notice period while \$375,940 are not liquid and subject to the distributions of the fund manager. For the year ended June 30, 2015, \$45,784 of these funds can be redeemed monthly or quarterly with a 5-65 days' notice while \$264,007 are not liquid and subject to the distributions of the fund manager. There are various strategies employed including: private debt and equity investments, combining core long holdings of equities with short sales of stock or stock index options, event driven and other directional. As of June 30, 2016 and 2015, the Plan had remaining capital commitments for additional contributions to the limited partnerships totaling \$307,187 and \$283,586, respectively.

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2016 and 2015, and for the year ended June 30, 2016

(Amounts in thousands)

The following tables set forth by level within the fair value hierarchy a summary of the Plan's investments measured at fair value on a recurring basis at June 30, 2016 and 2015:

Fair Value Measurements as of June 30, 2016				
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total
Mutual funds	\$ 209,921	\$ -	\$ -	\$ 209,921
Common stocks				
Financial services	35,940	-	-	35,940
Materials and services	5,239	-	-	5,239
Total common stocks	41,179	-	-	41,179
Corporate debt securities				
AAA credit rating	-	162	-	162
AA credit rating	-	173,146	-	173,146
A credit rating	-	349,063	6,309	355,372
BBB credit rating	-	255,567	-	255,567
Not rated *	-	220,986	-	220,986
Total corporate debt securities	-	998,924	6,309	1,005,233
Government securities	62,206	211,126	-	273,332
Municipal and other government debt and other	22	177,223	-	177,245
Private equity	-	6,845	375,940	382,785
Preferred stock	-	19,019	-	19,019
Common collective trust funds - equity	-	588,513	-	588,513
Common collective trust funds - fixed income	-	426,432	-	426,432
Common collective trust funds - short term	-	44,713	-	44,713
Real estate funds	-	-	77,308	77,308
Total	\$ 313,328	\$ 2,472,795	\$ 459,557	\$ 3,245,680

* Includes Doubleline Opportunistic Income Fund Ltd.

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(Amounts in thousands)

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

* Includes Doubleline Opportunistic Income Fund Ltd.

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Notes to Consolidated Financial Statements

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(Amounts in thousands)

The Plan's policy is to recognize all transfers between levels at the beginning of the reporting period. For the year ended June 30, 2016, there were no transfers.

The following table presents a reconciliation of the beginning and ending balances of the fair value measurements using significant unobservable inputs (Level 3) for the year ended June 30, 2016.

Fair Value Measurements Using Significant Unobservable Inputs (Level 3)

	June 30, 2016				
	Private Equity	Real Estate Funds	Corporate Debt Sec. (ELN's)	CCT Equity	Total
Beginning balance - June 30, 2015	\$ 264,007	\$ 86,622	\$ 6,545	\$ -	\$ 357,174
Realized gains	16,104	2,606	-	-	18,710
Unrealized gains (losses)	5,865	1,177	(236)	-	6,806
Purchases	147,078	10,429	-	-	157,507
Issuances	-	-	-	-	-
Settlements	(57,114)	(23,526)	-	-	(80,640)
Transfers into Level 3	-	-	-	-	-
Ending balance - June 30, 2016	<u>\$ 375,940</u>	<u>\$ 77,308</u>	<u>\$ 6,309</u>	<u>\$ -</u>	<u>\$ 459,557</u>
The amount of total gains or losses for the period included in changes in net assets attributable to the change in unrealized gains or losses related to assets still held at the reporting date					
	<u>\$ 8,710</u>	<u>\$ 197</u>	<u>\$ (236)</u>	<u>\$ -</u>	<u>\$ 8,671</u>

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

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As of June 30, 2016 and 2015, and for the year ended June 30, 2016

(Amounts in thousands)

The following tables set forth a summary of the Plan's investments with a reported NAV at June 30, 2016 and 2015:

Fair Value Estimated Using Net Asset Value Per Share June 30, 2016					
Investment	Fair Value	Unfunded Commitment	Redemption Frequency	Other Redemption Restrictions	Redemption Notice Period
Common collective trust funds - equity	\$ 588,513	\$ -	daily	None	1-2 days
Common collective trust funds - fixed income	426,432	-	daily	None	1-2 days
Private equity - liquid	6,845	-	quarterly	None	65 days
Private equity - illiquid	375,940	307,187	subject to distributions by fund manager	None	NA
Real estate funds	<u>77,308</u>	<u>18,800</u>	varies as per funds' cash flow availability	None	NA
Total	<u>\$ 1,475,038</u>	<u>\$ 325,987</u>			

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

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

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(Amounts in thousands)

The following table represents the Plan's Level 3 financial instruments, the valuation techniques used to measure the fair value of those financial instruments as of June 30, 2016, and the significant unobservable inputs and the ranges of values for these inputs:

Quantitative Information about Significant Unobservable Inputs Used in Level 3 Fair Value Measurements June 30, 2016

Instrument	Fair Value	Principal Valuation Technique	Significant Unobservable Inputs	Range of Significant Input Values	Weighted Average
Corporate Debt Sec (ELN's)	6,309	Option Valuation Model	Volatility	17.0%-27.0%	18.7%
Private Equity	375,940	Practical Expedient	Net Asset Value	N/A	N/A
		Market Approach *	Multiples	.9x-23.4x	N/A
			Discount Rate	4.0%-35.0%	N/A
		Discounted Cashflow *	Discount Rate	5.2%-30.0%	N/A
			Multiples	4.0x-14.0x	N/A
			Revenue Growth	4.5%-207.1%	10.2%
Real Estate	77,308	Practical Expedient	Net Asset Value	N/A	N/A
		Market Comparables *	Multiples	.9%-1.1%	N/A
		Discounted Cashflow *	Discount Rate	1.5%-10.0%	N/A

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

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

- * The investment's NAV is calculated by the fund manager based on these principal valuation techniques and inputs.

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

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(Amounts in thousands)

7. INVESTMENTS

For the year ended June 30, 2016, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value by \$62,949 as presented in the consolidated statement of changes in net assets available for benefits as follows:

Net appreciation (depreciation) in fair value of investments

whose fair value was determined based on quoted market prices:

Mutual funds	\$ (14,477)
Common stocks	(9,144)
U.S. treasuries	68

Net appreciation (depreciation) in fair value of investments

whose fair value was estimated:

Private equity	21,094
Preferred stocks	(906)
Government securities	11,046
Corporate debt securities	11,547
Common collective trust funds - equity	(16,592)
Common collective trust funds - fixed income	43,614
Real estate funds	3,783
Municipal and other government debt and other	<u>12,916</u>

Net appreciation in fair value of investments \$ 62,949

The Plan's investments that represent 5% or more of net assets available for benefits as of June 30, 2016 and 2015, are as follows:

	<u>2016</u>	<u>2015</u>
Blackrock Equity Index Fund**	\$ 179,905	*

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

** The BlackRock Equity Index Fund invests in a portfolio of equity securities with the objective of approximating the capitalization weighted total return of US publicly traded larger capitalized companies as represented by the S&P 500 Index. There are no restrictions on redemptions from the Fund.

8. DERIVATIVES

Derivative financial instruments are used as hedging investments and to provide incremental income. The Plan holds equity linked notes covering a notional amount of \$5,000 and \$20,000 and an estimated fair value of \$6,309 and \$21,822 as of June 30, 2016 and 2015, respectively. An

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

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(Amounts in thousands)

equity linked note consists of a discounted fixed income instrument plus a longer term call option on an underlying equity market index, such as the Standard & Poor's 500. When the note matures, the Plan will receive the principal of the note plus the value of the option. If the value of the underlying equity market has appreciated, the option will appreciate commensurately. If the underlying equity market has not appreciated, the value of the option will be zero and the Plan will receive the maturity value of the note. At June 30, 2016, approximately 78% of the equity linked notes was comprised of the discounted fixed income instrument and 22% was comprised of the call option. At June 30, 2015, approximately 89% of the equity linked notes was comprised of the discounted fixed income instrument and 11% was comprised of the call option.

The following tables summarizes the Plan's use of derivatives and the effect on the consolidated statements of net assets available for benefits as of June 30, 2016 and 2015, respectively, and the consolidated statement of changes in net assets available for benefits for the year ended June 30, 2016.

Fair Value of Derivative Instruments as of June 30, 2016

	Consolidated Statements of Net Assets Available for Benefits	Asset Derivatives	Liability Derivatives	Total
Equity linked notes	Assets - investments at fair value	\$ 6,309	\$ -	\$ 6,309
Total derivatives		\$ 6,309	\$ -	\$ 6,309

Fair Value of Derivative Instruments as of June 30, 2015

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

Effect of Derivative Instruments on the Consolidated Statement of Changes in Net Assets Available for Benefits for the Year Ended June 30, 2016

	Consolidated Statements of Changes in Net Assets Available for Benefits	Realized Gain	Net Unrealized Depreciation	Total
Equity linked notes	Net appreciation/(depreciation) in fair value of investments	\$ -	\$ (512)	\$ (512)
Total derivatives		\$ -	\$ (512)	\$ (512)

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Notes to Consolidated Financial Statements

As of June 30, 2016 and 2015, and for the year ended June 30, 2016

(Amounts in thousands)

9. EXEMPT PARTIES-IN-INTEREST TRANSACTIONS

Certain Plan investments are managed by BNY Mellon. BNY Mellon is the trustee of the Plan and, therefore, these transactions qualify as party-in-interest transactions. Investments managed by BNY Mellon which totaled \$97,965 and \$104,334 as of June 30, 2016 and 2015, respectively, are included in the consolidated statements of net assets available for benefits. Income earned on these investments was \$709 for the year ended June 30, 2016, and is included in interest as shown in the consolidated statement of changes in net assets available for benefits. Fees paid by the Plan for investment management services of \$262 for the year ended June 30, 2016, are included in investment advisory services as shown in the consolidated statement of changes in net assets available for benefits. The Board of Directors of the Plan are comprised of executive officers of participating employers of the Plan and as such are participants in the Plan. In addition, investments held by the Plan of \$2,675 and \$2,464 as of June 30, 2016 and 2015, respectively, are fixed income securities backed by the Federal Home Loan Banking system. Some of the banks in this system are participating employers in the Plan.

10. PLAN TERMINATION

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

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

11. FEDERAL INCOME TAX STATUS

The Internal Revenue Service ("IRS") has determined and informed the Plan most recently by letter dated February 12, 2015, that the Plan's Regulations and related trust are designed in accordance with the applicable sections of the IRC. Subsequent to receiving the determination letter, several amendments to the Regulations have been approved that will not impact the Plan's tax-qualified status. The Plan administrator and the Plan's tax counsel believe that the Plan's Regulations are designed and are currently being operated in compliance with the applicable requirements of the IRC and the Plan and related trust continue to be tax-exempt.

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(Amounts in thousands)

U.S. GAAP requires plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2012. However, the Plan could be open indefinitely to a Department of Labor ("DOL") audit.

12. CONSOLIDATED FINANCIAL STATEMENTS

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

PSI is a full service retirement benefits consulting firm providing plan design, compliance and administration, strategic consulting, actuarial services, trust and custody services, investment management to qualified and nonqualified plans and BOLI (bank owned life insurance services). Fee income is recognized as services are performed. Income related to the operations of PSI in the amount of \$37,540 for the year ended June 30, 2016, is included in administrative and service income in the consolidated statement of changes in net assets available for benefits as presented herein.

Administrative expenses related to the operations of PSI totaled \$34,477 for the year ended June 30, 2016. PSI administrative expenses include payroll, other employee, professional, office and other expenses.

Non-interest bearing cash from PSI as presented on Form 5500 is included in other assets in the consolidated statements of net assets available for benefits in the amount of \$10,722 and \$14,226 as of June 30, 2016 and 2015, respectively.

Management makes certain complex judgments with respect to its goodwill and intangible assets which are a direct result of PSI's acquisitions of Advanced Pension Solution during the year ended June 30, 2013, Alliance Benefit Group during the year ended June 30, 2011 and the subsidiaries of Retirement System Group Inc. during the year ended June 30, 2009. These include assumptions and estimates used to determine the fair value of the amount reported. Fair value is determined using historical financial statements, financial projections, comparable company public filings, the purchase agreement, and other relevant company data. Goodwill totaled \$8,786 and \$8,786 and intangible assets, net of amortization totaled \$4,674 and \$5,095 as of June 30, 2016 and 2015, respectively, and are included on the consolidated statements of net assets available for benefits.

13. SUBSEQUENT EVENTS

Subsequent events were evaluated through April 17, 2017, which is the date the consolidated financial statements are available to be issued. During the period from July 1, 2016 through April 17, 2017, the Plan made approximately \$150,000 in capital commitments, of which approximately \$12,509 has been funded.

SUPPLEMENTAL SCHEDULES

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)
As of June 30, 2016

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	Cusip	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, par or Maturity Value			(d) Cost	(e) Current Value
			Rate	Maturity	Par Value		
*	FEDERAL HOME LN BK CONS BD	3133XKQX6	4.875%	17-May-17	\$ 425,000	\$ 451,961	\$ 440,967
*	FEDERAL HOME LN BK CONS BD	3133XMQ87	5.000%	17-Nov-17	90,000	95,569	95,359
*	FEDERAL HOME LN BK CONS BD	313379XK0	3.100%	29-Jun-32	2,000,000	2,086,800	2,138,260
	FEDERAL FARM CR BK CONS BD	3133EA5P9	3.050%	19-Jul-32	3,775,000	3,866,355	4,018,412
	FEDERAL FARM CR BK CONS BD	3133EC7M0	2.920%	17-Dec-30	4,500,000	4,341,195	4,768,290
	FEDERAL FARM CR BK CONS BD	3133EEK74	2.680%	13-May-25	4,450,000	4,493,788	4,756,828
	FEDERAL FARM CR BK CONS BD	3133EEL40	2.860%	18-May-27	5,000,000	4,974,250	5,341,950
	FEDERAL FARM CR BK CONS BD	3133EEQA1	2.790%	17-Mar-28	3,000,000	2,991,540	3,200,460
	FEDERAL FARM CR BK CONS BD	3133EY20	2.400%	17-Jun-22	3,000,000	3,055,260	3,183,000
	FEDERAL HOME LN MTG CORP	3134G7FY2	2.000%	29-Jul-20	5,000,000	5,000,000	5,006,050
	FEDERAL HOME LN MTG CORP	3137EAAM1	5.000%	16-Feb-17	715,000	773,094	735,134
	FEDERAL HOME LN MTG CORP	3137EABP3	4.875%	13-Jun-18	100,000	106,781	108,079
	FEDERAL HOME LN MTG CORP STRIP	3134A4CP7	0.000%	15-Mar-31	10,000,000	5,647,400	6,756,800
	FEDERAL HOME LN MTG CORP STRIP	3134A32L9	0.000%	15-Mar-27	7,468,000	5,659,995	5,837,736
	FEDERAL JUDICIARY OFFICE BLDG	313490CD4	0.000%	15-Feb-20	8,615,000	857,633	8,052,441
	FEDERAL JUDICIARY OFFICE BLDG	313490BW3	0.000%	15-Aug-16	8,265,000	1,074,779	8,255,330
	FEDERAL NATL MTG ASSN	3135G0ZA4	1.875%	19-Feb-19	5,000,000	5,089,900	5,138,350
	FEDERAL NATL MTG ASSN	31359MFJ7	7.125%	15-Jan-30	230,000	289,584	360,845
	FEDERAL NATL MTG ASSN	31359MFP3	7.250%	15-May-30	205,000	262,080	326,094
	FEDERAL NATL MTG ASSN	31364FCB5	6.090%	27-Sep-27	2,960,000	3,876,682	4,154,034
	FEDERAL NATL MTG ASSN	31359MEL3	0.000%	1-Jun-17	5,000,000	4,939,150	4,971,900
	FEDERAL NATL MTG ASSN STRIP	31364EAV6	0.000%	8-Oct-27	9,440,000	6,535,977	7,238,026
	FEDERAL NATL MTG ASSN STRIP	31359YQK6	0.000%	15-Jul-32	5,000,000	2,275,000	3,152,700
	FEDERAL NATL MTG ASSN STRIP	31359YCX3	0.000%	15-Jan-28	5,000,000	3,456,000	3,682,900
	FEDERAL NATL MTG ASSN STRIP	31359YBF3	0.000%	15-May-28	5,000,000	3,555,250	3,643,100
	FEDERAL NATL MTG ASSN STRIP	31358DDR2	0.000%	15-May-30	5,800,000	3,872,370	4,060,986
	FEDERAL NATL MTG ASSN STRIP	31358C4Y9	0.000%	6-Aug-28	3,757,000	2,623,851	2,718,828
	FEDERAL NATL MTG ASSN STRIP	31358C4X1	0.000%	6-Feb-28	1,700,000	1,229,338	1,288,481
	FINANCING CORP STRIP	317705AA9	10.700%	6-Oct-17	2,000,000	2,162,500	2,254,280
	FINANCING CORP STRIP	31771KAD9	0.000%	30-Nov-17	6,000,000	5,668,200	5,932,860
	FINANCING CORP STRIP	31771EAM3	0.000%	6-Dec-18	9,200,000	3,271,922	9,018,668
	FINANCING CORP STRIP	31771CEY7	0.000%	30-May-17	909,000	109,335	902,792
	FINANCING CORP STRIP	31771CC45	0.000%	30-May-17	165,000	19,846	163,873
	FINANCING CORP STRIP PO	31771KAA5	0.000%	26-Sep-19	5,000,000	4,700,620	4,849,250
	ISRAEL ST AID	465139JE4	0.000%	15-May-23	3,059,000	2,539,704	2,683,783
	RESOLUTION FDG CORP	761157AD8	8.875%	15-Jul-20	1,000,000	994,010	1,306,590
	RESOLUTION FDG CORP PRIN STRIP	76116FAD9	0.000%	15-Jul-20	5,000,000	4,576,150	4,773,350
	RESOLUTION FDG CORP STRIP	76116EGK0	0.000%	15-Jan-27	4,000,000	3,101,560	3,187,880
	RESOLUTION FDG CORP STRIP	76116EHM5	0.000%	15-Apr-29	9,000,000	6,051,690	6,653,610
	RESOLUTION FDG CORP STRIP	76116EHJ2	0.000%	15-Oct-27	8,615,000	6,134,788	6,590,647
	RESOLUTION FDG CORP STRIP	76116EHH6	0.000%	15-Apr-27	5,000,000	3,860,000	3,887,300

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RESOLUTION FDG CORP STRIP	76116EGL8	0.000%	15-Jul-27	\$ 5,000,000	\$ 3,656,800	\$ 3,921,350
SBA GTD PARTN CTFS 2013-20I 1	83162CVU4	3.620%	1-Sep-33	18,749,738	19,281,069	20,485,963
SBA GTD PARTN CTFS 2013-20J 1	83162CVV2	3.370%	1-Oct-33	4,139,836	4,199,993	4,421,800
SBA GTD PARTN CTFS 2013-20K 1	83162CVX8	3.380%	1-Nov-33	4,109,068	4,148,072	4,397,319
TENNESSEE VALLEY AUTH BD	880591DV1	4.700%	15-Jul-33	5,743,000	6,895,046	7,114,428
TENNESSEE VALLEY AUTH STRIP	88059FBG5	0.000%	1-May-30	1,100,000	697,345	729,355
TENNESSEE VALLEY AUTH STRIP	88059ESQ8	0.000%	1-May-30	1,400,000	886,200	928,270
TENNESSEE VALLEY AUTH STRIP	88059ENNO	0.000%	15-Jan-28	3,211,000	2,134,705	2,345,603
TENNESSEE VALLEY AUTH STRIP	88059E5L4	0.000%	15-Mar-33	3,000,000	1,788,000	1,822,950
TENNESSEE VALLEY AUTH STRIP	88059E5E0	0.000%	15-Mar-30	3,100,000	1,976,374	2,065,809
TENNESSEE VALLEY AUTH STRIP	88059EU85	0.000%	15-Jun-30	5,273,000	3,246,624	3,479,653
TENNESSEE VALLEY AUTH STRIP	88059EU77	0.000%	15-Dec-29	5,614,000	3,588,076	3,776,931
U S TREASURY BOND	912810DX3	7.500%	15-Nov-16	770,000	972,187	790,397
U S TREASURY BOND	912810EL8	8.000%	15-Nov-21	790,000	1,072,548	1,075,546
U S TREASURY BOND	912810EQ7	6.250%	15-Aug-23	750,000	892,852	1,005,263
U S TREASURY BOND	912810ET1	7.625%	15-Feb-25	240,000	326,025	362,016
U S TREASURY BOND	912810FB9	6.125%	15-Nov-27	125,000	149,336	184,521
U S TREASURY BOND	912810FM5	6.250%	15-May-30	300,000	367,078	471,552
U S TREASURY BOND	912810FP8	5.375%	15-Feb-31	675,000	745,031	1,001,133
U S TREASURY NOTE	912828GH7	4.625%	15-Feb-17	750,000	811,463	769,515
U S TREASURY NOTE	912828HA1	4.750%	15-Aug-17	980,000	1,065,444	1,025,746
U S TREASURY NOTE	912828HR4	3.500%	15-Feb-18	850,000	843,359	889,908
U S TREASURY NOTE	912828JH4	4.000%	15-Aug-18	445,000	455,916	477,418
U S TREASURY NOTE	912828JR2	3.750%	15-Nov-18	910,000	913,413	976,830
U S TREASURY NOTE	912828M64	1.250%	15-Nov-18	1,080,000	1,080,802	1,095,185
U S TREASURY NOTE	912828M72	0.875%	30-Nov-17	4,750,000	4,741,637	4,769,665
U S TREASURY NOTE	912828N22	1.250%	15-Dec-18	4,540,000	4,535,959	4,605,603
U S TREASURY NOTE	912828N55	1.000%	31-Dec-17	3,620,000	3,635,431	3,642,625
U S TREASURY NOTE	912828N97	0.592%	31-Jan-18	3,160,000	3,164,213	3,165,972
U S TREASURY NOTE	912828P20	0.750%	31-Jan-18	5,055,000	5,051,643	5,068,649
U S TREASURY NOTE	912828P53	0.750%	15-Feb-19	4,720,000	4,690,711	4,729,204
U S TREASURY NOTE	912828P95	1.000%	15-Mar-19	1,490,000	1,496,228	1,502,635
U S TREASURY NOTE	912828Q52	0.875%	15-Apr-19	4,200,000	4,190,332	4,220,034
U S TREASURY NOTE	912828R85	0.875%	15-Jun-19	4,355,000	4,377,626	4,376,601
U S TREASURY NOTE	912828TS9	0.625%	30-Sep-17	5,290,000	5,282,521	5,294,973
U S TREASURY NOTE	912828UU2	0.750%	31-Mar-18	4,360,000	4,341,592	4,371,903
U S TREASURY NOTE	912828XF2	1.125%	15-Jun-18	705,000	707,145	712,078
U S TREASURY NOTE	912828XP0	0.625%	31-Jul-17	1,345,000	1,343,124	1,346,318
US TREAS-CPI INFLAT	912828UX6	0.125%	15-Apr-18	4,211,962	4,283,949	4,274,467
TOTAL US GOVERNMENT SECURITIES				295,349,603	240,707,772	273,331,409

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	AARP INC/DC 144A	00036AAB1	7.500%	1-May-31	\$ 5,000,000	\$ 6,703,200	\$ 7,224,850
	AIG LIFE HOLDINGS INC	00138GAA7	8.500%	1-Jul-30	9,282,000	12,711,804	12,058,432
	ALBANIA GOVERNMENT INTERNATION	NA4075274	0.000%	31-Aug-25	10,000,000	6,900,000	7,500,000
	ALTRIA GROUP INC	02209SAD5	9.700%	10-Nov-18	4,000,000	5,273,800	4,766,040
	AMERICA MOVIL SAB DE CV	02364WBD6	3.125%	16-Jul-22	8,000,000	7,863,920	8,208,160
	AMERIPRISE FINANCIAL INC	03076CAD8	7.300%	28-Jun-19	5,000,000	6,198,450	5,796,400
	AMGEN INC	031162BN9	3.625%	15-May-22	5,000,000	5,202,400	5,381,350
	AMGEN INC	031162BQ2	2.125%	15-May-17	2,000,000	2,018,000	2,016,680
	ANTHEM INC	94973VBH9	2.250%	15-Aug-19	5,000,000	4,974,150	5,044,550
	ANTHEM INC	94973VBJ5	3.500%	15-Aug-24	6,000,000	5,959,719	6,211,920
	ASSOCIATES CORP OF NORTH AMERI	046003JU4	6.950%	1-Nov-18	5,000,000	5,075,200	5,565,500
	ASTRAZENECA PLC	046353AD0	6.450%	15-Sep-37	70,000	77,236	95,544
	AT&T INC	00206RCY6	5.200%	15-Mar-20	4,500,000	5,037,525	5,034,330
	ATLANTIC MARINE CORPS COM 144A	048677AC2	5.373%	1-Dec-50	3,820,546	3,753,801	3,959,995
	AURORA MILITARY HOUSING L 144A	05178RAB1	5.625%	15-Dec-35	5,000,000	5,331,050	5,425,000
	AURORA MILITARY HOUSING L 144A	05178TAA9	5.820%	15-Jul-34	2,500,000	2,761,300	2,738,750
	BANK OF AMERICA CORP	060505DA9	5.420%	15-Mar-17	5,000,000	4,549,850	5,140,500
	BANK OF AMERICA CORP	06053FAA7	4.100%	24-Jul-23	5,000,000	5,217,550	5,356,700
	BANK OF AMERICA CORP	638585AP4	7.250%	15-Oct-25	5,300,000	5,978,382	6,496,528
	BARCLAYS BANK PLC NIKKEI 225 INDX & JAP YEN ELN	06738KGD7	0.000%	12-Apr-17	5,000,000	5,000,000	6,309,500
	BECTON DICKINSON AND CO	075887BF5	3.734%	15-Dec-24	3,000,000	3,116,970	3,231,420
	BELVOIR LAND LLC 144A	081331AE0	5.300%	15-Dec-35	2,682,510	2,810,519	2,897,352
	BERKSHIRE HATHAWAY FINANCE COR	084664BQ3	4.250%	15-Jan-21	3,000,000	3,142,500	3,336,540
	BERKSHIRE HATHAWAY FINANCE COR	084664BZ3	2.900%	15-Oct-20	2,000,000	2,083,380	2,123,480
	BERKSHIRE HATHAWAY FINANCE COR	084664CG4	1.700%	15-Mar-19	3,000,000	3,028,710	3,049,020
	BLACKROCK INC	09247XAH4	4.250%	24-May-21	8,000,000	8,812,600	8,975,040
	BLACKROCK INC	09247XAJ0	3.375%	1-Jun-22	5,000,000	5,241,950	5,432,400
	BLACKSTONE HOLDINGS FINAN 144A	09256BAB3	5.875%	15-Mar-21	7,000,000	7,090,580	8,202,320
	BRANCH BANKING & TRUST CO	07330NAG0	1.050%	1-Dec-16	3,000,000	3,000,900	3,002,430
	BRISTOL-MYERS SQUIBB CO	110122AT5	2.000%	1-Aug-22	5,000,000	4,685,850	5,075,950
	BRITISH TELECOMMUNICATIONS PLC	111021AE1	9.375%	15-Dec-30	325,000	440,566	500,721
	CANADIAN PACIFIC RAILWAY CO	136440AL8	9.450%	1-Aug-21	1,250,000	1,424,061	1,641,113
	CARDINAL HEALTH INC	14149YAY4	3.200%	15-Mar-23	9,125,000	9,104,685	9,519,383
	CATERPILLAR FINANCIAL SERVICES	14912L5F4	2.850%	1-Jun-22	5,000,000	4,993,700	5,232,900
	CATERPILLAR INC	149123CC3	3.400%	15-May-24	10,000,000	10,417,050	10,747,000
	CBS CORP	124857AM5	3.700%	15-Aug-24	5,000,000	4,921,800	5,221,600
	CHARLES SCHWAB CORP/THE	808513AM7	3.450%	13-Feb-26	5,000,000	5,010,350	5,332,500
	CIBOLO CANYONS SPECIAL IM 144A	69342WAB7	3.000%	20-Aug-20	5,888,942	5,881,581	5,874,220
	CITICORP LEASE PASS-THROU 144A	17305BAB7	8.040%	15-Dec-19	10,000,000	11,411,500	11,745,900
	CITIGROUP INC	172967AM3	6.875%	1-Jun-25	6,000,000	7,515,510	7,489,680
	CITIGROUP INC	172967GS4	1.750%	1-May-18	4,000,000	4,009,680	4,017,600

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	COMCAST CABLE HOLDINGS LLC	879240AQ2	10.125%	15-Apr-22	\$ 2,500,000	\$ 2,857,925	\$ 3,386,000
	COMMONWEALTH EDISON CO	202795HS2	6.150%	15-Sep-17	3,000,000	3,369,900	3,180,270
	CONTINENTAL AIRLINES 2000-2 CL	210805DD6	7.707%	2-Oct-22	2,814,734	2,935,767	3,069,748
	COVENTRY HEALTH CARE INC	222862AJ3	5.450%	15-Jun-21	3,000,000	3,500,850	3,423,540
	CSX TRANSPORTATION INC	126410LK3	9.750%	15-Jun-20	1,512,000	1,518,940	1,929,614
	CVS HEALTH CORP	126650BH2	5.750%	1-Jun-17	3,000,000	3,282,660	3,128,310
	CVS HEALTH CORP	126650BJ8	6.250%	1-Jun-27	5,000,000	6,418,990	6,200,600
	CVS HEALTH CORP	126650CH1	1.900%	20-Jul-18	5,000,000	5,067,500	5,075,650
	DOUBLELINE OPPORTUNISTIC FUND	999Z89702	0.000%	0-Jan-00	87,653	100,000,000	124,872,618
	DUKE ENERGY FLORIDA LLC	341099CB3	5.900%	1-Mar-33	1,335,000	1,657,763	1,675,225
	EBAY INC	278642AL7	3.450%	1-Aug-24	8,000,000	7,977,030	8,177,280
	ELECTRICITE DE FRANCE SA 144A	268317AB0	6.500%	26-Jan-19	5,000,000	5,755,000	5,619,250
	EXELON GENERATION CO LLC	30161MAJ2	5.750%	1-Oct-41	167,000	186,594	173,152
	FINIAL HOLDINGS INC	989822AA9	7.125%	15-Oct-23	4,193,000	5,043,844	5,026,946
	FISHERS LANE ASSOCIATES L 144A	33803WAB5	5.477%	5-Aug-40	13,250,000	13,565,293	15,644,275
	FISHERS LANE LLC 144A	33804JAA5	2.029%	5-Apr-17	9,000,000	9,000,000	9,000,000
	FLORIDA POWER & LIGHT CO	341081EP8	5.850%	1-Feb-33	3,883,000	4,837,014	4,973,541
	FORT BENNING FAMILY COMMU 144A	346845AK6	6.090%	15-Jan-51	4,740,000	4,610,274	4,799,250
	FORT EUSTIS/FORT STORY HO 144A	347314BF2	5.510%	15-Dec-40	5,000,000	5,448,850	5,338,200
	FORT IRWIN LAND LLC 144A	347466AC8	5.170%	15-Dec-35	10,890,000	11,500,602	12,000,236
	FORT KNOX MILITARY HOUSIN 144A	347508AA1	5.815%	15-Feb-52	9,896,800	11,213,174	11,502,259
	GENERAL AMERICAN LIFE INS 144A	368770AA1	7.625%	15-Jan-24	5,000,000	4,172,550	6,218,900
	GENERAL MILLS INC	370334BT0	3.650%	15-Feb-24	8,000,000	8,218,080	8,732,480
	GENERAL MILLS INC	370334BV5	2.200%	21-Oct-19	5,000,000	4,994,150	5,119,950
	GEORGIA-PACIFIC LLC	373298BP2	7.250%	1-Jun-28	5,104,000	6,964,867	7,025,911
	GEORGIA-PACIFIC LLC	373298BR8	7.750%	15-Nov-29	4,247,000	6,152,374	6,151,185
	GMAC COMMERCIAL MOBILIS A 144A	36186XAD9	5.174%	10-Jul-50	2,000,000	1,955,000	2,090,000
	GMAC COMMERCIAL MOPRES A 144A	36186EAA7	6.240%	10-Oct-41	15,330,495	17,584,555	17,706,722
	GOLDMAN SACHS GROUP INC/THE	38141EC23	3.850%	8-Jul-24	5,000,000	4,997,850	5,301,550
	GOLDMAN SACHS GROUP INC/THE	38141GGQ1	5.250%	27-Jul-21	5,000,000	5,640,100	5,642,400
	GOLDMAN SACHS GROUP INC/THE	38141GVM3	4.000%	3-Mar-24	5,000,000	5,136,800	5,345,350
	HOME DEPOT INC/THE	437076AZ5	2.700%	1-Apr-23	4,000,000	4,053,720	4,197,000
	HOME DEPOT INC/THE	437076BC5	3.750%	15-Feb-24	5,000,000	5,261,150	5,604,550
	HP COMMUNITIES LLC 144A	44329HAJ3	5.780%	15-Mar-46	11,000,000	11,097,790	12,578,500
	INTEL CORP	458140AM2	2.700%	15-Dec-22	5,000,000	5,028,050	5,231,000
	INTEL CORP	458140AN0	4.000%	15-Dec-32	6,700,000	6,985,156	7,248,395
	INTEL CORP	458140AR1	3.100%	29-Jul-22	5,000,000	5,124,800	5,353,650
	INTERNATIONAL BANK FOR RECONST	45905UBH6	0.000%	1-May-30	5,000,000	3,435,150	3,424,800
	INTERNATIONAL BUSINESS MACHINE	459200AM3	7.000%	30-Oct-25	20,000	23,334	27,191
	JBG/ROCKVILLE NCI CAMPUS 144A	46611JAB8	6.100%	15-Jul-33	4,000,000	4,700,000	5,093,320

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	JOHNSON & JOHNSON	478160AU8	5.150%	15-Jul-18	\$ 115,000	\$ 120,809	\$ 124,862
	JP MORGAN CHASE COMMER LD12 A3	46632HAC5	5.935%	15-Feb-51	37,486	40,017	37,410
	JPMORGAN CHASE BANK NA	48121CYK6	6.000%	1-Oct-17	10,000,000	9,914,800	10,562,100
	KEENAN DEVELOPMENT ASSOCI 144A	48730PAC4	5.020%	15-Jul-28	817,903	856,230	908,134
	KEYBANK NA/CLEVELAND OH	49327M2G8	2.250%	16-Mar-20	5,000,000	4,991,300	5,068,750
	KROGER CO/THE	501044BT7	7.700%	1-Jun-29	1,500,000	2,003,565	2,104,320
	KROGER CO/THE	501044BV2	8.000%	15-Sep-29	2,795,000	3,669,794	4,014,263
	KROGER CO/THE	501044CP4	2.200%	15-Jan-17	5,500,000	5,616,075	5,534,045
	LAKE COUNTRY MORTG HE1 M5 144A	50820TAJ8	2.453%	25-Jul-34	3,000,000	3,060,000	3,056,520
	LAVENDER TRUST SE RRIA A2 144A	519440DE8	6.000%	26-Nov-36	1,793,465	1,842,785	1,851,753
	LCOR ALEXANDRIA LLC 144A	50181QAH1	6.800%	15-Sep-28	14,987,570	17,654,261	18,100,338
	LCOR ALEXANDRIA LLC 144A	50181QAN8	9.628%	24-Aug-24	1,039,078	1,315,738	1,343,008
	LEONARD WOOD FAMILY COMMU 144A	526602AE7	5.909%	15-Jul-40	6,394,505	6,150,874	7,243,248
	LIBERTY MUTUAL GROUP INC 144A	53079EAE4	7.000%	15-Mar-34	1,000,000	1,246,360	1,251,010
	LIBERTY MUTUAL GROUP INC 144A	53079EAW 4	4.950%	1-May-22	3,000,000	3,250,770	3,315,210
	MARBURY WATER SYSTEM 144A	56613QAB9	4.250%	15-Aug-31	5,105,000	5,105,000	5,258,150
	METLIFE INC	59156RAJ7	6.375%	15-Jun-34	895,000	1,202,419	1,155,373
	METLIFE INC	59156RBB3	4.368%	15-Sep-23	5,000,000	5,585,450	5,535,300
	METROPOLITAN LIFE GLOBAL 144A	59217GBR9	2.500%	3-Dec-20	5,000,000	4,994,400	5,142,150
	MID-ATLANTIC MILITARY FAM 144A	59524EAB8	5.240%	1-Aug-50	0.018	0.020	0.020
	MOBIL CORP	607059AT9	8.625%	15-Aug-21	240,000	313,238	321,590
	MORGAN STANLEY	61744YAD0	5.950%	28-Dec-17	9,000,000	9,147,071	9,570,960
	MORGAN STANLEY	617446HD4	7.250%	1-Apr-32	5,000,000	7,113,700	6,931,050
	MORGAN STANLEY	6174467X1	5.000%	24-Nov-25	7,700,000	7,816,501	8,429,883
	NATIONAL RURAL UTILITIES COOPE	637432LR4	10.375%	1-Nov-18	5,000,000	6,301,330	6,041,500
	NAVY NEW ORLEANS NAVY HOU 144A	647677AJ2	5.754%	15-Dec-38	14,300,000	14,782,800	16,945,500
	NBCUNIVERSAL MEDIA LLC	63946BAD2	5.150%	30-Apr-20	8,000,000	9,006,430	9,067,680
	NELDER GROVE CLO LT 1A A1 144A	640270AA2	2.234%	28-Aug-26	13,000,000	12,983,100	12,892,100
	NORFOLK SOUTHERN CORP	655844AJ7	7.800%	15-May-27	2,177,000	2,655,047	3,083,198
	NORFOLK SOUTHERN RAILWAY CO	655855FA7	9.750%	15-Jun-20	2,088,000	2,097,584	2,685,210
	NOVARTIS SECURITIES INVESTMENT	66989GAA8	5.125%	10-Feb-19	80,000	82,346	88,301
	OCCIDENTAL PETROLEUM CORP	674599BE4	9.250%	1-Aug-19	500,000	496,250	604,610
	OHANA MILITARY COMMUNITIE 144A	677071AG7	5.780%	1-Oct-36	6,280,000	7,043,020	7,475,838
	OHIO NATIONAL FINANCIAL S 144A	67740QAG1	6.625%	1-May-31	2,350,000	2,840,183	2,852,947
	OMNICOM GROUP INC	681919AZ9	3.625%	1-May-22	5,000,000	5,158,950	5,312,500
	ORACLE CORP	68389XAU9	3.400%	8-Jul-24	8,000,000	8,052,000	8,603,520
	PACIFICORP	695114BT4	7.700%	15-Nov-31	9,110,000	14,006,625	14,124,053
	PFIZER INC	717081DB6	6.200%	15-Mar-19	90,000	99,620	101,647
	PHILIP MORRIS INTERNATIONAL IN	718172BM0	3.250%	10-Nov-24	5,000,000	5,153,100	5,355,800
	PNC BANK NA	69349LAQ1	4.200%	1-Nov-25	7,000,000	6,966,280	7,866,040
	PNC BANK NA	69353REQ7	3.250%	1-Jun-25	2,128,000	2,132,107	2,260,915

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	PNC FINANCIAL SERVICES GROUP I	693476BF9	6.700%	10-Jun-19	\$ 5,000,000	\$ 5,975,100	\$ 5,733,100
	PNC FINANCIAL SERVICES GROUP I	693476BN2	3.300%	8-Mar-22	5,000,000	5,141,950	5,317,550
	PRIVATE EXPORT FUNDING CORP	742651DR0	2.050%	15-Nov-22	5,000,000	4,878,118	5,149,900
	PROCTER & GAMBLE CO/THE	742718DN6	4.700%	15-Feb-19	130,000	130,936	142,492
	PRUDENTIAL FINANCIAL INC	74432QAH8	5.400%	13-Jun-35	6,919,000	7,891,811	7,842,825
	PSEG POWER LLC	69362BAJ1	8.625%	15-Apr-31	4,000,000	5,698,400	5,005,320
	PUBLIC SERVICE CO OF OKLAHOMA	744533BJ8	6.625%	15-Nov-37	5,000,000	6,502,750	6,402,500
	RIO TINTO FINANCE USA LTD	767201AD8	7.125%	15-Jul-28	500,000	617,788	634,715
	ROYAL BANK OF CANADA	78008S7D2	2.200%	27-Jul-18	7,000,000	7,129,360	7,137,480
	ROYAL BANK OF CANADA	78010UNX1	1.200%	23-Jan-17	5,000,000	5,009,800	5,007,700
	SOUTHERN CALIFORNIA EDISON CO	842400ES8	6.000%	15-Jan-34	3,000,000	3,975,960	3,970,290
	STATOIL ASA	656531AC4	7.750%	15-Jun-23	100,000	116,246	132,680
	TOPAZ SOLAR FARMS LLC 144A	89054XAA3	5.750%	30-Sep-39	5,517,246	5,741,025	6,282,267
	TOWD POINT MORTGAGE 5 A1B 144A	89171VAK3	2.750%	25-May-55	8,924,566	8,974,768	9,035,320
	TRANSALTA CORP	89346DAC1	6.900%	15-May-18	6,000,000	5,989,740	6,167,700
	UNITED TECHNOLOGIES CORP	913017AT6	6.700%	1-Aug-28	50,000	52,937	67,458
	UNITED TECHNOLOGIES CORP	913017BV0	3.100%	1-Jun-22	8,000,000	8,316,950	8,527,520
	UNITEDHEALTH GROUP INC	91324PBT8	3.375%	15-Nov-21	5,000,000	5,302,950	5,396,500
	UNITEDHEALTH GROUP INC	91324PBZ4	2.750%	15-Feb-23	5,000,000	5,024,500	5,139,650
	UNITEDHEALTH GROUP INC	91324PCP5	3.750%	15-Jul-25	5,000,000	5,359,800	5,485,600
	US BANCORP	91159HHC7	3.000%	15-Mar-22	8,000,000	8,160,050	8,508,800
	US BANCORP	91159HHG8	3.700%	30-Jan-24	3,000,000	3,149,280	3,300,030
	USF&G CAPITAL III 144A	90330SAA8	8.312%	1-Jul-46	1,536,500	2,081,917	2,057,035
	VALIDUS HOLDINGS LTD	91915WAB8	8.875%	26-Jan-40	2,000,000	2,490,244	2,746,620
	VELOCITY COMMERCIAL 1 AFL 144A	92258MAA5	0.029179	25-Jun-45	7,469,874	7,535,235	7,507,223
	VERIZON COMMUNICATIONS INC	92343VBR4	5.150%	15-Sep-23	5,000,000	5,706,000	5,823,150
	VERIZON COMMUNICATIONS INC	92343VBZ6	5.050%	15-Mar-34	5,000,000	5,514,700	5,549,500
	VERIZON COMMUNICATIONS INC	92343VCH5	2.625%	21-Feb-20	5,000,000	5,059,750	5,174,350
	VERIZON COMMUNICATIONS INC	92343VCQ5	4.400%	1-Nov-34	4,300,000	4,409,994	4,433,945
	WACHOVIA BANK COMMERCIA C28 A4	92978MAE6	5.572%	15-Oct-48	3,670,151	3,957,455	3,668,830
	WACHOVIA CORP	337358BH7	7.574%	1-Aug-26	4,000,000	5,046,840	5,209,480
	WAL-MART STORES INC	931142BF9	7.550%	15-Feb-30	6,000,000	8,578,020	9,153,120
	WAL-MART STORES INC	931142DP5	3.300%	22-Apr-24	4,000,000	4,144,760	4,381,840
	WALT DISNEY CO/THE	25468PCW4	2.350%	1-Dec-22	4,000,000	3,965,240	4,135,400
	WALT DISNEY CO/THE	25468PDF0	3.150%	17-Sep-25	5,000,000	5,298,950	5,528,000
	WASTE MANAGEMENT INC	902917AH6	7.000%	15-Jul-28	7,661,000	9,491,558	10,433,286
	WELLS FARGO & CO	94974BFJ4	3.450%	13-Feb-23	5,000,000	5,006,700	5,173,650
	WELLS FARGO & CO	94974BGA2	3.300%	9-Sep-24	11,000,000	10,871,580	11,537,130
	WELLTOWER INC	42217KBC9	4.500%	15-Jan-24	2,500,000	2,630,800	2,710,925

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	WFRBS COMMERCIAL MO C4 A2 144A	92936CAC3	3.45%	15-Jun-44	\$ 152,404	\$ 154,690	\$ 152,335
	XLIT LTD	98372PAK4	6.25%	15-May-27	6,633,000	7,977,575	7,981,290
	TOTAL CORPORATE DEBT INSTRUMENTS				786,501,428	947,935,381	1,005,233,408
	CALIFORNIA ST UNIV REVENUE	13077CTM6	6.43%	1-Nov-30	6,800,000	8,943,836	9,059,436
	CMWLTH FING AUTH PA	20281PCT7	6.22%	1-Jun-39	5,350,000	6,530,157	6,752,182
	CONTRA COSTA CA CMNTY CLG DIST	212204FA4	6.50%	1-Aug-34	1,905,000	2,425,903	2,622,156
	DIST OF COLUMBIA REVENUE	25483VEC4	7.63%	1-Oct-35	9,510,000	11,664,360	10,643,117
	EL PASO TX	283734JD4	6.02%	15-Aug-35	3,000,000	3,526,710	3,830,040
	HOUSTON TX HGR EDU FIN CORP	442378EG6	8.75%	15-May-26	2,060,000	2,451,400	2,594,755
	IRVINE RANCH CA WTR DIST	4636324P1	6.62%	1-May-40	5,300,000	6,927,563	7,442,525
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAP6	5.20%	1-Dec-16	350,000	358,309	352,408
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAQ4	5.75%	1-Dec-17	250,000	258,308	255,818
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAR2	6.00%	1-Dec-18	400,000	416,520	416,708
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAS0	6.25%	1-Dec-19	375,000	393,803	398,314
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAT8	5.40%	1-Dec-20	935,000	935,000	943,724
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAU5	5.75%	1-Dec-21	700,000	700,000	712,383
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAV3	5.95%	1-Dec-22	1,205,000	1,205,000	1,234,016
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EBB6	6.90%	1-Dec-34	4,100,000	4,034,564	4,179,212
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EBC4	7.00%	1-Dec-40	4,500,000	4,420,755	4,564,215
	MET TRANSPRTN AUTH NY REVENUE	59259YGF0	6.81%	15-Nov-40	3,500,000	4,478,145	5,099,815
	NEW JERSEY ST ECON DEV AUTH LE	645913AA2	7.43%	15-Feb-29	5,000,000	6,412,739	6,182,650
	NEW YORK NY	64966HYE4	5.02%	1-Mar-22	2,000,000	2,199,360	2,344,920
	NEW YORK NY	64966HYM6	5.97%	1-Mar-36	3,430,000	4,274,740	4,672,380
	NEW YORK NY	64966LYY1	3.60%	1-Aug-28	10,000,000	9,982,440	10,377,400
	NEW YORK CITY NY HSG DEV CORP	64966NAB3	6.17%	1-Jun-36	5,785,000	7,073,493	6,999,850
	NEW YORK CITY NY TRANSITIONAL	64971WFJ4	2.85%	1-Aug-22	4,000,000	4,070,920	4,244,640
	NEW YORK CITY NY TRANSITIONAL	64971WVD9	3.16%	1-Aug-25	5,000,000	4,979,100	5,331,350
	NEW YORK ST URBAN DEV CORP REV	650035S74	1.04%	15-Mar-17	4,000,000	3,997,520	4,008,440
	NEW YORK ST URBAN DEV CORP REV	650035TD0	5.77%	15-Mar-39	5,105,000	6,338,215	6,545,325
	NEW YORK ST TRANSPRTN DEV CORP	650116BH8	3.47%	1-Jul-28	7,000,000	7,152,320	7,248,430
	NEW YORK ST TRANSPRTN DEV CORP	650116BJ4	3.57%	1-Jul-29	2,975,000	3,046,549	3,090,400
	OGLETHORPE GA PWR CORP	67704LAA9	5.53%	1-Jan-35	19,500,000	21,480,070	22,521,915
	PORT AUTH OF NEW YORK & NEW JE	73358WUG7	3.77%	15-Oct-27	7,455,000	7,626,912	7,981,398
	TEXAS ST PUBLIC FIN AUTH CHRT	88276PCH7	8.13%	15-Feb-27	9,235,000	10,915,404	11,784,414
	TEXAS ST PUBLIC FIN AUTH CHRT	88276PDD5	7.50%	15-Aug-30	1,000,000	1,085,000	1,084,890
	TUCSON AZ COPS	898735PQ2	6.75%	1-Jul-30	5,000,000	6,223,950	6,453,250
	VIRGIN ISLANDS PUBLIC FIN AUTH	927676RZ1	5.25%	1-Oct-27	4,300,000	4,454,757	4,750,081

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	TOTAL STATE AND MUNICIPAL SECURITIES				\$ 151,025,000	\$ 170,983,822	\$ 176,722,557
	FARM CREDIT BANK OF TEXAS	30767E307	0.00		15,000	18,692,850	17,779,688
	FIRSTAR REALTY LLC 144A	33765A202	0.00		1,000	914,950	1,239,375
	TOTAL PREFERRED				16,000	19,607,800	19,019,063
	ENTREPRENEUR US ALL CAP-INST	293828505			12,981,053	129,434,609	126,175,831
	ENTREPRENEUR US LRG CAP-RTL	293828604			7,553,378	75,551,981	80,443,475
	ENTREPRENEURSHARES GLBL-INST	293828208			279,590	3,000,000	3,301,957
	TOTAL MUTUAL FUNDS				20,814,021	207,986,590	209,921,263
	3M CO	88579Y101			400	28,690	70,048
	FS BANCORP/LAGRANGE IN	30262T106			16,896	760,320	1,119,360
	FORTRESS TRANSPORTATION & INFR	34960P101			1,602,471	26,048,166	14,726,708
	GOLUB CAPITAL BDC INC	38173M102			1,398,076	21,299,382	25,263,233
	TOTAL EQUITY- COMMON STOCKS				3,017,843	48,136,558	41,179,350
	A & M CAPITAL PARTNERS LP	99VVAXFT8			13,025,688	9,911,200	13,025,688
	AEA MEZZANINE FUND III LP	99VVAVPT1			7,195,107	7,221,154	7,195,107
	ARCLIGHT ENERGY PARTNERS FD VI	99VVA61H8			10,134,775	10,418,235	10,134,775
	BISON CAPITAL PARTNERS IV L.P	99VVAVP04			9,619,950	7,040,928	9,619,950
	CENTERFIELD CAPITAL PARTNERS	99VVAPLN1			7,896,790	8,174,381	7,896,790
	DC CAPITAL PARTNERS FUND II	99VVBUX9			3,210,616	3,457,573	3,210,616
	DYAL II PENSION INVESTORS LP	99VVA3GR7			7,657,333	9,354,864	7,657,333
	DYAL III PENSION INVESTORS LP	99VVA6A88			8,857,391	8,732,340	8,857,391
	DYAL OFFSHORE INVESTORS LP	99VVAKWD2			12,528,098	14,857,911	12,528,098
	GOLDPOINT PARTNERS	99VVAZEX5			14,771,111	10,990,815	14,771,111
	GOLUB CAPITAL INVESTMENT	99VVA3H70			3,333,333	50,000,000	50,000,000
	HARBERT MEZZANINE PARTNERS III	99VVA3K68			8,882,804	10,268,756	8,882,804
	HIGHSTAR CAPITAL GP IV L.P.	99VVALMM1			18,811,121	18,058,339	18,811,121
	ICG NORTH AMERICAN PRIVATE	99VVA0Q50			5,034,865	4,958,809	5,034,865
	LOVELL MINNICK EQUITY PARTNERS	99VVA49P7			3,393,461	3,609,365	3,393,461
	MEDLEY OPPORTUNIFY FUND II L P	99VVAT3G8			13,980,120	15,498,052	13,980,120
	MIDOCEAN TACTICAL CREDIT FUND	99VVBCB75			4,470,779	4,481,127	4,470,779
	MML CAPITAL PARTNERS FUND VI	EX99WH5L2			3,527,109	4,089,276	3,918,442
	MONARCH CAPITAL PARTNERS	99VVA3K50			16,905,411	16,692,693	16,905,411
	MORGAN STANLEY IFHF SPV LP	99VVAJMK0			420,671	172,049	420,671
	NB SECONDARY OPPORTUNITIES	99VVAXKM7			8,796,798	7,117,830	8,796,798
	NB STRATEGIC CO-INVESTMENT PARTNERS II LP	99VVATAM7			13,531,823	12,693,128	13,531,823
	NB STRATEGIC CO-INVESTMENT PARTNERS III LP	99VVA6634			1,845,360	1,976,844	1,845,360
	NEW CANAAN FUNDING MEZZANINE V	99VVAPLZ4			6,075,833	8,447,851	6,075,833
	NEW CANAAN FUNDING MEZZANINE VI	99VVA8BY6			1,355,422	1,422,894	1,355,422

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	NYLCAP MEZZANINE PARTNERS III	999313315			\$ 23,175,643	\$ 24,324,251	\$ 23,175,643
	PEP HY CITE HOLDING L P	99VVAZSG7			8,661,523	9,420,790	8,661,523
	PWP GROWTH EQUITY FUND 1 LP	99VVA1RP3			23,692,249	19,425,485	23,692,249
	RCP DIRECT II FEEDER LTD	99VVA08C5			9,987,915	9,780,000	9,987,915
	RCP FUND VIII FEEDER LTD	99VVAT3F0			7,820,596	6,750,000	7,820,596
	RCP SOF II FEEDER LP	99VVAR422			8,910,898	7,943,748	8,910,898
	RFE INVT PARTNERS VIII L P	99VVATNT8			10,364,169	9,278,532	10,364,169
	STIEVEN FINANCIAL OFFSHORE	99VVAQ9L7			2,444	4,000,000	6,845,011
	TRILANTIC CAPITAL PARTNERS V	99VVAQC33			10,673,595	11,429,057	10,673,595
	TRINITY HUNT PARTNERS IV LP	99VVATGT6			19,121,537	14,754,640	19,121,537
	VCFA PRIVATE EQUITY PART IV LP	99VVABVY7			621,198	3,013,144	621,198
	VCFA VENTURE PARTNERS III LP	999058266			590,771	2,622,435	590,771
	TOTAL PRIVATE EQUITY				328,883,947	372,388,496	382,784,874
	BEACON CAPITAL STRATEGIC	99VVA8CL3			6,241,378	5,884,548	6,241,378
	MORGAN STANLEY RE III - INTL	99VVABVW1			53,618	1,418,726	53,618
	OAKTREE RE VI CAYMAN	99VVAXF84			21,194,820	16,729,024	21,294,225
	SENTINEL REAL ESTATE FUND	999178023			604	39,350,443	49,718,599
	TOTAL REAL ESTATE FUNDS				27,490,420	63,382,741	77,307,820
	BLACKROCK EAFE EQUITY INDEX	999G05866			144,677	20,922,069	29,179,545
	BLACKROCK EQUITY INDEX FUND	99VVAHQK0			246,920	138,161,042	179,904,889
	BLACKROCK INT TERM CREDIT BD	999F25668			2,016,323	96,479,579	107,639,410
	BLACKROCK INTERMEDIATE	999G05841			170,095	4,501,358	5,630,868
	BLACKROCK LONG TERM CREDIT BD	999G05874			1,192,228	88,689,969	96,946,959
	BLACKROCK RUSSELL 1000 VALUE	99VVAHQ8L			679,974	36,616,581	70,864,477
	BLACKROCK RUSSELL 2000 EQUITY	999G05858			1,203,690	13,871,185	45,608,886
	BLACKROCK RUSSELL 2000 GROWTH	99VVALMN9			1,231,915	25,420,955	40,027,120
	SSGA S & P 500 FLAGSHIP	999G05833			280,772	97,232,500	137,602,463
	SSGA 20+ YEAR HIGH QUALITY US	999G36978			4,622,383	61,717,901	70,426,623
	SSGA 5-20 YEAR HIGH QUALITY US	999G36960			7,591,628	85,461,909	101,803,726
	SSGA LONG CREDIT INDEX	999G05825			1,068,650	36,527,669	43,984,553
	SSGA RUSSELL 2000 GROWTH FUND	99VVALMP4			636,223	12,914,140	19,928,416
	SSGA S&P MIDCAP 400 INDEX NL	99VVAQ9F0			317,156	45,353,482	65,397,203

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*	BNY EB TEMP INV FD	996115960			<u>\$44,713,479</u>	<u>\$ 44,713,479</u>	<u>\$ 44,713,479</u>
	TOTAL COMMON COLLECTIVE				<u>66,116,113</u>	<u>808,583,818</u>	<u>1,059,658,617</u>
	BAR HARBOR BK & TR CO ME CD		0.60%	11-Oct-16	100,000	100,000	100,000
	EVERBANK JACKSONVILLE FLA CD		0.75%	16-Feb-17	100,000	100,000	100,000
	GOLDMAN SACHS BANK CD		0.60%	11-Aug-16	100,000	100,000	100,000
	SANTANDER BANK CD		0.95%	24-Aug-17	100,000	100,000	100,000
	WELLS FARGO BK CD		0.90%	12-May-17	<u>100,000</u>	<u>100,000</u>	<u>100,000</u>
	TOTAL CERTIFICATE OF DEPOSITS				<u>500,000</u>	<u>500,000</u>	<u>500,000</u>
	PEOPLES UNITED BANK					<u>21,797</u>	<u>21,797</u>
	TOTAL INTEREST BEARING CASH					<u>21,797</u>	<u>21,797</u>
	TOTAL INVESTMENTS						<u>\$ 3,245,680,159</u>

* PARTY-IN-INTEREST

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
Form 5500, Schedule H, Part IV, Line 4j - Schedule of Reportable Transactions
For the year ended June 30, 2016

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	Number of Transactions	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
<u>Series in the Same Security</u>									
Bank of New York-Mellon	BNY Mellon Cash Reserve	\$ 174,803,242	N/A	\$ -	\$ 128	\$ -	\$ -	\$ 174,803,242	\$ -
Bank of New York-Mellon	BNY Mellon Cash Reserve	N/A	174,803,242	-	127	-	174,803,242	174,803,242	-
Bank of New York-Mellon	BNY EB TEMP INV FD	780,307,063	N/A	-	400	-	-	780,307,063	-
Bank of New York-Mellon	BNY EB TEMP INV FD	N/A	787,247,746	-	319	-	787,247,746	787,247,746	-

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1000

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29	2	4									6
30-34	1	6									7
35-39	5	6	13	5							29 105,354
40-44	2	4	4	5	4						19
45-49	1	3	6	5	8	3					26 118,754
50-54	3	10	5	5	2	6	4				35 116,103
55-59	4	4	5	7	2	1	3	1			27 146,949
60-64		1	2	7	4		2	1			17
65-69			1	1	2						4
70 & Up											0
All Ages	19	38	36	35	22	10	9	2	0	0	171 118,029
		123,497	110,306	113,818	120,800						

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1006

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	4										4
25-29	1	3	1								5
30-34	1		2								3
35-39			1								1
40-44		2		1	1	1					5
45-49		2	1	4	1						8
50-54		2	4								6
55-59	1	4	5	4	2		1	1			18
60-64		2	4	1	1					1	9
65-69		1									1
70 & Up											0
All Ages	7	16	18	10	5	1	1	1	0	1	60 62,085

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1007

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	2	2									4
25-29	1	1	3								5
30-34	1		1	1							3
35-39	1		1	1	1						4
40-44				2		1					3
45-49		1		2	1						4
50-54		1	1	1	1			1			5
55-59			3	3	4		1	2			13
60-64				4					1	1	6
65-69			1					2		1	4
70 & Up											0
All Ages	5	5	10	14	7	1	1	5	1	2	51 65,179

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1019 (excluding hard-frozen participants)

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1030

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1032

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29	1 1										2
30-34	6 3										9
35-39	1 1										2
40-44	1										1
45-49	2 3										5
50-54	6 1 1										8
55-59	1 2 5 1 1										10
60-64	2 2 3 1										8
65-69	1										1
70 & Up	1										1
All Ages	0	5	20	15	5	2	0	1	0	0	48
	65,969										64,100

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1034

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29		1									1
30-34			1								1
35-39											0
40-44		1	2	2							5
45-49	1	1	2	1							5
50-54	1	1	5	3							10
55-59	1	2	2	1	2						8
60-64			1		1		1				3
65-69			2	2		1					5
70 & Up				1							1
All Ages	3	6	15	10	3	1	1	0	0	0	39
											59,960

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1055

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29		1	1								2
30-34			1	1							2
35-39				2	2						4
40-44			1	3							4
45-49				2	1	2	5				10
50-54		2	2	3	3	2	2	1			15
55-59			2	1	2	3		5			13
60-64		1	1	5		5	1		1		14
65-69			2								2
70 & Up							1				1
All Ages	0	4	10	17	8	12	9	6	1	0	67 52,249

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1070

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34		1	1	1							3
35-39		1									1
40-44			1	1							2
45-49							1				1
50-54				2			1	1			4
55-59		1	1	1				1			4
60-64				2	2			1			5
65-69											0
70 & Up											0
All Ages	0	3	3	7	2	0	2	3	0	0	20 59,770

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1072

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1073

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29		2	1								3
30-34											0
35-39				1	1						2
40-44		1			2						3
45-49				1	2		2				5
50-54			2		2						4
55-59		1		2					2		5
60-64		1	1	2	1			1			6
65-69			1								1
70 & Up				1							1
All Ages	0	5	5	7	8	0	2	1	2	0	30 60,595

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1082

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29			4								4
30-34			8								8
35-39			2	4							6
40-44			5	2	3	4					14
45-49			7	2		1	1				11
50-54			2	2	2	1	2	2			11
55-59			2	3	2	3	3				13
60-64			2			1	3	2		1	9
65-69										1	1
70 & Up						1					1
All Ages	0	0	32	13	7	11	9	4	0	2	78
			41,599								51,768

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1084

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1088

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	10	5									15
25-29	2	10	5								17
30-34	2	11	7	5							25 40,831
35-39	3	5	3	2	3	1					17
40-44	2	2	6	4	4	2					20 60,928
45-49	7	6	14	9	2	2	2				42 50,690
50-54	4	7	21	9	6	2	1	1			51 54,255
55-59	2	11	14	9	10		1	1			48 62,128
60-64		4	9	15	4	3	2		1	2	40 73,514
65-69	1	1	1	2	6	2	3	1	1		18
70 & Up			1								1
All Ages	33 34,818	62 37,605	81 51,365	55 61,057	35 85,482	12	9	3	2	2	294 54,886

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 2000

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	5	4	3								12
30-34	3	7	17	3							30 92,546
35-39	4	17	14	2	1						38 115,618
40-44	2	4	10	6	6	2					30 127,007
45-49	3	8	13	5	9	1	2				41 134,868
50-54	3	6	8	5	8		9	1			40 142,345
55-59	1	6	1	2	7	4	9	4			34 169,783
60-64	1	4	2	2	5	1	1	1	1		18
65-69		1	1		2						4
70 & Up									1		1
All Ages	22 87,123	57 122,832	69 113,323	25 139,944	38 159,140	8	21 153,022	6	2	0	248 127,886

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 2003

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	3	1									4
25-29	2	2	3								7
30-34		5	8	2							15
35-39	2	1	2	5	2						12
40-44	1	2	3	4	2	3					15
45-49	2	6	3	3	3	2	1				20 60,621
50-54	2	11	4	8	3		3	1			32 75,001
55-59	6	8	7	5	4		2	2	2		36 72,428
60-64	1	3	5	2	4	2	3				20 86,510
65-69			2	2	1					2	7
70 & Up											0
All Ages	19	39 55,845	37 57,186	31 69,713	19	7	9	3	2	2	168 66,622

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 2012

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29		4	3								7
30-34		1	3								4
35-39		1	4	2							7
40-44		4	1	1	1						7
45-49			1	2	2		1				6
50-54		7	1	4		1					13
55-59		6		8	4	1	1	1			21
60-64			3	3	3		1	1	1		12
65-69			1		1			1			3
70 & Up						1					1
All Ages	0	23	17	20	11	3	3	3	1	0	81
		55,647		54,518							61,478

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 2026

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 2030

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	30 25,537	19									49 27,727
25-29	58 35,868	120 38,816	14								192 38,007
30-34	26 50,211	101 54,139	28 49,184	14							169 53,018
35-39	22 71,683	69 68,617	21 64,674	19	7	1					139 67,720
40-44	18 63,040	62	17	9	9	10	1				126 61,816
45-49	12 79,194	82 109,842	20	12	10	14	9				159 80,857
50-54	29 83,147	95 78,616	25 94,325	8	8	8	6	6			185 81,074
55-59	17 80,731	60	19	7	9	6	6	3	3	1	131 82,202
60-64	12 72,300	46	12	2	3	1	1				77 85,172
65-69	5	14	8	5	1						33 85,946
70 & Up		5	1								6
All Ages	229 55,691	673 63,851	165 76,630	76 69,309	47 73,099	40 76,793	23 88,220	9	3	1	1,266 65,903

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 2032

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				1							1
35-39					3						3
40-44			1	5	2	1					9
45-49				1		2	6				9
50-54				3	3	2	2	3	2		15
55-59				3	3	3	2				11
60-64					1	1	1		2	2	7
65-69			1		1						2
70 & Up											0
All Ages	0	0	2	13	13	9	11	3	4	2	57 75,091

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 2033

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29		2	1								3
30-34		1	1								2
35-39			3								3
40-44				1							1
45-49		1		2							3
50-54		1	3		1		1				6
55-59		1			1						2
60-64						1	1				2
65-69											0
70 & Up											0
All Ages	0	6	8	3	2	1	2	0	0	0	22 50,931

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 2037

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29	2										2
30-34	1										1
35-39	1 1										2
40-44	1 1 1										3
45-49											0
50-54	1										1
55-59	1 1 1 1										4
60-64	1 1										2
65-69	1 1 1										3
70 & Up	1										1
All Ages	0	5	4	4	2	3	0	1	0	1	20 58,000

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 2038

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 2039

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	7										7
25-29	35 31 4 34,692 38,694										70 37,034
30-34	11 40 30 2 41,369 51,473										83 45,362
35-39	4 20 20 20 1 39,937 61,816 58,839										65 53,354
40-44	2 11 8 7 7 1										36 58,918
45-49	5 15 12 3 3 10										48 60,725
50-54	1 18 10 12 5 7 6 1										60 68,335
55-59	6 16 10 9 2 3 2 2										50 56,929
60-64	1 8 5 4 3 3 1 1										26 53,567
65-69	2 3 1										

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 3000

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29	5	7									12
30-34	7	10	1	1							19
35-39	5	6	7	2							20 113,777
40-44	3	7	8	7	7		1				33 101,401
45-49	1	6	10	4	6	5	3				35 100,593
50-54	2	9	8	5	4	8	2				38 135,669
55-59		3	7	3	2	2	8	3			28 99,805
60-64		2	4	8		1	3			1	19
65-69			1		1						2
70 & Up						1					1
All Ages	24 92,033	50 106,021	46 112,088	30 115,764	20 108,466	17	17	3	0	1	208 105,984

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 3011

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 3012

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29			1								1
30-34			2	1							3
35-39		1	1	6							8
40-44				5	3	3					11
45-49				4	4	1	3				12
50-54				4	1	3	3	4			15
55-59				1	2	2	2	4	1		12
60-64			1	1	1	2	6	1	2	1	15
65-69								1			1
70 & Up											0
All Ages	0	1	5	22	11	11	14	10	3	1	78
				48,307							59,486

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 3023

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29	1	4									5
30-34		4		2							6
35-39		2	1								3
40-44		1	2	1							4
45-49		1	1			2	1				5
50-54		1									1
55-59		2									2
60-64	1			1					1		3
65-69						1					1
70 & Up											0
All Ages	3	15	4	4	0	3	1	0	1	0	31
											51,338

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 3031

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 3032

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1	1									2
25-29											0
30-34		2	1								3
35-39		2		1	1						4
40-44		1	2	1	1						5
45-49			4	3	3		2				12
50-54			4	2	5	1	3	1			16
55-59		3	1	2	5	1	3	1			16
60-64			2	1	4		2				9
65-69			1	1			1				3
70 & Up											0
All Ages	1	9	15	11	19	2	11	2	0	0	70 52,087

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 3054

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	2	2									4
25-29		7	1								8
30-34		1	1	4							6
35-39			1	2	2						5
40-44	1	1	3		1	1					7
45-49		1			1	1	2				5
50-54	1	4	1		2	1	2	3			14
55-59			2		2			2			6
60-64				2	2	1	1				6
65-69				1		1	3				5
70 & Up		1								1	2
All Ages	4	17	9	9	10	5	8	5	0	1	68 61,850

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 3063

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1	1									2
25-29											0
30-34											0
35-39		2	1								3
40-44			1								1
45-49		2	3	1			1				7
50-54			2		1		1				4
55-59	2	1	1	4			1				9
60-64		1	1	3	1						6
65-69				1		1					2
70 & Up											0
All Ages	3	7	9	9	2	1	3	0	0	0	34
											38,522

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 3077

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29	1										1
30-34	2										2
35-39	1										1
40-44	1 2 1										4
45-49	1 1 1										3
50-54	1 1 3 4										9
55-59	1 1										2
60-64	4 2 1										7
65-69	1 1										2
70 & Up	1										1
All Ages	3	4	8	7	0	6	5	0	0	0	33 50,527

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 4000

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29			4								4
30-34		6	11	2							19
35-39		7	20	12	2						41
			99,641								118,414
40-44		4	14	11	3	1					33
											137,474
45-49		4	20	11	8	3	3				49
			96,712								115,449
50-54		5	16	9	11	7	11				59
											140,948
55-59		1	4	6	6		4	1	1	1	24
											142,000
60-64			4	4	4	1	2		1		16
65-69		1	1	2			1				5
70 & Up			1								1
All Ages	0	28	95	57	34	12	21	1	2	1	251
		105,042	103,411	156,399	138,952		134,918				125,510

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 4026

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 4079

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 4084

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 4090

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 4091

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	13	14									27 26,872
25-29	9	32 39,446	3								44 39,867
30-34	9	34 50,592	5								48 51,519
35-39	4	22 52,801	6	3	1						36 58,003
40-44	7	12	5	3	2						29 67,183
45-49		6	8	5	1	1					21 68,546
50-54	3	10	8	3	3	3	2				32 89,654
55-59	3	6	7	4	4				1		25 68,332
60-64		9	3	4	4						20 87,605
65-69		1		2							3
70 & Up											0
All Ages	48 46,012	146 49,586	45 71,867	24 78,360	15	4	2	0	1	0	285 59,801

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 4092

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25		7	1								8
25-29		13	8	1							22 30,855
30-34		7	14	6							27 38,623
35-39		5	10	5	1						21 46,641
40-44		1	7	5		1					14
45-49		6	10	3	7	1	3				30 56,590
50-54		5	10	8	3	1	2	1	1		31 74,082
55-59		8	9	4	1	3	1	1	3	2	32 62,583
60-64		5	4	3			1		1		14
65-69		2	2	1	2						7
70 & Up				1							1
All Ages	0	59	75	37	14	6	7	2	5	2	207 51,557
		37,397	48,468	56,172							

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 4094

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	3	1									4
25-29	1	2	2								5
30-34			1	1							2
35-39	1	1	1	1	1						5
40-44			2	1	3						6
45-49			2	1	2	2	2				9
50-54		1		3	1		2	3			10
55-59		1		3	2				1		7
60-64		1	3				3	1	1		9
65-69						1		1			2
70 & Up					1			1			2
All Ages	5	7	11	10	10	3	7	6	2	0	61 38,338

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 5000

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	2	1									3
25-29	4	7	1								12
30-34	1	4	12								17
35-39	3	9	11	8	3						34 91,137
40-44	1	3	8	8	2						22 103,711
45-49	1	7	6	6		4	2				26 92,094
50-54	1	1	9	1		6	5	6	1		30 118,613
55-59	2	3	2	6	1	2	5	3	3		27 104,709
60-64		1	3	3	1	1		2			11
65-69		1									1
70 & Up											0
All Ages	15	37 75,462	52 90,093	32 112,554	7	13	12	11	4	0	183 95,419

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 5021

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 5026

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29	2 3										5
30-34	4 5 1										10
35-39	3 3 2 1										9
40-44	6 1										7
45-49	1 1 2 3 3 2										12
50-54	2 1 5 2 2 2 1										15
55-59	1 2 3 6 2 1										15
60-64	1 3 3 3 1 1										12
65-69											0
70 & Up	1										1
All Ages	1	13	15	15	15	15	4	5	3	1	87 47,068

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 5042

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 5044

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 5045

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 5051

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39		1	2		1						4
40-44			1								1
45-49		1			1						2
50-54			1	1	1	1	2	1			7
55-59				2	2	4	1				9
60-64			1	1		1	3	2			8
65-69		1	1	1							3
70 & Up											0
All Ages	0	3	6	5	5	6	6	3	0	0	34 48,836

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 5065

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				1							1
35-39				1							1
40-44			1	2	1						4
45-49			1								1
50-54			1	4	1	2		1			9
55-59			2		2	1					5
60-64				1							1
65-69				1					1		2
70 & Up											0
All Ages	0	0	5	10	4	3	0	1	1	0	24
											53,482

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 5072

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 5080

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 5091

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29	3 1										4
30-34	1 1										2
35-39	2										2
40-44	1 1 2										4
45-49	1 1 1										3
50-54	1 1 3 2										7
55-59	1 2 2 1										6
60-64	1 3 1 1										6
65-69											0
70 & Up											0
All Ages	1	6	5	2	4	8	7	1	1	0	35 34,515

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 5121

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1	1									2
30-34	1	1	4								6
35-39			1	2							3
40-44	1	2									3
45-49		1	1		3		1				6
50-54				3	2	1	1				7
55-59			1	5	2	1		4	1		14
60-64				2			3		1	3	9
65-69					1						1
70 & Up				1							1
All Ages	3	5	7	13	8	2	5	4	2	3	52 52,941

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 5128

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 5129

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29			9	2							11
30-34			6	8							14
35-39			4	7	3	1					15
40-44			1	3	3	10	1				18
45-49			1	2			4				7
50-54			1	3	1	4	5	1			15
55-59			2	3	6		2	2			15
60-64			1	3	4		3		3		14
65-69			1	2	3				1	1	8
70 & Up											0
All Ages	0	0	26	33	20	15	15	3	4	1	117
			31,257	38,565	47,818						47,674

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 5130 (excluding hard-frozen participants)

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34					1						1
35-39			1			1					2
40-44					2						2
45-49					1						1
50-54				2	2				2		6
55-59				1		1		1	4	1	8
60-64				2	1	1	1	1		1	7
65-69										1	1
70 & Up			1								1
All Ages	0	0	1	6	7	3	1	2	6	3	29
											55,604

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6000

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29			1								1
30-34			8								8
35-39			6	5	1						12
40-44			10	4	5						19
45-49		1	9	3	3	1					17
50-54		1	2	8	3	3	4				21
55-59		2	5		4		3	1			15
60-64			4	3	3	1	1	2			14
65-69											0
70 & Up											0
All Ages	0	4	45	23	19	5	8	3	0	0	107
			115,354	125,883							126,930

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6044

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				3							3
35-39				2							2
40-44			3	1							4
45-49			1	1	1	1	2				6
50-54			3	2	2						7
55-59			4	2							6
60-64			1	1	1						3
65-69			1								1
70 & Up											0
All Ages	0	0	13	12	4	1	2	0	0	0	32
											0

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6077

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			7	4							11
35-39			1	5							6
40-44				2	6	1					9
45-49				1	2	2					5
50-54			1	5	5	2	2	1			16
55-59				4	3	5		3			15
60-64		1		5	3	6	3	1	1		20
65-69				2	1	1				1	5
70 & Up				1							1
All Ages	0	1	9	29	20	17	5	5	1	1	88
				39,704	47,935						45,563

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6079

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6086

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6093

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34		1		2							3
35-39			1	1	2						4
40-44				3	3						6
45-49			1	3	1						5
50-54				1	2						3
55-59		1		5	1		1				8
60-64				3			1	1			5
65-69				1							1
70 & Up											0
All Ages	0	2	2	19	9	0	2	1	0	0	35 54,521

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6116

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6125

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	2	3									5
25-29		6	3								9
30-34		6	8	1							15
35-39		1	4	5	2						12
40-44	1	4	4	2	5						16
45-49		4	9	6	2	1					22 42,528
50-54		4	15	3	4		1				27 38,269
55-59		2	12	3	4	2			3		26 56,647
60-64		4	5	4	1	3					17
65-69		2						1			3
70 & Up						1					1
All Ages	3	36 42,447	60 38,876	24 44,305	18	7	1	1	3	0	153 44,397

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6138

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29	1	1									2
30-34		1	1	1							3
35-39			1		2						3
40-44			1								1
45-49		2	1	1	1	3					8
50-54			1	1	1						3
55-59			2	1							3
60-64			2					1		1	4
65-69			1								1
70 & Up											0
All Ages	2	4	10	4	4	3	0	1	0	1	29 60,676

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6142

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 7000

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	4	5									9
25-29	12	19	5								36 67,659
30-34	7	19	15	5							46 102,616
35-39	3	13	14	16	1						47 119,863
40-44	6	15	20	18			1				60 131,760
			148,037								
45-49	4	11	14	5	5	2					41 147,250
50-54	5	6	8	8	2	1		1			31 139,636
55-59	2	5	8	14	3	3	2	4	1		42 141,253
60-64	1	6	9	5	3	3	1				28 167,803
65-69			1	1			1				3
70 & Up											0
All Ages	44 74,753	99 108,032	94 142,162	72 148,161	14	9	5	5	1	0	343 124,323

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 7027

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29	2										2
30-34	3										3
35-39	1 1										2
40-44	1 1										2
45-49	2										2
50-54	1 1 1 1										4
55-59	1 2 2 3 4										12
60-64	3 1 2 2 2 1										11
65-69	1 1										2
70 & Up											0
All Ages	2 0 6 9 7 5 4 5 2 1										41 42,210

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 7064

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29	1	2									3
30-34		1	1	1							3
35-39	1	3	1	2							7
40-44	1	1		1		1					4
45-49	2	2	2		1	1	2				10
50-54	3	2	3	1	1	1	1	1			13
55-59	2	7	5			2	1	1			18
60-64	3		3	4	2		1		2		15
65-69				1			1				2
70 & Up											0
All Ages	14	18	15	10	4	5	6	2	2	0	76 41,556

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 7065

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 7101

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 7118

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1	5									6
25-29	1	7	3								11
30-34		1	6	3							10
35-39	1	2	2	7	4	1					17
40-44	2	4	1	2	2						11
45-49	1		2	2	1	2	3	1			12
50-54			2	1	2			1			6
55-59		1	2	3	1	1	2				10
60-64			4			1		1		2	8
65-69	1		4	1	1		1	1			9
70 & Up						1					1
All Ages	7	20	26	19	11	6	6	4	0	2	101
		48,875	71,922								67,038

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 8000

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34		1	9	2							12
35-39		1	17	4							22 91,599
40-44			10	7	2	1					20 120,494
45-49		3	10	5			1				19
50-54		2	10	9	3	2	3	4			33 95,301
55-59		1	5	8	1	4	4	3			26 116,333
60-64			3	5	2	1	2	1			14
65-69			2		2	1		1			6
70 & Up			1				1				2
All Ages	0	8	67 100,418	40 112,752	10	9	11	9	0	0	154 103,657

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 8031

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29			3								3
30-34			12	8							20 47,546
35-39			7	15	3						25 52,871
40-44			6	11	5	1					23 46,193
45-49		1	9	13	6						29 63,557
50-54			8	8	3	1	2				22 69,916
55-59			6	8	7			1			22 65,761
60-64			2	6	1	1		1			11
65-69			1	1	1		1		1		5
70 & Up											0
All Ages	0	1	54 50,420	70 55,655	26 62,208	3	3	2	1	0	160 57,171

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 8066

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 8103

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29			2								2
30-34			1	1							2
35-39	1										1
40-44											0
45-49			2		1						3
50-54		2	3	1		2					8
55-59			1			1					2
60-64		1	1	1		2					5
65-69		1				1					2
70 & Up						1					1
All Ages	1	2	6	8	1	1	7	0	0	0	26 43,163

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 8104

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 8105

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29		4	2								6
30-34		5	5	1	1						12
35-39		6	7	4	2						19
40-44		3	4	5	5						17
45-49		6	4	3	4	3	2				22
50-54		5	3	1	5	3	3	2			22
55-59		2	3	1	1	3	3	1	1		15
60-64		3	3	6	2	3	2	1		1	21
65-69			2		1					1	4
70 & Up											0
All Ages	0	34	33	21	21	12	10	4	1	2	138
		79,814	92,715	109,339	111,815						97,981

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 9007

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 9062

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 9072

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 9074

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1	2									3
25-29	1	2	3								6
30-34			3	1							4
35-39	1		4		1						6
40-44	1			2	1						4
45-49			1	2		2	2				7
50-54			1	1	1	2	1	1			7
55-59					1	1		1	3		6
60-64			3		4				2		9
65-69		1								2	3
70 & Up				1							1
All Ages	4	5	15	7	8	5	3	2	5	2	56 45,588

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 9077

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 9084

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34		1									1
35-39			3	1							4
40-44			1	1							2
45-49				4	1						5
50-54			2	3			1				6
55-59				2	1						3
60-64					1		1				2
65-69											0
70 & Up				1							1
All Ages	0	1	6	12	3	0	2	0	0	0	24 61,271

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 9087

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 10000

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29			1								1
30-34			11	1							12
35-39			6	6							12
40-44			14	2	6	1					23 111,946
45-49			3	8	2	3	1				17
50-54			5	7	1	2	3	2			20 132,850
55-59			3	3	5	1	7	1			20 115,397
60-64			3	2	2		2	1			10
65-69				1							1
70 & Up			1								1
All Ages	0	0	47 93,166	30 93,492	16	7	13	4	0	0	117 105,284

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 10008

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44	1	1	2	1	1						6
45-49						1	1				2
50-54				1	1		2	2			6
55-59								1	4		5
60-64									1	3	4
65-69									1		1
70 & Up											0
All Ages	1	1	2	2	2	1	3	3	6	3	24
											61,175

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 10019

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 10022

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 10026

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	4										4
25-29	3 3										6
30-34	1	6		1							8
35-39	1		3	2	2						8
40-44	1		1	3	1						6
45-49	1		1	2	1	1					6
50-54	1	1	2			1	1	1			7
55-59	1	1	1				3	3			9
60-64	1				2			1			4
65-69											0
70 & Up											0
All Ages	3	12	14	10	6	2	4	6	1	0	58 41,821

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 10035

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	2	4	1								7
30-34	1	2	1								4
35-39	1	1	4	1	4						11
40-44	1	4			3	1					9
45-49		1	1	3	4	1					10
50-54		4	1	1	2	2	1				11
55-59		4	2	3	1	1	4				15
60-64		2	1	1	3	3		1			11
65-69					1	1			1		3
70 & Up											0
All Ages	5	22	11	9	18	9	5	1	1	0	81
		46,373									52,706

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 10051

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			2	1							3
35-39											0
40-44						1					1
45-49					3	1					4
50-54				1	10						11
55-59				3	2						5
60-64					4	2					6
65-69					2	1					3
70 & Up					1						1
All Ages	0	0	2	5	22	5	0	0	0	0	34
					55,998						55,058

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 11009 (excluding cash balance participants)

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29			1								1
30-34		1	10	6							17
35-39			8	5	3						16
40-44			4	4	2	1					11
45-49			1	8	1	1					11
50-54		1	4	6	4	1	2	2			20
55-59			2	5	3	1					65,093 11
60-64			3	1	3	1					8
65-69			1								1
70 & Up			1								1
All Ages	0	2	35 51,760	35 45,800	16	5	2	2	0	0	97 53,859

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 11018

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	2										2
25-29	6 1										7
30-34	2 4 1 1										8
35-39	3 4 4 1										12
40-44	3 2 2										7
45-49	2 1 2										5
50-54	4 1 1										6
55-59											0
60-64	1 1 1										3
65-69	2 1										3
70 & Up											0
All Ages	0	25	13	10	5	0	0	0	0	0	53
	39,837										53,996

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 12000

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34		1									1
35-39		1		4	1						6
40-44		2	1	2							5
45-49		1		4	1						6
50-54		1		3	2	2	1	1			10
55-59		2		3	1	1	1				8
60-64		2		1		1	1	1			6
65-69				1							1
70 & Up											0
All Ages	0	10	1	18	5	4	3	2	0	0	43 175,295

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 12026

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29	2	6	2								10
30-34	4	5	10	3							22 39,161
35-39	2	4	4	9	2						21 49,217
40-44	1	2	2	4	2	1					12
45-49		2	2	6	3	2					15
50-54		3	1	3	1	5	1				14
55-59		2	2	2		3	2	2	1		14
60-64	1					1	1	1	2		6
65-69							1				1
70 & Up											0
All Ages	11	24 31,669	23 40,069	27 50,398	8	12	5	3	3	0	116 54,732

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 12033

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 12043

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29	1										1
30-34	1 1										2
35-39	1										1
40-44	1										1
45-49	1										1
50-54	1 1 1										3
55-59	1 1 2										4
60-64	2 1 1 1										5
65-69	1										1
70 & Up											0
All Ages	0	7	1	3	2	1	3	1	2	0	20 47,547

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 13000 (excluding hard-frozen participants)

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44							1				1
45-49							10				10
50-54					1	1	55	6			63
							156,991				151,267
55-59				1			53	24	6		84
							151,296	155,500			149,206
60-64			1		1	1	28	14	5	2	52
							156,489				147,982
65-69							1	2	1	1	5
70 & Up								1			1
All Ages	0	0	1	1	2	2	148	47	12	3	216
							152,478	148,915			148,369

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 13001

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29		3									3
30-34		5	2								7
35-39	1	11	4	3							19
40-44		11	2	6	3						22
45-49		4	2	5	2	1					14
50-54		8		1	2	2	1				14
55-59			1	3	1		1				6
60-64	3				1						4
65-69		1									1
70 & Up											0
All Ages	4	43	11	18	9	3	2	0	0	0	90
		148,187									154,136

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 13002

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	3	6	3								12
30-34	3	12	4	2							21 57,159
35-39	3	7	9	1							20 75,940
40-44	5	7	7	5	2						26 80,856
45-49	1	20 87,827	10	1	1		2				35 106,348
50-54	2	12	7	4	3	2	1	1			32 108,653
55-59	2	14	9	2	2	1					30 105,230
60-64	1	5	6	2	2		1	1	1		19
65-69		5	3	1							9
70 & Up											0
All Ages	20 71,466	88 76,408	58 103,387	18	10	3	4	2	1	0	204 92,054

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 109000

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34		1	1								2
35-39	3		4	2	1						10
40-44	5	1	6	14	1						27 159,952
45-49	3		5	3	2						13
50-54	6		4	9	4	1	3				27 168,159
55-59			4	6							10
60-64	3		3	3				1			10
65-69	1		1	2							4
70 & Up											0
All Ages	21 89,665	2	28 168,249	39 182,058	8	1	3	1	0	0	103 156,648

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 202000

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1080 (excluding hard-frozen participants)

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1001

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1004

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1020

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1024

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1025

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1027

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1 2										3
35-39	1 3 1										5
40-44	2 2 1										5
45-49	3 3										6
50-54	1 2 2 2 2 2										11
55-59	4 2 1										7
60-64	2 1 1										4
65-69	1										1
70 & Up	1										1
All Ages	0	0	14	15	4	3	5	2	0	0	43 16,397

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1046

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1	1									2
25-29		1	1								2
30-34	1	2		3							6
35-39	2			4	1						7
40-44	1		2		1						4
45-49		1	1	3	4		1				10
50-54	1	3			3	1	1				9
55-59	1		1								2
60-64			1	2	1		1	1			6
65-69			1	1							2
70 & Up											0
All Ages	7	8	7	13	10	1	3	1	0	0	50 5,639

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1063

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1064

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	2										2
35-39	3										3
40-44	2 1										3
45-49	2 1										3
50-54	6 2 1 1										10
55-59	1 3										4
60-64	1										1
65-69	1										1
70 & Up											0
All Ages	0	0	0	14	8	3	1	1	0	0	27 2,931

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1069

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1										1
35-39	1										1
40-44	1 1 1										3
45-49	1 1 2										4
50-54	2										2
55-59	2 1 1										4
60-64	2 2 1 2										7
65-69	1 1										2
70 & Up											0
All Ages	0	0	3	7	3	6	4	1	0	0	24 11,922

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1074

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	5 2										7
30-34	8 3										11
35-39	2 7 7 3										19
40-44	2 4 4 5										15
45-49	3 3 6 1 4 2										19
50-54	1 4 9 3 3 5 4 2										31 16,247
55-59	1 6 5 2 6 1 1										22 10,131
60-64	1 2 9 5 2 1										20 10,678
65-69	1 1 2 1										5
70 & Up	1										1
All Ages	0	13	38	42	25	12	11	6	3	0	150 9,364
			1,811	5,924	12,243						

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1077

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1079 (excluding cash balance participants)

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1 1										2
40-44	1 4 4 1										10
45-49	5 2 4										11
50-54	2 3 2 2										9
55-59	4 3 3 1										11
60-64	1 1 3 1										6
65-69											0
70 & Up											0
All Ages	0	0	0	5	18	14	9	2	1	0	49 8,087

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1080 (hard-frozen participants only)

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	4 6										10
35-39	2 19 2										23 1,451
40-44	2 14 4 10										30 3,499
45-49	5 19 5 5 6										40 4,680
50-54	2 27 9 5 13 2										58 6,095
55-59	2 23 14 6 9 4 7										65 8,890
60-64	2 23 8 4 1 3 1 2										44 4,914
65-69	1 5 3 1 1										12
70 & Up											0
All Ages	0	0	20 580	136 2,428	45 4,361	31 8,819	30 11,317	9	8	3	282 5,582

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1083

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 2006

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	2 6										8
35-39	2 6 2										10
40-44	3 4 5 1										13
45-49	3 12 5 2										22
50-54	1 13 5 1 1										21
55-59	2 20 4 1 1 2										30
60-64	3 6 5 4 1										19
65-69	3 1 4 1										9
70 & Up	1 1										2
All Ages	0	0	19	69	31	9	2	1	2	1	134
				4,147	9,663						7,021

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 2009

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 2018

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	2 1 2										5
35-39	1 1										2
40-44	1 1										2
45-49	1 1 2 1										5
50-54	1										1
55-59	2 1 2 2										7
60-64	1 1 4										6
65-69											0
70 & Up											0
All Ages	0	2	6	7	3	4	0	6	0	0	28 17,180

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 2019

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	3 1										4
35-39	2 4										6
40-44	1										1
45-49	3 3 1 1 1										9
50-54	1										1
55-59	5 1 1										7
60-64	3 2 1 3 1 1										11
65-69											0
70 & Up											0
All Ages	0	0	16	12	3	5	1	1	1	0	39 5,506

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 2022

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1										1
30-34	1 1										2
35-39	3 3										6
40-44	2 1 3										6
45-49	1 4 3 1 1										10
50-54	1 4 3 2 3 1 1										15
55-59	13 4 4 2 1 1 1										26 3,660
60-64	3 2 2 1 2 2										12
65-69	3 1										4
70 & Up	3 1										5
All Ages	0	0	25 657	25 2,782	16	5	6	3	4	3	87 9,108

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 2023

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 2027

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 2029

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	6 5										11
35-39	3 2 2										7
40-44	4 5										9
45-49	3 3 2 1										9
50-54	1 2 2 2										7
55-59	3 1 1										5
60-64	2 2 1										5
65-69	1										1
70 & Up											0
All Ages	0	0	22	20	3	4	4	1	0	0	54
			416	1,327							1,927

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 2034

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 3019

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1 1										2
35-39	2										2
40-44	1 2 4										7
45-49	1 5 1 3 1										11
50-54	3 5 2 2 3 1 1										17
55-59	1 6 5 2 2										16
60-64	2 3 1 4 1 3										14
65-69	1 2 3 1 1										8
70 & Up	1										1
All Ages	0	0	9	26	15	12	5	4	4	3	78
	1,692										5,693

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 3036

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 3067

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 3069

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1										1
35-39	2 1										3
40-44	1										1
45-49	2										2
50-54	1 1 1										3
55-59	2 1 2										5
60-64	1 2 2										5
65-69	2 2										4
70 & Up											0
All Ages	0	0	0	10	4	2	4	2	2	0	24 7,132

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 3073

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 3074

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	5										5
35-39	1										1
40-44	1										1
45-49	1										1
50-54	1										1
55-59	1 1 2										4
60-64	2 2 1 1										6
65-69	1										1
70 & Up	1										1
All Ages	0	0	1	10	1	4	0	4	0	1	21 5,462

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 4087

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29	5										5
30-34	3										3
35-39	1 1 3										5
40-44	1 1 1										3
45-49	2										2
50-54	2										2
55-59	2 1 1 3										7
60-64	1 1 1 1										4
65-69	1 1										2
70 & Up											0
All Ages	0	0	16	4	4	2	3	0	4	1	34 6,725

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 4088

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	2										2
35-39											0
40-44	1 2 2										5
45-49	1 2										3
50-54	1 1 1 1										4
55-59	1 5 4 1										11
60-64	1 1										2
65-69	1 1										2
70 & Up											0
All Ages	0	1	5	10	7	4	2	0	0	0	29 4,252

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 4096

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	2 1										3
35-39	2 2										4
40-44											0
45-49	1 2 1 2										6
50-54	2 2 1 2 1 2										10
55-59	1 2 2 1										6
60-64	1 1										2
65-69	1										1
70 & Up											0
All Ages	0	0	8	8	4	1	2	3	4	2	32 7,973

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 4097

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 5001

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1 2										3
35-39	2 3										5
40-44	2										2
45-49	1 2 2 1										6
50-54	1 2 1 1										5
55-59	1 2 1 2 1 4										11
60-64	1 1 1 1 1 3										8
65-69	2 1										3
70 & Up	1										1
All Ages	0	3	6	7	7	3	6	3	5	4	44 16,912

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 5002

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 5010

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 5034

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 5047

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 5049

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 5050

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				1							1
35-39				3	2						5
40-44				2							2
45-49					2		1				3
50-54				2	2						4
55-59					3		1		1	1	6
60-64					1						1
65-69				1							1
70 & Up				1							1
All Ages	0	0	0	10	10	0	2	0	1	1	24
											2,014

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 5079

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 5083

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1 2										3
40-44	2 1										3
45-49	1 1										2
50-54	3 3 1										7
55-59	5 5										10
60-64	1										1
65-69											0
70 & Up	1										1
All Ages	0	0	0	12	13	1	1	0	0	0	27 1,425

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 5093

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 5118

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 5125

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 5126

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	5										5
25-29	19 13										32 809
30-34	7 21 6 2,226										34 2,145
35-39	5 19 10 10										44 3,764
40-44	9 11 11 9 7										47 6,016
45-49	9 8 11 4 4 2 1										39 5,269
50-54	10 16 13 14 7 8 5 3										76 8,732
55-59	11 10 8 5 4 6 2 5 1										52 9,735
60-64	3 12 4 3 3 4 1 5 8										43 15,443
65-69	3 4 4 3 1										15
70 & Up	2 4 1 1 1 2 1										12
All Ages	0	83	118	68	49	26	21	11	14	9	399 7,336
		802	3,557	4,593	8,087	16,051	17,037				

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 5127

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	3										3
25-29	5 2										7
30-34	1 1 1										3
35-39	3 4 2 3										12
40-44	1 2 1 2										6
45-49	1 2 3 1 2										9
50-54	1 3 1 1 3 3 2										14
55-59	3 1 4 1										9
60-64	1 1 2 2 4										10
65-69	1 1										2
70 & Up											0
All Ages	0	15	15	5	5	7	7	8	8	5	75 9,039

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6016

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6028

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1 1										2
35-39	1 1 1										3
40-44	1 1 2										4
45-49	2										2
50-54	1 2 1										4
55-59	1 1 1 1										4
60-64	2 1										3
65-69	1 2										3
70 & Up											0
All Ages	0	0	3	9	6	3	4	0	0	0	25 8,768

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6037

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1										1
35-39	1 1										2
40-44	2 1										3
45-49	1 4 2 1										8
50-54	5 2 1 2										10
55-59	1 4 2 2 1										10
60-64	1 2 3 1 1										8
65-69	2 1 1										4
70 & Up	1										1
All Ages	0	0	3	20	9	5	4	5	1	0	47
	2,610										6,948

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6040

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6042

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6049

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	2										2
30-34	5 2										7
35-39	1 4										5
40-44	2 1										3
45-49	1 1										2
50-54	4 5 1										10
55-59	1 2 2										5
60-64	1										1
65-69	1										1
70 & Up	1										1
All Ages	0	2	15	17	3	0	0	0	0	0	37 5,992

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6050

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1										1
30-34	1 2										3
35-39	7 3										10
40-44	2 1										3
45-49	2 1 1 1 1										6
50-54	1 1 1 1 2										6
55-59	2 3										5
60-64	2 1 1 1										5
65-69											0
70 & Up											0
All Ages	0	0	6	14	6	2	5	5	1	0	39 7,182

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6071

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6087

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1										1
35-39	1										1
40-44	3 2										5
45-49	2 4 1										7
50-54	1 1 3 1										6
55-59	2 1 3 2 2										10
60-64	1 1 1 1										4
65-69	2 1										4
70 & Up	1										1
All Ages	0	0	0	9	12	9	4	2	1	2	39 5,577

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6099

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6107

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6110

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	6 4										10
35-39	6 9 1										16
40-44	9 3										12
45-49	6 6 3 2										17
50-54	6 7 2 2 2										19
55-59	1 2 1 2 1 2										9
60-64	2 3 1 1 1										8
65-69	2 3										5
70 & Up	1 1										2
All Ages	0	0	29	44	11	8	3	3	0	0	98
			1,143	3,958							4,716

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6113

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6115

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6120

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6121

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6124

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	4										4
30-34	2 3										5
35-39	3 6 1										10
40-44	3 5 2										10
45-49	1 2 2										5
50-54	3 1 2 1										7
55-59	2 4 7 1 2 2										18
60-64	4 1 1										6
65-69	1 2										3
70 & Up											0
All Ages	0	1	17	23	16	4	4	3	0	0	68
	4,407										8,142

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6126

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6129

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	5										5
35-39	1										1
40-44	1 1										2
45-49	1 4 1 2										8
50-54	2										2
55-59	3 3 1										7
60-64	2 1										3
65-69	1										1
70 & Up											0
All Ages	0	0	1	16	5	7	0	0	0	0	29 3,629

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6130

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	4										4
40-44	6 1 1										8
45-49	1										1
50-54	2 1										3
55-59	6 1 3										10
60-64	2 2 1										5
65-69	1										1
70 & Up											0
All Ages	0	0	0	21	6	4	0	0	1	0	32
	1,866										3,791

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6132

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6135

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6136

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6140

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1										1
30-34	1										1
35-39	1										1
40-44	1 1 1										3
45-49	1 1										2
50-54	1 1 1 1										4
55-59	1 2										3
60-64	1 1 1										3
65-69	2										2
70 & Up											0
All Ages	0	0	7	4	6	2	0	1	0	0	20 8,390

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6141

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1										1
30-34	1 3										4
35-39	1 2 3										6
40-44	1 2 4 1										8
45-49	1 1 1										3
50-54	1 5 2 1 1										10
55-59	1 3 3 2 2										11
60-64	2 1 2 1 1 1										8
65-69	1 1										2
70 & Up	1 1										2
All Ages	0	0	6	17	11	9	4	5	3	0	55 9,015

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 6143

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1										1
30-34	2 1										3
35-39	3 1										4
40-44	4 1 1										6
45-49	1 1 1 1 4										8
50-54	1 3 2 2										8
55-59	1 3 1 3 1 1										10
60-64	1 1 1 1										4
65-69	1										1
70 & Up											0
All Ages	0	0	10	13	6	8	4	2	2	0	45 5,313

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 7011

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1										1
35-39											0
40-44	1 1 2										4
45-49	1 2 3										6
50-54	1 2 3										6
55-59	3 1 1 2 2										9
60-64	1 1 1 1 2										6
65-69											0
70 & Up											0
All Ages	0	0	3	10	3	5	6	3	2	0	32 35,552

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 7015

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 7018

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	2										2
40-44	1 3 2										6
45-49	2 1 1										4
50-54	1 3 3 1 3 2										13
55-59	3 3 2										8
60-64	3 1 1										5
65-69	1 1										2
70 & Up	1										1
All Ages	0	0	1	6	11	7	8	3	3	2	41 15,683

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 7031

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1 1										2
35-39	1 1 2										4
40-44	1 3										4
45-49	1										1
50-54	3 1										4
55-59	1 1 1 1										4
60-64	1 1										2
65-69											0
70 & Up											0
All Ages	0	0	3	10	5	1	1	0	1	0	21 5,731

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 7048

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49											0
50-54	111										3
55-59	111										3
60-64	12										3
65-69	1										1
70 & Up											0
All Ages	0	0	0	1	1	0	4	1	3	0	10

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 7056

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1										1
30-34	2 1										3
35-39											0
40-44	1										1
45-49	1 1 3										5
50-54	1 1 2										4
55-59	2										2
60-64	1 1 1 1 2										6
65-69	1										1
70 & Up	1										1
All Ages	0	2	6	5	2	5	0	2	2	0	24 10,667

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 7060

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 7088

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 7099

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 7100

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 7113

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 7114

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 7115

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 7117

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	5										5
30-34	1 1 3										5
35-39	1 1										2
40-44	1 1 1										3
45-49	2 3 1										6
50-54	1 1										2
55-59	1 1										2
60-64	1 1 1										3
65-69	1 2 2 1										6
70 & Up	1 1										2
All Ages	0	10	4	11	1	4	0	2	2	2	36 11,714

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 7120

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	3 1										4
30-34	1 2										3
35-39	2 1										3
40-44	1 2 1 1										5
45-49	1 1 1										3
50-54	1 1 1										3
55-59	1 1 2 2 1										7
60-64	3 3 1										7
65-69	1										1
70 & Up	1										1
All Ages	0	6	9	7	7	4	1	2	1	0	37 11,738

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 8006

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	4										4
40-44	1										1
45-49	2 1 1										4
50-54	1 2 2										5
55-59	2 2 2										6
60-64	1 2 1 1										5
65-69	1										1
70 & Up											0
All Ages	0	0	0	10	6	7	1	0	1	1	26 3,080

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 8026

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1 1										2
35-39	1										1
40-44	1 1										2
45-49	1 1										2
50-54	1 1 1										3
55-59	1 2 1										4
60-64	1 2										3
65-69	1 1 1										3
70 & Up											0
All Ages	0	0	6	7	2	4	0	0	1	0	20 3,864

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 8051

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	2										2
35-39	1 1										2
40-44	1										1
45-49	2 2 1										5
50-54	3 3 1 1										8
55-59	1 4 1 2										8
60-64	6 1 1										8
65-69											0
70 & Up											0
All Ages	0	0	0	10	16	4	1	2	1	0	34 5,848

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 8054

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 9017

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 9026

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	8										8
30-34	11 3										14
35-39	3 6 1										10
40-44	1 4 5 3										13
45-49	2 1 1										4
50-54	3 7 3 4 1										18
55-59	4 5 1 1 3										14
60-64	2 1 1 1 2 1										8
65-69	2 1										3
70 & Up	1										1
All Ages	0	0	33	30	12	9	4	5	0	0	93
			783	2,460							4,144

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 9045

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 9057

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 9076

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1										1
35-39	2										2
40-44	1 2										3
45-49	2 1 1 1										5
50-54	2 2										4
55-59	3 4 1 1										9
60-64	1 1										2
65-69	1										1
70 & Up											0
All Ages	0	0	5	7	10	2	3	0	0	0	27 19,993

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 9080

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	3										3
30-34	1 4										5
35-39	2 1										3
40-44	1 2 1										4
45-49	1 4 1 1										7
50-54	1 6 1 1										9
55-59	1 2 1 2										6
60-64	1 2 1										4
65-69											0
70 & Up	1										1
All Ages	0	2	17	11	6	1	3	0	2	0	42 7,197

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 9082

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 9083

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	5 1										6
30-34	6 1										7
35-39	4 1										5
40-44	1 3 2 2										8
45-49	5 1 1 1 1										9
50-54	5 2 2										9
55-59	6 2										8
60-64	3 1										4
65-69	1 1 2										4
70 & Up											0
All Ages	0	1	38	6	3	5	1	3	1	2	60
			1,123								3,804

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 9085

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	10 2										12
30-34	2 7 1										10
35-39	1 2 1 2										6
40-44	1 5 1 5										12
45-49	2 3 1										6
50-54	1 2 3 7 1										14
55-59	1 1 2 4 1 1										10
60-64	1 4 2 1 1 2 4										15
65-69	1										1
70 & Up											0
All Ages	0	18	25	10	15	7	3	3	5	0	86
	2,847										8,641

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 10031

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	3										3
30-34	1 4										5
35-39	1 3 3 2										9
40-44	1 1										2
45-49	1 1 1 1										4
50-54	2										2
55-59	1 1										2
60-64	2 1 2										5
65-69											0
70 & Up											0
All Ages	0	6	12	5	4	3	0	2	0	0	32 9,192

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 10038

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1										1
30-34	3										3
35-39	3 2										5
40-44	1 1										2
45-49	1										1
50-54	1 1 1										3
55-59	1 1 1										3
60-64	1 2 1 1										5
65-69											0
70 & Up											0
All Ages	0	0	6	6	3	2	3	2	1	0	23 6,979

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 10047

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	2										2
40-44											0
45-49	131										5
50-54	12										3
55-59	12										3
60-64	31										4
65-69											0
70 & Up											0
All Ages	0	0	2	0	1	6	1	4	3	0	17

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 10048

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 10049

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 12004

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1										1
30-34	3 1										4
35-39	1 2										3
40-44	3 1										4
45-49	1 1 2 2										6
50-54	1 3 1 2 2 2										11
55-59	2 3 2 2 3										12
60-64	1 1 4 2 1										9
65-69											0
70 & Up											0
All Ages	0	0	13	12	3	10	7	4	0	1	50 11,380

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 12028

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	5										5
35-39	1 2 3										6
40-44	6 6										12
45-49	8 1										9
50-54	2 2 2										6
55-59	1 6 2 1 1										11
60-64	1 2 1 1										5
65-69	1										1
70 & Up	1										1
All Ages	0	21	24	6	0	0	3	2	0	0	56
		1,021	4,294								7,218

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 12042

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1019 (hard-frozen participants only)

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	5										5
35-39	3										3
40-44	5										5
45-49	6 1										7
50-54	9										9
55-59	13										13
60-64	7										7
65-69	1										1
70 & Up											0
All Ages	0	0	0	49	0	0	1	0	0	0	50
	1,181										1,206

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 13000 (hard-frozen participants only)

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49	5										5
50-54	1 1 7										9
55-59	1 1 9 1										12
60-64	8 1										9
65-69	5 1										6
70 & Up	1										1
All Ages	0	0	0	2	2	0	34	2	2	0	42
							0				0

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 5130 (hard-frozen participants only)

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1086

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE CASH BALANCE ACCOUNT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				1							1
35-39				1	2						3
40-44											0
45-49						2	2				4
50-54		1		1	2		2				6
55-59				2		1	5	1	3		12
60-64				3	2		2	1	1		9
65-69			1	1							2
70 & Up				1							1
All Ages	0	1	1	10	6	3	11	2	4	0	38
											39,175

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 1079 (cash balance participants only)

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE CASH BALANCE ACCOUNT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			2	3							5
35-39			2	3							5
40-44			1	1							2
45-49				3							3
50-54			2								2
55-59				3							3
60-64			1	1							2
65-69											0
70 & Up											0
All Ages	0	0	8	14	0	0	0	0	0	0	22 5,671

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

Employer: 11009 (cash balance participants only)

2015 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE CASH BALANCE ACCOUNT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2015

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1	1									2
25-29	3	8	3								14
30-34	7	12	5								24 1,887
35-39	4	6	1	1							12
40-44	1	1	2								4
45-49		2	2								4
50-54											0
55-59	1	2									3
60-64		1									1
65-69											0
70 & Up											0
All Ages	17	33 1,944	13	1	0	0	0	0	0	0	64 2,020

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

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

Schedule SB, Part V Statement of Actuarial Assumptions/Methods

Interest Rate

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

07/01/2015 valuation: 3-segment rates for March 2015 (24 month average from March 2013 through February 2015) reflecting corridors as defined under the Highway and Transportation Funding Act of 2014 (HATFA) extension (90%-110% corridor surrounding the 25-year trailing average of the 24-month average segment rates as of September 30, 2014, as described in IRS Notice 2014-53); Rates for select years are as follows:

	Three Segment Rates	Three Segment Rates
Year	Reflecting Corridors	Not Reflecting Corridors
1	4.72%	1.25%
10	6.11	4.08
30	6.81	5.15

07/01/2014 valuation: 3-segment rates for March 2014 (24 month average from March 2012 through February 2014) reflecting corridors as defined under the Highway and Transportation Funding Act of 2014 (HATFA) extension (90%-110% corridor surrounding the 25-year trailing average of the 24-month average segment rates as of September 30, 2013, as described in IRS Notice 2014-53); Rates for select years are as follows:

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

The interest rates used to determine ASC 960 liabilities are as follows:

07/01/2015 valuation: 6.25%

07/01/2014 valuation: 6.25%

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Retirement

For purposes of determining the Funding Target (disregarding at-risk assumptions), the rates at which participants are assumed to retire by age are shown below for selected ages:

Age	Plan Has Not Adopted "Rule of"	Participant Does Not Meet Points Requirement for "Rule of"	Participant Meets Points Requirement for "Rule Of"
45	5.5%	3.5%	4.0%
55	7.0	5.0	8.0
60	8.0	8.0	12.0
62	20.0	20.0	25.0
64	20.0	20.0	15.0
65	30.0	30.0	30.0
69	15.0	15.0	15.0
70	100.0	100.0	100.0

Retirement rates were based on an experience study conducted in 2011, with annual consideration of whether any conditions have changed that would be expected to produce different results in the future.

Mortality

07/01/2015 valuation: Separate rates for non-annuitants (based on RP-2000 "Employees" table without collar or amount adjustments, projected to 2030 using Scale AA) and annuitants (based on RP-2000 "Healthy Annuitants" table without collar or amount adjustments, projected to 2022 using Scale AA).

07/01/2014 valuation: Separate rates for non-annuitants (based on RP-2000 "Employees" table without collar or amount adjustments, projected to 2029 using Scale AA) and annuitants (based on RP-2000 "Healthy Annuitants" table without collar or amount adjustments, projected to 2021 using Scale AA).

Assumptions used for funding purposes are as prescribed by IRC §430(h).

For ASC 960 purposes, separate rates for non-annuitants and annuitants based on RP-2014 mortality tables without collar or amount adjustments, projected generationally using Scale MP-2014, for valuing both annuities and lump sums was used in both valuation years.

This mortality table for ASC 960 was selected by Pentegra and represents a best estimate of future experience.

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Disability Rates

The rates at which participants are assumed to become disabled by age are shown below:

Percentage becoming disabled during the year	
Age	%
25	0.023
35	0.038
45	0.071
55	0.143
60	0.180
62	0.195
64	0.210

Disability rates are not considered a significant assumption as the portion of the Plan's liability attributable to disability benefits is immaterial.

Representative Termination Rates Not Due to Disability, Retirement or Mortality

The termination rates at which participants are assumed to terminate employment by age are shown below for selected ages:

Percentage who terminate during the year	
Age	%
25	16.0
35	11.0
45	6.3
55	5.3
60	4.9
62	4.2
64	3.5

* Rates during the first three years of employment are assumed to be double the rates shown in the table above

Termination rates were based on an experience study conducted in 2011, with annual consideration of whether any conditions have changed that would be expected to produce different results in the future.

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Assumed termination rates differ by age and service because of observed differences in termination rates by age and service.

Salary Increase

Representative values of the assumed rates of future salary increase are as follows:

Annual Rate of Salary Increase	
Age	%
20	10.0
25	9.0
30	8.0
35	7.0
40	6.0
45	5.8
50	5.6
55	5.4
60	5.2
65	5.0

Assumed compensation increases are based on actual compensation increases received by the participant population over the period 2007-2010. Assumed salary increases differ by age because of observed differences in salary increase by age.

Interest Crediting Rate (Applicable to Cash Balance Plans)

The annual interest crediting rate assumptions for the cash balance plans are as follows:

Employer	Plan Provision	2016 ICR Assumption	2015 ICR Assumption
1086	December 30-year Treasury rate with 4.00% floor	3.50%	4.00%
101079	October 1-year Treasury rate + 1.00% with 4.00% floor	2.50%	4.00%
111009	3-year Treasury rate with 2.00% floor	2.50%	2.50%

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The result of this process is reviewed each year for reasonableness given current and expected future conditions.

Benefit Commencement Age for Terminated Vested Participants

The assumed benefit commencement age for Terminated Vested participants is as follows:

Plan's Early Retirement Age (ERA)	Benefit Commencement Age
On or before age 45	55
Later than age 45	ERA plus 5 years

Terminated vested participants are assumed to begin benefits based on rates applied to a number of commencement ages based on an analysis of actual commencement patterns.

PBGC Variable Premium Interest Rates and Maximum Tax Deductible Contribution

07/01/2015 valuation: Three segment rates for March 2015 (24 month average from March 2013 through February 2015); Rates for select years are as follows:

Three Segment Rates – March 2015	
Year	Rate
1	1.25%
10	4.08
30	5.15

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

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

Administrative Expenses

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

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

- (i). Flat dollar amount which varies (see below) based on the number of active participants plus a “per participant” charge based on a table provided by Pentegra which varies (see below) and is also based on the number of active participants;
- (ii). Asset-based charge equal to a percentage of the employer’s market value of assets (excluding contribution receivables), where such percentage varies (see below) depending on the employer’s value of assets;
- (iii). The PBGC premium charged to each employer, which is comprised of the prevailing flat rate for each participant of the employer plus an allocation of the Plan’s variable premium, based on the ratio of the employer’s unfunded vested PBGC liability (not less than \$0) to the Plan’s total unfunded vested PBGC liability.

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

07/01/2015 valuation: Flat dollar amount varies from \$0 to \$45,303, the “per participant” charge varies from \$83 to \$677, and the percentage for the asset-based charge varies from 0.4% to 0.6% depending on an employer’s asset value.

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

Future Increases in Maximum Benefits and Plan Compensation Limitations

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Accrued benefits projected to be paid in future years are limited to the maximum presently allowed under IRC Section 415. Plan compensation is limited to the maximum presently allowed under IRC Section 401(a)(17). No provision is made for future increases in the maximum annual benefit or compensation limit.

Calculation of Lump Sum

50% of the active participants and 66 2/3% of the terminated vested participants (excluding participants of Orphan employers) for the plans with a current full lump sum election are assumed to elect a lump sum form of payment under the plan when eligible. Lump sum benefits are valued using the PPA unisex projected mortality table for 2015 and the valuation interest rate.

Lump Sum election rates were based on an experience study conducted in 2011, with annual consideration of whether any conditions have changed that would be expected to produce different results in the future.

Marriage

For purposes of valuing the pre-retirement surviving spouse's benefit, 100% of eligible participants are assumed to be married and male spouses are assumed to be 3 years older than female spouses.

Plan Compensation

Estimated compensation for the 2015/2016 plan year is based on projecting the most recent pay provided on the data (January 1, 2015 pay rate for fixed pay plans and 2014 calendar year pay for variable pay plans) forward one-half year for fixed pay plans and one and one-half years for fixed pay plans using the compensation increase assumption. Estimated compensation for prior plan years is based on projecting all years of pay (most recent year and prior years) backward one-half year for fixed pay plans and forward one-half year for variable pay plans using the compensation increase assumptions.

Participant Data

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

Employer Contribution and Funding Balance Usage Information

Information regarding employer contributions and employer funding balance elections was provided by Pentegra. The information shown in this report is based on information supplied by Pentegra through September 25, 2015.

Benefits not Included in Valuation

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We believe that we have reflected all significant plan provisions in this valuation.

Actuarial Cost Method

Traditional unit credit method

Funding Target

Present value of accrued benefits as required by regulations under IRC §430.

Asset Valuation Method

Market Value of Assets

Source of Funding Methods

The methods used for funding purposes as described in Appendix A, including the method of determining plan assets, are “prescribed methods set by law”, as defined in the actuarial standards of practice (ASOPs). These methods are required by IRC §430, or were selected by the plan sponsor from a range of methods permitted by IRC §430.

Other Methods

The contribution requirements and AFTAPs are determined on an employer-by-employer basis. A summary of methods used in these determinations effective July 1, 2015 is provided below.

Pursuant to administrative policy adopted by Pentegra, an employer’s Unfunded Accrued Liability (UAL) is equal to the expected UAL based on a rollforward from the prior valuation date (as determined below) and adjusted by such employer’s:

- (i). liability experience gain/loss for the plan year;
- (ii). increase or decrease in liabilities due to the effects of any plan amendments and assumption changes; and
- (iii). allocation of any asset adjustment or any other gain/loss determined on a plan-wide basis or for a subgroup or subgroups of employers.

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

Expected UAL

An employer's expected UAL is equal to the difference (positive or negative) between such employer's expected Funding Target and such employer's preliminary Asset Value based on a rollforward from the prior valuation date.

For each employer, the expected Funding Target is based a rollforward of such employer's Funding Target and Normal Cost from the prior valuation, adjusted by an estimate of actual benefit payments and lump sums made during the year and further adjusted by interest using the year one spot rate from the prior valuation.

For each employer, the preliminary Asset Value is the sum of such employer's preliminary CFM Asset Value and non-CFM Asset Value based on a rollforward from the prior valuation date. The preliminary CFM Asset Value is based on such employer's CFM Asset Value from the prior valuation, adjusted by assumed CFM benefit payments during the year, and further adjusted by interest using the actual CFM investment return during the year. The preliminary non-CFM Asset Value is based on such employer's non-CFM Asset Value from the prior valuation, adjusted by an estimate of actual non-CFM benefit payments and lump sums made during the year, actual contributions (and transfers in), actual investment return on such contributions (as defined below) and further adjusted by interest using the actual non-CFM investment return during the prior year (which has not been allocated to contributions, transfers in and withdrawing employers).

Actual Investment Return Attributable to Contributions (and Transfers In)

The actual investment return attributable to contributions (and transfers in) is based on actual monthly returns developed by Pentegra for the calendar months beginning on or after the contribution payment date.

Allocation of Gains/losses

Liability gains/losses are generally allocated on an employer-by-employer basis based on actual experience.

Liability gains/losses with respect to former employers with benefit liabilities (Orphans) are re-allocated to a closed group of employers (Orphan-Responsible employers) based on frozen point schedule.

Liability gains/losses at July 1, 2015 with respect to employers that were taken over by the Federal Deposit Insurance Corporation (FDIC) are allocated to all continuing employers based on their July 1, 2015 Funding Target.

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Allocation of Assets

Orphans are allocated CFM and non-CFM assets equal to 100% of their CFM and non-CFM liabilities, respectively. Asset adjustments, if any, to achieve a 100% funded status for Orphans are offset by corresponding adjustments in the CFM and non-CFM assets for Orphan-Responsible employers. Each employer's allocated share of such adjustments is based on a frozen point schedule. For this purpose, the CFM liability for a participant who has cash flow matched benefits includes the expected benefit payments for all future years. Asset adjustments at July 1, 2015, if any, to achieve a 100% funded status for Orphans in connection with employers taken over by the FDIC are offset by corresponding adjustments in the CFM and non-CFM assets for all employers. Each employer's allocated share of such adjustments is based on their July 1, 2015 Funding Target.

Each non-Orphan employer is allocated assets equal to such employer's Funding Target plus or minus such employer's UAL. Each such employer is allocated CFM assets (which have not been allocated to Orphans) in proportion to their CFM liabilities as of the valuation date. The balance of such employer's allocated assets is comprised of non-CFM assets.

Allocation of Orphan Assets and Liabilities

Orphan-Responsible employers are allocated Orphan CFM and non-CFM assets and liabilities based on a frozen point schedule. The funding ratios and funding requirements for the Orphan-Responsible employers are then determined by adding the allocated Orphan assets and liabilities to the assets and liabilities such employer had prior to the allocation.

Allocation of Orphan Annuity Purchases for Non-Highly Compensated Employees (NHCE)

Orphan-Responsible employers are allocated Orphan NHCE annuity purchase amounts based on a frozen point schedule. For purposes of determining an Orphan Responsible Employer's Adjusted Funding Target Attainment Percentage, the allocated Orphan annuity purchase amounts are added to the assets and liabilities such employer had prior to the annuity purchase allocation.

Rate of Return for Funding Balance Adjustments

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

For each such employer, such rate of return is equal to:

- (i). the sum of the actual dollar amount of investment return allocated to such employer with respect to their CFM and non-CFM assets; divided by

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- (ii). the sum of such employer's assets as of the prior valuation date, adjusted by an estimate of actual benefit payments and lump sums made during the year and actual contributions (and transfers in) during the year.

For Orphan Responsible employers, the amounts in (i) and (ii) are inclusive of allocated orphan amounts.

Changes in Assumptions from the Prior Year

- The interest crediting rate (applicable to cash balance plans) was changed from rates varying from 2.50% to 3.50% depending on the plan provisions for 2014 to rates varying from 2.50% to 4.00% depending on plan provisions for 2015.
- The segment interest rates used to calculate the funding target and target normal cost were updated to the current valuation date as required by IRC 430.
- The mortality table used to calculate the funding target and target normal cost was updated to include one additional year of projected mortality improvement, as required by IRC 430.
- The assumed plan-related expenses added to the target normal cost were changed for the current valuation to account for higher expected expenses to be paid from the trust. The flat dollar amount range was changed from \$0 to \$43,146 for the prior valuation to \$0 to \$45,303 for the current valuation, and the "per participant" charge range was changed from \$79 to \$645 for the prior valuation to \$83 to \$677 for the current valuation.

2015 FORM 5500, Line A –Box for Multiple-Employer Plan – Multiple-Employer Plan
Participating Employer Information

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

EIN: 13-5645888

PN: 333

(a)	(b)	(c)
Name of participating employer	EIN	Percent of Total Contribs
Federal Home Loan Bank of Boston	04-6002575	0.30%
Boston Federal Savings Bank	04-1542130	0.55%
United Bank	06-1522403	0.04%
Windsor Federal Savings & Loan Association	06-0592775	0.11%
Winter Hill Bank	04-1980523	0.83%
Webster Bank, National Association	04-2030620	0.36%
Mutual Federal Savings Bank of Plymouth County	04-1647485	0.13%
Family Federal Savings, F.A.	04-1328570	0.06%
Aroostook County Federal Savings & Loan Association	01-0021085	0.03%
Peoples Federal Savings Bank	04-1715857	0.10%
Kennebec Federal Savings & Loan Association	01-0100387	0.08%
Federal Savings Bank	02-0235380	0.25%
Scituate Federal Savings Bank	04-1815670	0.31%
Bank of Bennington	03-0104715	0.21%
Milford Federal Savings & Loan Association	04-1620675	0.66%
Security Federal Savings Bank	04-1818860	0.15%
Naugatuck Valley Savings And Loan	06-0465350	0.23%
Litchfield Bancorp	06-0429920	0.09%
Foxboro Federal Savings	04-1339492	0.21%
Lenox National Bank	04-1536185	0.34%
Colonial Federal Savings Bank	04-1983105	0.42%
Chelsea Groton Bank	06-0376640	0.53%
Savings Institute Bank & Trust	05-0190980	0.14%
Northfield Savings Bank	03-0145560	0.45%
Rockland Trust Company	04-1782600	2.03%
Passumpsic Savings Bank	03-0147560	0.10%
Broadway National Bank	04-1122045	0.16%
Northeast Home Loan, LLC	03-0365685	0.14%
Northwest Community Bank	06-0448680	0.07%
New Hampshire Mutual Bancorp	02-0166030	3.62%
Federal Home Loan Bank of New York	13-6400946	5.96%
Boiling Springs Savings Bank	22-0780922	0.50%
Kearny Federal Savings Bank	22-1032860	0.22%
Adirondack Bank	15-0438700	0.08%
NVE Bank	22-0892830	0.72%
Franklin Bank	21-0454410	0.12%
Cape Bank	21-0600992	2.31%
Oritani Bank	22-1174955	0.36%
Wawel Bank	22-1370195	0.02%
First Federal Savings of Middletown	14-0757620	0.03%
Tupper Lake National Bank	15-0473412	0.04%

2015 FORM 5500, Line A –Box for Multiple-Employer Plan – Multiple-Employer Plan
Participating Employer Information

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

EIN: 13-5645888

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(a)	(b)	(c)
Name of participating employer	EIN	Percent of Total Contribs
Ridgewood Savings Bank	13-6189476	0.12%
Investors Bank	22-1368780	4.55%
Haven Savings Bank	22-0981507	0.86%
Massena Savings & Loan Association	15-0379920	0.21%
Maple City Savings Bank	16-0538200	0.07%
Llewellyn-Edison Savings Bank	22-1073770	0.12%
Schuyler Savings Bank	22-1267395	0.07%
Hudson Valley Federal Credit Union	14-1471439	2.43%
Federal Home Loan Bank of Pittsburgh	25-6001324	4.78%
Eureka Bank	25-0467870	0.13%
First Federal Savings & Loan Association of Greene County	25-0523055	1.15%
Washington Financial Bank	25-0866405	0.21%
United Savings Bank	23-0791885	0.15%
Slovenian Savings & Loan Association of Canonsburg	25-0801560	0.77%
Charleroi Federal Savings Bank	25-0400413	0.76%
Doolin Security Savings Bank, FSB	55-0159131	0.02%
Prudential Savings Bank	23-1107072	0.16%
Greenville Savings Bank	25-0361790	0.18%
Washington Savings Association	23-0747842	0.04%
Wayne Bank	24-0716410	0.02%
Fleetwood Bank	23-0586213	0.10%
Sharon Savings Bank	23-1075613	0.24%
Federal Home Loan Bank of Atlanta	56-6000442	4.28%
Abbeville First Bank	57-0130830	0.13%
First Savings & Loan Association of Mebane	56-0319795	0.10%
Council of Federal Home Loan Banks	54-1877922	0.10%
Claxton Bank	58-0196521	0.23%
Geo D. Warthen Bank	58-0478591	0.04%
Belmont Federal Savings and Loan Association	56-0138905	0.20%
Apple Federal Credit Union	54-0629628	4.97%
Municipal Employees Credit Union of Baltimore, Inc	52-0284053	1.09%
First National Bank of South Carolina	57-0182454	0.10%
Cardinal Bankshares Corporation	54-1804471	0.03%
1880 Bank	52-0262335	0.03%
Federal Home Loan Bank of Cincinnati	31-6000228	1.38%
Fairfield Federal Savings & Loan Association of Lancaster	31-4176480	0.24%
Citizens Federal Savings & Loan Association of Covington	61-0156535	0.09%
CFBank	34-0137475	0.02%
Kentucky Federal Savings & Loan Association	61-0245513	0.08%
First Federal Savings & Loan Association of Lorain	34-0347710	0.57%
First Commonwealth Bank	61-0133605	0.10%

2015 FORM 5500, Line A –Box for Multiple-Employer Plan – Multiple-Employer Plan
Participating Employer Information

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

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(a)	(b)	(c)
Name of participating employer	EIN	Percent of Total Contribs
Community Savings	31-4140480	0.05%
Blue Grass Federal Savings & Loan Association	61-0305850	0.48%
Belpre Savings Bank	31-4371154	0.09%
Town Square Bank	61-0228640	0.07%
Classic Bancshares, Inc	61-1289391	0.03%
Harrison Building & Loan Association	31-0311545	0.50%
Greeneville Federal Bank, FSB	62-0634326	0.50%
First Federal Savings & Loan Association of Hazard	61-0573588	0.20%
Home Savings Bank of Wapakoneta	34-4264429	0.07%
Van Wert Federal Savings Bank	34-4382025	0.14%
First Federal Savings Bank of Elizabethtown	61-0183855	0.13%
First Federal Savings & Loan Association of Delta	34-4233110	0.18%
Community Bank	62-1722861	0.04%
Community Bank	34-0431900	0.01%
First Federal Savings Bank of Frankfort	61-0210390	0.19%
Farmers & Merchants Bank	31-1038216	0.06%
Whitaker Bank Corporation of Kentucky	61-1208135	0.24%
Greenville National Bank	34-4249625	0.06%
Ohio Bankers League	31-0916384	0.10%
LCNB Corp.	31-1626393	0.74%
First National Bank of McMinnville	62-1203303	0.25%
Federal Home Loan Bank of Indianapolis	35-6001443	1.91%
United Fidelity Bank	35-0298350	0.07%
Union Savings & Loan Association	35-0722275	0.08%
Peoples Federal Savings Bank	35-1811284	0.08%
Bedford Federal Savings Bank	35-0170375	0.03%
Peoples Savings & Loan Association of Monticello	35-0575815	0.02%
Crossroads Bank	35-1131741	0.06%
West End Bank, S.B.	35-0749220	0.06%
Eaton Federal Savings Bank	38-0414093	2.01%
Lincoln National Management Corporation	35-0547560	0.01%
Liberty Savings Bank, FSB	35-0469840	1.29%
First Federal Savings Bank	35-1116773	0.72%
Scottsburg Building & Loan Association	35-0643125	0.19%
Kentland Federal Savings & Loan Association	35-0437870	0.03%
Ameriana Bank	35-0377080	4.22%
River Valley Financial Bank	35-0845940	0.04%
New Buffalo Savings Bank, FSB	38-0872452	0.04%
First Federal Savings & Loan Association	35-0352590	0.04%
First Indiana Bank	35-0309760	0.46%
First Federal Savings Bank of Angola	35-0309720	0.06%

2015 FORM 5500, Line A –Box for Multiple-Employer Plan – Multiple-Employer Plan
Participating Employer Information

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

EIN: 13-5645888

PN: 333

(a)	(b)	(c)
Name of participating employer	EIN	Percent of Total Contribs
Our Community Bank	35-0564470	0.05%
Farmers And Mechanics Federal Savings & Loan Association	35-0303170	0.12%
First Federal Savings Bank	35-0309860	0.02%
First Federal Savings & Loan Association of Rushville	35-0309835	0.04%
Sturgis Bank & Trust Company	38-1080012	0.08%
Richmond Mutual Bancorporation, Inc	35-2054013	1.06%
Monarch Community Bank	38-0368906	0.02%
First Federal Savings Bank	35-0576640	0.06%
First Federal of Northern Michigan	38-3206228	0.09%
Mooreville Savings Bank	35-0309760	0.02%
Edgewater Bank	38-0381552	0.11%
Indiana Bankers Association	35-0407470	0.02%
American Savings, FSB	35-0144969	0.27%
Community State Bank	35-0242150	0.04%
Farmers State Bank	35-0303690	0.21%
Exchange State Bank	38-0526280	0.18%
West Shore Bank	38-1067560	0.13%
Federal Home Loan Bank of Chicago	36-6001019	0.52%
Great Midwest Bank, SSB	39-0476365	0.89%
Illinois League of Financial Institutions	37-0341930	0.09%
Hoyne Savings Bank	36-1241755	0.12%
Prospect Federal Savings Bank	36-1649006	0.38%
Security Bank	37-0509011	0.20%
First Federal Savings & Loan Association of Kewanee	36-1320290	0.14%
Midland Federal Savings & Loan Association	36-2065326	0.13%
Guardian Savings Bank	37-0533190	0.04%
Time Federal Savings Bank	39-0462655	0.73%
First FSB of Mascoutah	37-0402600	0.11%
Beardstown Savings, s.b.	37-0170560	0.03%
Collinsville Building & Loan Association	37-0223930	0.68%
Chester National Bank	37-0214940	0.09%
Tempo Bank	37-0554470	0.12%
Harvard Savings Bank	36-2420053	0.07%
Pekin Community Bank	37-0457650	0.06%
Illinois/Service Federal Savings & Loan Association	36-1255545	0.12%
Liberty Bank for Savings	36-1385954	0.71%
Eureka Savings Bank	36-1050060	0.12%
Federal Home Loan Bank of Des Moines	42-6000149	0.83%
Home Federal Savings Bank	41-1777387	0.14%
Great Western Bank	42-1418615	0.24%
Great Southern Bank	44-0267430	0.52%

2015 FORM 5500, Line A –Box for Multiple-Employer Plan – Multiple-Employer Plan
Participating Employer Information

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

EIN: 13-5645888

PN: 333

(a)	(b)	(c)
Name of participating employer	EIN	Percent of Total Contribs
Heartland Bank	43-0254257	0.09%
First Home Bank	44-0287200	0.11%
Webster City Federal Bancorp	42-1491186	0.04%
First Dakota National Bank	46-0241817	0.01%
B&L Bank	44-0326420	0.24%
Home Savings & Loan Association of Norborne, F.A.	44-0287790	0.09%
Independent Community Bankers of America	41-0327400	0.24%
Beauregard Federal Savings Bank	72-0457233	0.11%
SouthBank A FSB	64-0788056	0.06%
Bear State Financial, Inc.	71-0082626	0.11%
Bank of Ruston	72-0306115	0.04%
BANK'34	85-0142558	0.13%
Amory Federal Savings & Loan Association	64-0113206	0.15%
First Federal Savings & Loan Association of Aberdeen	64-0156568	0.01%
First Federal Savings & Loan Association of Pascagoula - Moss Poi	64-0341960	0.41%
Texas Bankers Association	74-0602235	0.17%
City National Bank	74-0560702	0.08%
First Financial Bank, NA	76-0163190	0.14%
Kaplan State Bank	72-1066314	0.02%
St. Martin Bank & Trust Company	72-0307850	0.07%
State National Bank of Big Spring	75-0139735	0.18%
Concordia Bank & Trust Company	72-0158690	0.14%
Muenster State Bank	48-0561319	0.06%
Federal Home Loan Bank of Topeka	48-0561319	0.36%
Inter-State Federal Savings & Loan Association of Kansas City	48-0276300	3.63%
Argentine Federal Savings	48-0123640	0.07%
First Federal Savings & Loan Bank	48-0220635	0.29%
San Luis Valley Federal Bank	84-0312757	0.47%
Mutual Savings Association	48-0306560	0.07%
Lincoln Federal Savings Bank	47-0221745	0.44%
First Federal Savings & Loan Association of Independence	48-0275232	0.04%
First National Bank of Holdrege	47-0191725	0.09%
Bank of Elgin	47-0098100	0.01%
Kansas Bankers Services, Inc	48-1233705	0.05%
BancCentral, National Association	73-0177591	0.17%
Fresno County Federal Credit Union	94-1214416	0.67%
Altier Credit Union	91-0852005	0.06%
Federal Home Loan Bank of Seattle	91-0852005	0.67%
First Federal Savings & Loan Association of Port Angeles	91-0369590	0.36%
Yakima Federal Savings & Loan Association	91-0480760	1.46%
First Savings Bank Northwest	91-0383363	0.39%

2015 FORM 5500, Line A –Box for Multiple-Employer Plan – Multiple-Employer Plan
Participating Employer Information

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

EIN: 13-5645888

PN: 333

(a)	(b)	(c)
Name of participating employer	EIN	Percent of Total Contribs
Pioneer Federal Savings & Loan Association	81-0127585	0.13%
Raymond Federal Bank	91-0380440	0.07%
Sundance State Bank	83-0149243	0.12%
Office of the Comptroller of the Currency	52-1643945	3.87%
Federal Home Loan Banks Office of Finance	13-6400979	1.49%
Pentegra Services, Inc	13-5645888	0.42%
Federal Home Loan Bank of Dallas	71-6013989	2.72%

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
EIN #13-5645888 PLAN #333
FORM 5500, SCHEDULE H, PART IV, LINE 4j
SERIES OF TRANSACTIONS IN EXCESS OF 5% OF PLAN ASSETS
FOR THE YEAR ENDED JUNE 30, 2016

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Number of Transactions	(g) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
	<u>Series in the Same Security</u>								
Bank of New York- Mellon	BNY Mellon Cash Reserve	\$ 174,803,242	N/A	-	128	-	-	\$ 174,803,242.00	-
Bank of New York- Mellon	BNY Mellon Cash Reserve	N/A	174,803,242	-	127	-	174,803,242	174,803,242	-
Bank of New York- Mellon	BNY EB TEMP INV FD	780,307,063	N/A	-	400	-	-	780,307,063	-
Bank of New York- Mellon	BNY EB TEMP INV FD	N/A	787,247,746	-	319	-	787,247,746	787,247,746	-

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
Form 5500, Schedule H, Part IV, Line 4j - Schedule of Reportable Transactions
For the year ended June 30, 2016

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	Number of Transactions	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
<u>Series in the Same Security</u>									
Bank of New York-Mellon	BNY Mellon Cash Reserve	\$ 174,803,242	N/A	\$ -	\$ 128	\$ -	\$ -	\$ 174,803,242	\$ -
Bank of New York-Mellon	BNY Mellon Cash Reserve	N/A	174,803,242	-	127	-	174,803,242	174,803,242	-
Bank of New York-Mellon	BNY EB TEMP INV FD	780,307,063	N/A	-	400	-	-	780,307,063	-
Bank of New York-Mellon	BNY EB TEMP INV FD	N/A	787,247,746	-	319	-	787,247,746	787,247,746	-

**SCHEDULE SB
(Form 5500)**Department of the Treasury
Internal Revenue ServiceDepartment of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

**Single-Employer Defined Benefit Plan
Actuarial Information**

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

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

OMB No. 1210-0110

2015**This Form is Open to Public
Inspection**

For calendar plan year 2015 or fiscal plan year beginning 07/01/2015 and ending 06/30/2016

▶ **Round off amounts to nearest dollar.**▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

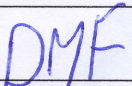
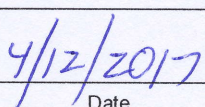
A Name of plan PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST		B Three-digit plan number (PN) ▶	333
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF BOARD OF DIRECTORS OF PENTEGRA DEFINED BENEFIT PLAN		D Employer Identification Number (EIN) 13-5645888	
E Type of plan: ☐ Single ☒ Multiple-A ☐ Multiple-B		F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500	

Part I Basic Information

1 Enter the valuation date: Month <u>07</u> Day <u>01</u> Year <u>2015</u>			
2 Assets:			
a Market value		2a	3,261,385,112
b Actuarial value		2b	3,261,385,112
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment.....	10,372	1,253,951,201	1,253,951,201
b For terminated vested participants.....	14,510	567,475,696	567,475,696
c For active participants.....	12,079	1,197,974,210	1,226,202,956
d Total.....	36,961	3,019,401,107	3,047,629,853
4 If the plan is in at-risk status, check the box and complete lines (a) and (b) ☐			
a Funding target disregarding prescribed at-risk assumptions		4a	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor		4b	
5 Effective interest rate.....	5	6.31%	
6 Target normal cost.....	6	118,094,416	

Statement by Enrolled Actuary

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

SIGN HERE		
Signature of actuary		Date
DAVID M. FLAGG		1703713
Type or print name of actuary		Most recent enrollment number
WILLIS TOWERS WATSON		212-309-3504
Firm name		Telephone number (including area code)
335 MADISON AVENUE		
NEW YORK NY 10017		
Address of the firm		

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

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500 or 5500-SF.

Schedule SB (Form 5500) 2015
v. 150123

Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	36,847,924	21,854,252
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	442,825	149,768
9 Amount remaining (line 7 minus line 8)	36,405,099	21,704,484
10 Interest on line 9 using prior year's actual return of <u>3.38</u> %	1,446,295	880,342
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		125,765,827
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>6.51</u> %		8,200,986
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		133,966,813
d Portion of (c) to be added to prefunding balance		3,255,914
12 Other reductions in balances due to elections or deemed elections	0	16,550
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	37,851,394	25,824,190

Part III Funding Percentages

14 Funding target attainment percentage	14	104.92%
15 Adjusted funding target attainment percentage	15	106.72%
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	110.60%
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
07/01/2015	153,185,807	252,150			
Totals ►			18(b)	153,185,807	18(c) 252,150

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:	
a Contributions allocated toward unpaid minimum required contributions from prior years	19a 0
b Contributions made to avoid restrictions adjusted to valuation date	19b 0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c 146,819,569
20 Quarterly contributions and liquidity shortfalls:	
a Did the plan have a "funding shortfall" for the prior year?	☒ Yes ☐ No
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	☐ Yes ☒ No
c If line 20a is "Yes," see instructions and complete the following table as applicable:	

Liquidity shortfall as of end of quarter of this plan year

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

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

21 Discount rate:			
a Segment rates:	1st segment: 4.72%	2nd segment: 6.11%	3rd segment: 6.81%
			☐ N/A, full yield curve used
b Applicable month (enter code)			21b 4
22 Weighted average retirement age			22 55
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute			

Part VI Miscellaneous Items

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6)		31a	118,094,416
b Excess assets, if applicable, but not greater than line 31a		31b	77,411,846
32 Amortization installments:		Outstanding Balance	Installment
a Net shortfall amortization installment		45,251,745	9,794,150
b Waiver amortization installment		0	0
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount		33	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)		34	50,476,720
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	628,987	2,919,703	3,548,690
36 Additional cash requirement (line 34 minus line 35)	36		46,928,030
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37		146,819,569
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)		38a	99,891,539
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances		38b	2,245,814
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39		0
40 Unpaid minimum required contributions for all years	40		0

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

41 If an election was made to use PRA 2010 funding relief for this plan:			
a Schedule elected		☐ 2 plus 7 years ☒ 15 years	
b Eligible plan year(s) for which the election in line 41a was made		☐ 2008 ☐ 2009 ☒ 2010 ☒ 2011	
42 Amount of acceleration adjustment	42		
43 Excess installment acceleration amount to be carried over to future plan years	43		

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2015
EIN: 13-5645888
PN: 333

SCHEDULE SB ATTACHMENTS

Schedule SB, line 7 – Explanation of Discrepancy in Prior Year Funding Standard Balances as of July 1, 2015

The prior year Funding Standard Carryover Balance was \$36,953,174 on line 13(a) of the prior year Schedule SB and is \$36,847,924 on line 7(a) of the current year Schedule SB. The difference of \$(105,250) is due to the withdrawal of employers #3067 and #5049.

Please refer to the chart below for additional details by employer.

Employer	2014 Schedule SB Line 13(a)	2015 Schedule SB Line 7(a)	Difference
3067	\$ 94	\$ N/A	\$ (94)
5049	105,156	N/A	(105,156)
Continuing ERs	36,847,924	36,847,924	(0)
Total	\$ 36,953,174	\$ 36,847,924	\$ (105,250)

The prior year Funding Standard Prefunding Balance was \$22,167,182 on line 13(b) of the prior year Schedule SB and is \$21,854,252 on line 7(b) of the current year Schedule SB. The difference of \$(312,930) is due to the withdrawal of employer #5049.

Please refer to the chart below for additional details by employer.

Employer	2014 Schedule SB Line 13(b)	2015 Schedule SB Line 7(b)	Difference
5049	\$ 312,930	\$ N/A	\$ (312,930)
Continuing ERs	21,854,252	21,854,252	(0)
Total	\$ 22,167,182	\$ 21,854,252	\$ (312,930)

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2015
EIN: 13-5645888
PN: 333

SCHEDULE SB ATTACHMENTS

Schedule SB, line 8(a) – Explanation of Discrepancy in Prior Year's Carryover Balance

The prior year Carryover Balance was \$433,562 on line 35CB of the prior year Schedule SB and is \$442,825 on line 8(a) of the current year Schedule SB. The difference of \$9,263 is due to the new employer #9087.

Please refer to the chart below for additional details.

Employer	2014 Schedule SB Line 35	2015 Schedule SB Line 8(a)	Difference
9087	\$ N/A	\$ 9,263	\$ 9,263
Other Continuing ERs	433,562	433,562	(0)
Total	\$ 433,562	\$ 442,825	\$ 9,263

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2015
EIN: 13-5645888
PN: 333

SCHEDULE SB ATTACHMENTS

Schedule SB, line 10 –Description of actual return for (a) Carryover Balance and (b) Prefunding balance

A description of the rate of return calculation is included in the attachment summarizing Actuarial Assumptions and Methods. An employer's rate of return is impacted by the timing of such employer's contributions and asset transfer (for new employers), as well as the employer's asset allocation across cash flow matched and noncash flow matched asset categories. The interest applied to each employer's Carryover Balance and Prefunding Balance is determined using the employer's individual rate of return.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2015
EIN: 13-5645888
PN: 333

SCHEDULE SB ATTACHMENTS

Schedule SB, line 11a(b) – Explanation of Discrepancy in Prior Year's Excess Contribution

The prior year Excess Contribution was \$129,589,721 on line 38a of the prior year Schedule SB and is \$125,765,827 on line 11a(b) of the current year Schedule SB. The difference of \$(3,823,894) is due to the withdrawal of employers #3067, #5049, #7113.

Please refer to the chart below for additional details by employer.

Employer	2014 Schedule SB Line 38a	2015 Schedule SB Line 11a(b)	Difference
3067	\$ 1,063,154	\$ N/A	\$ (1,063,154)
5049	1,638,149	N/A	(1,638,149)
7113	1,122,591	N/A	(1,122,591)
Other Continuing ERs	125,765,827	125,765,827	(0)
Total	\$ 129,589,721	\$ 125,765,827	\$ (3,823,894)

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2015
EIN: 13-5645888
PN: 333

SCHEDULE SB ATTACHMENTS

Schedule SB, line 15 –Calculation of Adjusted Funding Target Attainment Percentage

Individual Employer results used to calculate the Adjusted Funding Target Attainment Percentage can be found on the SBDetail Attachment. The percentage is reflective of annuity purchases made for Non-Highly Compensated Employees during the prior two years.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2015
EIN: 13-5645888
PN: 333

2015 FORM 5500 SCHEDULE SB, LINE 18B
SCHEDULE OF EMPLOYER CONTRIBUTIONS FOR PLAN YEAR JULY 01, 2015 TO JUNE 30, 2016

TOTAL EMPLOYER CONTRIBUTIONS: \$ 153,185,807

Employer Number	Date	Contribution Amount
1000	12/30/2015	\$ 425,030
1001	12/17/2015	\$ 763,614
1004	12/23/2015	\$ 49,633
1006	12/11/2015	\$ 157,320
1007	10/16/2015	\$ 235,076
1007	12/22/2015	\$ 929,890
1019	12/30/2015	\$ 157,891
1019	3/1/2016	\$ 175,500
1019	6/3/2016	\$ 175,500
1020	12/23/2015	\$ 184,000
1024	9/30/2015	\$ 16,054
1024	12/14/2015	\$ 67,946
1025	11/19/2015	\$ 37,920
1027	12/29/2015	\$ 140,347
1030	12/11/2015	\$ 38,572
1030	1/30/2016	\$ 38,572
1030	5/9/2016	\$ 38,572
1032	10/23/2015	\$ 350,000
1034	11/24/2015	\$ 439,047
1046	10/29/2015	\$ 186,271
1046	7/19/2016	\$ 113,852
1055	10/23/2015	\$ 928,587
1063	12/23/2015	\$ 217,000
1064	9/29/2015	\$ 53,008
1064	12/4/2015	\$ 273,690
1069	9/29/2015	\$ 16,678
1069	12/2/2015	\$ 109,433
1070	12/3/2015	\$ 297,392
1072	12/11/2015	\$ 34,325
1072	2/19/2016	\$ 445,310
1073	12/7/2015	\$ 590,000
1074	12/11/2015	\$ 740,600
1077	12/9/2015	\$ 66,347
1077	2/3/2016	\$ 66,347
1077	5/3/2016	\$ 66,347
1079	11/30/2015	\$ 636,710
1080	9/29/2015	\$ 320,079
1080	12/29/2015	\$ 2,523,070
1082	12/9/2015	\$ 146,650
1083	10/9/2015	\$ 40,484
1083	12/17/2015	\$ 185,859
1084	12/22/2015	\$ 194,267
1086	12/2/2015	\$ 105,000
1088	12/18/2015	\$ 264,826
1088	12/13/2016	\$ 4,800,000
2000	12/18/2015	\$ 2,198,748
2000	12/20/2016	\$ 6,150,000
2003	8/3/2015	\$ 700,000
2006	11/10/2015	\$ 309,162
2009	10/13/2015	\$ 117,073
2012	12/22/2015	\$ 1,003,436
2018	1/5/2016	\$ 167,328
2019	10/19/2015	\$ 111,779
2019	12/29/2015	\$ 429,466
2019	12/22/2016	\$ 2,700,000
2022	12/30/2015	\$ 500,000
2023	12/4/2015	\$ 31,858
2026	10/29/2015	\$ 43,167
2027	9/29/2015	\$ 7,135
2027	1/26/2016	\$ 42,200
2029	9/30/2015	\$ 35,599
2029	12/31/2015	\$ 127,247
2030	12/18/2015	\$ 6,367,752
2032	11/17/2015	\$ 1,200,000
2033	10/14/2015	\$ 128,930
2033	12/7/2015	\$ 162,674

Employer Number	Date	Contribution Amount
2034	1/6/2016	\$ 98,542
2037	1/6/2016	\$ 168,682
2038	12/24/2015	\$ 92,587
2039	9/29/2015	\$ 748,031
2039	12/31/2015	\$ 885,286
2039	2/29/2016	\$ 885,286
2039	5/31/2016	\$ 885,286
3000	12/22/2015	\$ 4,696,421
3000	6/27/2016	\$ 2,000,000
3011	12/17/2015	\$ 180,000
3012	12/14/2015	\$ 1,604,125
3019	10/14/2015	\$ 75,000
3019	12/16/2015	\$ 75,000
3019	2/24/2016	\$ 75,000
3019	5/25/2016	\$ 75,000
3023	12/11/2015	\$ 210,552
3031	11/2/2015	\$ 516,274
3031	12/23/2016	\$ 555,000
3032	12/15/2015	\$ 1,066,812
3036	12/30/2015	\$ 10,224
3036	2/26/2016	\$ 10,244
3036	5/27/2016	\$ 9,339
3054	12/31/2015	\$ 222,338
3063	11/5/2015	\$ 252,000
3069	12/4/2015	\$ 51,906
3073	10/7/2015	\$ 4,079
3073	11/10/2015	\$ 26,150
3073	9/23/2016	\$ 3,700
3074	10/13/2015	\$ 28,130
3074	12/21/2015	\$ 114,593
3077	11/30/2015	\$ 329,463
4000	12/16/2015	\$ 6,000,000
4026	1/12/2016	\$ 179,000
4079	9/28/2015	\$ 28,767
4079	12/18/2015	\$ 105,598
4084	12/8/2015	\$ 48,663
4084	2/25/2016	\$ 48,663
4084	5/5/2016	\$ 48,663
4087	10/1/2015	\$ 40,219
4087	12/31/2015	\$ 282,783
4088	1/4/2016	\$ 20,122
4088	2/16/2016	\$ 20,122
4088	5/13/2016	\$ 20,122
4090	12/15/2015	\$ 285,251
4091	12/29/2015	\$ 2,375,233
4091	7/6/2016	\$ 1,000,000
4091	8/30/2016	\$ 1,000,000
4091	9/30/2016	\$ 1,000,000
4091	10/31/2016	\$ 1,000,000
4091	12/9/2016	\$ 580,000
4092	12/31/2015	\$ 1,526,420
4094	12/3/2015	\$ 45,718
4094	2/24/2016	\$ 45,718
4094	5/9/2016	\$ 45,718
4096	12/1/2015	\$ 48,655
4097	1/5/2016	\$ 37,779
5000	12/18/2015	\$ 1,938,745
5001	12/31/2015	\$ 342,489
5002	12/23/2015	\$ 125,000
5010	10/13/2015	\$ 4,854
5010	11/20/2015	\$ 17,366
5021	12/7/2015	\$ 110,000
5026	1/5/2016	\$ 800,598
5034	10/1/2015	\$ 18,013
5034	11/5/2015	\$ 116,214
5042	1/6/2016	\$ 22,508

Employer Number	Date	Contribution Amount
5042	2/11/2016	\$ 22,508
5042	5/17/2016	\$ 22,508
5044	11/6/2015	\$ 168,730
5044	6/22/2016	\$ 500,000
5045	12/2/2015	\$ 41,590
5045	1/29/2016	\$ 41,590
5045	5/10/2016	\$ 41,590
5047	12/16/2015	\$ 98,796
5050	10/26/2015	\$ 48,450
5051	12/15/2015	\$ 700,920
5065	12/31/2015	\$ 468,616
5065	5/13/2016	\$ 230,000
5072	9/30/2015	\$ 61,000
5072	12/14/2015	\$ 112,500
5072	3/18/2016	\$ 112,500
5079	9/29/2015	\$ 100,000
5080	12/2/2015	\$ 196,756
5083	12/30/2015	\$ 188,018
5091	12/16/2015	\$ 252,000
5093	10/1/2015	\$ 10,507
5093	12/4/2015	\$ 48,010
5118	2/1/2016	\$ 20,847
5121	9/29/2015	\$ 90,000
5121	12/31/2015	\$ 90,000
5121	3/29/2016	\$ 90,000
5125	11/13/2015	\$ 18,595
5125	2/5/2016	\$ 33,443
5125	4/29/2016	\$ 33,443
5126	1/6/2016	\$ 111,388
5126	3/1/2016	\$ 111,388
5126	5/18/2016	\$ 111,388
5127	12/24/2015	\$ 79,108
5128	12/17/2015	\$ 142,397
5129	12/23/2015	\$ 1,037,218
5130	10/13/2015	\$ 75,751
5130	1/6/2016	\$ 91,766
5130	2/26/2016	\$ 91,766
5130	6/10/2016	\$ 91,766
6000	9/25/2015	\$ 610,787
6000	12/31/2015	\$ 21,402
6000	4/6/2016	\$ 1,114,709
6000	6/30/2016	\$ 926,288
6016	10/13/2015	\$ 17,709
6016	1/6/2016	\$ 25,255
6016	2/26/2016	\$ 25,255
6016	5/27/2016	\$ 25,255
6028	12/9/2015	\$ 109,628
6028	1/14/2016	\$ 3,677
6037	1/11/2016	\$ 106,605
6040	1/5/2016	\$ 39,880
6042	10/2/2015	\$ 12,507
6042	12/5/2015	\$ 18,057
6044	11/4/2015	\$ 77,051
6049	1/5/2016	\$ 80,576
6049	1/20/2016	\$ 2,707
6050	10/16/2015	\$ 68,610
6050	12/4/2015	\$ 245,425
6050	12/29/2016	\$ 2,496,366
6070	12/15/2015	\$ 13,621
6071	10/14/2015	\$ 21,254
6071	12/31/2015	\$ 29,592
6071	3/29/2016	\$ 29,592
6071	5/10/2016	\$ 29,592
6071	6/13/2016	\$ 1,691,324
6077	11/3/2015	\$ 1,004,568
6079	12/30/2015	\$ 262,599

PN: 333

SCHEDULE OF EMPLOYER CONTRIBUTIONS FOR PLAN YEAR JULY 01, 2015 TO JUNE 30, 2016

\$ 153,185,807

[illegible]

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2015
EIN: 13-5645888
PN: 333

2015 FORM 5500 SCHEDULE SB, LINE 18C
SCHEDULE OF EMPLOYEE CONTRIBUTIONS FOR PLAN YEAR JULY 01, 2015 TO JUNE 30, 2016

TOTAL EMPLOYEE CONTRIBUTIONS: \$ 252,150

Date	Contribution Amount
7/2015	\$ 27,991
8/2015	\$ 19,838
9/2015	\$ 19,846
10/2015	\$ 19,756
11/2015	\$ 19,633
12/2015	\$ 27,851
1/2016	\$ 19,725
2/2016	\$ 19,892
3/2016	\$ 19,636
4/2016	\$ 19,355
5/2016	\$ 19,314
6/2016	\$ 19,315

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2015
EIN: 13-5645888
PN: 333

2015 FORM 5500 SCHEDULE SB, LINE 19
DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2015

TOTAL: \$ 153,185,807 \$ 151,913,305 \$ 1,272,502 \$ 146,819,569

Employer Number	Date	Applicable Plan Year	Amount of Contribution	Amount of Contribution that is Timely	Effective Interest Rate for Timely Contributions	Discount Period for Timely Contributions	Amount of Contribution for Late Quarterly Installment	Effective Interest Rate for Late Quarterly Installments	Discount Period for Late Quarterly not subject to penalty interest	Discount Period for Late Quarterly Penalty Interest	Interest Adjusted Contribution
1000	12/30/2015	2015	\$ 425,030	\$ 425,030	6.35%	0.4986	\$ -	11.35%	0.0000	0.0000	\$ 412,181
1001	12/17/2015	2015	\$ 763,614	\$ 763,614	6.20%	0.4630	\$ -	11.20%	0.0000	0.0000	\$ 742,639
1004	12/23/2015	2015	\$ 49,633	\$ 49,633	6.21%	0.4795	\$ -	11.21%	0.0000	0.0000	\$ 48,220
1006	12/11/2015	2015	\$ 157,320	\$ 157,320	6.28%	0.4466	\$ -	11.28%	0.0000	0.0000	\$ 153,099
1007	10/16/2015	2015	\$ 235,076	\$ -	6.26%	0.2932	\$ 235,076	11.26%	0.2904	0.0027	\$ 230,900
1007	12/22/2015	2015	\$ 929,890	\$ 929,890	6.26%	0.4767	\$ -	11.26%	0.0000	0.0000	\$ 903,360
1019	12/30/2015	2015	\$ 157,891	\$ 157,891	6.33%	0.4986	\$ -	11.33%	0.0000	0.0000	\$ 153,132
1019	3/1/2016	2015	\$ 175,500	\$ 175,500	6.33%	0.6667	\$ -	11.33%	0.0000	0.0000	\$ 168,464
1019	6/3/2016	2015	\$ 175,500	\$ 175,500	6.33%	0.9235	\$ -	11.33%	0.0000	0.0000	\$ 165,829
1020	12/23/2015	2015	\$ 184,000	\$ 184,000	6.22%	0.4795	\$ -	11.22%	0.0000	0.0000	\$ 178,753
1024	9/30/2015	2015	\$ 16,054	\$ 16,054	6.25%	0.2493	\$ -	11.25%	0.0000	0.0000	\$ 15,813
1024	12/14/2015	2015	\$ 67,946	\$ 67,946	6.25%	0.4548	\$ -	11.25%	0.0000	0.0000	\$ 66,098
1025	11/19/2015	2015	\$ 37,920	\$ 37,920	6.26%	0.3863	\$ -	11.26%	0.0000	0.0000	\$ 37,041
1027	12/29/2015	2015	\$ 140,347	\$ 140,347	6.35%	0.4959	\$ -	11.35%	0.0000	0.0000	\$ 136,127
1030	12/11/2015	2015	\$ 38,572	\$ 38,572	6.30%	0.4466	\$ -	11.30%	0.0000	0.0000	\$ 37,534
1030	1/30/2016	2015	\$ 38,572	\$ 38,572	6.30%	0.5836	\$ -	11.30%	0.0000	0.0000	\$ 37,221
1030	5/9/2016	2015	\$ 38,572	\$ 38,572	6.30%	0.8552	\$ -	11.30%	0.0000	0.0000	\$ 36,608
1032	10/23/2015	2015	\$ 350,000	\$ 350,000	6.29%	0.3123	\$ -	11.29%	0.0000	0.0000	\$ 343,395
1034	11/24/2015	2015	\$ 439,047	\$ 439,047	6.20%	0.4000	\$ -	11.20%	0.0000	0.0000	\$ 428,609
1046	10/29/2015	2015	\$ 186,271	\$ 186,271	6.35%	0.3288	\$ -	11.35%	0.0000	0.0000	\$ 182,539
1046	7/19/2016	2015	\$ 113,852	\$ 113,852	6.35%	1.0506	\$ -	11.35%	0.0000	0.0000	\$ 106,721
1055	10/23/2015	2015	\$ 928,587	\$ 928,587	6.30%	0.3123	\$ -	11.30%	0.0000	0.0000	\$ 911,036
1063	12/23/2015	2015	\$ 217,000	\$ 217,000	6.18%	0.4795	\$ -	11.18%	0.0000	0.0000	\$ 210,850
1064	9/29/2015	2015	\$ 53,008	\$ 53,008	6.20%	0.2466	\$ -	11.20%	0.0000	0.0000	\$ 52,228
1064	12/4/2015	2015	\$ 273,690	\$ 273,690	6.20%	0.4274	\$ -	11.20%	0.0000	0.0000	\$ 266,743
1069	9/29/2015	2015	\$ 16,678	\$ 16,678	6.29%	0.2466	\$ -	11.29%	0.0000	0.0000	\$ 16,429
1069	12/2/2015	2015	\$ 109,433	\$ 109,433	6.29%	0.4219	\$ -	11.29%	0.0000	0.0000	\$ 106,652
1070	12/3/2015	2015	\$ 297,392	\$ 297,392	6.33%	0.4247	\$ -	11.33%	0.0000	0.0000	\$ 289,741
1072	12/11/2015	2015	\$ 34,325	\$ 34,325	6.18%	0.4466	\$ -	11.18%	0.0000	0.0000	\$ 33,418
1072	2/19/2016	2015	\$ 445,310	\$ 445,310	6.18%	0.6384	\$ -	11.18%	0.0000	0.0000	\$ 428,586
1073	12/7/2015	2015	\$ 590,000	\$ 590,000	6.32%	0.4356	\$ -	11.32%	0.0000	0.0000	\$ 574,458
1074	12/11/2015	2015	\$ 740,600	\$ 740,600	6.31%	0.4466	\$ -	11.31%	0.0000	0.0000	\$ 720,637
1077	12/9/2015	2015	\$ 66,347	\$ 66,347	6.30%	0.4411	\$ -	11.30%	0.0000	0.0000	\$ 64,583
1077	2/3/2016	2015	\$ 66,347	\$ 66,347	6.30%	0.5945	\$ -	11.30%	0.0000	0.0000	\$ 63,980
1077	5/3/2016	2015	\$ 66,347	\$ 66,347	6.30%	0.8388	\$ -	11.30%	0.0000	0.0000	\$ 63,033
1079	11/30/2015	2015	\$ 636,710	\$ 636,710	6.26%	0.4164	\$ -	11.26%	0.0000	0.0000	\$ 620,812
1080	9/29/2015	2015	\$ 320,079	\$ 320,079	6.23%	0.2466	\$ -	11.23%	0.0000	0.0000	\$ 315,345
1080	12/29/2015	2015	\$ 2,523,070	\$ 2,523,070	6.23%	0.4959	\$ -	11.23%	0.0000	0.0000	\$ 2,448,576
1082	12/9/2015	2015	\$ 146,650	\$ 146,650	6.29%	0.4411	\$ -	11.29%	0.0000	0.0000	\$ 142,757
1083	10/9/2015	2015	\$ 40,484	\$ 40,484	6.18%	0.2740	\$ -	11.18%	0.0000	0.0000	\$ 39,824
1083	12/17/2015	2015	\$ 185,859	\$ 185,859	6.18%	0.4630	\$ -	11.18%	0.0000	0.0000	\$ 180,770
1084	12/22/2015	2015	\$ 194,267	\$ 194,267	6.38%	0.4767	\$ -	11.38%	0.0000	0.0000	\$ 188,623
1086	12/2/2015	2015	\$ 105,000	\$ 105,000	6.03%	0.4219	\$ -	11.03%	0.0000	0.0000	\$ 102,438
1088	12/18/2015	2015	\$ 264,826	\$ 264,826	6.28%	0.4658	\$ -	11.28%	0.0000	0.0000	\$ 257,419
1088	12/13/2016	2015	\$ 4,800,000	\$ 4,800,000	6.28%	1.4528	\$ -	11.28%	0.0000	0.0000	\$ 4,393,517
2000	12/18/2015	2015	\$ 2,198,748	\$ 2,198,748	6.30%	0.4658	\$ -	11.30%	0.0000	0.0000	\$ 2,137,064
2000	12/20/2016	2015	\$ 6,150,000	\$ 6,150,000	6.30%	1.4720	\$ -	11.30%	0.0000	0.0000	\$ 5,621,074
2003	8/3/2015	2015	\$ 700,000	\$ 700,000	6.29%	0.0904	\$ -	11.29%	0.0000	0.0000	\$ 696,150
2006	11/10/2015	2015	\$ 309,162	\$ 309,162	6.24%	0.3616	\$ -	11.24%	0.0000	0.0000	\$ 302,468
2009	10/13/2015	2015	\$ 117,073	\$ 117,073	6.20%	0.2849	\$ -	11.20%	0.0000	0.0000	\$ 115,083
2012	12/22/2015	2015	\$ 1,003,436	\$ 1,003,436	6.28%	0.4767	\$ -	11.28%	0.0000	0.0000	\$ 974,720
2018	1/5/2016	2015	\$ 167,328	\$ 167,328	6.24%	0.5151	\$ -	11.24%	0.0000	0.0000	\$ 162,192
2019	10/19/2015	2015	\$ 111,779	\$ -	6.23%	0.3014	\$ 111,779	11.23%	0.2904	0.0110	\$ 109,706
2019	12/29/2015	2015	\$ 429,466	\$ 429,466	6.23%	0.4959	\$ -	11.23%	0.0000	0.0000	\$ 416,786
2019	12/22/2016	2015	\$ 2,700,000	\$ 2,700,000	6.23%	1.4774	\$ -	11.23%	0.0000	0.0000	\$ 2,469,366
2022	12/30/2015	2015	\$ 500,000	\$ 500,000	6.29%	0.4986	\$ -	11.29%	0.0000	0.0000	\$ 485,020
2023	12/4/2015	2015	\$ 31,858	\$ 31,858	6.20%	0.4274	\$ -	11.20%	0.0000	0.0000	\$ 31,049
2026	10/29/2015	2015	\$ 43,167	\$ 43,167	6.25%	0.3288	\$ -	11.25%	0.0000	0.0000	\$ 42,315
2027	9/29/2015	2015	\$ 7,135	\$ 7,135	6.23%	0.2466	\$ -	11.23%	0.0000	0.0000	\$ 7,029
2027	1/26/2016	2015	\$ 42,200	\$ 35,065	6.23%	0.5726	\$ 7,135	11.23%	0.5425	0.0301	\$ 40,755
2029	9/30/2015	2015	\$ 35,599	\$ 35,599	6.22%	0.2493	\$ -	11.22%	0.0000	0.0000	\$ 35,067
2029	12/31/2015	2015	\$ 127,247	\$ 127,247	6.22%	0.5014	\$ -	11.22%	0.0000	0.0000	\$ 123,455
2030	12/18/2015	2015	\$ 6,367,752	\$ 6,367,752	6.36%	0.4658	\$ -	11.36%	0.0000	0.0000	\$ 6,187,483
2032	11/17/2015	2015	\$ 1,200,000	\$ 1,200,000	6.41%	0.3808	\$ -	11.41%	0.0000	0.0000	\$ 1,171,941
2033	10/14/2015	2015	\$ 128,930	\$ 128,930	6.44%	0.2877	\$ -	11.44%	0.0000	0.0000	\$ 126,636
2033	12/7/2015	2015	\$ 162,674	\$ 162,674	6.44%	0.4356	\$ -	11.44%	0.0000	0.0000	\$ 158,311

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

2015 FORM 5500 SCHEDULE SB, LINE 19

DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2015

TOTAL: \$ 153,185,807 \$ 151,913,305 \$ 1,272,502 \$ 146,819,569

Employer Number	Date	Applicable Plan Year	Amount of Contribution	Amount of Contribution that is Timely	Effective Interest Rate for Timely Contributions	Discount Period for Timely Contributions	Amount of Contribution for Late Quarterly Installment	Effective Interest Rate for Late Quarterly Installments	Discount Period for Late Quarterly not subject to penalty interest	Discount Period for Late Quarterly Penalty Interest	Interest Adjusted Contribution
2034	1/6/2016	2015	\$ 98,542	\$ 98,542	6.36%	0.5178	\$ -	11.36%	0.0000	0.0000	\$ 95,445
2037	1/6/2016	2015	\$ 168,682	\$ 168,682	6.16%	0.5178	\$ -	11.16%	0.0000	0.0000	\$ 163,541
2038	12/24/2015	2015	\$ 92,587	\$ 92,587	6.35%	0.4822	\$ -	11.35%	0.0000	0.0000	\$ 89,879
2039	9/29/2015	2015	\$ 748,031	\$ 748,031	6.49%	0.2466	\$ -	11.49%	0.0000	0.0000	\$ 736,522
2039	12/31/2015	2015	\$ 885,286	\$ 885,286	6.49%	0.5014	\$ -	11.49%	0.0000	0.0000	\$ 857,811
2039	2/29/2016	2015	\$ 885,286	\$ 885,286	6.49%	0.6639	\$ -	11.49%	0.0000	0.0000	\$ 849,087
2039	5/31/2016	2015	\$ 885,286	\$ 885,286	6.49%	0.9153	\$ -	11.49%	0.0000	0.0000	\$ 835,772
3000	12/22/2015	2015	\$ 4,696,421	\$ 4,696,421	6.34%	0.4767	\$ -	11.34%	0.0000	0.0000	\$ 4,560,793
3000	6/27/2016	2015	\$ 2,000,000	\$ 2,000,000	6.34%	0.9891	\$ -	11.34%	0.0000	0.0000	\$ 1,882,024
3011	12/17/2015	2015	\$ 180,000	\$ 180,000	6.24%	0.4630	\$ -	11.24%	0.0000	0.0000	\$ 175,025
3012	12/14/2015	2015	\$ 1,604,125	\$ 1,604,125	6.36%	0.4548	\$ -	11.36%	0.0000	0.0000	\$ 1,559,766
3019	10/14/2015	2015	\$ 75,000	\$ 75,000	6.22%	0.2877	\$ -	11.22%	0.0000	0.0000	\$ 73,709
3019	12/16/2015	2015	\$ 75,000	\$ 75,000	6.22%	0.4603	\$ -	11.22%	0.0000	0.0000	\$ 72,946
3019	2/24/2016	2015	\$ 75,000	\$ 75,000	6.22%	0.6521	\$ -	11.22%	0.0000	0.0000	\$ 72,106
3019	5/25/2016	2015	\$ 75,000	\$ 75,000	6.22%	0.8989	\$ -	11.22%	0.0000	0.0000	\$ 71,040
3023	12/11/2015	2015	\$ 210,552	\$ 210,552	6.29%	0.4466	\$ -	11.29%	0.0000	0.0000	\$ 204,894
3031	11/2/2015	2015	\$ 516,274	\$ 516,274	6.35%	0.3397	\$ -	11.35%	0.0000	0.0000	\$ 505,588
3031	12/23/2016	2015	\$ 555,000	\$ 555,000	6.35%	1.4802	\$ -	11.35%	0.0000	0.0000	\$ 506,661
3032	12/15/2015	2015	\$ 1,066,812	\$ 1,066,812	6.35%	0.4575	\$ -	11.35%	0.0000	0.0000	\$ 1,037,181
3036	12/30/2015	2015	\$ 10,224	\$ 10,224	6.26%	0.4986	\$ -	11.26%	0.0000	0.0000	\$ 9,919
3036	2/26/2016	2015	\$ 10,244	\$ 10,244	6.26%	0.6575	\$ -	11.26%	0.0000	0.0000	\$ 9,843
3036	5/27/2016	2015	\$ 9,339	\$ 9,339	6.26%	0.9044	\$ -	11.26%	0.0000	0.0000	\$ 8,840
3054	12/31/2015	2015	\$ 222,338	\$ 222,338	6.23%	0.5014	\$ -	11.23%	0.0000	0.0000	\$ 215,702
3063	11/5/2015	2015	\$ 252,000	\$ 252,000	6.29%	0.3479	\$ -	11.29%	0.0000	0.0000	\$ 246,708
3069	12/4/2015	2015	\$ 51,906	\$ 51,906	6.27%	0.4274	\$ -	11.27%	0.0000	0.0000	\$ 50,574
3073	10/7/2015	2015	\$ 4,079	\$ 4,079	6.47%	0.2685	\$ -	11.47%	0.0000	0.0000	\$ 4,011
3073	11/10/2015	2015	\$ 26,150	\$ 26,150	6.47%	0.3616	\$ -	11.47%	0.0000	0.0000	\$ 25,564
3073	9/23/2016	2015	\$ 3,700	\$ 3,700	6.47%	1.2312	\$ -	11.47%	0.0000	0.0000	\$ 3,425
3074	10/13/2015	2015	\$ 28,130	\$ 28,130	6.18%	0.2849	\$ -	11.18%	0.0000	0.0000	\$ 27,653
3074	12/21/2015	2015	\$ 114,593	\$ 114,593	6.18%	0.4740	\$ -	11.18%	0.0000	0.0000	\$ 111,382
3077	11/30/2015	2015	\$ 329,463	\$ 329,463	6.43%	0.4164	\$ -	11.43%	0.0000	0.0000	\$ 321,023
4000	12/16/2015	2015	\$ 6,000,000	\$ 6,000,000	6.35%	0.4603	\$ -	11.35%	0.0000	0.0000	\$ 5,832,365
4026	1/12/2016	2015	\$ 179,000	\$ 179,000	6.26%	0.5342	\$ -	11.26%	0.0000	0.0000	\$ 173,287
4079	9/28/2015	2015	\$ 28,767	\$ 28,767	6.29%	0.2438	\$ -	11.29%	0.0000	0.0000	\$ 28,342
4079	12/18/2015	2015	\$ 105,598	\$ 105,598	6.29%	0.4658	\$ -	11.29%	0.0000	0.0000	\$ 102,640
4084	12/8/2015	2015	\$ 48,663	\$ 48,663	6.38%	0.4384	\$ -	11.38%	0.0000	0.0000	\$ 47,361
4084	2/25/2016	2015	\$ 48,663	\$ 48,663	6.38%	0.6548	\$ -	11.38%	0.0000	0.0000	\$ 46,732
4084	5/5/2016	2015	\$ 48,663	\$ 48,663	6.38%	0.8443	\$ -	11.38%	0.0000	0.0000	\$ 46,187
4087	10/1/2015	2015	\$ 40,219	\$ 40,219	6.26%	0.2521	\$ -	11.26%	0.0000	0.0000	\$ 39,608
4087	12/31/2015	2015	\$ 282,783	\$ 282,783	6.26%	0.5014	\$ -	11.26%	0.0000	0.0000	\$ 274,304
4088	1/4/2016	2015	\$ 20,122	\$ 20,122	6.17%	0.5123	\$ -	11.17%	0.0000	0.0000	\$ 19,514
4088	2/16/2016	2015	\$ 20,122	\$ 20,122	6.17%	0.6301	\$ -	11.17%	0.0000	0.0000	\$ 19,377
4088	5/13/2016	2015	\$ 20,122	\$ 20,122	6.17%	0.8661	\$ -	11.17%	0.0000	0.0000	\$ 19,105
4090	12/15/2015	2015	\$ 285,251	\$ 285,251	6.23%	0.4575	\$ -	11.23%	0.0000	0.0000	\$ 277,471
4091	12/29/2015	2015	\$ 2,375,233	\$ 2,375,233	6.39%	0.4959	\$ -	11.39%	0.0000	0.0000	\$ 2,303,384
4091	7/6/2016	2015	\$ 1,000,000	\$ 1,000,000	6.39%	1.0150	\$ -	11.39%	0.0000	0.0000	\$ 939,062
4091	8/30/2016	2015	\$ 1,000,000	\$ 1,000,000	6.39%	1.1655	\$ -	11.39%	0.0000	0.0000	\$ 930,350
4091	9/30/2016	2015	\$ 1,000,000	\$ 1,000,000	6.39%	1.2503	\$ -	11.39%	0.0000	0.0000	\$ 925,475
4091	10/31/2016	2015	\$ 1,000,000	\$ 1,000,000	6.39%	1.3352	\$ -	11.39%	0.0000	0.0000	\$ 920,626
4091	12/9/2016	2015	\$ 580,000	\$ 580,000	6.39%	1.4419	\$ -	11.39%	0.0000	0.0000	\$ 530,446
4092	12/31/2015	2015	\$ 1,526,420	\$ 1,526,420	6.37%	0.5014	\$ -	11.37%	0.0000	0.0000	\$ 1,479,884
4094	12/3/2015	2015	\$ 45,718	\$ 45,718	6.29%	0.4247	\$ -	11.29%	0.0000	0.0000	\$ 44,549
4094	2/24/2016	2015	\$ 45,718	\$ 45,718	6.29%	0.6521	\$ -	11.29%	0.0000	0.0000	\$ 43,935
4094	5/9/2016	2015	\$ 45,718	\$ 45,718	6.29%	0.8552	\$ -	11.29%	0.0000	0.0000	\$ 43,394
4096	12/1/2015	2015	\$ 48,655	\$ 48,655	6.33%	0.4192	\$ -	11.33%	0.0000	0.0000	\$ 47,419
4097	1/5/2016	2015	\$ 37,779	\$ 37,779	6.32%	0.5151	\$ -	11.32%	0.0000	0.0000	\$ 36,605
5000	12/18/2015	2015	\$ 1,938,745	\$ 1,938,745	6.35%	0.4658	\$ -	11.35%	0.0000	0.0000	\$ 1,883,942
5001	12/31/2015	2015	\$ 342,489	\$ 342,489	6.23%	0.5014	\$ -	11.23%	0.0000	0.0000	\$ 332,267
5002	12/23/2015	2015	\$ 125,000	\$ 123,465	6.44%	0.4795	\$ 1,535	11.44%	0.2904	0.1890	\$ 121,302
5010	10/13/2015	2015	\$ 4,854	\$ 4,854	6.26%	0.2849	\$ -	11.26%	0.0000	0.0000	\$ 4,771
5010	11/20/2015	2015	\$ 17,366	\$ 17,366	6.26%	0.3890	\$ -	11.26%	0.0000	0.0000	\$ 16,961
5021	12/7/2015	2015	\$ 110,000	\$ 110,000	6.18%	0.4356	\$ -	11.18%	0.0000	0.0000	\$ 107,164
5026	1/5/2016	2015	\$ 800,598	\$ 800,598	6.30%	0.5151	\$ -	11.30%	0.0000	0.0000	\$ 775,797
5034	10/1/2015	2015	\$ 18,013	\$ 18,013	6.19%	0.2521	\$ -	11.19%	0.0000	0.0000	\$ 17,742
5034	11/5/2015	2015	\$ 116,214	\$ 116,214	6.19%	0.3479	\$ -	11.19%	0.0000	0.0000	\$ 113,811
5042	1/6/2016	2015	\$ 22,508	\$ 22,508	6.31%	0.5178	\$ -	11.31%	0.0000	0.0000	\$ 21,806
5042	2/11/2016	2015	\$ 22,508	\$ 22,508	6.31%	0.6164	\$ -	11.31%	0.0000	0.0000	\$ 21,675

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2015
EIN: 13-5645888
PN: 333

2015 FORM 5500 SCHEDULE SB, LINE 19

DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2015

TOTAL: \$ 153,185,807 \$ 151,913,305 \$ 1,272,502 \$ 146,819,569

Employer Number	Date	Applicable Plan Year	Amount of Contribution	Amount of Contribution that is Timely	Effective Interest Rate for Timely Contributions	Discount Period for Timely Contributions	Amount of Contribution for Late Quarterly Installment	Effective Interest Rate for Late Quarterly Installments	Discount Period for Late Quarterly not subject to penalty interest	Discount Period for Late Quarterly Penalty Interest	Interest Adjusted Contribution
5042	5/17/2016	2015	\$ 22,508	\$ 22,508	6.31%	0.8770	\$ -	11.31%	0.0000	0.0000	\$ 21,332
5044	11/6/2015	2015	\$ 168,730	\$ 168,730	6.21%	0.3507	\$ -	11.21%	0.0000	0.0000	\$ 165,202
5044	6/22/2016	2015	\$ 500,000	\$ 500,000	6.21%	0.9754	\$ -	11.21%	0.0000	0.0000	\$ 471,463
5045	12/2/2015	2015	\$ 41,590	\$ 41,590	6.27%	0.4219	\$ -	11.27%	0.0000	0.0000	\$ 40,536
5045	1/29/2016	2015	\$ 41,590	\$ 41,590	6.27%	0.5808	\$ -	11.27%	0.0000	0.0000	\$ 40,147
5045	5/10/2016	2015	\$ 41,590	\$ 41,590	6.27%	0.8579	\$ -	11.27%	0.0000	0.0000	\$ 39,476
5047	12/16/2015	2015	\$ 98,796	\$ 98,796	6.29%	0.4603	\$ -	11.29%	0.0000	0.0000	\$ 96,061
5050	10/26/2015	2015	\$ 48,450	\$ 48,450	6.20%	0.3205	\$ -	11.20%	0.0000	0.0000	\$ 47,525
5051	12/15/2015	2015	\$ 700,920	\$ 700,920	6.29%	0.4575	\$ -	11.29%	0.0000	0.0000	\$ 681,628
5065	12/31/2015	2015	\$ 468,616	\$ 468,616	6.34%	0.5014	\$ -	11.34%	0.0000	0.0000	\$ 454,394
5065	5/13/2016	2015	\$ 230,000	\$ 230,000	6.34%	0.8661	\$ -	11.34%	0.0000	0.0000	\$ 218,075
5072	9/30/2015	2015	\$ 61,000	\$ 61,000	6.19%	0.2493	\$ -	11.19%	0.0000	0.0000	\$ 60,093
5072	12/14/2015	2015	\$ 112,500	\$ 112,500	6.19%	0.4548	\$ -	11.19%	0.0000	0.0000	\$ 109,469
5072	3/18/2016	2015	\$ 112,500	\$ 112,500	6.19%	0.7131	\$ -	11.19%	0.0000	0.0000	\$ 107,783
5079	9/29/2015	2015	\$ 100,000	\$ 100,000	6.32%	0.2466	\$ -	11.32%	0.0000	0.0000	\$ 98,500
5080	12/2/2015	2015	\$ 196,756	\$ 196,756	6.20%	0.4219	\$ -	11.20%	0.0000	0.0000	\$ 191,825
5083	12/30/2015	2015	\$ 188,018	\$ 188,018	6.22%	0.4986	\$ -	11.22%	0.0000	0.0000	\$ 182,445
5091	12/16/2015	2015	\$ 252,000	\$ 252,000	6.28%	0.4603	\$ -	11.28%	0.0000	0.0000	\$ 245,034
5093	10/1/2015	2015	\$ 10,507	\$ 10,507	6.07%	0.2521	\$ -	11.07%	0.0000	0.0000	\$ 10,352
5093	12/4/2015	2015	\$ 48,010	\$ 48,010	6.07%	0.4274	\$ -	11.07%	0.0000	0.0000	\$ 46,816
5118	2/1/2016	2015	\$ 20,847	\$ 20,847	6.25%	0.5890	\$ -	11.25%	0.0000	0.0000	\$ 20,116
5121	9/29/2015	2015	\$ 90,000	\$ 90,000	6.30%	0.2466	\$ -	11.30%	0.0000	0.0000	\$ 88,654
5121	12/31/2015	2015	\$ 90,000	\$ 90,000	6.30%	0.5014	\$ -	11.30%	0.0000	0.0000	\$ 87,285
5121	3/29/2016	2015	\$ 90,000	\$ 90,000	6.30%	0.7432	\$ -	11.30%	0.0000	0.0000	\$ 86,005
5125	11/13/2015	2015	\$ 18,595	\$ 18,595	6.22%	0.3699	\$ -	11.22%	0.0000	0.0000	\$ 18,185
5125	2/5/2016	2015	\$ 33,443	\$ 33,443	6.22%	0.6000	\$ -	11.22%	0.0000	0.0000	\$ 32,254
5125	4/29/2016	2015	\$ 33,443	\$ 33,443	6.22%	0.8279	\$ -	11.22%	0.0000	0.0000	\$ 31,813
5126	1/6/2016	2015	\$ 111,388	\$ 111,388	6.35%	0.5178	\$ -	11.35%	0.0000	0.0000	\$ 107,893
5126	3/1/2016	2015	\$ 111,388	\$ 111,388	6.35%	0.6667	\$ -	11.35%	0.0000	0.0000	\$ 106,909
5126	5/18/2016	2015	\$ 111,388	\$ 111,388	6.35%	0.8798	\$ -	11.35%	0.0000	0.0000	\$ 105,515
5127	12/24/2015	2015	\$ 79,108	\$ 79,108	6.36%	0.4822	\$ -	11.36%	0.0000	0.0000	\$ 76,791
5128	12/17/2015	2015	\$ 142,397	\$ 142,397	6.24%	0.4630	\$ -	11.24%	0.0000	0.0000	\$ 138,462
5129	12/23/2015	2015	\$ 1,037,218	\$ 1,037,218	6.33%	0.4795	\$ -	11.33%	0.0000	0.0000	\$ 1,007,140
5130	10/13/2015	2015	\$ 75,751	\$ 75,751	6.35%	0.2849	\$ -	11.35%	0.0000	0.0000	\$ 74,434
5130	1/6/2016	2015	\$ 91,766	\$ 91,766	6.35%	0.5178	\$ -	11.35%	0.0000	0.0000	\$ 88,887
5130	2/26/2016	2015	\$ 91,766	\$ 91,766	6.35%	0.6575	\$ -	11.35%	0.0000	0.0000	\$ 88,125
5130	6/10/2016	2015	\$ 91,766	\$ 91,766	6.35%	0.9426	\$ -	11.35%	0.0000	0.0000	\$ 86,592
6000	9/25/2015	2015	\$ 610,787	\$ 610,787	6.40%	0.2356	\$ -	11.40%	0.0000	0.0000	\$ 601,924
6000	12/31/2015	2015	\$ 21,402	\$ 21,402	6.40%	0.5014	\$ -	11.40%	0.0000	0.0000	\$ 20,746
6000	4/6/2016	2015	\$ 1,114,709	\$ 1,114,709	6.40%	0.7650	\$ -	11.40%	0.0000	0.0000	\$ 1,063,042
6000	6/30/2016	2015	\$ 926,288	\$ 926,288	6.40%	0.9973	\$ -	11.40%	0.0000	0.0000	\$ 870,719
6016	10/13/2015	2015	\$ 17,709	\$ 17,709	6.25%	0.2849	\$ -	11.25%	0.0000	0.0000	\$ 17,406
6016	1/6/2016	2015	\$ 25,255	\$ 25,255	6.25%	0.5178	\$ -	11.25%	0.0000	0.0000	\$ 24,475
6016	2/26/2016	2015	\$ 25,255	\$ 25,255	6.25%	0.6575	\$ -	11.25%	0.0000	0.0000	\$ 24,268
6016	5/27/2016	2015	\$ 25,255	\$ 25,255	6.25%	0.9044	\$ -	11.25%	0.0000	0.0000	\$ 23,908
6028	12/9/2015	2015	\$ 109,628	\$ 109,628	6.27%	0.4411	\$ -	11.27%	0.0000	0.0000	\$ 106,726
6028	1/14/2016	2015	\$ 3,677	\$ 3,677	6.27%	0.5397	\$ -	11.27%	0.0000	0.0000	\$ 3,558
6037	1/11/2016	2015	\$ 106,605	\$ 106,605	6.25%	0.5315	\$ -	11.25%	0.0000	0.0000	\$ 103,225
6040	1/5/2016	2015	\$ 39,880	\$ 39,880	6.34%	0.5151	\$ -	11.34%	0.0000	0.0000	\$ 38,637
6042	10/2/2015	2015	\$ 12,507	\$ 12,507	6.24%	0.2548	\$ -	11.24%	0.0000	0.0000	\$ 12,316
6042	12/5/2015	2015	\$ 18,057	\$ 18,057	6.24%	0.4301	\$ -	11.24%	0.0000	0.0000	\$ 17,593
6044	11/4/2015	2015	\$ 77,051	\$ 77,051	6.35%	0.3452	\$ -	11.35%	0.0000	0.0000	\$ 75,431
6049	1/5/2016	2015	\$ 80,576	\$ 80,576	6.28%	0.5151	\$ -	11.28%	0.0000	0.0000	\$ 78,087
6049	1/20/2016	2015	\$ 2,707	\$ 2,707	6.28%	0.5562	\$ -	11.28%	0.0000	0.0000	\$ 2,617
6050	10/16/2015	2015	\$ 68,610	\$ -	6.21%	0.2932	\$ 68,610	11.21%	0.2904	0.0027	\$ 67,400
6050	12/4/2015	2015	\$ 245,425	\$ 245,425	6.21%	0.4274	\$ -	11.21%	0.0000	0.0000	\$ 239,186
6050	12/29/2016	2015	\$ 2,496,366	\$ 2,496,366	6.21%	1.4966	\$ -	11.21%	0.0000	0.0000	\$ 2,281,128
6070	12/15/2015	2015	\$ 13,621	\$ 13,621	6.13%	0.4575	\$ -	11.13%	0.0000	0.0000	\$ 13,255
6071	10/14/2015	2015	\$ 21,254	\$ 21,254	6.29%	0.2877	\$ -	11.29%	0.0000	0.0000	\$ 20,884
6071	12/31/2015	2015	\$ 29,592	\$ 29,592	6.29%	0.5014	\$ -	11.29%	0.0000	0.0000	\$ 28,701
6071	3/29/2016	2015	\$ 29,592	\$ 29,592	6.29%	0.7432	\$ -	11.29%	0.0000	0.0000	\$ 28,280
6071	5/10/2016	2015	\$ 29,592	\$ 29,592	6.29%	0.8579	\$ -	11.29%	0.0000	0.0000	\$ 28,083
6071	6/13/2016	2015	\$ 1,691,324	\$ 1,691,324	6.29%	0.9508	\$ -	11.29%	0.0000	0.0000	\$ 1,596,016
6077	11/3/2015	2015	\$ 1,004,568	\$ 1,004,568	6.27%	0.3425	\$ -	11.27%	0.0000	0.0000	\$ 983,863
6079	12/30/2015	2015	\$ 262,599	\$ 262,599	6.24%	0.4986	\$ -	11.24%	0.0000	0.0000	\$ 254,792
6086	10/1/2015	2015	\$ 10,000	\$ 10,000	6.22%	0.2521	\$ -	11.22%	0.0000	0.0000	\$ 9,849
6086	12/1/2015	2015	\$ 10,000	\$ 10,000	6.22%	0.4192	\$ -	11.22%	0.0000	0.0000	\$ 9,750

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2015
EIN: 13-5645888
PN: 333

2015 FORM 5500 SCHEDULE SB, LINE 19

DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2015

TOTAL: \$ 153,185,807 \$ 151,913,305 \$ 1,272,502 \$ 146,819,569

Employer Number	Date	Applicable Plan Year	Amount of Contribution	Amount of Contribution that is Timely	Effective Interest Rate for Timely Contributions	Discount Period for Timely Contributions	Amount of Contribution for Late Quarterly Installment	Effective Interest Rate for Late Quarterly Installments	Discount Period for Late Quarterly not subject to penalty interest	Discount Period for Late Quarterly Penalty Interest	Interest Adjusted Contribution
6086	2/1/2016	2015	\$ 10,000	\$ 10,000	6.22%	0.5890	\$ -	11.22%	0.0000	0.0000	\$ 9,651
6086	5/2/2016	2015	\$ 7,625	\$ 7,625	6.22%	0.8361	\$ -	11.22%	0.0000	0.0000	\$ 7,250
6087	10/8/2015	2015	\$ 95,090	\$ 95,090	6.15%	0.2712	\$ -	11.15%	0.0000	0.0000	\$ 93,563
6087	12/2/2015	2015	\$ 389,529	\$ 389,529	6.15%	0.4219	\$ -	11.15%	0.0000	0.0000	\$ 379,843
6087	5/31/2016	2015	\$ 5,422,374	\$ 5,422,374	6.15%	0.9153	\$ -	11.15%	0.0000	0.0000	\$ 5,134,107
6093	12/16/2015	2015	\$ 58,209	\$ 58,209	6.33%	0.4603	\$ -	11.33%	0.0000	0.0000	\$ 56,588
6099	10/23/2015	2015	\$ 13,560	\$ -	6.20%	0.3123	\$ 13,560	11.20%	0.2904	0.0219	\$ 13,294
6099	12/23/2015	2015	\$ 48,532	\$ 48,532	6.20%	0.4795	\$ -	11.20%	0.0000	0.0000	\$ 47,152
6107	12/21/2015	2015	\$ 22,547	\$ 22,547	6.20%	0.4740	\$ -	11.20%	0.0000	0.0000	\$ 21,913
6107	2/25/2016	2015	\$ 12,582	\$ 12,582	6.20%	0.6548	\$ -	11.20%	0.0000	0.0000	\$ 12,096
6107	5/10/2016	2015	\$ 22,547	\$ 22,547	6.20%	0.8579	\$ -	11.20%	0.0000	0.0000	\$ 21,413
6110	12/17/2015	2015	\$ 640,684	\$ 640,684	6.25%	0.4630	\$ -	11.25%	0.0000	0.0000	\$ 622,950
6113	12/22/2015	2015	\$ 87,500	\$ 87,500	6.38%	0.4767	\$ -	11.38%	0.0000	0.0000	\$ 84,958
6115	11/18/2015	2015	\$ 69,748	\$ 69,748	6.29%	0.3836	\$ -	11.29%	0.0000	0.0000	\$ 68,135
6116	10/5/2015	2015	\$ 37,600	\$ 37,600	6.19%	0.2630	\$ -	11.19%	0.0000	0.0000	\$ 37,011
6116	1/4/2016	2015	\$ 137,417	\$ 137,417	6.19%	0.5123	\$ -	11.19%	0.0000	0.0000	\$ 133,253
6120	11/1/2016	2015	\$ 32,238	\$ 32,238	6.17%	0.5315	\$ -	11.17%	0.0000	0.0000	\$ 31,228
6121	11/5/2015	2015	\$ 10,076	\$ -	6.13%	0.3479	\$ 10,076	11.13%	0.2904	0.0575	\$ 9,843
6121	1/28/2016	2015	\$ 44,000	\$ 33,924	6.13%	0.5781	\$ 10,076	11.13%	0.5425	0.0356	\$ 42,496
6124	12/24/2015	2015	\$ 106,422	\$ 106,422	6.35%	0.4822	\$ -	11.35%	0.0000	0.0000	\$ 103,309
6125	10/8/2015	2015	\$ 293,152	\$ 293,152	6.37%	0.2712	\$ -	11.37%	0.0000	0.0000	\$ 288,283
6125	12/21/2015	2015	\$ 1,197,947	\$ 1,197,947	6.37%	0.4740	\$ -	11.37%	0.0000	0.0000	\$ 1,163,392
6126	12/4/2015	2015	\$ 29,506	\$ 29,506	6.29%	0.4274	\$ -	11.29%	0.0000	0.0000	\$ 28,747
6129	10/23/2015	2015	\$ 16,597	\$ -	6.34%	0.3123	\$ 16,597	11.34%	0.2904	0.0219	\$ 16,265
6129	12/18/2015	2015	\$ 70,403	\$ 70,403	6.34%	0.4658	\$ -	11.34%	0.0000	0.0000	\$ 68,416
6130	10/8/2015	2015	\$ 17,527	\$ 17,527	6.28%	0.2712	\$ -	11.28%	0.0000	0.0000	\$ 17,240
6130	12/16/2015	2015	\$ 106,329	\$ 106,329	6.28%	0.4603	\$ -	11.28%	0.0000	0.0000	\$ 103,390
6132	11/5/2015	2015	\$ 6,546	\$ -	6.20%	0.3479	\$ 6,546	11.20%	0.2904	0.0575	\$ 6,393
6132	1/28/2016	2015	\$ 24,000	\$ 17,454	6.20%	0.5781	\$ 6,546	11.20%	0.5425	0.0356	\$ 23,169
6135	10/15/2015	2015	\$ 32,284	\$ 32,284	6.29%	0.2904	\$ -	11.29%	0.0000	0.0000	\$ 31,717
6135	12/22/2015	2015	\$ 119,794	\$ 119,794	6.29%	0.4767	\$ -	11.29%	0.0000	0.0000	\$ 116,361
6135	9/27/2016	2015	\$ 200	\$ 200	6.29%	1.2421	\$ -	11.29%	0.0000	0.0000	\$ 185
6136	10/30/2015	2015	\$ 31,776	\$ 31,776	6.21%	0.3315	\$ -	11.21%	0.0000	0.0000	\$ 31,148
6138	11/24/2015	2015	\$ 377,760	\$ 377,760	6.39%	0.4000	\$ -	11.39%	0.0000	0.0000	\$ 368,515
6140	12/3/2015	2015	\$ 56,779	\$ 56,779	6.41%	0.4247	\$ -	11.41%	0.0000	0.0000	\$ 55,301
6141	10/5/2015	2015	\$ 300,000	\$ 300,000	6.26%	0.2630	\$ -	11.26%	0.0000	0.0000	\$ 295,247
6142	12/16/2015	2015	\$ 248,260	\$ 248,260	6.32%	0.4603	\$ -	11.32%	0.0000	0.0000	\$ 241,355
6143	11/12/2015	2015	\$ 180,000	\$ 180,000	6.28%	0.3671	\$ -	11.28%	0.0000	0.0000	\$ 176,020
7000	12/10/2015	2015	\$ 732,532	\$ 732,532	6.37%	0.4438	\$ -	11.37%	0.0000	0.0000	\$ 712,727
7011	12/29/2015	2015	\$ 1,100,000	\$ 1,100,000	6.24%	0.4959	\$ -	11.24%	0.0000	0.0000	\$ 1,067,472
7011	12/31/2015	2015	\$ 150,000	\$ 150,000	6.24%	0.5014	\$ -	11.24%	0.0000	0.0000	\$ 145,516
7015	10/19/2015	2015	\$ 18,144	\$ -	6.13%	0.3014	\$ 18,144	11.13%	0.2904	0.0110	\$ 17,813
7015	12/9/2015	2015	\$ 109,748	\$ 109,748	6.13%	0.4411	\$ -	11.13%	0.0000	0.0000	\$ 106,905
7018	11/13/2015	2015	\$ 161,865	\$ 161,865	6.23%	0.3699	\$ -	11.23%	0.0000	0.0000	\$ 158,287
7027	12/18/2015	2015	\$ 539,080	\$ 539,080	6.25%	0.4658	\$ -	11.25%	0.0000	0.0000	\$ 524,071
7031	10/7/2015	2015	\$ 39,805	\$ 39,805	6.17%	0.2685	\$ -	11.17%	0.0000	0.0000	\$ 39,170
7031	12/10/2015	2015	\$ 246,810	\$ 246,810	6.17%	0.4438	\$ -	11.17%	0.0000	0.0000	\$ 240,338
7048	10/7/2015	2015	\$ 41,883	\$ 41,883	6.18%	0.2685	\$ -	11.18%	0.0000	0.0000	\$ 41,214
7048	12/9/2015	2015	\$ 149,727	\$ 149,727	6.18%	0.4411	\$ -	11.18%	0.0000	0.0000	\$ 145,819
7056	7/1/2015	2015	\$ 71,049	\$ 71,049	6.25%	0.0000	\$ -	11.25%	0.0000	0.0000	\$ 71,049
7056	11/20/2015	2015	\$ 109,570	\$ 109,570	6.25%	0.3890	\$ -	11.25%	0.0000	0.0000	\$ 107,016
7060	10/2/2015	2015	\$ 8,781	\$ 8,781	6.22%	0.2548	\$ -	11.22%	0.0000	0.0000	\$ 8,647
7060	12/8/2015	2015	\$ 44,619	\$ 44,619	6.22%	0.4384	\$ -	11.22%	0.0000	0.0000	\$ 43,454
7064	12/11/2015	2015	\$ 1,028,850	\$ 1,028,850	6.28%	0.4466	\$ -	11.28%	0.0000	0.0000	\$ 1,001,243
7065	10/13/2015	2015	\$ 31,945	\$ 31,945	6.23%	0.2849	\$ -	11.23%	0.0000	0.0000	\$ 31,400
7065	12/1/2015	2015	\$ 38,661	\$ 38,661	6.23%	0.4192	\$ -	11.23%	0.0000	0.0000	\$ 37,694
7065	2/1/2016	2015	\$ 38,661	\$ 38,661	6.23%	0.5890	\$ -	11.23%	0.0000	0.0000	\$ 37,309
7065	5/10/2016	2015	\$ 38,661	\$ 38,661	6.23%	0.8579	\$ -	11.23%	0.0000	0.0000	\$ 36,708
7088	12/14/2015	2015	\$ 42,000	\$ 42,000	6.26%	0.4548	\$ -	11.26%	0.0000	0.0000	\$ 40,856
7099	12/10/2015	2015	\$ 53,947	\$ 53,947	6.35%	0.4438	\$ -	11.35%	0.0000	0.0000	\$ 52,493
7099	3/3/2017	2015	\$ 891,762	\$ 891,762	6.35%	1.6724	\$ -	11.35%	0.0000	0.0000	\$ 804,511
7100	9/29/2015	2015	\$ 26,174	\$ 26,174	6.26%	0.2466	\$ -	11.26%	0.0000	0.0000	\$ 25,785
7100	11/3/2015	2015	\$ 94,597	\$ 94,597	6.26%	0.3425	\$ -	11.26%	0.0000	0.0000	\$ 92,650
7101	12/14/2015	2015	\$ 165,000	\$ 165,000	6.24%	0.4548	\$ -	11.24%	0.0000	0.0000	\$ 160,520
7114	9/29/2015	2015	\$ 17,199	\$ 17,199	6.27%	0.2466	\$ -	11.27%	0.0000	0.0000	\$ 16,943
7114	11/3/2015	2015	\$ 77,055	\$ 77,055	6.27%	0.3425	\$ -	11.27%	0.0000	0.0000	\$ 75,467

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2015
EIN: 13-5645888
PN: 333

2015 FORM 5500 SCHEDULE SB, LINE 19

DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2015

TOTAL: \$ 153,185,807 \$ 151,913,305 \$ 1,272,502 \$ 146,819,569

Employer Number	Date	Applicable Plan Year	Amount of Contribution	Amount of Contribution that is Timely	Effective Interest Rate for Timely Contributions	Discount Period for Timely Contributions	Amount of Contribution for Late Quarterly Installment	Effective Interest Rate for Late Quarterly Installments	Discount Period for Late Quarterly not subject to penalty interest	Discount Period for Late Quarterly Penalty Interest	Interest Adjusted Contribution
7115	10/2/2015	2015	\$ 18,436	\$ 18,436	6.20%	0.2548	\$ -	11.20%	0.0000	0.0000	\$ 18,156
7115	1/8/2016	2015	\$ 66,930	\$ 66,930	6.20%	0.5233	\$ -	11.20%	0.0000	0.0000	\$ 64,856
7117	12/21/2015	2015	\$ 161,840	\$ 161,840	6.19%	0.4740	\$ -	11.19%	0.0000	0.0000	\$ 157,298
7118	7/1/2015	2015	\$ 1,000,000	\$ 1,000,000	6.31%	0.0000	\$ -	11.31%	0.0000	0.0000	\$ 1,000,000
7120	11/12/2015	2015	\$ 171,548	\$ 171,548	6.28%	0.3671	\$ -	11.28%	0.0000	0.0000	\$ 167,755
8000	12/31/2015	2015	\$ 1,163,819	\$ 1,163,819	6.35%	0.5014	\$ -	11.35%	0.0000	0.0000	\$ 1,128,444
8006	10/19/2015	2015	\$ 42,081	\$ 42,081	6.18%	0.3014	\$ 42,081	11.18%	0.2904	0.0110	\$ 41,307
8006	12/30/2015	2015	\$ 150,539	\$ 150,539	6.18%	0.4986	\$ -	11.18%	0.0000	0.0000	\$ 146,104
8026	9/29/2015	2015	\$ 67,175	\$ 67,175	6.23%	0.2466	\$ -	11.23%	0.0000	0.0000	\$ 66,181
8026	10/28/2015	2015	\$ 88,265	\$ 88,265	6.23%	0.3260	\$ -	11.23%	0.0000	0.0000	\$ 86,543
8026	1/28/2016	2015	\$ 88,265	\$ 88,265	6.23%	0.5781	\$ -	11.23%	0.0000	0.0000	\$ 85,235
8026	4/28/2016	2015	\$ 88,265	\$ 88,265	6.23%	0.8251	\$ -	11.23%	0.0000	0.0000	\$ 83,971
8031	12/31/2015	2015	\$ 725,378	\$ 725,378	6.30%	0.5014	\$ -	11.30%	0.0000	0.0000	\$ 703,496
8051	12/22/2015	2015	\$ 131,656	\$ 131,656	6.23%	0.4767	\$ -	11.23%	0.0000	0.0000	\$ 127,917
8054	10/8/2015	2015	\$ 29,953	\$ 29,953	6.26%	0.2712	\$ -	11.26%	0.0000	0.0000	\$ 29,464
8054	1/5/2016	2015	\$ 42,115	\$ 42,115	6.26%	0.5151	\$ -	11.26%	0.0000	0.0000	\$ 40,818
8054	1/28/2016	2015	\$ 42,115	\$ 42,115	6.26%	0.5781	\$ -	11.26%	0.0000	0.0000	\$ 40,662
8054	4/28/2016	2015	\$ 42,115	\$ 42,115	6.26%	0.8251	\$ -	11.26%	0.0000	0.0000	\$ 40,057
8066	12/30/2015	2015	\$ 57,460	\$ 57,460	6.28%	0.4986	\$ -	11.26%	0.0000	0.0000	\$ 55,746
8087	12/22/2015	2015	\$ 17,732	\$ 17,732	6.16%	0.4767	\$ -	11.16%	0.0000	0.0000	\$ 17,234
8103	12/18/2015	2015	\$ 340,000	\$ 340,000	6.30%	0.4658	\$ -	11.30%	0.0000	0.0000	\$ 330,462
8104	12/11/2015	2015	\$ 123,925	\$ 123,925	6.28%	0.4466	\$ -	11.28%	0.0000	0.0000	\$ 120,600
8105	11/2/2015	2015	\$ 340,000	\$ 340,000	6.36%	0.3397	\$ -	11.36%	0.0000	0.0000	\$ 332,952
9007	10/1/2015	2015	\$ 26,719	\$ 26,719	6.28%	0.2521	\$ -	11.28%	0.0000	0.0000	\$ 26,312
9007	12/1/2015	2015	\$ 43,289	\$ 43,289	6.28%	0.4192	\$ -	11.28%	0.0000	0.0000	\$ 42,198
9007	2/10/2016	2015	\$ 43,289	\$ 43,289	6.28%	0.6137	\$ -	11.28%	0.0000	0.0000	\$ 41,701
9007	5/9/2016	2015	\$ 43,289	\$ 43,289	6.28%	0.8552	\$ -	11.28%	0.0000	0.0000	\$ 41,092
9017	10/7/2015	2015	\$ 16,767	\$ 16,767	6.16%	0.2685	\$ -	11.16%	0.0000	0.0000	\$ 16,500
9017	2/17/2016	2015	\$ 42,000	\$ 25,233	6.16%	0.6329	\$ 16,767	11.16%	0.5425	0.0904	\$ 40,373
9017	6/20/2016	2015	\$ 18,779	\$ 18,779	6.16%	0.9699	\$ -	11.16%	0.0000	0.0000	\$ 17,721
9026	10/29/2015	2015	\$ 148,000	\$ 148,000	6.30%	0.3288	\$ -	11.30%	0.0000	0.0000	\$ 145,057
9045	12/7/2015	2015	\$ 50,000	\$ 50,000	6.25%	0.4356	\$ -	11.25%	0.0000	0.0000	\$ 48,697
9057	10/5/2015	2015	\$ 40,575	\$ 40,575	6.18%	0.2630	\$ -	11.18%	0.0000	0.0000	\$ 39,940
9057	12/7/2015	2015	\$ 145,038	\$ 145,038	6.18%	0.4356	\$ -	11.18%	0.0000	0.0000	\$ 141,298
9062	10/16/2015	2015	\$ 32,077	\$ -	6.24%	0.2932	\$ 32,077	11.24%	0.2904	0.0027	\$ 31,509
9062	12/15/2015	2015	\$ 48,123	\$ 48,123	6.24%	0.4575	\$ -	11.24%	0.0000	0.0000	\$ 46,809
9062	2/19/2016	2015	\$ 48,123	\$ 48,123	6.24%	0.6384	\$ -	11.24%	0.0000	0.0000	\$ 46,299
9062	5/10/2016	2015	\$ 48,123	\$ 48,123	6.24%	0.8579	\$ -	11.24%	0.0000	0.0000	\$ 45,688
9062	1/19/2017	2015	\$ 1,000	\$ 1,000	6.24%	1.5547	\$ -	11.24%	0.0000	0.0000	\$ 910
9062	3/3/2017	2015	\$ 34,975	\$ 34,975	6.24%	1.6724	\$ -	11.24%	0.0000	0.0000	\$ 31,608
9072	12/2/2015	2015	\$ 9,225	\$ 9,225	6.29%	0.4219	\$ -	11.29%	0.0000	0.0000	\$ 8,991
9074	10/29/2015	2015	\$ 576,000	\$ 576,000	6.28%	0.3288	\$ -	11.28%	0.0000	0.0000	\$ 564,581
9076	10/14/2015	2015	\$ 238,723	\$ 238,723	6.34%	0.2877	\$ -	11.34%	0.0000	0.0000	\$ 234,539
9077	12/18/2015	2015	\$ 116,349	\$ 116,349	6.27%	0.4658	\$ -	11.27%	0.0000	0.0000	\$ 113,100
9080	10/2/2015	2015	\$ 32,924	\$ 32,924	6.36%	0.2548	\$ -	11.36%	0.0000	0.0000	\$ 32,411
9080	12/7/2015	2015	\$ 154,019	\$ 154,019	6.36%	0.4356	\$ -	11.36%	0.0000	0.0000	\$ 149,937
9080	9/23/2016	2015	\$ 9,200	\$ 9,200	6.36%	1.2312	\$ -	11.36%	0.0000	0.0000	\$ 8,527
9082	12/18/2015	2015	\$ 30,966	\$ 30,966	6.23%	0.4658	\$ -	11.23%	0.0000	0.0000	\$ 30,107
9083	11/6/2015	2015	\$ 100,000	\$ 100,000	6.30%	0.3507	\$ -	11.30%	0.0000	0.0000	\$ 97,880
9084	12/31/2015	2015	\$ 250,000	\$ 250,000	6.26%	0.5014	\$ -	11.26%	0.0000	0.0000	\$ 242,504
9085	9/29/2015	2015	\$ 25,379	\$ 25,379	6.38%	0.2466	\$ -	11.38%	0.0000	0.0000	\$ 24,995
9085	12/21/2015	2015	\$ 173,951	\$ 173,951	6.38%	0.4740	\$ -	11.38%	0.0000	0.0000	\$ 168,926
9087	12/11/2015	2015	\$ 90,000	\$ 90,000	6.45%	0.4466	\$ -	11.45%	0.0000	0.0000	\$ 87,523
10000	8/28/2015	2015	\$ 507,000	\$ 507,000	6.35%	0.1589	\$ -	11.35%	0.0000	0.0000	\$ 502,064
10008	12/28/2015	2015	\$ 182,929	\$ 182,929	6.26%	0.4932	\$ -	11.26%	0.0000	0.0000	\$ 177,533
10008	2/25/2016	2015	\$ 182,929	\$ 182,929	6.26%	0.6548	\$ -	11.26%	0.0000	0.0000	\$ 175,799
10008	4/29/2016	2015	\$ 4,715,000	\$ 4,715,000	6.28%	0.8279	\$ -	11.26%	0.0000	0.0000	\$ 4,483,849
10019	9/30/2015	2015	\$ 22,033	\$ 22,033	6.23%	0.2493	\$ -	11.23%	0.0000	0.0000	\$ 21,704
10019	12/16/2015	2015	\$ 26,648	\$ 26,648	6.23%	0.4603	\$ -	11.23%	0.0000	0.0000	\$ 25,917
10019	1/28/2016	2015	\$ 26,648	\$ 26,648	6.23%	0.5781	\$ -	11.23%	0.0000	0.0000	\$ 25,733
10019	4/29/2016	2015	\$ 26,648	\$ 26,648	6.23%	0.8279	\$ -	11.23%	0.0000	0.0000	\$ 25,348
10022	10/1/2015	2015	\$ 100,000	\$ 100,000	6.30%	0.2521	\$ -	11.30%	0.0000	0.0000	\$ 98,472
10022	12/18/2015	2015	\$ 300,000	\$ 300,000	6.30%	0.4658	\$ -	11.30%	0.0000	0.0000	\$ 291,584
10026	12/30/2015	2015	\$ 346,400	\$ 346,400	6.36%	0.4986	\$ -	11.36%	0.0000	0.0000	\$ 335,912
10026	12/22/2016	2015	\$ 305,000	\$ 305,000	6.36%	1.4774	\$ -	11.36%	0.0000	0.0000	\$ 278,443
10031	11/5/2015	2015	\$ 100,000	\$ 100,000	6.29%	0.3479	\$ -	11.29%	0.0000	0.0000	\$ 97,900
10035	10/15/2015	2015	\$ 97,439	\$ 97,439	6.28%	0.2904	\$ -	11.28%	0.0000	0.0000	\$ 95,731

PN: 333

DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2015

\$ 146.819.569

Employer Number	Date	Applicable Plan Year	Amount of Contribution	Amount of Contribution that is Timely	Effective Interest Rate for Timely Contributions	Discount Period for Timely Contributions	Amount of Contribution for Late Quarterly Installment	Effective Interest Rate for Late Quarterly Installments	Discount Period for Late Quarterly not subject to penalty Interest	Discount Period for Late Quarterly Penalty Interest	Interest Adjusted Contribution
10035	12/31/2015	2015	\$ 519,456	\$ 519,456	6.28%	0.5014	\$ -	11.28%	0.0000	0.0000	\$ 503,833
10038	12/30/2015	2015	\$ 61,887	\$ 61,887	6.28%	0.4986	\$ -	11.28%	0.0000	0.0000	\$ 60,036
10047	10/13/2015	2015	\$ 22,837	\$ 22,837	6.25%	0.2849	\$ -	11.25%	0.0000	0.0000	\$ 22,446
10047	12/30/2015	2015	\$ 105,984	\$ 105,984	6.25%	0.4986	\$ -	11.25%	0.0000	0.0000	\$ 102,828
10048	11/3/2015	2015	\$ 20,550	\$ 20,550	6.20%	0.3425	\$ -	11.20%	0.0000	0.0000	\$ 20,131
10049	10/16/2015	2015	\$ 15,889	\$ -	6.21%	0.2932	\$ 15,889	11.21%	0.2904	0.0027	\$ 15,609
10049	12/29/2015	2015	\$ 19,230	\$ 19,230	6.21%	0.4959	\$ -	11.21%	0.0000	0.0000	\$ 18,664
10049	2/29/2016	2015	\$ 19,230	\$ 19,230	6.21%	0.6639	\$ -	11.21%	0.0000	0.0000	\$ 18,476
10049	5/23/2016	2015	\$ 19,230	\$ 19,230	6.21%	0.8934	\$ -	11.21%	0.0000	0.0000	\$ 18,222
10051	7/16/2015	2015	\$ 20,000	\$ 20,000	6.36%	0.0411	\$ -	11.36%	0.0000	0.0000	\$ 19,949
10051	8/14/2015	2015	\$ 20,000	\$ 20,000	6.36%	0.1205	\$ -	11.36%	0.0000	0.0000	\$ 19,852
10051	9/15/2015	2015	\$ 20,000	\$ 20,000	6.36%	0.2082	\$ -	11.36%	0.0000	0.0000	\$ 19,745
10051	10/21/2015	2015	\$ 20,000	\$ 20,000	6.36%	0.3068	\$ -	11.36%	0.0000	0.0000	\$ 19,625
10051	11/23/2015	2015	\$ 20,000	\$ 20,000	6.36%	0.3973	\$ -	11.36%	0.0000	0.0000	\$ 19,516
10051	12/22/2015	2015	\$ 20,000	\$ 20,000	6.36%	0.4767	\$ -	11.36%	0.0000	0.0000	\$ 19,421
10051	1/19/2016	2015	\$ 20,000	\$ 20,000	6.36%	0.5534	\$ -	11.36%	0.0000	0.0000	\$ 19,329
10051	2/16/2016	2015	\$ 20,000	\$ 20,000	6.36%	0.6301	\$ -	11.36%	0.0000	0.0000	\$ 19,238
10051	3/17/2016	2015	\$ 20,000	\$ 20,000	6.36%	0.7104	\$ -	11.36%	0.0000	0.0000	\$ 19,143
10051	5/5/2016	2015	\$ 20,000	\$ 20,000	6.36%	0.8443	\$ -	11.36%	0.0000	0.0000	\$ 18,986
10051	5/16/2016	2015	\$ 20,000	\$ 20,000	6.36%	0.8743	\$ -	11.36%	0.0000	0.0000	\$ 18,950
10051	6/15/2016	2015	\$ 20,000	\$ 20,000	6.36%	0.9563	\$ -	11.36%	0.0000	0.0000	\$ 18,855
11009	12/8/2015	2015	\$ 933,356	\$ 933,356	6.50%	0.4384	\$ -	11.50%	0.0000	0.0000	\$ 907,943
11018	7/24/2015	2015	\$ 50,000	\$ 50,000	6.41%	0.0630	\$ -	11.41%	0.0000	0.0000	\$ 49,805
11018	12/11/2015	2015	\$ 33,133	\$ 33,133	6.41%	0.4466	\$ -	11.41%	0.0000	0.0000	\$ 32,226
12000	1/5/2016	2015	\$ 936,181	\$ 936,181	6.32%	0.5151	\$ -	11.32%	0.0000	0.0000	\$ 907,092
12004	10/16/2015	2015	\$ 73,934	\$ -	6.29%	0.2932	\$ 73,934	11.29%	0.2904	0.0027	\$ 72,614
12004	1/6/2016	2015	\$ 425,000	\$ 425,000	6.29%	0.5178	\$ -	11.29%	0.0000	0.0000	\$ 411,785
12026	11/10/2015	2015	\$ 2,037,915	\$ 2,037,915	6.28%	0.3616	\$ -	11.28%	0.0000	0.0000	\$ 1,993,517
12028	11/25/2015	2015	\$ 540,000	\$ 540,000	6.28%	0.4027	\$ -	11.28%	0.0000	0.0000	\$ 526,915
12033	12/18/2015	2015	\$ 180,000	\$ 180,000	6.26%	0.4658	\$ -	11.26%	0.0000	0.0000	\$ 174,

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2015
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PN: 333

SCHEDULE SB ATTACHMENTS

Schedule SB, line 22 – Description of Weighted Average Retirement Age

See the attachment for Schedule SB – Part V, Statement of Actuarial Assumptions and Methods, for retirement rates. The average retirement age for Line 22 was calculated by determining the average age at retirement for those current active participants expected to reach retirement, based on all current decrements assumed.

The average age was calculated in accordance with the following formula which generally assumes employees terminate at the middle of the year:

$$\frac{\sum_{t=0}^{FRA-ERA} ({}_tP_{ERA}) * (q^r_{ERA+t}) * (ERA + t + \frac{1}{2})^{Note (1)}}{\sum_{t=0}^{FRA-ERA} ({}_tP_{ERA}) * (q^r_{ERA+t})}$$

Note (1): The $\frac{1}{2}$ in the formula shown above is not used for $t = FRA-ERA$.

In the formula shown above, ${}_tP_{ERA}$ is calculated using all of the decrements and the q^r_{ERA+t} represents the sum of the applicable retirement decrements

Also, ERA represents the earliest retirement age and FRA represents the age at which everyone is assumed to retire.

THE PENTEGRA DB PLAN

SUMMARY OF PLAN AMENDMENTS

<u>ER#</u>	<u>Effective Date</u>	<u>Amendment</u>
1027	2/19/2015	Hard Freeze
1046	7/1/2015	Hard Freeze
1087	7/1/2014	Merged into ER #1088
2025	7/1/2014	Merged into ER #2030
2038	3/1/2015	21 & 1 eligibility, Flex ees excluded & base as earned + bonus + OT
5127	7/1/2014	Future accruals frozen
6042	7/1/2014	Future accruals frozen
7011	7/1/2015	Hard Freeze
7099	7/1/2015	Hard Freeze
8085	7/1/2014	Merged into ER #8066
9000	7/1/2015	9000 merges into 109000
9074	4/1/2015	21 & 0 eligibility
9087	7/1/2015	New Employer
10022	9/1/2014	Soft Freeze for ees hired on or after 07.01.2014
10022	7/1/2015	Unreduced age 60 retirement for ALL service
10031	7/1/2014	Future accruals frozen
10035	1/1/2015	Added capped commission to pay
11018	8/30/2014	Soft Freeze for new hires
103023	7/1/2015	103023 merges into 3023
202000	7/1/2014	Separate basis of participation

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2015
EIN: 13-5645888
PN: 333

2015 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	1	2a	2b	3a(1)	3a(2)	3b(1)	3b(2)	3c(1)(2)	3c(2)(2)	3c(3)(1)	3c(3)(2)	3d(1)	3d(2)	4	4a
Employer Number	Valuation date	Market value of assets	Actuarial value of assets	No. of Participants: Retired and beneficiaries receiving payments	Funding Target: Retired and beneficiaries receiving payments	No. of Participants: Terminated vested participants	Funding Target: Terminated vested participants	Funding Target: Active participants - Non-vested benefits	Funding Target: Active participants - Vested benefits	No. of Participants: Total active participants	Funding Target: Total active participants	No. of Participants: Total	Funding Target: Total	Plan is in At-Risk Status	Funding target disregarding at-risk assumptions (if at-risk status)
1000	7/1/2015	61,346,997	61,346,997	28	12,253,474	187	11,503,195	1,464,055	27,155,037	171	28,619,092	386	52,375,761	o	
1001	7/1/2015	35,832,908	35,832,908	130	21,687,441	267	15,756,367	113	301,170	9	301,283	406	37,745,091	o	
1004	7/1/2015	5,865,524	5,865,524	26	3,260,402	36	1,729,868	-	139,162	7	139,162	69	5,129,432	o	
1006	7/1/2015	9,018,369	9,018,369	20	2,532,265	29	2,838,543	173,233	2,386,339	60	2,561,572	109	7,932,380	o	
1007	7/1/2015	16,920,075	16,920,075	15	3,169,291	44	2,802,925	43,222	11,320,817	51	11,364,039	110	17,336,255	o	
1019	7/1/2015	23,337,170	23,337,170	94	8,068,782	367	12,562,010	7,747	3,627,129	102	3,634,876	563	24,265,668	o	
1020	7/1/2015	3,305,008	3,305,008	4	403,534	6	631,427	-	1,911,160	19	1,911,997	29	2,946,958	o	
1024	7/1/2015	1,521,743	1,521,743	8	965,493	10	332,123	96	319,802	7	319,898	25	1,617,514	o	
1025	7/1/2015	2,530,622	2,530,622	15	1,194,154	10	550,654	439	697,164	14	697,603	39	2,442,411	o	
1027	7/1/2015	10,773,407	10,773,407	12	1,755,306	33	3,966,419	12,657	4,777,018	43	4,789,675	88	10,511,400	o	
1030	7/1/2015	1,857,425	1,857,425	9	708,701	7	304,270	27,132	928,566	19	955,698	35	1,968,669	o	
1032	7/1/2015	7,417,168	7,417,168	10	2,613,234	24	1,768,142	9,008	3,226,541	48	3,235,549	82	7,616,925	o	
1034	7/1/2015	8,998,421	8,998,421	16	4,310,860	12	1,120,603	99,176	3,605,476	39	3,704,652	67	9,136,115	o	
1046	7/1/2015	4,527,485	4,527,485	15	1,541,703	23	1,130,824	1,715	1,899,624	50	1,901,339	88	4,573,866	o	
1055	7/1/2015	20,082,994	20,082,994	35	7,736,997	33	2,620,637	150,759	9,788,866	67	9,939,625	135	20,297,259	o	
1063	7/1/2015	4,058,250	4,058,250	8	2,391,895	17	970,122	3,928	582,071	5	585,997	30	3,948,014	o	
1064	7/1/2015	10,263,613	10,263,613	32	6,198,669	27	1,683,559	18,873	552,499	27	571,372	86	8,453,600	o	
1069	7/1/2015	4,134,186	4,134,186	5	1,260,115	24	911,340	958	2,213,307	24	2,214,265	53	4,385,720	o	
1070	7/1/2015	4,102,300	4,102,300	5	834,730	6	275,797	13,227	2,891,421	20	2,904,648	31	4,015,175	o	
1072*	7/1/2015	1,689,746	1,689,746	8	1,010,142	10	372,141	1,272	298,047	9	299,319	27	1,681,602	o	
1073	7/1/2015	8,030,112	8,030,112	16	3,683,963	11	708,591	106,440	3,101,595	30	3,208,035	57	7,600,589	o	
1074	7/1/2015	41,075,262	41,075,262	99	24,711,848	99	6,624,110	437,806	10,497,343	150	10,935,149	348	42,271,107	o	
1077	7/1/2015	4,401,665	4,401,665	24	2,517,848	48	2,085,503	4,453	425,101	18	429,554	90	5,032,905	o	
1079	7/1/2015	15,342,360	15,342,360	65	8,696,034	66	3,719,134	38,526	2,338,526	71	2,377,052	202	14,792,220	o	
1080	7/1/2015	48,420,461	48,420,461	297	27,971,310	294	12,888,016	-	9,967,373	295	9,967,373	886	50,826,699	o	
1082	7/1/2015	19,794,378	19,794,378	42	6,256,012	67	2,267,763	88,355	7,943,830	78	8,032,185	187	16,555,960	o	
1083	7/1/2015	4,453,541	4,453,541	32	2,828,570	34	1,914,418	1	102,047	3	102,048	69	4,845,036	o	
1084	7/1/2015	1,638,245	1,638,245	2	443,211	2	70,362	5,358	911,580	10	916,938	14	1,430,511	o	
1086	7/1/2015	4,005,446	4,005,446	17	1,276,862	14	604,330	1	1,413,347	38	1,413,348	69	3,294,540	o	
1088	7/1/2015	39,393,901	39,393,901	60	8,711,817	69	2,798,904	433,242	20,370,096	294	20,803,338	423	32,314,059	o	
2000	7/1/2015	172,794,256	172,794,256	177	71,379,746	281	22,742,852	3,291,055	52,725,424	248	56,016,479	706	150,139,077	o	
2003	7/1/2015	37,646,830	37,646,830	34	6,812,410	44	3,222,931	485,316	21,628,187	168	22,113,503	246	32,148,844	o	
2006	7/1/2015	29,104,214	29,104,214	87	16,354,720	69	3,938,281	17,286	7,723,163	134	7,740,449	290	28,033,450	o	
2009	7/1/2015	3,786,457	3,786,457	32	2,163,264	49	1,448,517	154	184,415	12	184,569	93	3,796,350	o	
2012	7/1/2015	20,673,331	20,673,331	29	7,281,223	38	2,971,149	268,806	9,296,353	81	9,565,159	148	19,817,531	o	
2018	7/1/2015	11,203,067	11,203,067	16	5,276,774	13	1,909,519	24,125	4,134,788	28	4,158,913	87	11,345,206	o	
2019	7/1/2015	6,392,101	6,392,101	21	3,295,395	40	2,697,849	-	1,480,144	39	1,480,144	110	7,473,388	o	
2022	7/1/2015	11,433,658	11,433,658	24	2,792,651	47	2,085,995	9,503	5,775,410	87	5,784,913	158	10,663,559	o	
2023	7/1/2015	2,417,291	2,417,291	3	1,518,897	5	565,726	236	228,409	11	228,645	19	2,313,268	o	
2026	7/1/2015	3,598,775	3,598,775	3	993,877	2	694,178	1	1,754,392	6	1,754,393	11	3,442,448	o	
2027	7/1/2015	1,396,601	1,396,601	18	691,491	9	373,345	502	414,939	15	415,441	42	1,480,277	o	
2029	7/1/2015	3,452,019	3,452,019	14	2,045,621	13	664,814	6,255	526,473	54	532,728	81	3,243,163	o	
2030	7/1/2015	77,520,555	77,520,555	121	32,596,193	221	16,301,885	2,891,150	26,378,673	1,266	29,269,823	1,608	78,167,901	o	
2032	7/1/2015	15,791,409	15,791,409	4	806,636	18	789,888	350,186	12,054,223	57	12,404,409	79	14,000,933	o	
2033	7/1/2015	2,389,006	2,389,006	-	40,072	2	163,730	12,009	1,662,541	22	1,674,550	24	1,878,352	o	
2034	7/1/2015	2,396,224	2,396,224	2	1,031,718	14	671,788	6,262	521,480	4	527,742	20	2,231,248	o	
2037	7/1/2015	4,998,923	4,998,923	6	823,467	6	126,422	2,046	4,001,050	20	4,003,096	32	4,952,985	o	
2038	7/1/2015	1,370,411	1,370,411	4	346,036	8	93,833	22,705	821,450	14	844,155	26	1,284,024	o	
2039	7/1/2015	38,660,652	38,660,652	28	4,303,824	266	6,928,649	1,087,687	23,998,819	452	25,086,506	746	36,318,979	o	
3000	7/1/2015	70,968,893	70,968,893	68	14,794,000	130	14,171,099	790,689	26,236,434	208	27,027,123	406	55,992,222	o	
3011	7/1/2015	4,864,339	4,864,339	5	941,032	3	276,608	2,544	2,845,923	8	2,848,467	16	4,066,107	o	
3012	7/1/2015	25,738,614	25,738,614	14	4,585,899	25	4,441,650	82,970	15,675,381	78	15,758,351	117	24,785,900	o	
3019	7/1/2015	12,564,666	12,564,666	46	5,185,809	49	2,769,503	2,114	4,173,508	78	4,175,622	173	12,130,934	o	
3023	7/1/2015	9,662,666	9,662,666	9	5,672,616	38	1,561,980	58,538	2,270,938	31	2,329,376	78	9,563,972	o	
3031	7/1/2015	4,976,844	4,976,844	3	233,555	3	309,195	18,176	3,553,934	16	3,572,110	19	4,114,860	o	
3032	7/1/2015	13,778,796	13,778,796	14	3,625,282	26	1,157,019	42,849	7,617,455	70	7,660,304	110	12,442,605	o	
3036	7/1/2015	3,639,941	3,639,941	12	2,029,327	20	502,657	260	496,550	6	496,810	38	3,028,794	o	

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2015 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	4b	5	6	7(a)	7(b)	8(a)	8(b)	9(a)	9(b)	10	10(a)	10(b)	11a(b)	11b	11b(b)
Employer Number	Funding target reflecting at-risk assumptions (if at-risk status)	Effective interest rate	Target normal cost	Carryover balance: Balance at beginning of prior year (line 13a from prior year)	Prefunding balance: Balance at beginning of prior year (line 13b from prior year)	Carryover balance: Portion used to offset prior year's funding requirement (line 35CB from prior year)	Prefunding balance: Portion used to offset prior year's funding requirement (line 35PB from prior year)	Carryover balance: Amount remaining (line 7 minus line 8)	Prefunding balance: Amount remaining (line 7 minus line 8)	Actual Rate of Return	Carryover balance: Interest on line 9 using prior year's actual rate of return	Prefunding balance: Interest on line 9 using prior year's actual rate of return	Prefunding balance: Prior year's excess contribution	Prior Year's Effective Interest Rate	Prefunding balance: Interest on line 11a using prior year's effective interest rate
1000		6.35%	3,394,703	558,561	-	-	-	558,561	-	3.63%	20,276	-	8,039,890	6.56%	527,417
1001		6.20%	421,096	-	-	-	-	-	-	3.01%	-	-	8,158	6.41%	523
1004		6.21%	48,037	208,851	-	-	-	208,851	-	3.17%	6,621	-	48,282	6.41%	3,095
1006		6.28%	372,493	804,054	-	-	-	804,054	-	3.49%	28,061	-	297,937	6.49%	19,336
1007		6.26%	897,091	710,660	-	-	-	710,660	-	3.62%	25,728	-	4,670	6.47%	302
1019		6.33%	344,318	16,688	-	-	-	16,688	-	3.36%	561	-	261,251	6.54%	17,086
1020		6.22%	39,164	58	123,666	-	-	58	123,666	3.71%	2	4,588	92,109	6.45%	5,941
1024		6.25%	26,826	21	-	20	-	-	-	3.15%	-	-	32,775	6.45%	2,114
1025		6.26%	36,691	-	-	-	-	-	-	3.10%	-	-	33,452	6.46%	2,161
1027		6.35%	135,737	-	-	-	-	-	-	3.71%	-	-	111,305	6.57%	7,313
1030		6.30%	91,766	-	-	-	-	-	-	3.31%	-	-	480	6.50%	31
1032		6.29%	282,100	13,915	-	-	-	13,915	-	3.44%	479	-	218,007	6.50%	14,170
1034		6.20%	365,400	-	38,325	-	-	38,325	38,325	3.50%	-	1,341	249,496	6.41%	15,993
1046		6.35%	82,283	1	88,511	-	-	1	88,511	3.36%	-	2,974	174,620	6.55%	11,451
1055		6.30%	874,946	-	-	-	-	-	-	3.45%	-	-	795,890	6.51%	51,812
1063		6.18%	45,872	1	165,983	-	-	1	165,983	3.04%	-	5,046	148,339	6.40%	9,494
1064		6.20%	61,275	-	-	-	-	-	-	2.87%	-	-	2,137,448	6.41%	137,010
1069		6.29%	72,677	220	-	-	-	220	-	3.44%	8	-	306	6.51%	20
1070		6.33%	289,741	83,535	333,744	-	-	83,535	333,744	3.57%	2,982	11,915	108,615	6.52%	7,082
1072*		6.18%	33,226	10,966	-	-	-	10,966	-	3.61%	396	-	38,948	6.39%	2,489
1073		6.32%	406,711	133,310	-	-	-	133,310	-	3.32%	4,426	-	524,915	6.52%	34,224
1074		6.31%	516,758	4,605	-	-	-	4,605	-	3.09%	142	-	383,993	6.53%	25,075
1077		6.30%	84,691	-	-	-	-	-	-	3.36%	-	-	79,004	6.48%	5,119
1079		6.26%	184,819	463,361	-	-	-	463,361	-	3.14%	14,550	-	556,994	6.47%	36,038
1080		6.23%	646,108	-	-	-	-	-	-	3.14%	-	-	10,800	6.44%	696
1082		6.29%	752,633	224,091	-	-	-	224,091	-	3.76%	8,426	-	2,000,547	6.50%	130,036
1083		6.18%	64,310	-	-	-	-	-	-	2.95%	-	-	580	6.39%	37
1084		6.38%	123,707	27,486	-	-	-	27,486	-	3.73%	1,025	-	154,243	6.59%	10,165
1086		6.03%	44,422	70,085	-	-	-	70,085	-	3.47%	2,432	-	102,004	6.26%	6,385
1088		6.28%	1,755,098	270,139	8,980	-	-	270,139	8,980	3.52%	9,509	316	3,633,514	6.49%	235,815
2000		6.30%	5,517,588	370,496	2,347,157	-	-	370,496	2,347,157	3.28%	12,152	76,987	16,156,845	6.51%	1,051,811
2003		6.29%	1,773,133	148,714	424,460	-	-	148,714	424,460	3.63%	5,398	15,408	2,506,171	6.50%	162,901
2006		6.24%	299,175	352,102	-	-	-	352,102	-	3.11%	10,950	-	240,111	6.45%	15,487
2009		6.20%	54,148	-	65,774	-	-	-	65,774	3.12%	-	2,052	65,175	6.41%	4,178
2012		6.28%	1,003,436	-	-	-	-	-	-	3.39%	-	-	896,072	6.49%	58,155
2018		6.24%	138,284	-	-	-	-	-	-	3.27%	-	-	109,030	6.45%	7,032
2019		6.23%	125,882	-	-	-	-	-	-	3.12%	-	-	1,016	6.45%	66
2022		6.29%	138,626	69,550	-	-	-	69,550	-	3.50%	2,434	-	534,683	6.51%	34,808
2023		6.20%	30,835	2	-	-	-	2	-	3.24%	-	-	28,188	6.43%	1,812
2026		6.25%	155,827	-	-	-	-	-	-	3.60%	-	-	77,189	6.47%	4,994
2027		6.23%	30,092	-	-	-	-	-	-	3.25%	-	-	-	6.44%	-
2029		6.22%	58,595	322,661	-	-	-	322,661	-	3.14%	10,132	-	163	6.43%	10
2030		6.36%	5,515,592	3,112,655	-	-	-	3,112,655	-	3.36%	104,585	-	1,285,277	6.56%	84,314
2032		6.41%	864,284	254,708	-	-	-	254,708	-	3.80%	9,679	-	1,012,467	6.61%	66,924
2033		6.44%	199,183	130,055	-	-	-	130,055	-	3.87%	5,033	-	253,898	6.65%	16,884
2034		6.36%	27,349	-	-	-	-	-	-	3.19%	-	-	95,762	6.57%	6,292
2037		6.16%	209,237	-	-	-	-	-	-	3.69%	-	-	51,982	6.36%	3,306
2038		6.35%	42,353	274	70,469	-	-	274	70,469	3.45%	9	2,431	77,950	6.55%	5,106
2039		6.49%	3,263,783	-	4,342,724	-	-	-	4,342,724	3.78%	-	164,155	198,728	6.68%	13,275
3000		6.34%	3,169,712	-	-	-	-	-	-	3.60%	-	-	5,607,321	6.55%	367,280
3011		6.24%	219,551	25,245	319,583	-	-	25,245	319,583	3.63%	916	11,601	314,580	6.46%	20,322
3012		6.36%	1,551,357	2,502,300	-	-	-	2,502,300	-	3.64%	91,084	-	4,433	6.56%	291
3019		6.22%	152,829	514,687	-	-	-	514,687	-	3.34%	17,191	-	288,138	6.44%	18,620
3023		6.29%	302,392	-	-	-	-	-	-	3.01%	-	-	300,048	6.49%	19,473
3031		6.35%	343,218	-	594,950	-	-	-	594,950	3.80%	-	22,608	381,207	6.57%	25,045
3032		6.35%	552,696	158,861	914,854	-	-	158,861	914,854	3.57%	5,671	32,660	978,889	6.55%	64,117
3036		6.26%	29,236	-	-	-	-	-	-	3.18%	-	-	28,518	6.47%	1,845

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2015 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	11c(b)	11d(b)	12(a)	12(b)	13(a)	13(b)	14	15	16	17	18b	18c	19a	19b	19c
Employer Number	Prefunding balance: Total available at beginning of current plan year to add to prefunding balance	Prefunding balance: Portion of line 11c(b) to be added to prefunding balance	Carryover balance: Reduction in balances due to elections or deemed elections	Prefunding balance: Reduction in balances due to elections or deemed elections	Carryover balance: Balance at beginning of current year (9(a) + 10(a) - 12(a))	Prefunding balance: Balance at beginning of current year (9(b) + 10(b) + 11d(b) - 12(b))	Funding Target Attainment Percentage	Adjusted Funding Target Attainment Percentage	Prior year's funding percentage (for credit balance use)	If current value of assets < 70% of funding target, enter such percentage	Contributions made to the plan for the plan year by employer(s)	Contributions made to the plan for the plan year by employees	Discounted employer contributions: allocated toward unpaid minimum required contribution from prior years	Discounted employer contributions: made to avoid benefit restrictions adjusted to valuation date	Discounted employer contributions: allocated toward minimum required contribution for current year, adjusted to valuation date
1000	8,567,307	-	-	-	578,837	-	116.02%	113.29%	113.26%	-	425,030	-	-	-	412,181
1001	8,681	-	-	-	-	-	94.93%	94.96%	100.01%	-	763,614	-	-	-	742,639
1004	51,377	-	-	-	215,472	-	110.14%	114.25%	120.43%	-	49,633	-	-	-	48,220
1006	317,273	-	-	-	832,115	-	103.20%	113.64%	118.84%	-	157,320	-	-	-	153,099
1007	4,372	-	-	-	736,386	-	93.35%	93.37%	102.18%	-	1,164,966	-	-	-	1,134,260
1019	278,337	-	-	-	17,249	-	96.10%	96.10%	101.47%	-	508,891	-	-	-	487,425
1020	98,050	-	-	-	60	128,254	107.79%	112.08%	109.95%	-	184,000	-	-	-	178,753
1024	34,889	-	-	-	1	-	94.07%	94.13%	99.73%	-	84,000	-	-	-	81,911
1025	35,613	-	-	-	-	-	103.61%	103.59%	102.85%	-	37,920	-	-	-	37,041
1027	118,618	-	-	-	-	-	102.49%	102.48%	105.63%	-	140,347	-	-	-	136,127
1030	511	-	-	-	-	-	94.34%	94.36%	100.52%	-	115,716	-	-	-	111,363
1032	232,177	-	-	-	14,394	-	97.18%	97.20%	106.22%	-	350,000	-	-	-	343,395
1034	265,489	-	-	-	-	-	98.05%	98.06%	102.70%	-	439,047	-	-	-	428,609
1046	186,271	-	-	-	1	91,485	96.98%	96.99%	103.79%	-	300,123	-	-	-	289,260
1055	847,702	-	-	-	-	-	98.94%	98.94%	102.30%	-	928,587	-	-	-	911,036
1063	157,833	-	-	-	1	171,029	98.46%	102.76%	101.13%	-	217,000	-	-	-	210,850
1064	2,274,458	-	-	-	-	-	121.41%	94.54%	99.02%	-	326,698	-	-	-	318,971
1069	326	-	-	-	228	-	94.25%	94.28%	99.90%	-	126,111	-	-	-	123,081
1070	115,697	-	-	-	86,517	345,659	91.40%	102.16%	105.91%	-	297,392	-	-	-	289,741
1072*	41,437	-	-	-	11,362	-	99.80%	100.48%	104.65%	-	479,635	-	-	-	462,004
1073	559,139	-	-	-	137,736	-	103.83%	105.62%	109.40%	-	590,000	-	-	-	574,458
1074	409,068	-	-	-	4,747	-	97.15%	97.17%	103.39%	-	740,600	-	-	-	720,637
1077	84,123	-	-	-	-	-	87.45%	87.50%	104.09%	-	199,041	-	-	-	191,596
1079	593,032	-	-	-	477,911	-	100.48%	103.69%	108.04%	-	636,710	-	-	-	620,812
1080	11,496	-	-	-	-	-	95.26%	95.29%	99.28%	-	2,843,149	-	-	-	2,763,921
1082	2,130,583	-	-	-	232,517	-	118.15%	112.42%	117.84%	-	146,650	-	-	-	142,757
1083	617	-	-	-	-	-	91.91%	91.96%	95.29%	-	226,343	-	-	-	220,594
1084	164,408	-	-	-	28,511	-	112.52%	114.51%	118.73%	-	194,267	-	-	-	188,623
1086	108,389	-	-	-	72,517	-	119.37%	121.53%	124.92%	-	105,000	-	-	-	102,438
1088	3,869,329	-	-	-	279,648	9,296	121.01%	110.94%	122.15%	-	5,064,826	-	-	-	4,650,936
2000	17,208,656	-	-	-	382,648	2,424,144	113.22%	104.36%	111.72%	-	8,348,748	-	-	-	7,758,138
2003	2,669,072	-	-	-	154,112	439,868	115.25%	111.01%	119.39%	-	700,000	-	-	-	696,150
2006	255,598	-	-	-	363,052	-	102.52%	103.79%	108.85%	-	309,162	-	-	-	302,468
2009	69,353	-	-	-	-	67,826	97.95%	97.96%	100.44%	-	117,073	-	-	-	115,063
2012	954,227	-	-	-	-	-	104.31%	104.29%	109.63%	-	1,003,436	-	-	-	974,720
2018	116,062	-	-	-	-	-	98.74%	98.75%	103.85%	-	167,328	-	-	-	162,192
2019	1,082	-	-	-	-	-	85.53%	85.65%	85.69%	-	3,241,245	-	-	-	2,995,858
2022	569,491	-	-	-	71,984	-	106.54%	107.18%	108.01%	-	500,000	-	-	-	485,020
2023	30,000	-	-	-	2	-	104.49%	104.48%	109.33%	-	31,858	-	-	-	31,049
2026	82,183	-	-	-	-	-	104.54%	104.51%	112.46%	-	43,167	-	-	-	42,315
2027	-	-	-	-	-	-	94.34%	94.38%	99.60%	-	49,335	-	-	-	47,784
2029	173	-	-	-	332,793	-	96.17%	106.39%	108.75%	-	162,846	-	-	-	158,522
2030	1,369,591	-	-	-	3,217,240	-	95.05%	95.07%	107.60%	-	6,367,752	-	-	-	6,187,463
2032	1,079,391	-	-	-	264,387	-	110.89%	112.76%	117.18%	-	1,200,000	-	-	-	1,171,941
2033	270,782	-	-	-	135,088	-	119.99%	127.16%	131.95%	-	291,604	-	-	-	284,947
2034	102,054	-	-	-	-	-	107.39%	107.39%	109.50%	-	98,542	-	-	-	95,445
2037	55,288	-	-	-	-	-	100.92%	100.92%	108.11%	-	168,682	-	-	-	163,541
2038	83,056	-	-	-	283	72,900	101.02%	106.72%	103.67%	-	92,587	-	-	-	89,879
2039	212,003	212,003	-	-	-	4,718,882	93.45%	106.44%	99.84%	-	3,403,889	-	-	-	3,279,192
3000	5,974,601	-	-	-	-	-	126.74%	126.64%	128.60%	-	6,696,421	-	-	-	6,442,817
3011	334,902	-	-	-	26,161	331,184	110.84%	119.57%	112.94%	-	180,000	-	-	-	175,025
3012	4,724	-	-	-	2,593,384	-	93.38%	103.82%	112.44%	-	1,604,125	-	-	-	1,559,766
3019	307,758	-	-	-	531,878	-	99.19%	103.54%	107.11%	-	300,000	-	-	-	289,801
3023	319,521	-	-	-	-	-	101.03%	101.02%	106.89%	-	210,552	-	-	-	204,894
3031	406,252	-	-	-	-	617,558	105.94%	120.89%	105.80%	-	1,071,274	-	-	-	1,012,249
3032	1,043,006	-	-	-	164,532	947,514	101.80%	110.69%	105.22%	-	1,066,812	-	-	-	1,037,181
3036	30,363	-	-	-	-	-	120.17%	120.09%	125.28%	-	29,807	-	-	-	28,602

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2015
EIN: 13-5645888
PN: 333

2015 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	20a	20b	20c(1)	20c(2)	20c(3)	20c(4)	28	29	30	31(a)	31(b)	32a(1)	32a(2)	32b(1)	32b(2)
	Did the plan have a "funding shortfall" for the prior year? (yes/no)	If 20a is "yes", were required quarterly installments for the current year made in a timely manner? (yes/no)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 1st quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 2nd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 3rd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 4th quarter)	Unpaid minimum required contribution for all prior years	Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	Target normal cost (line 6)	Excess Assets, if applicable, but not greater than 31(a)	Outstanding balance: Net shortfall amortization installment	Installment: Net shortfall amortization installment	Outstanding balance: Waiver amortization installment	Installment: Waiver amortization installment
Employer Number															
1000	No						-	-	-	3,394,703	3,394,703	-	-	-	-
1001	No						-	-	-	421,096	-	1,912,183	318,002	-	-
1004	No						-	-	-	48,037	48,037	-	-	-	-
1006	No						-	-	-	372,493	253,874	-	-	-	-
1007	Yes	No	-	-	-	-	-	-	-	897,091	-	1,152,566	233,569	-	-
1019	No						-	-	-	344,318	-	945,747	157,281	-	-
1020	No						-	-	-	39,164	39,164	-	-	-	-
1024	Yes	Yes	-	-	-	-	-	-	-	26,826	-	95,772	46,665	-	-
1025	No						-	-	-	36,691	36,691	-	-	-	-
1027	No						-	-	-	135,737	135,737	-	-	-	-
1030	No						-	-	-	91,766	-	111,244	18,500	-	-
1032	No						-	-	-	282,100	-	214,151	35,614	-	-
1034	No						-	-	-	365,400	-	177,360	29,496	-	-
1046	No						-	-	-	82,283	-	137,867	22,928	-	-
1055	No						-	-	-	874,946	-	214,265	35,633	-	-
1063	No						-	-	-	45,872	-	-	-	-	-
1064	Yes	Yes	-	-	-	-	-	-	-	61,275	61,275	-	-	-	-
1069	Yes	Yes	-	-	-	-	-	-	-	72,677	-	251,762	49,623	-	-
1070	No						-	-	-	289,741	-	-	-	-	-
1072*	No						-	-	-	33,226	-	-	-	-	-
1073	No						-	-	-	406,711	291,787	-	-	-	-
1074	No						-	-	-	516,758	-	1,200,592	199,662	-	-
1077	No						-	-	-	84,691	-	631,240	104,977	-	-
1079	No						-	-	-	184,819	72,229	-	-	-	-
1080	Yes	Yes	-	-	-	-	-	-	-	646,108	-	2,406,238	935,280	-	-
1082	No						-	-	-	752,633	752,633	-	-	-	-
1083	Yes	Yes	-	-	-	-	-	-	-	64,310	-	391,495	155,424	-	-
1084	No						-	-	-	123,707	123,707	-	-	-	-
1086	No						-	-	-	44,422	44,422	-	-	-	-
1088	No						-	-	-	1,755,098	1,755,098	-	-	-	-
2000	No						-	-	-	5,517,588	5,517,588	-	-	-	-
2003	No						-	-	-	1,773,133	1,773,133	-	-	-	-
2006	No						-	-	-	299,175	299,175	-	-	-	-
2009	No						-	-	-	54,148	-	77,719	12,925	-	-
2012	No						-	-	-	1,003,436	855,800	-	-	-	-
2018	No						-	-	-	138,284	-	142,139	23,638	-	-
2019	Yes	No	-	-	-	-	-	-	-	125,882	-	1,081,287	399,438	-	-
2022	No						-	-	-	138,626	138,626	-	-	-	-
2023	No						-	-	-	30,835	30,835	-	-	-	-
2026	No						-	-	-	155,827	155,827	-	-	-	-
2027	Yes	No	-	-	-	-	-	-	-	30,092	-	83,676	17,467	-	-
2029	Yes	Yes	-	-	-	-	-	-	-	58,595	-	285,595	99,621	-	-
2030	No						-	-	-	5,515,592	-	3,864,586	642,693	-	-
2032	No						-	-	-	864,284	864,284	-	-	-	-
2033	No						-	-	-	199,183	199,183	-	-	-	-
2034	No						-	-	-	27,349	27,349	-	-	-	-
2037	No						-	-	-	209,237	45,938	-	-	-	-
2038	No						-	-	-	42,353	13,204	-	-	-	-
2039	Yes	Yes	-	-	-	-	-	-	-	3,263,783	-	-	-	-	-
3000	No						-	-	-	3,169,712	3,169,712	-	-	-	-
3011	No						-	-	-	219,551	219,551	-	-	-	-
3012	No						-	-	-	1,551,357	-	-	-	-	-
3019	No						-	-	-	152,829	-	-	-	-	-
3023	No						-	-	-	302,392	98,694	-	-	-	-
3031	No						-	-	-	343,218	244,426	-	-	-	-
3032	No						-	-	-	552,696	224,145	-	-	-	-
3036	No						-	-	-	29,236	29,236	-	-	-	-

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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2015 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	33Date	33	34	35CB	35PB	35	36	37	38a	38b	39	40	41a	41b	42	43
Employer Number	If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval	If a waiver has been approved for this plan year, enter the waived amount	Total funding requirement before reflecting carryover/prefunding balances (line 31 + line 32a + line 32b - line 33)	Balances used to offset funding requirement: Carryover balance	Balances used to offset funding requirement: Prefunding balance	Balances used to offset funding requirement: Total balance	Additional cash requirements (line 34 minus line 35(3))	Contributions allocated toward minimum required contribution for current year, adjusted to valuation date (line 19c)	total interest-adjusted excess contributions for current year	Portion of excess contribution attributable to use of prefunding and funding standard carryover balances	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	Unpaid minimum required contribution for all years	Alternative amortization schedule elected under Pension Relief Act of 2010	Eligible plan year(s) for which the election in line 41a was made	Amount of acceleration adjustment	Excess installment acceleration amount to be carried over to future plan years
1000			-	-	-	-	-	412,181	412,181	-	-	-				
1001			739,098	-	-	-	739,098	742,639	3,541	-	-	-				
1004			-	-	-	-	-	48,220	48,220	-	-	-				
1006			118,619	-	-	-	118,619	153,099	34,480	-	-	-				
1007			1,130,660	-	-	-	1,130,660	1,134,260	3,600	-	-	-				
1019			501,599	17,098	-	17,098	484,501	487,425	2,924	2,924	-	-				
1020			-	-	-	-	-	178,753	178,753	-	-	-				
1024			73,491	1	-	1	73,490	81,911	8,421	1	-	-				
1025			-	-	-	-	-	37,041	37,041	-	-	-				
1027			-	-	-	-	-	136,127	136,127	-	-	-				
1030			110,266	-	-	-	110,266	111,363	1,097	-	-	-	15 years	2011	-	-
1032			317,714	-	-	-	317,714	343,395	25,681	-	-	-				
1034			394,896	-	-	-	394,896	428,609	33,713	-	-	-				
1046			105,211	1	91,485	91,486	13,725	289,260	275,535	91,486	-	-				
1055			910,579	-	-	-	910,579	911,036	457	-	-	-				
1063			45,872	-	-	-	45,872	210,850	164,978	-	-	-				
1064			-	-	-	-	-	318,971	318,971	-	-	-				
1069			122,300	-	-	-	122,300	123,081	781	-	-	-	15 years	2010, 2011	-	-
1070			289,741	-	-	-	289,741	289,741	-	-	-	-				
1072*			33,226	-	-	-	33,226	462,004	428,778	-	-	-				
1073			114,924	-	-	-	114,924	574,458	459,534	-	-	-				
1074			716,420	-	-	-	716,420	720,637	4,217	-	-	-				
1077			189,668	-	-	-	189,668	191,596	1,928	-	-	-				
1079			112,590	-	-	-	112,590	620,812	508,222	-	-	-				
1080			1,581,388	-	-	-	1,581,388	2,763,921	1,182,533	-	-	-				
1082			-	-	-	-	-	142,757	142,757	-	-	-				
1083			219,734	-	-	-	219,734	220,594	860	-	-	-				
1084			-	-	-	-	-	188,623	188,623	-	-	-				
1086			-	-	-	-	-	102,438	102,438	-	-	-				
1088			-	-	-	-	-	4,650,936	4,650,936	-	-	-				
2000			-	-	-	-	-	7,758,138	7,758,138	-	-	-				
2003			-	-	-	-	-	696,150	696,150	-	-	-				
2006			-	-	-	-	-	302,468	302,468	-	-	-				
2009			67,073	-	-	-	67,073	115,083	48,010	-	-	-				
2012			147,636	-	-	-	147,636	974,720	827,084	-	-	-				
2018			161,922	-	-	-	161,922	162,192	270	-	-	-				
2019			525,320	-	-	-	525,320	2,995,858	2,470,538	-	-	-				
2022			-	-	-	-	-	485,020	485,020	-	-	-				
2023			-	-	-	-	-	31,049	31,049	-	-	-				
2026			-	-	-	-	-	42,315	42,315	-	-	-				
2027			47,559	-	-	-	47,559	47,784	225	-	-	-				
2029			158,216	-	-	-	158,216	158,522	306	-	-	-				
2030			6,158,285	-	-	-	6,158,285	6,187,483	29,198	-	-	-				
2032			-	-	-	-	-	1,171,941	1,171,941	-	-	-				
2033			-	-	-	-	-	284,947	284,947	-	-	-				
2034			-	-	-	-	-	95,445	95,445	-	-	-				
2037			163,299	-	-	-	163,299	163,541	242	-	-	-				
2038			29,149	-	-	-	29,149	89,879	60,730	-	-	-				
2039			3,263,783	-	-	-	3,263,783	3,279,192	15,409	-	-	-				
3000			-	-	-	-	-	6,442,817	6,442,817	-	-	-				
3011			-	-	-	-	-	175,025	175,025	-	-	-				
3012			1,551,357	-	-	-	1,551,357	1,559,766	8,409	-	-	-				
3019			152,829	-	-	-	152,829	289,801	136,972	-	-	-				
3023			203,698	-	-	-	203,698	204,894	1,196	-	-	-				
3031			98,792	-	-	-	98,792	1,012,249	913,457	-	-	-				
3032			328,551	-	-	-	328,551	1,037,181	708,630	-	-	-				
3036			-	-	-	-	-	28,602	28,602	-	-	-	15 years	2010, 2011	-	-

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2015 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	1	2a	2b	3a(1)	3a(2)	3b(1)	3b(2)	3c(1)(2)	3c(2)(2)	3c(3)(1)	3c(3)(2)	3d(1)	3d(2)	4	4a
Employer Number	Valuation date	Market value of assets	Actuarial value of assets	No. of Participants: Retired and beneficiaries receiving payments	Funding Target: Retired and beneficiaries receiving payments	No. of Participants: Terminated vested participants	Funding Target: Terminated vested participants	Funding Target: Active participants - Non-vested benefits	Funding Target: Active participants - Vested benefits	No. of Participants: Total active participants	Funding Target: Total active participants	No. of Participants: Total	Funding Target: Total	Plan is in At-Risk Status	Funding target disregarding at-risk assumptions (if at-risk status)
3054	7/1/2015	16,674,730	16,674,730	23	6,590,077	19	1,784,994	77,927	8,518,673	68	8,596,600	110	16,971,671	o	
3063	7/1/2015	3,061,346	3,061,346	7	926,997	4	123,431	12,884	1,806,470	34	1,819,354	45	2,869,782	o	
3069	7/1/2015	2,094,306	2,094,306	5	410,687	11	327,117	272	1,407,698	24	1,407,970	40	2,145,774	o	
3073	7/1/2015	312,081	312,081	-	84,241	10	203,459	283	102,789	11	103,072	21	390,772	o	
3074	7/1/2015	2,857,151	2,857,151	11	1,743,625	12	356,729	17	927,572	21	927,589	44	3,028,143	o	
3077	7/1/2015	5,262,914	5,262,914	6	452,601	9	118,386	67,979	3,358,586	33	3,426,567	47	3,997,554	o	
4000	7/1/2015	132,127,942	132,127,942	117	43,897,704	228	22,682,693	3,783,952	51,051,005	251	54,834,957	596	121,415,354	o	
4026	7/1/2015	2,912,451	2,912,451	9	2,175,994	6	442,682	62,096	485,662	10	547,758	25	3,166,434	o	
4079	7/1/2015	810,176	810,176	-	152,658	-	93,620	3,597	646,966	6	650,563	6	896,841	o	
4084	7/1/2015	1,064,787	1,064,787	-	30,343	3	42,415	77,685	954,125	3	1,031,810	6	1,104,568	o	
4087	7/1/2015	4,631,037	4,631,037	19	2,411,378	17	885,868	5,129	1,661,064	34	1,666,193	70	4,963,439	o	
4088	7/1/2015	4,270,186	4,270,186	22	3,198,856	5	241,895	-	649,608	29	649,608	56	4,090,359	o	
4090	7/1/2015	3,411,005	3,411,005	-	-	2	648,760	2,938	2,358,667	8	2,361,605	10	3,010,365	o	
4091	7/1/2015	18,825,716	18,825,716	12	1,398,497	20	1,120,265	240,302	16,457,824	285	16,698,126	317	19,216,888	o	
4092	7/1/2015	26,386,706	26,386,706	51	9,617,391	75	2,806,594	707,215	10,718,862	207	11,426,077	333	23,850,062	o	
4094	7/1/2015	2,255,199	2,255,199	8	702,072	18	166,941	11,953	1,446,443	61	1,458,396	87	2,327,409	o	
4096	7/1/2015	3,579,681	3,579,681	11	1,314,391	4	401,879	9,010	1,401,872	32	1,410,882	47	3,127,152	o	
4097	7/1/2015	2,783,977	2,783,977	3	951,136	15	262,174	-	1,296,735	17	1,296,735	35	2,510,045	o	
5000	7/1/2015	89,665,450	89,665,450	64	26,280,517	100	9,245,526	1,347,576	34,875,321	183	36,222,897	347	71,748,940	o	
5001	7/1/2015	19,251,647	19,251,647	31	10,950,293	6	1,594,057	12,582	7,166,356	44	7,178,938	81	19,723,288	o	
5002*	7/1/2015	1,057,447	1,057,447	-	149,742	1	146,078	4,253	319,749	2	324,002	3	619,822	o	
5010	7/1/2015	1,004,105	1,004,105	5	480,680	11	398,128	12	161,395	8	161,407	24	1,040,215	o	
5021	7/1/2015	2,400,067	2,400,067	8	1,923,638	1	207,160	7,166	286,886	5	294,052	14	2,424,850	o	
5026	7/1/2015	20,306,212	20,306,212	45	6,692,613	51	1,901,430	91,109	9,210,013	87	9,301,122	183	17,895,165	o	
5034	7/1/2015	3,760,005	3,760,005	24	2,250,011	19	624,991	3,286	1,112,472	14	1,115,758	57	3,990,760	o	
5042	7/1/2015	1,747,020	1,747,020	6	967,480	2	338,593	2,868	482,239	4	485,107	20	1,791,180	o	
5044	7/1/2015	2,401,333	2,401,333	4	917,994	-	150,869	7,403	1,425,061	8	1,432,464	12	2,501,327	o	
5045	7/1/2015	1,720,820	1,720,820	10	689,599	8	351,614	14,877	770,232	14	785,109	32	1,826,322	o	
5047	7/1/2015	8,877,880	8,877,880	17	5,586,519	10	1,138,674	4,256	1,760,020	11	1,764,276	38	8,489,469	o	
5050	7/1/2015	3,161,390	3,161,390	21	1,781,167	28	902,103	-	331,597	24	331,597	73	3,014,867	o	
5051	7/1/2015	10,877,227	10,877,227	18	2,350,360	11	619,844	48,731	6,271,987	34	6,320,718	63	9,290,922	o	
5065	7/1/2015	5,392,927	5,392,927	11	1,645,990	11	538,887	35,739	3,082,323	24	3,118,062	46	5,302,939	o	
5072	7/1/2015	9,116,093	9,116,093	11	6,400,493	2	1,075,122	20,559	1,758,161	13	1,778,720	26	9,254,335	o	
5079	7/1/2015	1,213,585	1,213,585	1	100,959	1	55,756	2	797,963	6	797,965	8	954,700	o	
5080	7/1/2015	4,548,732	4,548,732	5	2,164,119	4	326,199	15,039	2,070,396	15	2,085,435	24	4,575,753	o	
5083	7/1/2015	9,116,660	9,116,660	51	6,118,808	82	3,043,610	16,180	264,546	27	280,726	160	9,443,144	o	
5091	7/1/2015	7,330,614	7,330,614	20	3,072,716	23	1,048,433	5,546	2,659,895	35	2,665,441	78	6,786,590	o	
5093	7/1/2015	1,151,450	1,151,450	8	902,267	2	217,893	47	83,498	4	83,545	14	1,203,705	o	
5118	7/1/2015	2,313,519	2,313,519	8	641,779	22	1,277,506	62	39,249	4	39,311	34	1,958,596	o	
5121	7/1/2015	6,907,605	6,907,605	10	1,843,130	12	455,251	6,519	4,506,616	52	4,513,135	74	6,811,516	o	
5125	7/1/2015	3,386,713	3,386,713	11	2,202,655	5	402,698	959	992,147	14	993,106	30	3,598,459	o	
5126	7/1/2015	28,527,098	28,527,098	35	5,060,197	117	2,779,201	209,828	17,996,698	399	18,206,526	551	26,045,924	o	
5127	7/1/2015	7,461,121	7,461,121	9	1,673,408	4	88,217	21,535	4,286,634	75	4,308,169	88	6,069,794	o	
5128	7/1/2015	3,205,504	3,205,504	5	1,498,793	4	325,003	8,673	1,373,006	16	1,381,679	25	3,205,475	o	
5129	7/1/2015	18,724,166	18,724,166	30	4,395,900	56	2,569,531	19,032	8,362,512	117	8,381,544	203	15,346,975	o	
5130	7/1/2015	4,285,767	4,285,767	3	147,455	21	928,926	10,360	3,532,615	47	3,542,975	71	4,617,356	o	
6000	7/1/2015	64,904,797	64,904,797	39	10,671,888	93	9,767,285	1,218,898	33,557,809	107	34,776,707	239	55,215,880	o	
6016	7/1/2015	2,516,520	2,516,520	21	1,274,231	42	1,169,013	345	230,814	9	231,159	72	2,674,403	o	
6028	7/1/2015	4,550,550	4,550,550	16	2,427,594	9	573,193	2,567	1,759,181	25	1,761,748	50	4,762,535	o	
6037	7/1/2015	10,234,016	10,234,016	18	2,567,971	48	3,809,899	1,287	2,932,251	47	2,933,538	113	9,311,408	o	
6040	7/1/2015	2,477,442	2,477,442	3	646,050	6	604,747	5,288	1,130,893	17	1,136,181	26	2,386,978	o	
6042	7/1/2015	2,079,177	2,079,177	4	729,007	-	180,137	-	1,207,877	6	1,207,877	10	2,117,021	o	
6044	7/1/2015	971,927	971,927	6	319,749	18	349,231	-	313,031	32	313,031	56	962,011	o	
6049	7/1/2015	5,864,540	5,864,540	27	3,251,701	24	1,156,282	15,809	1,258,819	37	1,274,628	88	5,662,611	o	
6050	7/1/2015	8,402,012	8,402,012	21	5,745,225	27	1,336,748	8,133	1,818,651	39	1,826,784	87	8,908,757	o	
6070	7/1/2015	962,032	962,032	1	662,830	1	310,749	-	-	-	-	2	973,579	o	
6071*	7/1/2015	1,852,885	1,852,885	12	1,352,763	1	202,357	1,138	469,335	7	470,473	20	2,025,593	o	

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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Valuation Date: July 1, 2015
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	4b	5	6	7(a)	7(b)	8(a)	8(b)	9(a)	9(b)	10	10(a)	10(b)	11a(b)	11b	11b(b)
Employer Number	Funding target reflecting at-risk assumptions (if at-risk status)	Effective interest rate	Target normal cost	Carryover balance: Balance at beginning of prior year (line 13a from prior year)	Refunding balance: Balance at beginning of prior year (line 13b from prior year)	Carryover balance: Portion used to offset prior year's funding requirement (line 35CB from prior year)	Refunding balance: Portion used to offset prior year's funding requirement (line 35PB from prior year)	Carryover balance: Amount remaining (line 7 minus line 8)	Refunding balance: Amount remaining (line 7 minus line 8)	Actual Rate of Return	Carryover balance: Interest on line 9 using prior year's actual rate of return	Refunding balance: Interest on line 9 using prior year's actual rate of return	Refunding balance: Prior year's excess contribution	Prior Year's Effective Interest Rate	Refunding balance: Interest on line 11a using prior year's effective interest rate
3054		6.23%	608,356	-	-	-	-	-	-	3.30%	-	-	507,994	6.43%	32,664
3063		6.29%	212,884	26,701	247,807	-	-	26,701	247,807	3.66%	977	9,070	62,581	6.49%	4,062
3069		6.27%	41,662	-	-	-	-	-	-	3.61%	-	-	33,837	6.49%	2,196
3073		6.47%	15,053	-	-	-	-	-	-	3.61%	-	-	16,662	6.62%	1,103
3074		6.18%	50,138	35,834	-	-	-	35,834	-	3.03%	1,086	-	359	6.40%	23
3077		6.43%	241,022	-	414,117	-	-	-	414,117	3.82%	-	15,819	301,782	6.55%	20,069
4000		6.35%	6,033,296	3,925,591	1,142,550	-	-	3,925,591	1,142,550	3.46%	135,825	39,532	5,372,844	6.55%	351,921
4026		6.26%	125,277	-	-	-	-	-	-	3.03%	-	-	121	6.47%	8
4079		6.29%	105,408	-	-	-	-	-	-	3.63%	-	-	264	6.50%	17
4084		6.38%	132,417	-	-	-	-	-	-	3.84%	-	-	554	6.60%	37
4087		6.26%	82,457	51,832	-	-	-	51,832	-	3.08%	1,596	-	38,166	6.46%	2,466
4088		6.17%	57,579	-	-	-	-	-	-	3.38%	-	-	50,567	6.37%	3,221
4090		6.23%	181,289	155,140	-	-	-	155,140	-	3.87%	6,004	-	246,254	6.46%	15,908
4091		6.39%	1,956,047	5	-	-	-	5	-	3.89%	-	-	1,094,625	6.59%	72,136
4092		6.37%	1,476,133	436,719	2,509,414	265,511	-	171,208	2,509,414	3.52%	6,027	88,331	772,858	6.57%	42,879
4094		6.29%	118,697	-	-	-	-	-	-	3.41%	-	-	45,763	6.50%	2,975
4096		6.33%	47,061	-	-	-	-	-	-	3.38%	-	-	41,487	6.54%	2,713
4097		6.32%	36,543	-	442,854	-	7,181	-	435,673	3.34%	-	14,551	545	6.54%	18
5000		6.35%	4,077,790	-	-	-	-	-	-	3.49%	-	-	4,817,975	6.55%	315,577
5001		6.23%	233,507	113,607	-	-	-	113,607	-	3.21%	3,647	-	178,985	6.44%	11,527
5002*		6.44%	6,820	568,081	125,036	-	-	568,081	125,036	3.66%	20,792	4,576	110,695	6.64%	7,350
5010		6.26%	19,827	18	-	-	-	18	-	3.21%	1	-	301	6.47%	19
5021		6.18%	58,034	-	-	-	-	-	-	3.09%	-	-	97,758	6.39%	6,247
5026		6.30%	800,598	1,318,365	-	-	-	1,318,365	-	3.51%	46,275	-	787,826	6.50%	51,209
5034		6.19%	59,240	11	-	-	-	11	-	3.04%	-	-	14,581	6.41%	935
5042		6.31%	56,995	-	-	-	-	-	-	3.32%	-	-	49,408	6.51%	3,216
5044		6.21%	143,793	16,772	-	-	-	16,772	-	3.32%	557	-	480	6.42%	31
5045		6.27%	101,377	-	-	-	-	-	-	3.26%	-	-	589	6.48%	38
5047		6.29%	95,580	-	-	-	-	-	-	3.04%	-	-	73,380	6.50%	4,770
5050		6.20%	46,894	73,470	39,180	-	-	73,470	39,180	3.18%	2,336	1,246	41,041	6.40%	2,627
5051		6.29%	447,687	81,871	-	-	-	81,871	-	3.55%	2,906	-	728,754	6.50%	47,369
5065		6.34%	199,443	36,577	-	-	-	36,577	-	3.46%	1,269	-	154,229	6.55%	10,102
5072		6.19%	290,435	423,051	-	-	-	423,051	-	3.34%	14,130	-	111,261	6.37%	7,087
5079		6.32%	12,036	-	-	-	-	-	-	4.13%	-	-	147,781	6.53%	9,650
5080		6.20%	185,946	1	-	-	-	1	-	3.15%	-	-	193,699	6.41%	12,416
5083		6.22%	127,695	32	-	-	-	32	-	3.07%	1	-	107,050	6.44%	6,894
5091		6.28%	174,390	-	-	-	-	-	-	3.51%	-	-	242,826	6.49%	15,759
5093		6.07%	17,079	4,587	-	-	-	4,587	-	2.75%	126	-	9,220	6.28%	579
5118		6.25%	20,172	484,544	-	33,958	-	450,586	-	3.49%	15,725	-	168	6.47%	6
5121		6.30%	452,082	198,232	-	-	-	198,232	-	3.56%	7,057	-	110,493	6.50%	7,182
5125		6.22%	53,190	-	-	-	-	-	-	2.96%	-	-	41,003	6.42%	2,632
5126		6.35%	318,312	-	-	-	-	-	-	3.70%	-	-	270,996	6.55%	17,750
5127		6.36%	76,505	933,617	-	-	-	933,617	-	3.80%	35,477	-	72,244	6.56%	4,739
5128		6.24%	137,797	16,185	-	-	-	16,185	-	3.48%	563	-	169,612	6.43%	10,906
5129		6.33%	703,256	-	3,313	-	-	-	3,313	3.64%	-	121	836,133	6.53%	54,599
5130		6.35%	321,151	-	-	-	-	-	-	3.81%	-	-	1,572	6.54%	103
6000		6.40%	3,742,991	-	-	-	-	-	-	3.60%	-	-	11,132,142	6.60%	734,721
6016		6.25%	43,119	-	-	-	-	-	-	3.19%	-	-	348	6.46%	22
6028		6.27%	74,374	-	-	-	-	-	-	3.11%	-	-	41,727	6.48%	2,704
6037		6.25%	106,605	6,645	-	-	-	6,645	-	3.54%	235	-	246,613	6.49%	16,005
6040		6.34%	38,572	50,727	41,757	-	-	50,727	41,757	3.51%	1,781	1,466	32,572	6.56%	2,137
6042		6.24%	29,789	98,112	-	39,446	-	58,666	-	3.38%	1,983	-	274	6.46%	9
6044		6.35%	31,796	7,505	-	-	-	7,505	-	3.62%	272	-	26,723	6.56%	1,884
6049		6.28%	80,576	231,612	-	-	-	231,612	-	3.23%	7,481	-	67,140	6.49%	4,357
6050		6.21%	126,121	113,217	-	-	-	113,217	-	2.86%	3,238	-	97,053	6.43%	6,241
6070		6.13%	11,268	-	-	-	-	-	-	2.91%	-	-	9,142	6.35%	581
6071*		6.29%	28,580	-	-	-	-	-	-	2.91%	-	-	482	6.50%	31

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	11c(b)	11d(b)	12(a)	12(b)	13(a)	13(b)	14	15	16	17	18b	18c	19a	19b	19c
Employer Number	Prefunding balance: Total available at beginning of current plan year to add to prefunding balance	Prefunding balance: Portion of line 11c(b) to be added to prefunding balance	Carryover balance: Reduction in balances due to elections or deemed elections	Prefunding balance: Reduction in balances due to elections or deemed elections	Carryover balance: Balance at beginning of current year (9(a) + 10(a) - 12(a))	Prefunding balance: Balance at beginning of current year (9(b) + 10(b) + 11d(b) - 12(b))	Funding Target Attainment Percentage	Adjusted Funding Target Attainment Percentage	Prior year's funding percentage (for credit balance use)	If current value of assets < 70% of funding target, enter such percentage	Contributions made to the plan for the plan year by employer(s)	Contributions made to the plan for the plan year by employees	Discounted employer contributions: allocated toward unpaid minimum required contribution from prior years	Discounted employer contributions: made to avoid benefit restrictions adjusted to valuation date	Discounted employer contributions: allocated toward minimum required contribution for current year, adjusted to valuation date
3054	540,658	540,658	-	-	-	540,658	95.06%	98.25%	101.92%	-	222,338	-	-	-	215,702
3063	66,643	-	-	-	27,678	256,877	96.75%	106.65%	101.13%	-	252,000	-	-	-	246,708
3069	36,033	-	-	-	-	-	97.60%	97.61%	103.31%	-	51,906	-	-	-	50,574
3073	17,765	-	-	-	-	-	79.86%	80.04%	98.91%	-	33,929	-	-	-	33,000
3074	382	-	-	-	36,920	-	93.13%	93.16%	97.69%	-	142,723	-	-	-	139,035
3077	321,851	-	-	-	-	429,936	120.89%	131.65%	129.05%	-	329,463	-	-	-	321,023
4000	5,724,765	-	-	-	4,061,416	1,182,082	104.50%	104.80%	113.19%	-	6,000,000	-	-	-	5,832,365
4026	129	-	-	-	-	-	91.97%	92.01%	102.59%	-	179,000	-	-	-	173,287
4079	281	-	-	-	-	-	90.33%	90.40%	91.37%	-	134,365	-	-	-	130,982
4084	591	-	-	-	-	-	96.39%	96.40%	104.61%	-	145,989	-	-	-	140,280
4087	40,632	-	-	-	53,428	-	92.22%	92.25%	89.20%	-	323,002	-	-	-	313,912
4088	53,788	-	-	-	-	-	104.39%	104.39%	108.28%	-	60,366	-	-	-	57,996
4090	262,162	-	-	-	161,144	-	107.95%	113.30%	117.28%	-	285,251	-	-	-	277,471
4091	1,166,761	-	-	-	5	-	97.96%	97.96%	110.18%	-	6,955,233	210,383	-	-	6,549,343
4092	815,537	-	-	-	177,235	2,597,745	99.00%	110.63%	102.36%	-	1,526,420	-	-	-	1,479,894
4094	48,738	-	-	-	-	-	96.89%	96.89%	105.09%	-	137,154	-	-	-	131,878
4096	44,200	-	-	-	-	-	114.47%	114.47%	120.47%	-	48,655	-	-	-	47,419
4097	563	-	-	-	-	450,224	92.97%	110.91%	98.32%	-	37,779	-	-	-	36,605
5000	5,133,552	-	-	-	-	-	124.97%	118.39%	128.27%	-	1,938,745	-	-	-	1,883,942
5001	190,512	-	-	-	117,254	-	97.01%	97.02%	103.19%	-	342,489	-	-	-	332,267
5002*	118,045	-	-	-	588,873	129,612	54.68%	169.88%	136.44%	-	125,000	-	-	-	121,302
5010	320	-	-	-	19	-	96.52%	96.56%	96.51%	-	22,220	-	-	-	21,732
5021	104,005	-	-	-	-	-	98.97%	98.98%	110.75%	-	110,000	-	-	-	107,164
5026	839,035	-	-	-	1,364,640	-	105.84%	113.42%	119.52%	-	800,598	-	-	-	775,797
5034	15,516	-	-	-	11	-	94.21%	94.25%	98.54%	-	134,227	-	-	-	131,553
5042	52,624	-	-	-	-	-	97.53%	97.54%	102.51%	-	67,524	7,794	-	-	64,813
5044	511	-	-	-	17,329	-	95.30%	95.32%	102.81%	-	668,730	-	-	-	636,665
5045	627	-	-	-	-	-	94.22%	94.24%	101.27%	-	124,770	-	-	-	120,159
5047	78,150	-	-	-	-	-	104.57%	104.55%	111.33%	-	98,796	-	-	-	96,061
5050	43,668	-	-	-	75,806	40,426	101.00%	104.82%	107.83%	-	48,450	-	-	-	47,525
5051	776,123	-	-	-	84,777	-	116.16%	117.01%	120.41%	-	700,920	-	-	-	681,628
5065	164,331	-	-	-	37,843	-	100.98%	101.69%	105.77%	-	698,616	-	-	-	672,469
5072	118,348	-	-	-	437,181	-	93.78%	93.81%	108.56%	-	286,000	-	-	-	277,345
5079	157,431	-	-	-	-	-	127.11%	127.02%	116.03%	-	100,000	-	-	-	98,500
5080	206,115	-	-	-	1	-	99.40%	99.41%	103.56%	-	196,756	-	-	-	191,825
5083	113,944	-	-	-	33	-	96.54%	96.56%	103.45%	-	188,018	-	-	-	182,445
5091	258,585	-	-	-	-	-	108.01%	107.98%	112.96%	-	252,000	-	-	-	245,034
5093	9,799	-	-	-	4,713	-	95.26%	95.30%	99.74%	-	58,517	-	-	-	57,168
5118	174	-	-	-	466,311	-	94.31%	117.97%	123.81%	-	20,847	-	-	-	20,116
5121	117,675	96,042	-	-	205,289	96,042	96.98%	101.40%	112.01%	-	270,000	-	-	-	261,944
5125	43,635	43,635	-	-	-	43,635	92.90%	94.12%	102.13%	-	85,481	-	-	-	82,252
5126	288,746	-	-	-	-	-	109.52%	109.51%	118.02%	-	334,164	-	-	-	320,317
5127	76,983	-	-	-	969,094	-	106.95%	122.90%	128.98%	-	79,108	-	-	-	76,791
5128	180,518	-	-	-	16,748	-	99.47%	100.00%	105.59%	-	142,397	-	-	-	138,462
5129	890,732	-	-	-	-	3,434	121.96%	122.00%	127.06%	-	1,037,218	-	-	-	1,007,140
5130	1,675	-	-	-	-	-	92.81%	92.81%	99.32%	-	351,049	-	-	-	338,038
6000	11,866,863	-	-	-	-	-	117.54%	113.96%	113.09%	-	2,673,186	-	-	-	2,556,431
6016	370	-	-	-	-	-	94.09%	94.14%	97.60%	-	93,474	-	-	-	90,057
6028	44,431	-	-	-	-	-	95.54%	95.57%	100.90%	-	113,305	-	-	-	110,284
6037	262,618	-	-	-	6,880	-	109.83%	109.83%	118.26%	-	106,605	-	-	-	103,225
6040	34,709	-	-	-	52,508	43,223	99.77%	103.75%	107.23%	-	39,880	-	-	-	38,637
6042	283	-	-	-	60,649	-	95.34%	95.37%	103.79%	-	30,564	-	-	-	29,909
6044	30,607	-	-	-	7,777	-	98.18%	98.19%	104.64%	-	77,051	-	-	-	75,431
6049	71,497	-	-	-	239,093	-	98.99%	103.18%	98.31%	-	83,283	-	-	-	80,704
6050	103,294	-	-	-	116,455	-	93.00%	93.04%	96.87%	-	2,810,401	-	-	-	2,587,714
6070	9,723	-	-	-	-	-	98.81%	98.82%	103.41%	-	13,621	-	-	-	13,255
6071*	513	-	-	-	-	-	91.47%	91.53%	94.17%	-	1,801,354	-	-	-	1,701,964

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2015
EIN: 13-5645888
PN: 333

2015 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	20a	20b	20c(1)	20c(2)	20c(3)	20c(4)	28	29	30	31(a)	31(b)	32a(1)	32a(2)	32b(1)	32b(2)
	Did the plan have a "funding shortfall" for the prior year? (yes/no)	If 20a is "yes", were required quarterly installments for the current year made in a timely manner? (yes/no)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 1st quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 2nd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 3rd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 4th quarter)	Unpaid minimum contribution for all prior years	Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	Target normal cost (line 6)	Excess Assets, if applicable, but not greater than 31(a)	Outstanding balance: Net shortfall amortization installment	Installment: Net shortfall amortization installment	Outstanding balance: Waiver amortization installment	Installment: Waiver amortization installment
Employer Number															
3054	No						-	-	-	608,356	-	837,599	139,295	-	-
3063	No						-	-	-	212,884	-	-	-	-	-
3069	No						-	-	-	41,662	-	51,468	8,559	-	-
3073	Yes	Yes	-	-	-	-	-	-	-	15,053	-	78,691	14,233	-	-
3074	Yes	Yes	-	-	-	-	-	-	-	50,138	-	207,912	88,440	-	-
3077	No						-	-	-	241,022	241,022	-	-	-	-
4000	No						-	-	-	6,033,296	5,469,090	-	-	-	-
4026	No						-	-	-	125,277	-	253,983	42,238	-	-
4079	Yes	Yes	-	-	-	-	-	-	-	105,408	-	86,665	25,094	-	-
4084	No						-	-	-	132,417	-	39,781	6,616	-	-
4087	Yes	Yes	-	-	-	-	-	-	-	82,457	-	385,830	96,296	-	-
4088	No						-	-	-	57,579	57,579	-	-	-	-
4090	No						-	-	-	181,289	181,289	-	-	-	-
4091	No						-	-	-	1,956,047	-	391,177	65,054	-	-
4092	No						-	-	-	1,476,133	-	-	-	-	-
4094	No						-	-	-	118,697	-	72,210	12,009	-	-
4096	No						-	-	-	47,061	47,061	-	-	-	-
4097	Yes	Yes	-	-	-	-	-	-	-	36,543	-	176,292	30,100	-	-
5000	No						-	-	-	4,077,790	4,077,790	-	-	-	-
5001	No						-	-	-	233,507	-	588,895	97,935	-	-
5002*	Yes	No	-	-	-	-	-	-	-	6,820	-	-	-	-	-
5010	Yes	Yes	-	-	-	-	-	-	-	19,827	-	36,129	1,747	-	-
5021	No						-	-	-	58,034	-	24,783	4,121	-	-
5026	No						-	-	-	800,598	800,598	-	-	-	-
5034	Yes	Yes	-	-	-	-	-	-	-	59,240	-	230,766	56,974	-	-
5042	No	Yes	-	-	-	-	-	-	-	56,995	-	44,160	7,344	-	-
5044	No						-	-	-	143,793	-	117,323	19,511	-	-
5045	No						-	-	-	101,377	-	105,502	17,545	-	-
5047	No						-	-	-	95,580	95,580	-	-	-	-
5050	No						-	-	-	46,894	30,291	-	-	-	-
5051	No						-	-	-	447,687	447,687	-	-	-	-
5065	No						-	-	-	199,443	52,145	-	-	-	-
5072	No						-	-	-	290,435	-	575,423	95,695	-	-
5079	No						-	-	-	12,036	12,036	-	-	-	-
5080	No						-	-	-	185,946	-	27,022	4,494	-	-
5083	No						-	-	-	127,695	-	326,517	54,301	-	-
5091	No						-	-	-	174,390	174,390	-	-	-	-
5093	Yes	Yes	-	-	-	-	-	-	-	17,079	-	56,968	32,629	-	-
5118	Yes	Yes	-	-	-	-	-	-	-	20,172	-	355,570	42,156	-	-
5121	No						-	-	-	452,082	-	-	-	-	-
5125	No						-	-	-	53,190	-	255,381	42,471	-	-
5126	No						-	-	-	318,312	318,312	-	-	-	-
5127	No						-	-	-	76,505	76,505	-	-	-	-
5128	No						-	-	-	137,797	-	-	-	-	-
5129	No						-	-	-	703,256	703,256	-	-	-	-
5130	Yes	Yes	-	-	-	-	-	-	-	321,151	-	331,589	15,521	-	-
6000	No						-	-	-	3,742,991	3,742,991	-	-	-	-
6016	Yes	Yes	-	-	-	-	-	-	-	43,119	-	157,883	46,510	-	-
6028	No						-	-	-	74,374	-	211,985	35,254	-	-
6037	No						-	-	-	106,605	106,605	-	-	-	-
6040	No						-	-	-	38,572	-	-	-	-	-
6042	Yes	Yes	-	-	-	-	-	-	-	29,789	-	98,493	25,797	-	-
6044	No						-	-	-	31,796	-	17,861	2,970	-	-
6049	No						-	-	-	80,576	-	-	-	-	-
6050	Yes	No	-	-	-	-	-	-	-	126,121	-	623,200	178,812	-	-
6070	No						-	-	-	11,268	-	11,547	1,920	-	-
6071*	Yes	Yes	-	-	-	-	-	-	-	28,580	-	172,708	76,904	-	-

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2015
EIN: 13-5645888
PN: 333

2015 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	33Date	33	34	35CB	35PB	35	36	37	38a	38b	39	40	41a	41b	42	43
Employer Number	If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval	If a waiver has been approved for this plan year, enter the waived amount	Total funding requirement before reflecting carryover/prefunding balances (line 31 + line 32a + line 32b line 33)	Balances used to offset funding requirement: Carryover balance	Balances used to offset funding requirement: Prefunding balance	Balances used to offset funding requirement: Total balance	Additional cash requirements (line 34 minus line 35(3))	Contributions allocated toward minimum required contribution for current year, adjusted to valuation date (line 19c)	total interest-adjusted excess contributions for current year	Portion of excess contribution attributable to use of prefunding and funding standard carryover balances	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	Unpaid minimum required contribution for all years	Alternative amortization schedule elected under Pension Relief Act of 2010	Eligible plan year(s) for which the election in line 41a was made	Amount of acceleration adjustment	Excess installment acceleration amount to be carried over to future plan years
3054			747,651	-	538,692	538,692	208,959	215,702	6,743	6,743	-	-				
3063			212,884	-	-	-	212,884	246,708	33,824	-	-	-				
3069			50,221	-	-	-	50,221	50,574	353	-	-	-				
3073			29,286	-	-	-	29,286	33,000	3,714	-	-	-				
3074			138,578	-	-	-	138,578	138,035	457	-	-	-				
3077			-	-	-	-	-	321,023	-	-	-	-				
4000			564,206	-	-	-	564,206	5,832,365	5,268,159	-	-	-				
4026			167,515	-	-	-	167,515	173,287	5,772	-	-	-				
4079			130,502	-	-	-	130,502	130,982	480	-	-	-				
4084			139,033	-	-	-	139,033	140,280	1,247	-	-	-				
4087			178,753	-	-	-	178,753	313,912	135,159	-	-	-				
4088			-	-	-	-	-	57,996	57,996	-	-	-	15 years	2010	-	-
4090			-	-	-	-	-	277,471	277,471	-	-	-	15 years	2010, 2011	-	-
4091			2,021,101	5	-	5	2,021,096	6,549,343	4,528,247	5	-	-				
4092			1,476,133	-	-	-	1,476,133	1,478,884	3,751	-	-	-	15 years	2010, 2011	-	-
4094			130,706	-	-	-	130,706	131,878	1,172	-	-	-				
4096			-	-	-	-	-	47,419	47,419	-	-	-				
4097			66,643	-	30,065	30,065	36,578	36,605	27	27	-	-				
5000			-	-	-	-	-	1,883,942	1,883,942	-	-	-				
5001			331,442	98,178	-	98,178	233,264	332,267	99,003	98,178	-	-				
5002*			6,820	-	-	-	6,820	121,302	114,482	-	-	-				
5010			21,574	-	-	-	21,574	21,732	158	-	-	-				
5021			62,155	-	-	-	62,155	107,164	45,009	-	-	-				
5026			-	-	-	-	-	775,797	775,797	-	-	-				
5034			116,214	-	-	-	116,214	131,553	15,339	-	-	-				
5042			64,339	-	-	-	64,339	64,813	474	-	-	-	15 years	2011	-	-
5044			163,304	-	-	-	163,304	636,665	473,361	-	-	-	15 years	2011	-	-
5045			118,922	-	-	-	118,922	120,159	1,237	-	-	-				
5047			-	-	-	-	-	96,061	96,061	-	-	-				
5050			16,603	-	-	-	16,603	47,525	30,922	-	-	-				
5051			-	-	-	-	-	681,628	681,628	-	-	-				
5065			147,298	-	-	-	147,298	672,469	525,171	-	-	-				
5072			386,130	108,785	-	108,785	277,345	277,345	-	-	-	-				
5079			-	-	-	-	-	98,500	98,500	-	-	-	15 years	2010	-	-
5080			190,440	-	-	-	190,440	191,825	1,385	-	-	-				
5083			181,996	-	-	-	181,996	182,445	449	-	-	-				
5091			-	-	-	-	-	245,034	245,034	-	-	-				
5093			49,708	-	-	-	49,708	57,168	7,460	-	-	-				
5118			62,328	42,213	-	42,213	20,115	20,116	1	1	-	-	15 years	2011	-	-
5121			452,082	190,170	-	190,170	261,912	261,944	32	32	-	-				
5125			95,661	-	14,523	14,523	81,138	82,252	1,114	1,114	-	-				
5126			-	-	-	-	-	320,317	320,317	-	-	-				
5127			-	-	-	-	-	76,791	76,791	-	-	-	15 years	2011	-	-
5128			137,797	-	-	-	137,797	138,462	665	-	-	-				
5129			-	-	-	-	-	1,007,140	1,007,140	-	-	-	15 years	2010	-	-
5130			336,672	-	-	-	336,672	338,038	1,366	-	-	-	15 years	2011	-	-
6000			-	-	-	-	-	2,556,431	2,556,431	-	-	-				
6016			89,629	-	-	-	89,629	90,057	428	-	-	-	15 years	2011	-	-
6028			109,628	-	-	-	109,628	110,284	656	-	-	-	15 years	2011	-	-
6037			-	-	-	-	-	103,225	103,225	-	-	-				
6040			38,572	-	-	-	38,572	38,637	65	-	-	-				
6042			55,586	25,973	-	25,973	29,613	29,909	296	296	-	-				
6044			34,766	-	-	-	34,766	75,431	40,665	-	-	-				
6049			80,576	-	-	-	80,576	80,704	128	-	-	-				
6050			304,933	-	-	-	304,933	2,587,714	2,282,791	-	-	-				
6070			13,188	-	-	-	13,188	13,255	67	-	-	-				
6071*			105,484	-	-	-	105,484	1,701,964	1,596,480	-	-	-				

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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2015 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	1	2a	2b	3a(1)	3a(2)	3b(1)	3b(2)	3c(1)(2)	3c(2)(2)	3c(3)(1)	3c(3)(2)	3d(1)	3d(2)	4	4a
Employer Number	Valuation date	Market value of assets	Actuarial value of assets	No. of Participants: Retired and beneficiaries receiving payments	Funding Target: Retired and beneficiaries receiving payments	No. of Participants: Terminated vested participants	Funding Target: Terminated vested participants	Funding Target: Active participants - Non-vested benefits	Funding Target: Active participants - Vested benefits	No. of Participants: Total active participants	Funding Target: Total active participants	No. of Participants: Total	Funding Target: Total	Plan is in At-Risk Status	Funding target disregarding at-risk assumptions (if at-risk status)
6077	7/1/2015	17,838,921	17,838,921	36	5,273,332	33	2,830,604	9,475	7,914,597	88	7,924,072	157	16,028,008	o	
6079	7/1/2015	3,402,131	3,402,131	5	746,591	3	1,837,504	17,823	851,131	9	868,954	17	3,453,049	o	
6086	7/1/2015	470,259	470,259	2	369,193	-	52,970	722	106,285	1	107,007	3	529,170	o	
6087*	7/1/2015	11,177,515	11,177,515	34	8,398,504	35	2,803,922	546	1,923,885	39	1,924,231	108	13,126,657	o	
6093	7/1/2015	4,383,747	4,383,747	18	1,073,574	17	512,046	18,655	2,214,593	35	2,233,648	70	3,819,268	o	
6099	7/1/2015	4,722,823	4,722,823	16	2,214,040	21	2,312,453	1,392	209,130	10	210,522	47	4,737,015	o	
6107	7/1/2015	1,838,494	1,838,494	6	933,262	4	298,043	480	659,583	14	660,063	24	1,891,368	o	
6110	7/1/2015	30,624,256	30,624,256	93	10,879,753	436	18,367,523	-	2,682,360	98	2,682,360	627	31,929,636	o	
6113	7/1/2015	2,284,755	2,284,755	2	457,451	13	319,575	3,590	1,374,537	19	1,378,127	34	2,155,153	o	
6115	7/1/2015	1,203,611	1,203,611	9	584,396	12	238,233	7,172	369,194	12	376,366	33	1,198,995	o	
6116	7/1/2015	3,109,338	3,109,338	6	2,321,451	6	281,190	9,503	576,735	12	586,238	24	3,188,879	o	
6120	7/1/2015	2,805,334	2,805,334	11	1,832,818	6	255,003	4,067	413,506	14	417,573	31	2,505,394	o	
6121	7/1/2015	950,768	950,768	5	705,034	3	307,483	900	57,973	1	58,873	9	1,071,390	o	
6124	7/1/2015	7,283,492	7,283,492	37	2,839,413	33	948,675	19,843	2,986,874	68	3,006,717	138	6,794,805	o	
6125	7/1/2015	14,533,134	14,533,134	17	3,267,386	70	2,497,237	148,604	9,297,280	153	9,445,884	240	15,210,507	o	
6126	7/1/2015	3,677,300	3,677,300	7	1,275,915	31	1,096,886	657	252,722	7	253,379	45	2,626,182	o	
6129	7/1/2015	1,757,232	1,757,232	2	451,852	23	675,071	1,847	667,884	29	669,731	54	1,796,654	o	
6130	7/1/2015	3,053,356	3,053,356	19	1,245,667	36	1,485,620	811	816,808	32	817,619	87	3,548,906	o	
6132	7/1/2015	769,041	769,041	2	480,301	4	209,275	-	118,901	1	118,901	7	808,477	o	
6135	7/1/2015	1,195,002	1,195,002	10	702,982	28	653,078	34	221,920	10	221,954	48	1,578,014	o	
6136	7/1/2015	3,345,958	3,345,958	8	1,840,055	5	412,001	1,837	737,484	5	739,321	18	2,991,377	o	
6138	7/1/2015	2,435,202	2,435,202	2	356,920	7	175,971	11,804	1,669,687	29	1,681,491	38	2,214,382	o	
6140	7/1/2015	2,693,034	2,693,034	5	461,964	26	766,248	5,990	942,693	20	948,683	51	2,176,895	o	
6141	7/1/2015	7,731,050	7,731,050	61	3,643,482	39	869,455	10,278	3,397,850	55	3,408,128	155	7,921,065	o	
6142	7/1/2015	3,456,449	3,456,449	20	825,948	7	454,188	-	2,139,724	19	2,139,724	46	3,419,860	o	
6143	7/1/2015	5,456,244	5,456,244	25	3,089,276	32	692,586	10,934	1,355,225	45	1,366,159	102	5,148,021	o	
7000	7/1/2015	102,289,347	102,289,347	60	23,168,632	268	19,390,021	1,756,764	40,039,378	343	41,796,142	671	84,354,795	o	
7011	7/1/2015	32,711,690	32,711,690	71	20,991,473	42	3,877,845	22,513	8,379,679	32	8,402,192	145	33,271,510	o	
7015	7/1/2015	2,717,589	2,717,589	7	2,277,868	-	331,932	33	641,693	4	641,726	11	3,251,526	o	
7018	7/1/2015	13,183,031	13,183,031	32	5,342,219	21	2,107,744	4,018	5,620,394	41	5,624,412	94	13,074,375	o	
7027	7/1/2015	12,846,716	12,846,716	27	5,205,560	24	1,308,309	21,236	5,056,329	41	5,077,565	92	11,591,434	o	
7031	7/1/2015	9,577,056	9,577,056	46	7,859,235	23	1,832,165	1,225	884,815	21	886,040	90	10,577,440	o	
7048	7/1/2015	5,023,527	5,023,527	15	2,849,760	2	540,732	1	1,793,081	10	1,793,082	27	5,183,574	o	
7056	7/1/2015	6,441,668	6,441,668	30	2,536,044	23	965,174	1,605	2,285,874	24	2,287,479	77	5,788,697	o	
7060	7/1/2015	1,261,395	1,261,395	3	948,223	4	166,522	729	232,924	5	233,653	12	1,348,398	o	
7064	7/1/2015	14,555,074	14,555,074	30	4,677,950	15	1,704,094	173,138	6,285,749	76	6,458,887	121	12,840,931	o	
7065	7/1/2015	2,114,730	2,114,730	8	818,383	5	235,459	10	1,134,948	10	1,150,995	23	2,204,837	o	
7088	7/1/2015	1,935,456	1,935,456	5	910,414	7	220,088	-	551,868	9	551,868	21	1,682,370	o	
7099	7/1/2015	2,446,206	2,446,206	2	365,947	5	959,219	33,466	1,151,983	14	1,185,449	21	2,510,615	o	
7100	7/1/2015	2,407,429	2,407,429	17	1,336,200	20	553,548	400	662,535	9	662,935	46	2,552,683	o	
7101	7/1/2015	4,064,572	4,064,572	1	472,284	9	402,247	22,319	2,971,718	11	2,994,037	21	3,868,568	o	
7114	7/1/2015	1,510,592	1,510,592	2	1,163,187	5	200,497	699	317,532	8	318,231	15	1,681,915	o	
7115	7/1/2015	1,330,530	1,330,530	3	509,595	8	333,683	80	552,608	16	552,688	27	1,395,966	o	
7117	7/1/2015	6,122,681	6,122,681	5	1,966,982	14	785,959	5,257	3,731,496	36	3,736,753	55	6,489,694	o	
7118	7/1/2015	15,740,324	15,740,324	14	2,422,790	50	2,262,822	29,190	7,526,686	101	7,555,876	165	12,241,488	o	
7120	7/1/2015	4,142,165	4,142,165	3	366,421	3	100,211	6,668	3,339,948	37	3,346,616	43	3,813,248	o	
8000	7/1/2015	78,020,190	78,020,190	78	18,346,834	163	16,897,858	179,420	31,928,131	154	32,107,551	395	67,352,243	o	
8006	7/1/2015	4,873,404	4,873,404	20	3,105,513	51	1,230,841	156	739,082	26	739,238	97	5,075,592	o	
8026	7/1/2015	4,348,541	4,348,541	52	2,503,003	50	1,740,852	-	693,078	20	693,078	122	4,936,933	o	
8031	7/1/2015	27,032,881	27,032,881	134	11,409,280	260	7,756,827	94	7,445,789	160	7,445,883	554	26,611,990	o	
8051	7/1/2015	18,152,832	18,152,832	64	7,254,794	154	6,232,547	374	1,732,947	34	1,733,321	252	15,220,662	o	
8054	7/1/2015	2,180,818	2,180,818	8	1,467,232	30	744,219	1,174	237,254	12	238,428	50	2,449,879	o	
8066	7/1/2015	4,916,144	4,916,144	9	1,894,753	12	558,715	-	2,071,775	13	2,071,775	34	4,525,243	o	
8087	7/1/2015	1,539,635	1,539,635	5	1,209,114	6	306,021	-	-	-	-	11	1,515,135	o	
8103*	7/1/2015	4,026,287	4,026,287	4	431,757	4	195,339	8,655	2,876,409	26	2,885,064	34	3,512,160	o	
8104	7/1/2015	2,056,273	2,056,273	4	1,133,982	-	34,358	8,133	854,870	8	863,003	12	2,031,343	o	
8105	7/1/2015	35,087,452	35,087,452	35	11,282,168	74	3,041,107	257,511	17,436,771	138	17,694,282	247	32,017,557	o	

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2015
EIN: 13-5645888
PN: 333

2015 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	4b	5	6	7(a)	7(b)	8(a)	8(b)	9(a)	9(b)	10	10(a)	10(b)	11a(b)	11b	11b(b)
Employer Number	Funding target reflecting at-risk assumptions (if at-risk status)	Effective interest rate	Target normal cost	Carryover balance: Balance at beginning of prior year (line 13a from prior year)	Prefunding balance: Balance at beginning of prior year (line 13b from prior year)	Carryover balance: Portion used to offset prior year's funding requirement (line 35CB from prior year)	Prefunding balance: Portion used to offset prior year's funding requirement (line 35PB from prior year)	Carryover balance: Amount remaining (line 7 minus line 8)	Prefunding balance: Amount remaining (line 7 minus line 8)	Actual Rate of Return	Carryover balance: Interest on line 9 using prior year's actual rate of return	Prefunding balance: Interest on line 9 using prior year's actual rate of return	Prefunding balance: Prior year's excess contribution	Prior Year's Effective Interest Rate	Prefunding balance: Interest on line 11a using prior year's effective interest rate
6077		6.27%	536,375	1,232,806	-	-	-	1,232,806	-	3.44%	42,409	-	973,733	6.48%	63,098
6079		6.24%	106,070	-	-	-	-	-	-	3.63%	-	-	281,803	6.49%	18,289
6086		6.22%	16,681	-	-	-	-	-	-	2.72%	-	-	203	6.41%	13
6087*		6.15%	189,434	-	-	-	-	-	-	2.86%	-	-	1,507	6.37%	96
6093		6.33%	251,205	256,357	87,679	-	-	256,357	87,679	3.52%	9,024	3,086	349,493	6.54%	22,857
6099		6.20%	60,267	-	-	-	-	-	-	3.18%	-	-	410,385	6.44%	26,429
6107		6.20%	32,228	83,850	-	56,755	-	27,095	-	3.24%	878	-	625	6.42%	20
6110		6.25%	402,867	-	-	-	-	-	-	3.39%	-	-	194,360	6.46%	12,556
6113		6.38%	36,898	-	-	-	-	-	-	3.57%	-	-	82,356	6.58%	5,419
6115		6.29%	23,389	65	-	-	-	65	-	3.19%	2	-	20,705	6.50%	1,346
6116		6.19%	108,746	9,819	-	-	-	9,819	-	3.08%	302	-	955	6.40%	61
6120		6.17%	31,207	12,747	54,084	-	-	12,747	54,084	3.24%	413	1,752	27,433	6.41%	1,758
6121		6.13%	15,174	-	-	-	-	-	-	2.91%	-	-	80	6.37%	5
6124		6.35%	102,926	567,480	-	-	-	567,480	-	3.36%	19,067	-	275,415	6.56%	18,067
6125		6.37%	1,122,901	8	-	8	-	-	-	3.58%	-	-	3,670	6.57%	241
6126		6.29%	28,545	-	1,609,789	-	100,802	-	1,508,987	3.42%	-	51,607	231	6.51%	8
6129		6.34%	41,366	-	-	-	-	-	-	3.55%	-	-	6,914	6.55%	453
6130		6.28%	71,026	-	6	-	6	-	-	3.31%	-	-	161	6.49%	10
6132		6.20%	11,183	-	-	-	-	-	-	2.97%	-	-	56	6.42%	4
6135		6.29%	35,554	-	-	-	-	-	-	3.13%	-	-	401	6.50%	26
6136		6.21%	30,754	243,794	35,703	-	-	243,794	35,703	3.07%	7,484	1,096	26,309	6.42%	1,689
6138		6.39%	227,293	1	-	-	-	1	-	3.65%	-	-	309,398	6.59%	20,389
6140		6.41%	32,412	-	290,333	-	-	-	290,333	3.71%	-	10,771	54,217	6.63%	3,595
6141		6.26%	119,331	205,635	-	-	-	205,635	-	3.33%	6,848	-	171,440	6.46%	11,075
6142		6.32%	180,955	31,566	-	31,348	-	218	-	3.50%	8	-	236,769	6.53%	14,511
6143		6.28%	75,484	436,151	-	634	-	435,517	-	3.13%	13,632	-	114,889	6.49%	7,435
7000		6.37%	5,600,933	-	-	-	-	-	-	3.57%	-	-	4,207,440	6.57%	276,429
7011		6.24%	355,013	280,446	-	-	-	280,446	-	3.06%	8,582	-	780,014	6.45%	50,311
7015		6.13%	47,659	75	-	-	-	75	-	2.93%	2	-	431	6.36%	27
7018		6.23%	156,644	-	500,000	-	-	-	500,000	3.31%	-	16,550	123,565	6.45%	7,970
7027		6.25%	441,167	563,944	112,840	-	-	563,944	112,840	3.41%	19,230	3,848	460,160	6.45%	29,680
7031		6.17%	142,901	-	-	-	-	-	-	2.77%	-	-	611	6.38%	39
7048		6.18%	64,561	234,269	-	-	-	234,269	-	3.06%	7,169	-	703	6.40%	45
7056		6.25%	67,603	103,017	489,789	-	-	103,017	489,789	3.39%	3,492	16,604	173,629	6.47%	11,234
7060		6.22%	21,188	-	-	-	-	-	-	2.80%	-	-	273	6.43%	18
7064		6.28%	610,759	85,815	-	-	-	85,815	-	3.54%	3,038	-	1,040,827	6.49%	67,550
7065		6.23%	99,904	2,233	-	-	-	2,233	-	3.32%	74	-	929	6.44%	60
7088		6.26%	22,868	13,651	106,096	-	-	13,651	106,096	3.17%	433	3,363	42,858	6.47%	2,773
7099		6.35%	40,631	4,830	-	-	-	4,830	-	3.68%	178	-	19,389	6.55%	1,270
7100		6.26%	40,062	-	-	-	-	-	-	3.04%	-	-	781	6.47%	51
7101		6.24%	115,947	-	-	-	-	-	-	3.71%	-	-	146,148	6.45%	9,427
7114		6.27%	29,317	-	-	-	-	-	-	3.38%	-	-	517	6.46%	33
7115		6.20%	28,121	5,814	25,616	5,814	25,567	-	49	3.33%	-	2	390	6.42%	13
7117		6.19%	95,617	-	-	-	-	-	-	3.42%	-	-	75,989	6.41%	4,871
7118		6.31%	696,174	145,370	-	-	-	145,370	-	3.87%	5,626	-	1,000,000	6.52%	65,200
7120		6.28%	59,464	71,012	-	-	-	71,012	-	3.75%	2,663	-	160,019	6.48%	10,369
8000		6.35%	3,673,306	-	-	-	-	-	-	3.57%	-	-	3,028,860	6.55%	198,390
8006		6.18%	78,205	-	-	-	-	-	-	3.09%	-	-	432	6.39%	28
8026		6.23%	85,338	92	-	-	-	92	-	3.11%	3	-	2,532	6.45%	163
8031		6.30%	848,682	265,214	-	-	-	265,214	-	3.29%	8,726	-	246,885	6.50%	16,048
8051		6.23%	127,409	2,860,095	-	-	-	2,860,095	-	3.29%	94,097	-	191,552	6.45%	12,355
8054		6.26%	43,087	-	-	-	-	-	-	2.93%	-	-	597	6.47%	39
8066		6.26%	103,464	-	-	-	-	-	-	3.48%	-	-	47,671	6.47%	3,084
8087		6.16%	17,166	-	-	-	-	-	-	2.71%	-	-	14,684	6.37%	935
8103*		6.30%	216,424	41,227	212,575	-	-	41,227	212,575	3.70%	1,525	7,865	320,212	6.52%	20,878
8104		6.28%	119,897	71,044	-	-	-	71,044	-	3.49%	2,479	-	21,070	6.49%	1,367
8105		6.36%	1,641,264	666,146	-	-	-	666,146	-	3.51%	23,382	-	3,478,429	6.56%	228,185

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2015 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	11c(b)	11d(b)	12(a)	12(b)	13(a)	13(b)	14	15	16	17	18b	18c	19a	19b	19c
Employer Number	Prefunding balance: Total available at beginning of current plan year to add to prefunding balance	Prefunding balance: Portion of line 11c(b) to be added to prefunding balance	Carryover balance: Reduction in balances due to elections or deemed elections	Prefunding balance: Reduction in balances due to elections or deemed elections	Carryover balance: Balance at beginning of current year (9(a) + 10(a) - 12(a))	Prefunding balance: Balance at beginning of current year (9(b) + 10(b) + 11d(b) - 12(b))	Funding Target Attainment Percentage	Adjusted Funding Target Attainment Percentage	Prior year's funding percentage (for credit balance use)	If current value of assets < 70% of funding target, enter such percentage	Contributions made to the plan for the plan year by employer(s)	Contributions made to the plan for the plan year by employees	Discounted employer contributions: allocated toward unpaid minimum required contribution from prior years	Discounted employer contributions: made to avoid benefit restrictions adjusted to valuation date	Discounted employer contributions: allocated toward minimum required contribution for current year, adjusted to valuation date
6077	1,036,831	-	-	-	1,275,215	-	103.34%	111.24%	113.26%	-	1,004,568	-	-	-	983,863
6079	300,092	-	-	-	-	-	98.52%	98.53%	104.48%	-	262,599	-	-	-	254,792
6086	216	-	-	-	-	-	88.86%	88.94%	93.04%	-	37,625	-	-	-	36,500
6087*	1,603	-	-	-	-	-	85.15%	85.27%	89.15%	-	5,906,993	-	-	-	5,607,513
6093	372,350	-	-	-	265,381	90,765	105.45%	114.72%	115.18%	-	58,209	-	-	-	56,588
6099	436,814	-	-	-	-	-	99.70%	99.70%	96.74%	-	62,092	-	-	-	60,446
6107	645	-	-	-	27,973	-	95.72%	95.76%	101.62%	-	57,676	-	-	-	55,422
6110	206,916	-	-	-	-	-	95.91%	95.93%	100.62%	-	640,684	-	-	-	622,950
6113	87,775	-	-	-	-	-	106.01%	105.99%	109.14%	-	87,500	-	-	-	84,958
6115	22,051	-	-	-	67	-	100.37%	100.38%	104.19%	-	69,748	-	-	-	68,135
6116	1,016	-	-	-	10,121	-	97.18%	97.19%	100.26%	-	175,017	-	-	-	170,264
6120	29,191	-	-	-	13,160	55,836	109.21%	111.90%	119.26%	-	32,238	-	-	-	31,228
6121	85	-	-	-	-	-	88.74%	88.84%	95.58%	-	54,076	-	-	-	52,340
6124	293,482	-	-	-	586,547	-	98.55%	107.16%	109.81%	-	106,422	-	-	-	103,309
6125	3,911	-	-	-	-	-	95.54%	95.56%	99.44%	-	1,491,098	-	-	-	1,451,875
6126	239	-	-	-	-	1,560,574	80.60%	139.68%	88.18%	-	29,506	-	-	-	28,747
6129	7,367	-	-	-	-	-	97.80%	97.82%	99.75%	-	87,000	-	-	-	84,681
6130	171	-	-	-	-	-	86.03%	86.12%	92.31%	-	123,856	-	-	-	120,630
6132	60	-	-	-	-	-	95.12%	95.15%	98.34%	-	30,546	-	-	-	29,562
6135	427	-	-	-	-	-	75.72%	75.96%	74.37%	-	152,278	-	-	-	148,263
6136	27,998	-	-	-	251,278	36,799	102.22%	111.76%	116.01%	-	31,776	-	-	-	31,148
6138	329,787	-	-	-	1	-	109.97%	109.92%	108.77%	-	377,760	-	-	-	368,515
6140	57,812	57,812	-	-	-	358,916	107.22%	123.64%	115.91%	-	56,779	-	-	-	55,301
6141	182,515	-	-	-	212,483	-	94.91%	94.92%	101.04%	-	300,000	-	-	-	295,247
6142	251,280	-	-	-	226	-	101.06%	101.06%	102.88%	-	248,260	-	-	-	241,355
6143	122,324	-	-	-	449,149	-	97.26%	105.98%	109.89%	-	180,000	-	-	-	176,020
7000	4,483,869	-	-	-	-	-	121.26%	116.60%	128.02%	-	732,532	-	-	-	712,727
7011	830,325	-	-	-	289,028	-	97.44%	97.46%	100.95%	-	1,250,000	-	-	-	1,212,988
7015	458	-	-	-	77	-	83.57%	83.69%	90.00%	-	127,892	-	-	-	124,718
7018	131,535	-	-	16,550	-	500,000	97.00%	100.82%	102.72%	-	161,865	-	-	-	158,287
7027	489,840	-	-	-	583,174	116,688	104.79%	110.77%	113.64%	-	539,080	-	-	-	524,071
7031	650	-	-	-	-	-	90.54%	90.61%	95.15%	-	286,615	-	-	-	279,508
7048	748	-	-	-	241,438	-	92.25%	92.30%	100.07%	-	191,610	-	-	-	187,033
7056	184,863	121,045	-	-	106,509	627,438	98.60%	111.22%	105.29%	-	180,619	-	-	-	178,065
7060	291	-	-	-	-	-	93.54%	93.58%	99.48%	-	53,400	-	-	-	52,101
7064	1,108,377	-	-	-	88,853	-	112.65%	113.30%	118.57%	-	1,028,850	-	-	-	1,001,243
7065	989	-	-	-	2,307	-	95.80%	95.82%	99.84%	-	147,828	-	-	-	143,111
7088	45,631	-	-	-	14,084	109,459	107.70%	114.96%	112.06%	-	42,000	-	-	-	40,856
7099	20,659	-	-	-	5,008	-	97.23%	97.25%	105.74%	-	945,709	-	-	-	857,004
7100	832	-	-	-	-	-	94.30%	94.34%	96.63%	-	120,771	-	-	-	118,435
7101	155,575	-	-	-	-	-	105.06%	105.04%	110.76%	-	165,000	-	-	-	160,520
7114	560	-	-	-	-	-	89.81%	89.87%	92.82%	-	94,254	-	-	-	92,410
7115	403	-	-	-	-	51	95.30%	95.34%	94.42%	-	85,366	-	-	-	83,012
7117	80,860	-	-	-	-	-	94.34%	94.37%	101.22%	-	161,840	-	-	-	157,298
7118	1,065,200	-	-	-	150,996	-	127.34%	128.50%	132.49%	-	1,000,000	-	-	-	1,000,000
7120	170,388	-	-	-	73,675	-	106.69%	108.62%	115.12%	-	171,548	-	-	-	167,755
8000	3,227,250	-	-	-	-	-	115.83%	115.78%	123.13%	-	1,163,819	-	-	-	1,128,444
8006	460	-	-	-	-	-	96.01%	96.04%	97.98%	-	192,620	-	-	-	187,411
8026	2,695	-	-	-	95	-	88.07%	88.20%	89.14%	-	331,970	-	-	-	321,930
8031	262,933	-	-	-	273,940	-	100.55%	101.57%	108.86%	-	725,378	-	-	-	703,496
8051	203,907	-	-	-	2,954,192	-	99.85%	119.15%	123.03%	-	131,656	-	-	-	127,917
8054	636	-	-	-	-	-	89.01%	89.13%	92.45%	-	156,298	-	-	-	151,001
8066	50,755	-	-	-	-	-	108.63%	108.59%	114.97%	-	57,480	-	-	-	55,746
8087	15,619	-	-	-	-	-	101.61%	101.60%	105.16%	-	17,732	-	-	-	17,234
8103*	341,090	-	-	-	42,752	220,440	107.14%	114.59%	109.20%	-	340,000	-	-	-	330,462
8104	22,437	-	-	-	73,523	-	97.60%	101.22%	111.93%	-	123,925	-	-	-	120,600
8105	3,706,614	-	-	-	689,528	-	107.43%	104.51%	109.73%	-	340,000	-	-	-	332,952

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2015
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2015 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	20a	20b	20c(1)	20c(2)	20c(3)	20c(4)	28	29	30	31(a)	31(b)	32a(1)	32a(2)	32b(1)	32b(2)
Employer Number	Did the plan have a "funding shortfall" for the prior year? (yes/no)	If 20a is "yes", were required quarterly installments for the current year made in a timely manner? (yes/no)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 1st quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 2nd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 3rd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 4th quarter)	Unpaid minimum required contribution for all prior years	Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	Target normal cost (line 6)	Excess Assets, if applicable, but not greater than 31(a)	Outstanding balance: Net shortfall amortization installment	Installment: Net shortfall amortization installment	Outstanding balance: Waiver amortization installment	Installment: Waiver amortization installment
6077	No						-	-	-	536,375	536,698	-	-	-	-
6079	No						-	-	-	106,070	-	50,918	8,468	-	-
6086	Yes	Yes	-	-	-	-	-	-	-	16,681	-	58,911	19,730	-	-
6087*	Yes	Yes	-	-	-	-	-	-	-	189,434	-	1,949,142	281,248	-	-
6093	No						-	-	-	251,205	208,333	-	-	-	-
6099	Yes	No	-	-	-	-	-	-	-	60,267	-	14,192	-	-	-
6107	Yes	Yes	-	-	-	-	-	-	-	32,228	-	80,847	50,624	-	-
6110	No						-	-	-	402,867	-	1,305,380	217,089	-	-
6113	No						-	-	-	36,898	36,898	-	-	-	-
6115	No						-	-	-	23,389	4,549	-	-	-	-
6116	Yes	Yes	-	-	-	-	-	-	-	108,746	-	89,662	61,277	-	-
6120	No						-	-	-	31,207	31,207	-	-	-	-
6121	Yes	No	-	-	-	-	-	-	-	15,174	-	120,622	36,445	-	-
6124	No						-	-	-	102,926	-	-	-	-	-
6125	Yes	Yes	-	-	-	-	-	-	-	1,122,901	-	677,373	323,863	-	-
6126	Yes	Yes	-	-	-	-	-	-	-	28,545	-	509,456	143,503	-	-
6129	Yes	No	-	-	-	-	-	-	-	41,366	-	39,422	42,455	-	-
6130	Yes	Yes	-	-	-	-	-	-	-	71,026	-	495,550	49,087	-	-
6132	Yes	No	-	-	-	-	-	-	-	11,183	-	39,436	17,910	-	-
6135	Yes	Yes	-	-	-	-	-	-	-	35,554	-	383,012	112,057	-	-
6136	No						-	-	-	30,754	30,754	-	-	-	-
6138	No						-	-	-	227,293	220,819	-	-	-	-
6140	No						-	-	-	32,412	32,412	-	-	-	-
6141	Yes	Yes	-	-	-	-	-	-	-	119,331	-	402,498	-	-	-
6142	No						-	-	-	180,955	36,363	-	-	-	-
6143	No						-	-	-	75,484	-	-	-	-	-
7000	No						-	-	-	5,600,933	5,600,933	-	-	-	-
7011	No						-	-	-	355,013	-	848,848	141,166	-	-
7015	Yes	No	-	-	-	-	-	-	-	47,659	-	534,014	76,492	-	-
7018	No						-	-	-	156,644	-	-	-	-	-
7027	No						-	-	-	441,167	441,167	-	-	-	-
7031	Yes	Yes	-	-	-	-	-	-	-	142,901	-	1,000,384	135,191	-	-
7048	Yes	Yes	-	-	-	-	-	-	-	64,561	-	401,485	121,587	-	-
7056	No						-	-	-	67,603	-	-	-	-	-
7060	Yes	Yes	-	-	-	-	-	-	-	21,188	-	87,003	30,641	-	-
7064	No						-	-	-	610,759	610,759	-	-	-	-
7065	Yes	Yes	-	-	-	-	-	-	-	99,904	-	92,414	42,074	-	-
7088	No						-	-	-	22,868	22,868	-	-	-	-
7099	No						-	-	-	40,631	-	69,417	11,544	-	-
7100	Yes	Yes	-	-	-	-	-	-	-	40,062	-	145,254	77,254	-	-
7101	No						-	-	-	115,947	115,947	-	-	-	-
7114	Yes	Yes	-	-	-	-	-	-	-	29,317	-	171,323	62,180	-	-
7115	Yes	Yes	-	-	-	-	-	-	-	28,121	-	65,487	54,816	-	-
7117	No						-	-	-	95,617	-	367,013	61,035	-	-
7118	No						-	-	-	696,174	696,174	-	-	-	-
7120	No						-	-	-	59,464	59,464	-	-	-	-
8000	No						-	-	-	3,673,306	3,673,306	-	-	-	-
8006	Yes	No	-	-	-	-	-	-	-	78,205	-	202,188	108,822	-	-
8026	Yes	Yes	-	-	-	-	-	-	-	85,338	-	588,487	233,301	-	-
8031	No						-	-	-	848,682	146,951	-	-	-	-
8051	No						-	-	-	127,409	-	-	-	-	-
8054	Yes	Yes	-	-	-	-	-	-	-	43,087	-	269,061	106,807	-	-
8066	No						-	-	-	103,464	103,464	-	-	-	-
8087	No						-	-	-	17,166	17,166	-	-	-	-
8103*	No						-	-	-	216,424	216,424	-	-	-	-
8104	No						-	-	-	119,897	-	-	-	-	-
8105	No						-	-	-	1,641,264	1,641,264	-	-	-	-

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
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2015 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	33Date	33	34	35CB	35PB	35	36	37	38a	38b	39	40	41a	41b	42	43
Employer Number	If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval	If a waiver has been approved for this plan year, enter the waived amount	Total funding requirement before reflecting carryover/prefunding balances (line 31 + line 32a + line 32b - line 33)	Balances used to offset funding requirement: Carryover balance	Balances used to offset funding requirement: Prefunding balance	Balances used to offset funding requirement: Total balance	Additional cash requirements (line 34 minus line 35(3))	Contributions allocated toward minimum required contribution for current year, adjusted to valuation date (line 19c)	total interest-adjusted excess contributions for current year	Portion of excess contribution attributable to use of prefunding and funding standard carryover balances	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	Unpaid minimum required contribution for all years	Alternative amortization schedule elected under Pension Relief Act of 2010	Eligible plan year(s) for which the election in line 41a was made	Amount of acceleration adjustment	Excess installment acceleration amount to be carried over to future plan years
6077			677	-	-	-	677	983,863	983,866	-	-	-				
6079			114,538	-	-	-	114,538	254,792	140,254	-	-	-				
6086			36,411	-	-	-	36,411	36,500	89	-	-	-				
6087*			470,682	-	-	-	470,682	5,607,513	5,136,831	-	-	-	15 years	2010, 2011	-	-
6093			42,872	-	-	-	42,872	56,588	13,716	-	-	-				
6099			60,267	-	-	-	60,267	60,446	179	-	-	-				
6107			82,852	27,943	-	27,943	54,909	55,422	513	513	-	-	15 years	2010, 2011	-	-
6110			619,956	-	-	-	619,956	622,950	2,994	-	-	-				
6113			-	-	-	-	-	84,958	84,958	-	-	-				
6115			18,840	-	-	-	18,840	68,135	49,295	-	-	-				
6116			170,023	-	-	-	170,023	170,264	241	-	-	-				
6120			-	-	-	-	-	31,228	31,228	-	-	-				
6121			51,619	-	-	-	51,619	52,340	721	-	-	-				
6124			102,926	-	-	-	102,926	103,309	383	-	-	-				
6125			1,446,764	-	-	-	1,446,764	1,451,675	4,911	-	-	-				
6126			172,048	-	144,299	144,299	27,749	28,747	998	998	-	-				
6129			83,821	-	-	-	83,821	84,681	860	-	-	-				
6130			120,113	-	-	-	120,113	120,630	517	-	-	-	15 years	2010, 2011	-	-
6132			29,093	-	-	-	29,093	29,562	469	-	-	-				
6135			147,611	-	-	-	147,611	148,263	652	-	-	-	15 years	2011	-	-
6136			-	-	-	-	-	31,148	31,148	-	-	-				
6138			6,474	-	-	-	6,474	368,515	362,041	-	-	-				
6140			-	-	-	-	-	55,301	55,301	-	-	-				
6141			119,331	-	-	-	119,331	295,247	175,916	-	-	-	15 years	2010, 2011	-	-
6142			144,592	-	-	-	144,592	241,355	96,763	-	-	-				
6143			75,484	-	-	-	75,484	176,020	100,536	-	-	-				
7000			-	-	-	-	-	712,727	712,727	-	-	-				
7011			496,179	-	-	-	496,179	1,212,988	716,809	-	-	-				
7015			124,151	76	-	76	124,075	124,718	643	76	-	-	15 years	2010, 2011	-	-
7018			156,644	-	-	-	156,644	158,287	1,643	-	-	-				
7027			-	-	-	-	-	524,071	524,071	-	-	-	15 years	2010, 2011	-	-
7031			278,092	-	-	-	278,092	279,508	1,416	-	-	-	15 years	2010, 2011	-	-
7048			186,148	-	-	-	186,148	187,033	885	-	-	-	15 years	2011	-	-
7056			67,603	-	-	-	67,603	178,065	110,462	-	-	-	15 years	2011	-	-
7060			51,829	-	-	-	51,829	52,101	272	-	-	-				
7064			-	-	-	-	-	1,001,243	1,001,243	-	-	-				
7065			141,978	-	-	-	141,978	143,111	1,133	-	-	-				
7088			-	-	-	-	-	40,856	40,856	-	-	-				
7099			52,175	-	-	-	52,175	857,004	804,829	-	-	-				
7100			117,316	-	-	-	117,316	118,435	1,119	-	-	-				
7101			-	-	-	-	-	160,520	160,520	-	-	-				
7114			91,497	-	-	-	91,497	92,410	913	-	-	-				
7115			82,937	-	-	-	82,937	83,012	75	-	-	-				
7117			156,652	-	-	-	156,652	157,288	646	-	-	-				
7120			-	-	-	-	-	1,000,000	1,000,000	-	-	-	15 years	2010	-	-
8000			-	-	-	-	-	167,755	167,755	-	-	-				
8006			187,027	-	-	-	187,027	1,128,444	1,128,444	-	-	-				
8026			318,639	-	-	-	318,639	187,411	384	-	-	-				
8031			701,731	-	-	-	701,731	321,930	3,291	-	-	-				
8051			127,409	-	-	-	127,409	703,496	1,765	-	-	-				
8054			149,894	-	-	-	149,894	127,917	508	-	-	-				
8066			-	-	-	-	-	151,001	1,107	-	-	-				
8087			-	-	-	-	-	55,746	55,746	-	-	-				
8103*			-	-	-	-	-	17,234	17,234	-	-	-	15 years	2010, 2011	-	-
8104			119,897	-	-	-	119,897	330,462	330,462	-	-	-				
8105			-	-	-	-	-	120,600	703	-	-	-				
			-	-	-	-	-	332,952	332,952	-	-	-				

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	1	2a	2b	3a(1)	3a(2)	3b(1)	3b(2)	3c(1)(2)	3c(2)(2)	3c(3)(1)	3c(3)(2)	3d(1)	3d(2)	4	4a
Employer Number	Valuation date	Market value of assets	Actuarial value of assets	No. of Participants: Retired and beneficiaries receiving payments	Funding Target: Retired and beneficiaries receiving payments	No. of Participants: Terminated vested participants	Funding Target: Terminated vested participants	Funding Target: Active participants - Non-vested benefits	Funding Target: Active participants - Vested benefits	No. of Participants: Total active participants	Funding Target: Total active participants	No. of Participants: Total	Funding Target: Total	Plan is in At-Risk Status	Funding target disregarding at-risk assumptions (if at-risk status)
9007	7/1/2015	3,032,583	3,032,583	7	2,555,902	9	256,495	8,903	352,142	7	361,045	23	3,173,442	o	
9017	7/1/2015	1,775,720	1,775,720	7	878,795	27	561,855	1	623,234	14	623,235	48	2,063,885	o	
9026	7/1/2015	12,836,532	12,836,532	37	4,519,392	144	4,573,343	1,054	2,503,034	93	2,504,088	274	11,596,823	o	
9045	7/1/2015	1,946,731	1,946,731	6	709,048	8	601,479	-	429,459	14	429,459	28	1,739,986	o	
9057	7/1/2015	4,234,984	4,234,984	27	3,372,290	20	1,065,305	7	39,151	6	39,158	53	4,476,753	o	
9062	7/1/2015	2,596,315	2,596,315	4	1,716,282	1	280,120	26,916	887,166	11	914,082	16	2,910,484	o	
9072	7/1/2015	937,998	937,998	3	197,411	1	122,929	13,744	381,453	4	395,197	8	715,537	o	
9074	7/1/2015	8,466,523	8,466,523	6	2,431,108	13	582,802	63,922	5,501,177	56	5,565,099	75	8,579,009	o	
9076	7/1/2015	6,736,680	6,736,680	3	1,149,957	5	454,714	13,773	3,646,554	27	3,660,327	35	5,264,998	o	
9077	7/1/2015	1,728,637	1,728,637	2	344,128	2	66,744	12,070	1,100,041	11	1,112,111	15	1,522,983	o	
9080	7/1/2015	2,014,027	2,014,027	5	516,556	7	33,056	25,101	1,823,969	42	1,849,070	54	2,398,682	o	
9082	7/1/2015	3,370,332	3,370,332	14	964,849	9	298,704	4,359	1,436,194	16	1,440,553	39	2,704,106	o	
9083	7/1/2015	2,545,409	2,545,409	6	221,391	5	30,679	15,388	1,618,822	60	1,634,210	71	1,886,280	o	
9084	7/1/2015	10,407,720	10,407,720	29	5,252,090	22	914,623	124,248	3,007,148	24	3,131,396	75	9,298,109	o	
9085	7/1/2015	4,897,761	4,897,761	3	148,308	10	102,229	46,473	5,043,860	86	5,090,133	99	5,340,670	o	
9087	7/1/2015	1,604,130	1,604,130	1	10,375	3	134,555	25,153	1,113,781	16	1,138,934	20	1,283,864	o	
10000	7/1/2015	59,473,019	59,473,019	71	18,298,621	136	10,992,776	231,372	24,138,329	117	24,369,701	324	53,661,098	o	
10008	7/1/2015	12,976,062	12,976,062	17	3,714,127	4	1,023,316	7,801	7,903,202	24	7,911,003	45	12,648,446	o	
10019	7/1/2015	1,793,055	1,793,055	5	606,407	5	183,757	5,999	1,084,219	14	1,090,218	24	1,880,382	o	
10022	7/1/2015	3,686,369	3,686,369	3	1,416,212	2	306,171	8,126	2,319,387	5	2,327,513	10	4,049,896	o	
10026	7/1/2015	7,121,628	7,121,628	6	1,413,040	22	730,556	25,303	3,457,139	58	3,482,442	86	5,626,038	o	
10031	7/1/2015	8,155,952	8,155,952	19	3,127,898	37	1,899,598	11,101	2,010,577	32	2,021,678	88	7,049,174	o	
10035	7/1/2015	5,087,726	5,087,726	12	1,637,335	16	711,694	69,404	3,057,891	81	3,127,295	109	5,476,324	o	
10038	7/1/2015	3,907,985	3,907,985	18	1,848,260	18	630,220	2,367	1,391,010	23	1,393,377	59	3,871,857	o	
10047	7/1/2015	2,906,405	2,906,405	22	1,295,784	24	1,015,495	1,885	715,438	17	717,323	63	3,028,602	o	
10048	7/1/2015	828,010	828,010	-	46,502	4	298,141	320	515,106	5	515,426	9	860,069	o	
10049	7/1/2015	1,489,321	1,489,321	1	778,988	2	103,734	833	939,850	10	940,683	13	1,823,405	o	
10051	7/1/2015	4,311,568	4,311,568	27	1,249,066	29	948,201	4,588	2,315,649	34	2,320,237	90	4,517,504	o	
11009	7/1/2015	9,567,192	9,567,192	10	1,367,275	49	438,325	62,889	7,282,616	161	7,345,505	220	9,151,105	o	
11018	7/1/2015	1,711,022	1,711,022	-	-	8	171,478	69,551	1,360,168	53	1,429,719	61	1,601,197	o	
12000	7/1/2015	62,260,208	62,260,208	47	16,885,433	143	20,866,638	496,211	16,711,126	43	17,207,337	233	54,959,408	o	
12004	7/1/2015	14,429,749	14,429,749	20	4,934,915	75	4,574,839	-	4,001,436	50	4,001,436	145	13,511,190	o	
12026	7/1/2015	45,431,275	45,431,275	46	17,888,881	52	5,135,325	293,277	15,908,068	116	16,201,345	214	39,225,551	o	
12028	7/1/2015	13,271,870	13,271,870	29	7,682,741	37	2,267,050	45,927	2,920,147	56	2,966,114	122	12,915,905	o	
12033	7/1/2015	2,739,517	2,739,517	14	1,031,024	6	263,477	5,504	1,244,547	10	1,250,051	30	2,544,552	o	
12042	7/1/2015	1,103,205	1,103,205	1	165,292	7	255,138	52	811,804	7	811,856	15	1,232,286	o	
12043	7/1/2015	2,820,815	2,820,815	3	342,265	4	464,146	26,397	1,706,872	20	1,733,269	27	2,539,680	o	
13000	7/1/2015	593,537,010	593,537,010	693	320,789,816	646	77,718,331	125,417	173,089,622	258	173,215,039	1,597	571,723,186	o	
13001	7/1/2015	37,165,044	37,165,044	22	12,364,577	71	8,886,343	610,766	10,626,846	90	11,237,612	183	32,488,532	o	
13002	7/1/2015	31,090,053	31,090,053	32	11,304,544	51	4,395,092	814,733	15,641,059	204	16,455,792	287	32,155,428	o	
109000	7/1/2015	64,125,522	64,125,522	55	23,062,822	190	18,734,424	1,242,988	24,395,671	103	25,638,659	348	67,435,905	o	
Orphans	7/1/2015	-	-	4,905	-	5,600	-	-	-	-	-	10,505	-	o	
Continuing Employer Total		3,261,385,112	3,261,385,112	10,372	1,253,951,201	14,510	567,475,696	28,228,746	1,197,974,210	12,079	1,226,202,956	36,961	3,047,629,853		-
Continuing and New Employer Total		3,261,385,112	3,261,385,112	10,372	1,253,951,201	14,510	567,475,696	28,228,746	1,197,974,210	12,079	1,226,202,956	36,961	3,047,629,853		-

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Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2015
EIN: 13-5645888
PN: 333

2015 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	4b	5	6	7(a)	7(b)	8(a)	8(b)	9(a)	9(b)	10	10(a)	10(b)	11a(b)	11b	11b(b)
Employer Number	Funding target reflecting at-risk assumptions (if at-risk status)	Effective interest rate	Target normal cost	Carryover balance: Balance at beginning of prior year (line 13a from prior year)	Prefunding balance: Balance at beginning of prior year (line 13b from prior year)	Carryover balance: Portion used to offset prior year's funding requirement (line 35CB from prior year)	Prefunding balance: Portion used to offset prior year's funding requirement (line 35PB from prior year)	Carryover balance: Amount remaining (line 7 minus line 8)	Prefunding balance: Amount remaining (line 7 minus line 8)	Actual Rate of Return	Carryover balance: Interest on line 9 using prior year's actual rate of return	Prefunding balance: Interest on line 9 using prior year's actual rate of return	Prefunding balance: Prior year's excess contribution	Prior Year's Effective Interest Rate	Prefunding balance: Interest on line 11a using prior year's effective interest rate
9007		6.28%	88,500	-	-	-	-	-	-	3.49%	-	-	803	6.45%	52
9017		6.16%	39,649	21	-	21	-	-	-	3.41%	-	-	283	6.37%	18
9026		6.30%	145,038	-	-	-	-	-	-	3.38%	-	-	124,745	6.51%	8,121
9045		6.25%	26,776	58,409	-	-	-	58,409	-	3.70%	2,161	-	29,112	6.47%	1,884
9057		6.18%	59,464	67	-	-	-	67	-	2.72%	2	-	71,024	6.39%	4,538
9062		6.24%	137,310	-	-	-	-	-	-	2.86%	-	-	697	6.44%	45
9072		6.29%	38,896	27,453	-	-	-	27,453	-	3.57%	980	-	39,920	6.50%	2,595
9074		6.28%	571,640	271,833	-	-	-	271,833	-	3.49%	9,487	-	1,927	6.49%	125
9076		6.34%	48,883	98,154	-	-	-	98,154	-	3.69%	3,622	-	731,650	6.56%	47,996
9077		6.27%	70,025	195,944	29,794	-	-	195,944	29,794	3.73%	7,309	1,111	43,703	6.48%	2,832
9080		6.36%	59,108	-	-	-	-	-	-	3.76%	-	-	484	6.56%	32
9082		6.23%	29,967	84,053	66,903	-	-	84,053	66,903	3.44%	2,891	2,301	29,332	6.45%	1,892
9083		6.30%	42,096	4,835	61,826	-	-	4,835	61,826	3.70%	179	2,288	97,277	6.50%	6,323
9084		6.26%	276,566	666,148	-	-	-	666,148	-	3.20%	21,317	-	70,171	6.46%	4,533
9085		6.38%	109,427	1	-	-	-	1	-	3.88%	-	-	319	6.59%	21
9087		6.45%	147,112	-	-	9,263	-	(9,263)	-	-1.57%	195,769	111,021	-	6.15%	-
10000		6.35%	2,383,852	-	-	-	-	-	-	3.49%	-	-	1,784,956	6.55%	116,915
10008		6.26%	550,503	38,187	251,683	-	-	38,187	251,683	3.57%	1,363	8,985	100,629	6.47%	6,511
10019		6.23%	79,672	-	-	-	-	-	-	3.33%	-	-	770	6.43%	50
10022		6.30%	275,845	48	-	-	-	48	-	3.35%	2	-	82,591	6.50%	5,368
10026		6.36%	258,816	1,065,897	358,321	-	-	1,065,897	358,321	3.59%	38,266	12,864	360,908	6.54%	23,603
10031		6.29%	77,153	645,590	-	-	-	645,590	-	3.36%	21,692	-	70,537	6.50%	4,585
10035		6.28%	486,945	175,729	-	-	-	175,729	-	3.46%	6,080	-	843	6.47%	55
10038		6.28%	59,875	18,764	-	-	-	18,764	-	3.18%	597	-	49,027	6.49%	3,162
10047		6.25%	49,886	38	-	-	-	38	-	3.27%	1	-	184	6.48%	12
10048		6.20%	14,559	1	-	-	-	1	-	3.81%	-	-	7,061	6.44%	455
10049		6.21%	34,274	-	-	-	-	-	-	3.10%	-	-	373	6.42%	24
10051		6.36%	243,814	-	14,763	-	-	-	14,763	3.50%	-	517	103,666	6.55%	6,790
11009		6.50%	902,009	-	930,117	-	-	-	930,117	3.82%	-	35,530	6,083	6.70%	408
11018		6.41%	191,664	-	-	-	-	-	-	2.67%	-	-	49,643	6.58%	1,594
12000		6.32%	2,445,307	47	-	46	-	1	-	3.42%	-	-	9,598,120	6.52%	625,796
12004		6.29%	157,728	-	1,047,810	-	-	-	1,047,810	3.36%	-	35,206	364,204	6.50%	23,673
12026		6.28%	1,141,337	2,928,562	-	-	-	2,928,562	-	3.32%	97,228	-	2,367,942	6.48%	153,443
12028		6.28%	160,515	150	569,223	-	-	150	569,223	3.37%	5	19,183	495,942	6.49%	32,187
12033		6.26%	85,582	-	165,745	-	-	165,745	-	3.35%	-	5,552	87,977	6.46%	5,683
12042		6.27%	23,262	-	28,369	-	16,212	-	12,157	3.67%	-	446	133	6.49%	5
12043		6.36%	188,916	6,112	-	-	-	6,112	-	3.72%	227	-	146,562	6.57%	9,629
13000		6.25%	16,750,944	-	-	-	-	-	-	3.23%	-	-	3,841,453	6.46%	248,158
13001		6.39%	1,562,266	1,095,729	-	-	-	1,095,729	-	3.48%	38,131	-	2,021,822	6.59%	133,238
13002		6.34%	2,030,319	-	-	-	-	-	-	3.48%	-	-	1,946,935	6.54%	127,330
109000		6.39%	3,132,038	-	-	-	-	-	-	3.41%	-	-	547,762	6.57%	35,988
Orphans		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Continuing Employer Total	-	6.31%	118,094,416	36,847,924	21,854,252	442,825	149,768	36,405,099	21,704,484		1,446,295	880,342	125,765,827	6.51%	8,200,986
Continuing and New Employer Total	-	6.31%	118,094,416	36,847,924	21,854,252	442,825	149,768	36,405,099	21,704,484	3.38%	1,446,295	880,342	125,765,827	6.51%	8,200,986

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2015 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	11c(b)	11d(b)	12(a)	12(b)	13(a)	13(b)	14	15	16	17	18b	18c	19a	19b	19c
Employer Number	Prefunding balance: Total available at beginning of current plan year to add to prefunding balance	Prefunding balance: Portion of line 11c(b) to be added to prefunding balance	Carryover balance: Reduction in balances due to elections or deemed elections	Prefunding balance: Reduction in balances due to elections or deemed elections	Carryover balance: Balance at beginning of current year (9(a) + 10(a) - 12(a))	Prefunding balance: Balance at beginning of current year (9(b) + 10(b) + 11d(b) - 12(b))	Funding Target Attainment Percentage	Adjusted Funding Target Attainment Percentage	Prior year's funding percentage (for credit balance use)	If current value of assets < 70% of funding target, enter such percentage	Contributions made to the plan for the plan year by employer(s)	Contributions made to the plan for the plan year by employees	Discounted employer contributions: allocated toward unpaid minimum required contribution from prior years	Discounted employer contributions: made to avoid benefit restrictions adjusted to valuation date	Discounted employer contributions: allocated toward minimum required contribution for current year, adjusted to valuation date
9007	855	-	-	-	-	-	95.56%	95.58%	99.02%		156,586	-	-	-	151,303
9017	301	-	-	-	-	-	86.03%	86.14%	87.55%		77,546	-	-	-	74,594
9026	132,866	-	-	-	-	-	110.69%	110.62%	115.98%		148,000	-	-	-	145,057
9045	30,996	-	-	-	60,570	-	108.40%	111.83%	115.70%		50,000	-	-	-	48,697
9057	75,592	-	-	-	69	-	94.59%	94.63%	96.18%		185,613	-	-	-	181,236
9062	742	-	-	-	-	-	89.20%	89.24%	93.63%		212,421	-	-	-	202,823
9072	42,515	-	-	-	28,433	-	127.11%	130.97%	138.78%		9,225	-	-	-	8,991
9074	2,052	-	-	-	281,320	-	95.40%	95.42%	106.58%		576,000	-	-	-	564,581
9076	779,646	-	-	-	101,776	-	126.01%	123.03%	121.20%		238,723	-	-	-	234,539
9077	46,535	-	-	-	203,253	30,905	98.12%	113.47%	120.73%		116,349	-	-	-	113,100
9080	516	-	-	-	-	-	83.96%	83.96%	92.08%		196,143	-	-	-	190,875
9082	31,224	-	-	-	86,944	69,204	118.86%	124.63%	127.90%		30,966	-	-	-	30,107
9083	103,600	-	-	-	5,014	64,114	131.27%	134.94%	121.62%		100,000	-	-	-	97,880
9084	74,704	-	-	-	687,465	-	111.93%	111.93%	120.24%		250,000	-	-	-	242,504
9085	-	-	-	-	-	-	91.70%	91.70%	98.91%		199,330	-	-	-	193,921
9087	340	-	-	-	-	-	101.77%	124.94%	114.97%		90,000	-	-	-	87,523
10000	1,901,871	-	-	-	186,506	111,021	110.83%	108.04%	117.10%		507,000	-	-	-	502,064
10008	107,140	-	-	-	39,550	260,668	100.21%	102.57%	109.72%		5,080,858	33,973	-	-	4,837,181
10019	820	-	-	-	-	-	95.35%	95.37%	97.91%		101,977	-	-	-	98,702
10022	87,959	-	-	-	50	-	91.02%	91.05%	96.66%		400,000	-	-	-	390,056
10026	384,511	-	-	-	1,104,163	371,185	100.35%	126.48%	123.80%		651,400	-	-	-	614,355
10031	75,122	-	-	-	667,282	-	106.23%	115.62%	120.36%		100,000	-	-	-	97,900
10035	898	-	-	-	181,809	-	89.58%	89.64%	101.73%		616,895	-	-	-	599,564
10038	52,209	-	-	-	19,361	-	100.43%	100.92%	105.99%		61,887	-	-	-	60,036
10047	196	-	-	-	39	-	95.96%	95.98%	99.56%		128,821	-	-	-	125,274
10048	7,516	-	-	-	1	-	96.27%	96.28%	100.87%		20,550	-	-	-	20,131
10049	397	-	-	-	-	-	81.67%	81.72%	86.18%		73,579	-	-	-	70,971
10051	110,456	110,456	-	-	-	125,736	92.65%	95.10%	101.54%		240,000	-	-	-	232,609
11009	6,491	-	-	-	-	965,647	93.99%	104.54%	100.23%		933,356	-	-	-	907,943
11018	51,237	-	-	-	-	-	106.85%	106.85%	109.04%		83,133	-	-	-	82,031
12000	10,223,916	-	-	-	1	-	113.28%	113.22%	101.94%		936,181	-	-	-	907,092
12004	387,877	-	-	-	-	1,083,016	98.78%	106.75%	97.69%		498,934	-	-	-	484,399
12026	2,521,385	-	-	-	3,025,790	-	108.10%	115.74%	119.96%		2,037,915	-	-	-	1,993,517
12028	528,129	-	-	-	155	588,406	98.19%	102.74%	100.77%		540,000	-	-	-	526,915
12033	93,660	-	-	-	-	171,297	100.93%	107.63%	101.35%		180,000	-	-	-	174,981
12042	138	-	-	-	-	12,603	88.50%	88.55%	91.58%		103,737	-	-	-	97,840
12043	156,191	-	-	-	6,339	-	110.82%	111.06%	119.92%		168,450	-	-	-	164,069
13000	4,089,611	-	-	-	-	-	103.81%	103.79%	111.78%		5,418,864	-	-	-	5,331,374
13001	2,155,060	-	-	-	1,133,860	-	110.90%	114.34%	118.54%		2,091,000	-	-	-	2,062,406
13002	2,074,265	2,074,263	-	-	-	2,074,263	90.23%	90.27%	94.39%		13,744,121	-	-	-	12,805,732
109000	583,750	-	-	-	-	-	95.09%	95.11%	106.97%		3,808,406	-	-	-	3,692,578
Orphans	-	-	-	-	-	-	-	-	-		-	-	-	-	-
Continuing Employer Total	133,966,813	3,255,914	-	-	16,550	37,851,394	104.92%	106.72%	110.69%		153,185,807	252,150	-	-	146,819,569
Continuing and New Employer Total	133,966,813	3,255,914	-	-	16,550	37,851,394	104.92%	106.72%	110.69%		153,185,807	252,150	-	-	146,819,569

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	20a	20b	20c(1)	20c(2)	20c(3)	20c(4)	28	29	30	31(a)	31(b)	32a(1)	32a(2)	32b(1)	32b(2)
	Did the plan have a "funding shortfall" for the prior year? (yes/no)	If 20a is "yes", were required quarterly installments for the current year made in a timely manner? (yes/no)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 1st quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 2nd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 3rd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 4th quarter)	Unpaid minimum required contribution for all prior years	Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	Target normal cost (line 6)	Excess Assets, if applicable, but not greater than 31(a)	Outstanding balance: Net shortfall amortization installment	Installment: Net shortfall amortization installment	Outstanding balance: Waiver amortization installment	Installment: Waiver amortization installment
Employer Number															
9007	Yes	Yes	-	-	-	-	-	-	-	88,500	-	140,859	61,583	-	-
9017	Yes	No	-	-	-	-	-	-	-	39,649	-	288,165	34,872	-	-
9026	No						-	-	-	145,038	145,038	-	-	-	-
9045	No						-	-	-	26,776	26,776	-	-	-	-
9057	Yes	Yes	-	-	-	-	-	-	-	59,464	-	241,838	120,871	-	-
9062	Yes	No	-	-	-	-	-	-	-	137,310	-	314,169	31,831	-	-
9072	No						-	-	-	38,896	38,896	-	-	-	-
9074	No						-	-	-	571,640	-	393,806	65,491	-	-
9076	No						-	-	-	48,883	48,883	-	-	-	-
9077	No						-	-	-	70,025	-	-	-	-	-
9080	Yes	Yes	-	-	-	-	-	-	-	59,108	-	384,655	122,255	-	-
9082	No						-	-	-	29,967	29,967	-	-	-	-
9083	No						-	-	-	42,096	42,096	-	-	-	-
9084	No						-	-	-	276,566	276,566	-	-	-	-
9085	Yes	Yes	-	-	-	-	-	-	-	109,427	-	442,909	83,779	-	-
9087	No						-	-	-	147,112	22,739	-	-	-	-
10000	No						-	-	-	2,383,852	2,383,852	-	-	-	-
10008	No						-	-	-	550,503	27,398	-	-	-	-
10019	Yes	Yes	-	-	-	-	-	-	-	79,672	-	87,327	18,251	-	-
10022	Yes	Yes	-	-	-	-	-	-	-	275,845	-	363,577	97,153	-	-
10026	No						-	-	-	258,816	20,242	-	-	-	-
10031	No						-	-	-	77,153	77,153	-	-	-	-
10035	Yes	Yes	-	-	-	-	-	-	-	486,945	-	570,407	111,359	-	-
10038	No						-	-	-	59,875	16,767	-	-	-	-
10047	Yes	Yes	-	-	-	-	-	-	-	49,886	-	122,236	75,115	-	-
10048	No						-	-	-	14,559	-	32,060	5,332	-	-
10049	Yes	No	-	-	-	-	-	-	-	34,274	-	334,084	36,344	-	-
10051	No						-	-	-	243,814	-	331,672	55,158	-	-
11009	No						-	-	-	902,009	-	-	-	-	-
11018	No						-	-	-	191,664	109,825	-	-	-	-
12000	No						-	-	-	2,445,307	2,445,307	-	-	-	-
12004	Yes	No	-	-	-	-	-	-	-	157,728	-	1,224,680	170,866	-	-
12026	No						-	-	-	1,141,337	1,141,337	-	-	-	-
12028	No						-	-	-	160,515	-	-	-	-	-
12033	No						-	-	-	85,582	23,668	-	-	-	-
12042	Yes	Yes	-	-	-	-	-	-	-	23,262	-	141,684	25,260	-	-
12043	Yes						-	-	-	188,916	188,916	-	-	-	-
13000	No						-	-	-	16,750,944	16,750,944	-	-	-	-
13001	No						-	-	-	1,562,266	1,562,266	-	-	-	-
13002	Yes	No	-	-	-	-	-	-	-	2,030,319	-	3,139,638	574,456	-	-
109000	No						-	-	-	3,132,038	-	3,310,383	550,527	-	-
Orphans	No						-	-	-	-	-	-	-	-	-
Continuing Employer Total			-	-	-	-	-	-	-	118,094,416	77,411,846	45,251,745	9,794,150	-	-
Continuing and New Employer Total	Yes	No	-	-	-	-	-	-	-	118,094,416	77,411,846	45,251,745	9,794,150	-	-

* Employers withdrawn from the plan between July 1, 2015 and June 30, 2016.

** Employers entering the plan between July 1, 2015 and June 30, 2016.

Orphan assets and liabilities are allocated to orphan-responsible employers.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2015
EIN: 13-5645888
PN: 333

2015 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	33Date	33	34	35CB	35PB	35	36	37	38a	38b	39	40	41a	41b	42	43
Employer Number	If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval	If a waiver has been approved for this plan year, enter the waived amount	Total funding requirement before reflecting carryover/prefunding balances (line 31 + line 32a + line 32b - line 33)	Balances used to offset funding requirement: Carryover balance	Balances used to offset funding requirement: Prefunding balance	Balances used to offset funding requirement: Total balance	Additional cash requirements (line 34 minus line 35(3))	Contributions allocated toward minimum required contribution for current year, adjusted to valuation date (line 19c)	total interest-adjusted excess contributions for current year	Portion of excess contribution attributable to use of prefunding and funding standard carryover balances	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	Unpaid minimum required contribution for all years	Alternative amortization schedule elected under Pension Relief Act of 2010	Eligible plan year(s) for which the election in line 41a was made	Amount of acceleration adjustment	Excess installment acceleration amount to be carried over to future plan years
9007			150,083	-	-	-	150,083	151,303	1,220	-	-	-				
9017			74,521	-	-	-	74,521	74,594	73	-	-	-	15 years	2010, 2011	-	-
9026			-	-	-	-	-	145,057	145,057	-	-	-	15 years	2011	-	-
9045			-	-	-	-	-	48,697	48,697	-	-	-				
9057			180,335	-	-	-	180,335	181,238	903	-	-	-				
9062			169,141	-	-	-	169,141	202,823	33,682	-	-	-	15 years	2010, 2011	-	-
9072			-	-	-	-	-	8,991	8,991	-	-	-				
9074			637,131	80,938	-	80,938	556,193	564,581	8,388	8,388	-	-				
9076			-	-	-	-	-	234,539	234,539	-	-	-				
9077			70,025	-	-	-	70,025	113,100	43,075	-	-	-	15 years	2011	-	-
9080			181,363	-	-	-	181,363	190,875	9,512	-	-	-				
9082			-	-	-	-	-	30,107	30,107	-	-	-				
9083			-	-	-	-	-	97,880	97,880	-	-	-				
9084			-	-	-	-	-	242,504	242,504	-	-	-				
9085			193,206	-	-	-	193,206	193,321	715	-	-	-				
9087			124,373	37,605	-	37,605	86,768	87,523	755	755	-	-				
10000			-	-	-	-	-	502,064	502,064	-	-	-				
10008			523,105	-	-	-	523,105	4,837,181	4,314,076	-	-	-	15 years	2010, 2011	-	-
10019			97,923	-	-	-	97,923	98,702	779	-	-	-	15 years	2010	-	-
10022			372,998	-	-	-	372,998	390,056	17,058	-	-	-				
10026			238,574	-	-	-	238,574	614,355	375,781	-	-	-				
10031			-	-	-	-	-	97,900	97,900	-	-	-				
10035			598,304	-	-	-	598,304	599,564	1,260	-	-	-				
10038			43,108	-	-	-	43,108	60,036	16,928	-	-	-				
10047			125,001	-	-	-	125,001	125,274	273	-	-	-				
10048			19,891	1	-	1	19,890	20,131	241	1	-	-	15 years	2010, 2011	-	-
10049			70,618	-	-	-	70,618	70,971	353	-	-	-	15 years	2010, 2011	-	-
10051			298,972	-	66,386	66,386	232,586	232,609	23	23	-	-				
11009			902,009	-	-	-	902,009	907,943	5,934	-	-	-				
11018			81,839	-	-	-	81,839	82,031	192	-	-	-				
12000			-	-	-	-	-	907,092	907,092	-	-	-				
12004			328,594	-	-	-	328,594	484,399	155,805	-	-	-	15 years	2010	-	-
12026			-	-	-	-	-	1,993,517	1,993,517	-	-	-				
12028			160,515	-	-	-	160,515	526,915	366,400	-	-	-				
12033			61,914	-	-	-	61,914	174,981	113,067	-	-	-	15 years	2010, 2011	-	-
12042			48,522	-	12,575	12,575	35,947	97,840	61,893	12,575	-	-	15 years	2010	-	-
12043			-	-	-	-	-	164,069	164,069	-	-	-				
13000			-	-	-	-	-	5,331,374	5,331,374	-	-	-				
13001			-	-	-	-	-	2,062,406	2,062,406	-	-	-				
13002			2,604,775	-	2,021,678	2,021,678	583,097	12,805,732	12,222,635	2,021,678	-	-	15 years	2010	-	-
109000			3,682,565	-	-	-	3,682,565	3,692,578	10,013	-	-	-				
Orphans			-	-	-	-	-	-	-	-	-	-				
Continuing Employer Total		-	50,476,720	628,987	2,919,703	3,548,690	46,928,030	146,819,569	99,891,538	2,245,814	-	-				
Continuing and New Employer Total		-	50,476,720	628,987	2,919,703	3,548,690	46,928,030	146,819,569	99,891,538	2,245,814	-	-	15 years	2010, 2011		

* Employers withdrawn from the plan between July 1, 2015 and June 30, 2016.

** Employers entering the plan between July 1, 2015 and June 30, 2016.

Orphan assets and liabilities are allocated to orphan-responsible employers.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2015
EIN: 13-5645888
PN: 333

SCHEDULE SB ATTACHMENTS

Schedule SB – Statement by Enrolled Actuary

Plan Sponsor	Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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EIN / PN	13-5645888 / 333
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Plan Name	Pentegra Defined Benefit Plan for Financial Institutions
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Valuation Date	July 1, 2015
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Enrolled Actuary	David M. Flagg
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Enrollment Number	17-03713
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The actuarial assumptions that are not mandated by IRC § 430 and regulations, represent the enrolled actuary's best estimate of anticipated experience under the plan, subject to the following conditions:

The actuarial valuation, on which the information in this Schedule SB is based, has been prepared in reliance upon the employee and financial data furnished by the plan administrator and the trustee. The financial information was audited by the independent certified public accountants for the Fund.

The enrolled actuary has not made a rigorous check of the accuracy of this information but has accepted it after reviewing it and concluding it is reasonable in relation to similar information furnished in previous years. The amounts of contributions and dates paid shown in Line 18 of Schedule SB were listed in reliance on information provided by the plan administrator and/or trustee.

Retirement Fund ID#	Salary Def	Salary Def Code	Vesting	Benefit Formula
1000	January 1 Basic	10	2-6 YEAR	2.00% High-3
1001	January 1 Basic	10	5 YEAR	2.00% High-3
1004	January 1 Basic	10	5 YEAR	2.00% High-5
1006	January 1 Basic and Partial Commission	12	5 YEAR	1.00% High-5
1007	January 1 Basic and Partial Commission	12	5 YEAR	2.00% High-5
1019	Basic as Earned and Partial Commission	42	5 YEAR	2.00% High-3
1020	January 1 Basic, Prior Year Bonus & OT	30	5 YEAR	2.00% Career
1024	January 1 Basic	10	5 YEAR	2.00% High-5
1025	W-2 (Includes Commissions)	70	5 YEAR	2.00% Career
1027	January 1 Basic	10	5 YEAR	1.00% High-5
1030	January 1 Basic	10	5 YEAR	1.00% Career
1032	W-2 (Includes Commissions)	70	5 YEAR	1.00% Career
1034	January 1 Basic	10	5 YEAR	2.00% High-5
1046	January 1 Basic	10	5 YEAR	.75% High-5
1055	Basic as Earned and Partial Commission	42	5 YEAR	1.50% High-3 w/ 40 Year Service Cap
1063	W-2 (Includes Commissions)	70	5 YEAR	2.00% High-3
1064	January 1 Basic, Prior Year Bonus & OT and Full Commission	31	5 YEAR	1.50% High-5
1069	W-2 (Includes Commissions)	70	5 YEAR	2.00% High-5
1070	Basic as Earned	40	2-6 YEAR	1.50% High-3
1072	January 1 Basic	10	2-6 YEAR	1.00% / 1.50% High-5 w/ Floating Covered Compensation
1073	January 1 Basic	10	5 YEAR	1.75% High-3
1074	W-2 (Includes Commissions)	70	5 YEAR	1.75% High-5
1077	Basic as Earned	40	5 YEAR	1.00% Career
1079	January 1 Basic	10	5 YEAR	1.15% High-5 w/ 25 Year Service Cap
1080	Basic as Earned and Full Commission	41	2-5 YEAR	(2% High-5 - .65% High-3 up to Floating Covered Compensation) for service <= 25 Years + (.5% High-5 for Service > 25 Years (service capped at 10 years on the .5% piece) only w/ >20 Years @1/1/1995))
1082	Basic as Earned and Full Commission	41	5 YEAR	50% / 62% High-3 w/ Floating Covered Compensation w/ 25 Year Service Minimum (no project & prorate w/ unretired 62 & 30)
1083	January 1 Basic	10	5 YEAR	2.00% High-3
1084	Basic as Earned and Full Commission	41	5 YEAR	50% / 62% High-3 w/ Floating Covered Compensation w/ 25 Year Service Minimum
1086	W-2 (Includes section 125, 402(g), 414(h)(2))	Special	3 YEAR	Cash Balance
1088	W-2 (Includes Commissions)	70	5 YEAR	1.2% High-5 for service capped at 35 years + .4% High-5 in excess of Floating Covered Compensation for service capped at 35 years
2000	Basic as Earned, Bonus & OT as Earned and Full Commission	61	2-6 YEAR	2.50% High-3 w/ 30 Year Service Cap
2003	January 1 Basic	10	5 YEAR	2.00% High-5
2006	January 1 Basic	10	5 YEAR	2.00% High-5
2009	January 1 Basic	10	2-6 YEAR	2.00% Career
2012	January 1 Basic	10	5 YEAR	2.00% High-5
2018	W-2 (Includes Commissions)	70	2-6 YEAR	70% High-5 w/ 25 Year Service Minimum
2019	W-2 (Includes Commissions)	70	5 YEAR	1.75% High-5 w/ 40 Year Service Cap
2022	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	1.25% / 1.75% High-5 w/ Floating Covered Compensation
2023	January 1 Basic	10	5 YEAR	50% / 62.5% High-5 w/ Floating Covered Compensation w/ 25 Year Service Minimum
2026	Basic as Earned	40	2-6 YEAR	2.25% High-5 for Service <= 25 Years + .25% High-5 for Service > 25 Years (project and prorate)
2027	W-2 (Includes Commissions)	70	3 YEAR	1.333% / 1.667% Career Average w/ Floating Covered Compensation
2029	January 1 Basic	10	3-7 YEAR	32.5% / 50% High-5 w/ Floating Covered Compensation w/ 35 Year Service Minimum
2030	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	1.25% High-5 with a 30 Year Service Cap (High-5 of the last 10 years)
2032	January 1 Basic	10	5 YEAR	2.085% / 2.4% High-3 w/ Floating Covered Compensation (service capped at 25 years)
2033	Basic as Earned	40	SPECIAL	60% High-3 w/ 25 Year Service Minimum
2034	W-2 (Includes Commissions)	70	5 YEAR	2.00% High-3 w/ 30 Year Service Cap
2037	SPECIAL	Special	2-6 YEAR	60% High-5 w/ 30 Year Service Minimum
2038	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	1.00% High-5 w/ 25 Year Service Cap
2039	Basic as Earned	40	5 YEAR	45.25% / 55% H-5 w/ Floating Covered Compensation w/ 15 Year Service Minimum (+.25% to H-5 for Svc > 15 yrs) (\$600 per yr min bft)
3000	January 1 Basic	10	5 YEAR	2.00% High-3
3011	January 1 Basic	10	5 YEAR	2.00% High-5
3012	January 1 Basic, Prior Year Bonus & OT and Full Commission	32	5 YEAR	2.00% High-5
3019	January 1 Basic and Partial Commission	12	5 YEAR	1.50% High-5
3023	January 1 Basic	10	2-6 YEAR	2.00% High-5
3031	January 1 Basic	10	5 YEAR	2.00% High-5
3032	January 1 Basic	10	5 YEAR	1.50% High-5
3036	January 1 Basic	10	5 YEAR	1.00% High-5
3054	January 1 Basic	10	5 YEAR	1.50% High-5
3063	Basic as Earned	40	2-6 YEAR	1.75% High-5
3069	January 1 Basic	10	5 YEAR	25% High-3 w/ 30 Year Service Minimum
3073	W-2 (Includes Commissions)	70	2-6 YEAR	1.00% / 1.50% High-5 w/ Floating Covered Compensation (service capped at 25 years)
3074	Basic as Earned	40	SPECIAL	1.50% High-5
3077	W-2 (Includes Commissions)	70	3-7 YEAR	2.15% High-5 + .65% High-5 in excess of Floating Covered Compensation (service capped at 25 years on both pieces)
4000	January 1 Basic, Prior Year Bonus & OT	30	2-5 YEAR	2.50% High-3 w/ 30 Year Service Cap
4026	January 1 Basic	10	5 YEAR	2.00% High-3
4079	January 1 Basic	10	2-6 YEAR	37.5% / 50% High-5 w/ Fixed Covered Compensation w/ 25 Year Service Minimum
4084	Basic as Earned	40	2-6 YEAR	2.00% High-3
4087	W-2 (Includes Commissions)	70	5 YEAR	1.6% High-5 for all service + .48% High-5 in excess of Covered Compensation (service capped at 35 years)
4088	W-2 (Includes Commissions)	70	5 YEAR	30% / 50% High-5 w/ Floating Covered Compensation w/ 35 Year Service Minimum
4090	Section 3401(a)	71	5 YEAR	12% High-5 + 1% / 1.5% High-5 w/ Floating Covered Compensation for service after 7/1/2007 + 7/1/2007 Frozen SSPIA Benefit
4091	W-2 excluding bonuses and spec payments	82	5 YEAR	4% High-5 with 20 Year Service Cap (ignores last 5 years if service > 5 years)
4092	January 1 Basic	10	5 YEAR	1.50% / 1.85% High-3 w/ Floating Covered Compensation (service capped at 30 years) + 1.85% High-3 for service in excess of 30 years
4094	W-2 (Excludes 132(f))	80	3-7 YEAR	.65% Career Average (if service precedes 1/1/1996, use 1995 salary for all such service) w/ 35 year svc cap (project & prorate formula)
4096	W-2 (Includes Commissions)	70	5 YEAR	1.50% H-5 for svc up to 25 yrs + .75% H-5 for svc > 25 yrs but < 35 yrs + (.75% if SSNRA=65, .7% if SSNRA=66, .65% if SSNRA=67) H-5 > Floating CCL for svc up to 35 yrs
4097	Basic as Earned, Bonus & OT as Earned	60	2-6 YEAR	1.5% High-5 x service + .51% High-5 in excess of \$10,000 Fixed Covered Compensation x service where service is capped at 40 years maximum (project and prorate)
5000	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	2.50% High-3
5001	January 1 Basic	10	5 YEAR	2.00% Career
5002	January 1 Basic, Prior Year Bonus & OT	30	5 YEAR	2.25% High-3
5010	January 1 Basic	10	5 YEAR	1.00% Career
5021	January 1 Basic	10	5 YEAR	1.50% High-5
5026	Basic as Earned and Full Commission	41	5 YEAR	1.50% High-5
5034	W-2 (Includes Commissions)	70	5 YEAR	1.00% High-5

Retirement Fund ID#	Salary Def	Salary Def Code	Vesting	Benefit Formula
5042	January 1 Basic, Prior Year Bonus & OT	30	2-6 YEAR	2.00% High-5
5044	January 1 Basic	10	5 YEAR	2.00% High-5
5045	January 1 Basic	10	5 YEAR	1.50% High-3
5047	W-2 (Includes Commissions)	70	5 YEAR	2.50% High-5
5050	January 1 Basic	10	2-6 YEAR	1.00% / 1.50% High-5 w/ Floating Covered Compensation
5051	January 1 Basic	10	5 YEAR	2.00% High-5
5065	January 1 Basic	10	5 YEAR	1.00% High-3
5072	W-2 (Includes Commissions)	70	5 YEAR	2.00% High-5
5079	January 1 Basic, Prior Year Bonus & OT and Full Commission	31	5 YEAR	2.00% Career
5080	January 1 Basic	10	2-6 YEAR	1.50% High-5
5083	January 1 Basic and Full Commission	11	5 YEAR	1.50% Career
5091	January 1 Basic	10	5 YEAR	1.00% High-5
5093	January 1 Basic, Prior Year Bonus & OT	30	5 YEAR	2.00% High-5
5118	W-2 (Includes Commissions)	70	5 YEAR	1.00% / 1.50% High-5 w/ Floating Covered Compensation
5121	January 1 Basic	10	2-6 YEAR	1.5% High-5
5125	W-2 (Includes Commissions)	70	5 YEAR	1.45% / 2.10% High-3 w/ Floating Covered Compensation
5126	W-2 (Includes Commissions)	70	5 YEAR	1.15% High-5 + .55% High-5 in excess of Floating Covered Compensation (service capped at 35 years on .55% piece)
5127	Section 415 compensation	Special	5 YEAR	1.05% High-3 + .6% High-3 in excess of Floating Covered Compensation (service capped at 35 years)
5128	January 1 Basic	10	5 YEAR	25% High-5 w/ 25 Year Service Minimum
5129	W-2 (Excludes sections 125 and 132f)	70	3-7 YEAR	50% H-5 w/ 30 Year Service Minimum (15 Year Minimum if enrolled on or before 1/1/2002)
5130	W-2 (Includes Commissions)	70	3-7 YEAR	.85% / 1.50% High-5 w/ \$10,000 Fixed Covered Compensation (service capped at 35 years) - project and prorate
6000	W-2 (Includes Commissions)	70	5 YEAR	2.50% High-3
6016	January 1 Basic, Prior Year Bonus & OT	30	5 YEAR	.5% Career
6028	January 1 Basic	10	5 YEAR	1.00% High-5
6037	January 1 Basic	10	5 YEAR	2.00% High-5
6040	January 1 Basic, Prior Year Bonus & OT	30	5 YEAR	2.00% High-5
6042	January 1 Basic	10	2-6 YEAR	2.00% High-3
6044	January 1 Basic	10	5 YEAR	1.00% Career
6049	January 1 Basic, Prior Year Bonus & OT	30	5 YEAR	2.00% High-5
6050	January 1 Basic	10	5 YEAR	1.50% High-5
6070	W-2 (Includes Commissions)	70	5 YEAR	2.00% High-3
6071	January 1 Basic	10	5 YEAR	2.00% High-5
6077	Basic as Earned and Partial Commission	42	5 YEAR	1.00% High-5
6079	January 1 Basic	10	2-6 YEAR	1.50% High-5
6086	January 1 Basic	10	5 YEAR	2.00% High-5
6087	W-2 (Includes Commissions)	70	5 YEAR	1.50% High-5
6093	January 1 Basic	10	5 YEAR	1.25% High-5
6099	January 1 Basic and Partial Commission	12	5 YEAR	1.25% High-5
6107	January 1 Basic	10	5 YEAR	2.00% High-5
6110	Basic as Earned and Partial Commission	42	5 YEAR	1.50% / 2.00% High-5 w/ Floating Covered Compensation
6113	January 1 Basic and Prior Year OT	20	5 YEAR	1.50% High-5
6115	January 1 Basic	10	5 YEAR	1.50% High-5
6116	January 1 Basic, Prior Year Bonus & OT	30	5 YEAR	1.50% High-5
6120	January 1 Basic	10	2-6 YEAR	1.50% / 2.00% High-5 w/ Fixed Covered Compensation
6121	January 1 Basic	10	5 YEAR	2.00% High-5
6124	January 1 Basic	10	5 YEAR	1.25% High-5
6125	January 1 Basic	10	5 YEAR	2.00% High-5
6126	W-2 (Includes Commissions)	70	5 YEAR	2.00% High-5
6129	Basic as Earned, Bonus & OT as Earned	60	2-6 YEAR	1.00% High-5
6130	W-2 (Includes Commissions)	70	5 YEAR	2.50% High-5 w/ 20 Year Service Cap
6132	W-2 (Includes Commissions)	70	2-6 YEAR	1.75% High-5
6135	Basic as Earned	40	5 YEAR	1.00% / 1.50% High-5 w/ Fixed Covered Compensation
6136	W-2 (Includes Commissions)	70	2-6 YEAR	1.50% High-5 w/ 25 Year Service Cap
6138	W-2 (Includes Commissions)	70	2-6 YEAR	1.40% High-5
6140	W-2 (Includes Commissions)	70	2-5 YEAR	2.30% High-10 + .6% High-10 in excess of Covered Compensation (service capped at 20 years)
6141	W-2 (excludes bonuses)	Special	5 YEAR	.8% High-5 for all service + .58% High-5 in excess of \$10,000 Fixed Covered Compensation (service capped at 35 years) - project & prorate
6142	W-2 (Includes Commissions)	70	2-6 YEAR	1.75% Career Average + .5% Career Average in Excess of \$13,800 Fixed Covered Compensation
6143	W-2 (Includes Commissions)	70	3-7 YEAR	1% High-5 + .65% High-5 in excess of Fixed Covered Compensation (service capped at 35 years)
7000	Basic as Earned, Bonus & OT as Earned	60	2-6 YEAR	2.25% High-5
7011	Basic as Earned and Full Commission	41	5 YEAR	2.00% High-5
7015	January 1 Basic	10	5 YEAR	1.50% High-5
7018	January 1 Basic	10	5 YEAR	2.00% High-5
7027	January 1 Basic	10	5 YEAR	1.50% / 2.00% High-5 w/ Floating Covered Compensation
7031	January 1 Basic	10	5 YEAR	2.00% High-5
7048	January 1 Basic	10	5 YEAR	2.00% High-5
7056	January 1 Basic and Full Commission	11	2-6 YEAR	1.00% / 1.50% High-5 w/ Fixed Covered Compensation
7060	January 1 Basic	10	5 YEAR	2.00% High-5
7064	January 1 Basic	10	5 YEAR	2.00% High-5
7065	Basic as Earned	40	5 YEAR	2.00% High-3
7088	January 1 Basic	10	2-6 YEAR	2.00% High-5
7099	January 1 Basic	10	5 YEAR	2.00% High-5
7100	W-2 (Includes Commissions)	70	2-6 YEAR	1.00% Career
7101	Basic as Earned, Bonus & OT as Earned	60	2-6 YEAR	1.50% High-5
7114	January 1 Basic	10	5 YEAR	1.50% High-5
7115	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	1.50% High-5
7117	January 1 Basic	10	5 YEAR	1.50% High-5
7118	W-2 (Includes Commissions)	70	2-6 YEAR	1.50% High-5
7120	W-2 (Includes Commissions)	70	3-7 YEAR	1.50% High-5 w/ 35 Year Service Cap
8000	W-2 (Includes Commissions and LTI)	70	5 YEAR	2.25% High-3
8006	January 1 Basic and Full Commission	11	5 YEAR	1.00% High-5
8026	Basic as Earned	40	5 YEAR	1.50% / 2.00% High-5 w/ Floating Covered Compensation
8031	January 1 Basic	10	5 YEAR	1.00% High-5

Retirement Fund ID#	Salary Def	Salary Def Code	Vesting	Benefit Formula
8051	January 1 Basic	10	2-6 YEAR	2.00% High-5
8054	January 1 Basic	10	5 YEAR	1.50% High-5
8066	January 1 Basic	10	5 YEAR	1.00% Career
8087	January 1 Basic, Prior Year Bonus & OT and Full Commission	31	5 YEAR	2.00% High-3
8103	Basic as Earned	40	2-6 YEAR	2.00% High-5
8104	January 1 Basic	10	5 YEAR	2.50% High-3
8105	Basic as Earned plus OT	50	3-7 YEAR	1.73% High-5 + .65% High-5 in excess of Covered Compensation (service capped at 20 years)
9007	W-2 (Includes Commissions)	70	2-6 YEAR	1.50% High-3
9017	January 1 Basic	10	5 YEAR	1.00% / 1.50% High-3 w/ Floating Covered Compensation
9026	January 1 Basic	10	5 YEAR	.5% Career
9045	January 1 Basic	10	5 YEAR	2.00% Career
9057	January 1 Basic, Prior Year Bonus & OT	30	5 YEAR	2.00% Career
9062	January 1 Basic	10	5 YEAR	2.00% High-3
9072	January 1 Basic, Prior Year Bonus & OT	30	5 YEAR	2.00% High-5
9074	January 1 Basic	10	2-6 YEAR	55% High-5 w/ 30 Year Service Minimum
9076	W-2 (Includes Commissions)	70	2-6 YEAR	50% High-5 w/ 20 Year Service Minimum at NRD + 15% High-5 in excess of Floating Covered Compensation w/ 26 Year Service Minimum at the SSNRA
9077	W-2 (Includes Commissions)	70	2-6 YEAR	50% High-5 w/ 35 Year Service Minimum at NRD + 22.75% High-5 in excess of Floating Covered Compensation w/ 35 Year Service Minimum at SSNRA
9080	Section 415 compensation	76	3-7 YEAR	1.75% High-3
9082	Basic as Earned	40	5 YEAR	[1.5% H-5 up to 25 yrs + .65% H-5 in excess of CCL up to 30 yrs + .75% H-5 in excess of 25 years] reduced 1/15 per yr for NRD svc < 15 yrs
9083	Basic as Earned	40	3-7 YEAR	25% High-5 w/ 25 Year Service Minimum
9084	W-2 (Includes Commissions)	70	5 YEAR	2.25% Career
9085	W-2 (Includes Commissions)	70	3-7 YEAR	1.6% / 2.1% Career Average with \$10,000 Fixed Covered Compensation Level (35 svc cap on 2.1% piece)
9087	W-2 (Includes Commissions)	70	3 YEAR	.95% High-5 for all service + .65% High-5 in excess of \$4,800 CCL x service capped at 45 years (project & prorate formula)
10000	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	2.00% High-3 w/ 30 Year Service Cap
10008	January 1 Basic	10	5 YEAR	2.00% High-5
10019	January 1 Basic	10	5 YEAR	1.50% Career
10022	W-2 (Includes Commissions)	70	2-6 YEAR	3.00% High-3
10026	January 1 Basic and Full Commission	11	5 YEAR	1.00% High-5
10031	Basic as Earned and Full Commission	41	5 YEAR	1.50% High-3
10035	January 1 Basic and Partial Commission capped at \$200,000	12	5 YEAR	1.00% High-5
10038	January 1 Basic	10	5 YEAR	2.00% Career
10047	Basic as Earned plus OT	50	2-6 YEAR	1.00% High-5
10048	W-2 (Includes Commissions)	70	2-6 YEAR	55% High-5 w/ 25 Year Service Minimum
10049	W-2 (excludes section 125)	Special	2-6 YEAR	No Formula - Benefits are frozen upon commencement (1/1/2003)
10051	W-2 (Includes Commissions)	70	5 YEAR	12/31/1994 accrued bft + 1.4% High-5 for service up to 10 years + 1.05% High-5 for service in excess of 10 years for service since 1/1/1995
11009	Basic as Earned and Full Commission	70	3-7 YEAR	2% High-5 with 25 year service cap
11018	W-2 (Includes Commissions)	70	3-7 YEAR	1.50% / 2.00% High-5 w/ Floating Covered Compensation (service capped at 25 years) (project and prorate)
12000	Basic as Earned, Bonus & OT as Earned	60	2-6 YEAR	Split Accrual Rate: 2.50% High-3 for service up to 8/1/2013 + 2.00% High-3 for service after 8/1/2013
12004	January 1 Basic	10	3 YEAR	2.00% High-5
12026	January 1 Basic, Prior Year Bonus & OT	30	5 YEAR	2.25% High-5
12028	January 1 Basic	10	5 YEAR	2.00% High-5
12033	January 1 Basic	10	2-6 YEAR	1.50% Career
12042	W-2 (Includes Commissions)	70	2-6 YEAR	2.00% High-3
12043	W-2 (Includes Commissions)	70	5 YEAR	1.2% High-5 for all service + .5% High-5 in excess of \$10,000 Fixed Covered Compensation (service capped at 40 years)
13000	Basic as Earned	40	2-6 YEAR	2.00% High-3
13001	Basic as Earned, Bonus & OT as Earned	60	2-6 YEAR	2.00% High-3
13002	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	2.00% High-3
101000	January 1 Basic	10	2-6 YEAR	1.50% High-5
101019	Basic as Earned and Partial Commission	42	5 YEAR	1.25% / 1.85% High-3 w/ Floating Covered Compensation (service capped at 25 years)
101074	W-2 (Includes Commissions)	70	5 YEAR	1.25% High-5 w/ 30 Year Service Cap
101079	January 1 Basic	10	3 YEAR	Cash Balance
101080	W-2 (Includes Commissions)	70	3-7 YEAR	Benefits have been frozen since 12/31/1997 (Slades Ferry EE's)
102000	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	If hired >= 7/08: 2% H-5 w 30 yr cap; For 2000 Ees, if NOT age 50+5 vst on 7/08 = 2.5% H-3 x svc up to 7/08 + 2% H-5 x svc after 7/08 (total svc cap at 30 yrs; H-3 & H-5 calc'd at term)
103000	January 1 Basic	10	5 YEAR	1.50% High-5
103023	January 1 Basic	10	2-6 YEAR	2.00% High-5
104000	January 1 Basic	10	5 YEAR	1.50% High-5 w/ 30 Year Service Cap
104091	W-2 excluding bonuses and spec payments	82	5 YEAR	1% Career Average
105000	Basic as Earned	40	5 YEAR	1.25% High-5
105121	January 1 Basic	10	2-5 YEAR	1.5% High-5
105129	W-2 (Excludes sections 125 and 132f)	70	3-7 YEAR	40% H-5 w/ 30 Year Service Minimum (15 Year Minimum if enrolled on or before 1/1/2002)
105130	W-2 (Includes Commissions)	70	3-7 YEAR	.85% / 1.50% High-5 w/ \$10,000 Fixed Covered Compensation (service capped at 35 years) - project and prorate
106000	W-2 (Includes Commissions)	70	5 YEAR	1.50% High-5
107000	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	1.75% High-5
107088	January 1 Basic	10	2-6 YEAR	1.50% High-5
108026	Basic as Earned	40	5 YEAR	1.00% Career
108066	January 1 Basic	10	5 YEAR	2.00% High-5
108105	Basic as Earned plus OT	50	5 YEAR	1.00% / 1.50% Career Integrated w/ Floating Covered Compensation + Most Recent 1/1 PAS
109000	W-2 (Includes Commissions)	70	5 YEAR	2.00% High-3 w/ 30 Year Service Cap
111009	Basic as Earned and Full Commission	70	1-3 YEAR	Cash Balance - 3% pay credit, minimum 2% interest credit
112028	January 1 Basic	10	5 YEAR	1.00% High-5
113001	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	1.50% High-5
113002	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	1.50% High-5
202000	Basic as Earned	40	5 YEAR	1.50% High-5 w/ 30 Year Service Cap
205129	W-2 (Excludes sections 125 and 132f)	70	3-7 YEAR	30% H-5 w/ 30 Year Service Minimum (15 Year Minimum if enrolled on or before 1/1/2002)
213002	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	.50% High-5

Retirement Fund ID#	Formula Add/Red 1	Accrual Rate 1	Avg Sal 1	Integration Opt 1	Service Max 1	Service Min 1	Target Svc Min 1	Service Def 1	Misc 1	Formula Add/Red 2	Accrual Rate 2	Avg Sal 2	Integration Opt 2	Service Max 2	Service Min 2	Target Svc Min 2	Service Def 2
1000	+	.02	3					U									
1001	+	.02	3					U									
1004	+	.02	5					U									
1006	+	.01	5					U									
1007	+	.02	5					U									
1019	+	.02	3					U									
1020	+	.02	0					U									
1024	+	.02	5					U									
1025	+	.02	0					U									
1027	+	.01	5					U									
1030	+	.01	0					U									
1032	+	.01	0					U									
1034	+	.02	5					U									
1046	+	.0075	5					U									
1055	+	.015	3		40			U									
1063	+	.02	3					U									
1064	+	.015	5					U									
1069	+	.02	5					U									
1070	+	.015	3					U									
1072	+	.01	5	2				P	+	.015	5	2					P
1073	+	.0175	3					U									
1074	+	.0175	5					U									
1077	+	.01	0					U									
1079	+	.0115	5		25			U									
1080	+	.02	5	2	25			U	-	.0065	3	2		25			U
1082	+	.5	3	2			25	P	+	.62	3	2				25	P
1083	+	.02	3					U									
1084	+	.5	3	2			25	P	+	.62	3	2				25	P
1086																	
1088	+	.012	5		35			U	+	.004	5	2		35			U
2000	+	.025	3		30			U									
2003	+	.02	5					U									
2006	+	.02	5					U									
2009	+	.02	0					U									
2012	+	.02	5					U									
2018	+	.7	5				25	P									
2019	+	.0175	5		40			U									
2022	+	.0125	5	2				P	+	.0175	5	2					P
2023	+	.5	5	2			25	P	+	.625	5	2				25	P
2026	+	.0225	5		25			P	+	.0025	5			25			P
2027	+	.01333	0	2				U	+	.01667	0						U
2029	+	.325	5	2			35	P	+	.5	5	2				35	P
2030	+	.0125	5		30			U									
2032	+	.02085	3	2	25			U	+	.024	3	2		25			U
2033	+	.6	3				25	P									
2034	+	.02	3		30			U									
2037	+	.6	5				30	P									
2038	+	.01	5		25			U									
2039	+	.4525	5	2			15	P	+	.55	5	2				15	P
3000	+	.02	3					U									
3011	+	.02	5					U									
3012	+	.02	5					U									
3019	+	.015	5					U									
3023	+	.02	5					U									
3031	+	.02	5					U									
3032	+	.015	5					U									
3036	+	.01	5					U									
3054	+	.015	5					U									
3063	+	.0175	5					U									
3069	+	.25	3				30	P									
3073	+	.01	5	2	25			U	+	.015	5	2		25			U
3074	+	.015	5					U									
3077	+	.0215	5		25			P	+	.0065	5	2		25			P
4000	+	.025	3		30			U									
4026	+	.02	3					U									
4079	+	.375	5	3			25	P	+	.5	5	3				25	P
4084	+	.02	3					U									
4087	+	.016	5	2	35			U	+	.0208	5	2		35			U
4088	+	.3	5	2			35	P	+	.5	5	2				35	P
4090	+	.12	5					P	+	.01	5	2					P
4091	+	.04	5		20			U									
4092	+	.015	3	2	30			U	+	.0185	3	2		30			U
4094	+	.0065	0		35			U									
4096	+	.015	5		25			U	+	.0075	5			35	25		U
4097	+	.015	5	3	40			P	+	.0051	5	3		40			P
5000	+	.025	3					U									
5001	+	.02	0					U									
5002	+	.0225	3					U									
5010	+	.01	0					U									
5021	+	.015	5					U									
5026	+	.015	5					U									
5034	+	.01	5					U									

Retirement Fund ID#	Formula Add/Red 1	Accrual Rate 1	Avg Sal 1	Integration Opt 1	Service Max 1	Service Min 1	Target Svc Min 1	Service Def 1	Misc 1	Formula Add/Red 2	Accrual Rate 2	Avg Sal 2	Integration Opt 2	Service Max 2	Service Min 2	Target Svc Min 2	Service Def 2
5042	+	.02	5					U									
5044	+	.02	5					U									
5045	+	.015	3					U									
5047	+	.025	5					U									
5050	+	.01	5	2				P	+	.015	5	2					P
5051	+	.02	5					U									
5065	+	.01	3					U									
5072	+	.02	5					U									
5079	+	.02	0					U									
5080	+	.015	5					U									
5083	+	.015	0					U									
5091	+	.01	5					U									
5093	+	.02	5					U									
5118	+	.01	5	2				P	+	.015	5	2					P
5121	+	.015	5					U									
5125	+	.0145	3	2				P	+	.021	3	2					P
5126	+	.0115	5					U	+	.55%	5	2		35			U
5127	+	.0105	3		35			U	+	.006	3	2		35			U
5128	+	.25	5				25	P									
5129	+	.5	5				30	P									
5130	+	.0085	5	3	35			P	+	.015	5	3		35			P
6000	+	.025	3					U									
6016	+	.005	0					U									
6028	+	.01	5					U									
6037	+	.02	5					U									
6040	+	.02	5					U									
6042	+	.02	3					U									
6044	+	.01	0					U									
6049	+	.02	5					U									
6050	+	.015	5					U									
6070	+	.02	3					U									
6071	+	.02	5					U									
6077	+	.01	5					U									
6079	+	.015	5					U									
6086	+	.02	5					U									
6087	+	.015	5					U									
6093	+	.0125	5					U									
6099	+	.0125	5					U									
6107	+	.02	5					U									
6110	+	.015	5	2				U	+	.02	5	2					U
6113	+	.015	5					U									
6115	+	.015	5					U									
6116	+	.015	5					U									
6120	+	.015	5	3				U	+	.02	5	3					U
6121	+	.02	5					U									
6124	+	.0125	5					U									
6125	+	.02	5					U									
6126	+	.02	5					U									
6129	+	.01	5					U									
6130	+	.025	5		20			U									
6132	+	.0175	5					U									
6135	+	.01	5	3				P	+	.015	5	3					P
6136	+	.015	5		25			U									
6138	+	.014	5					U									
6140	+	.023	10	2	20			U	+	.006	10	2		20			U
6141	+	.008	5					P	+	.0058	5	10000		35			P
6142	+	.0175	0					U	+	.005	0	13800					U
6143	+	.01	5		35			U	+	.0065	5	3		35			U
7000	+	.0225	5					U									
7011	+	.02	5					U									
7015	+	.015	5					U									
7018	+	.02	5					U									
7027	+	.015	5	2				U	+	.02	5	2					U
7031	+	.02	5					U									
7048	+	.02	5					U									
7056	+	.01	5	3				P	+	.015	5	3					P
7060	+	.02	5					U									
7064	+	.02	5					U									
7065	+	.02	3					U									
7088	+	.02	5					U									
7099	+	.02	5					U									
7100	+	.01	0					U									
7101	+	.015	5					U									
7114	+	.015	5					U									
7115	+	.015	5					U									
7117	+	.015	5					U									
7118	+	.015	5					U									
7120	+	.015	5		35			P									
8000	+	.0225	3					U									
8006	+	.01	5					U									
8026	+	.015	5	2				U	+	.02	5	2					U
8031	+	.01	5					U									

Retirement Fund ID#	Formula Add/Red 1	Accrual Rate 1	Avg Sal 1	Integration Opt 1	Service Max 1	Service Min 1	Target Svc Min 1	Service Def 1	Misc 1	Formula Add/Red 2	Accrual Rate 2	Avg Sal 2	Integration Opt 2	Service Max 2	Service Min 2	Target Svc Min 2	Service Def 2
8051	+	.02	5					U									
8054		.015	5					U									
8066	+	.01	0					U									
8087	+	.02	3					U									
8103	+	.02	5					U									
8104	+	.025	3					U									
8105	+	.0173	5		20			U	+	.0065	5	2		20			U
9007	+	.015	3					U									
9017	+	.01	3	2				P	+	.015	3	2					P
9026	+	.005	0					U									
9045	+	.02	0					U									
9057	+	.02	0					U									
9062	+	.02	3					U									
9072	+	.02	5					U									
9074	+	.55	5				30	U									
9076	+	.5	5	2			20	P	+	.15	5	2				26	P
9077	+	.5	5	2			35	P	+	.2275	5	2				35	P
9080	+	.0175	3					U									
9082	+	.015	5		25			P	+	.0065	5	2		30			P
9083	+	.25	5				25	P									
9084	+	.0225	0					U									
9085	+	.016	0	3				U	+	.021	0	3		35			U
9087	+	0.0095	5					P	+	0.0065	5	4800		45			P
10000	+	.02	3		30			U									
10008	+	.02	5					U									
10019	+	.015	0					U									
10022	+	.03	3					U									
10026	+	.01	5					U									
10031	+	.015	3					U									
10035	+	.01	5					U									
10038	+	.02	0					U									
10047	+	.01	5					U									
10048	+	.55	5				25	P									
10049																	
10051	+	.014	5		10			U	+	.0105	5						U
11009	+	.02	5		25			U									
11018	+	.015	5	2	25			P	+	.02	5	2		25			P
12000	+	.025	3					U	+	.025	3						P
12004	+	.02	5					U									
12026	+	.0225	5					U									
12028	+	.02	5					U									
12033	+	.015	0					U									
12042	+	.02	3					U									
12043	+	.012	5					U	+	.005	5	10000		40			P
13000	+	.02	3					U									
13001	+	.02	3					U									
13002	+	.02	3					U									
101000	+	.015	5					U									
101019	+	.0125	3	2	25			P	+	.0185	3	2		25			P
101074	+	.0125	5		30			U									
101079																	
101080																	
102000	+	.02	5		30			U									
103000	+	.015	5					U									
103023	+	0.02	5					U									
104000	+	.015	5		30			U									
104091	+	.01	0					U									
105000	+	.0125	5					U									
105121	+	.015	5					U									
105129	+	.4	5				30	P									
105130	+	.0085	5	3	35			P	+	.015	5	3		35			P
106000	+	.015	5					U									
107000	+	.0175	5					U									
107088	+	.015	5					U									
108026	+	.01	0					U									
108066	+	.02	5					U									
108105	+	.01	0	2				U	+	.015	0	2					U
109000	+	.02	3		30			U									
111009	+																
112028	+	.01	5					U									
113001	+	.015	5					U									
113002	1	.015	5					U									
202000	+	.015	5		30			U									
205129	+	.3	5				30	P									
213002	1	.005	5					U									

Retirement Fund ID#	Misc 2	Formula Add/Red 3	Accrual Rate 3	Avg Sal 3	Integration Opt 3	Service Max 3	Service Min 3	Target Svc Min 3	Service Def 3	Misc 3	Early Retirement Age	Early Ret Svc Requirement	Unreduced Age
1000											45		
1001											45		
1004											45		
1006											45		
1007											45		
1019											45		
1020											45		
1024											45		
1025											45		
1027											45		
1030											45		
1032											45		
1034											45		
1046											45		
1055											45		
1063											55		
1064											55		
1069											55		
1070											55		
1072											55		
1073											55		
1074											55		
1077											55		
1079											55		
1080		+	.005	5		35	25		U		55		Rule of 95
1082											55	10	62 + 30 Yrs
1083											45		
1084											55		
1086											55	10	
1088											21		
2000											45		
2003											45		
2006											45		
2009											45		
2012											45		
2018											55		
2019											45		
2022											55		
2023											55		
2026											21		
2027											55		
2029											21		
2030											55		
2032											55	10	
2033											55		
2034											55	10	
2037											21		
2038											65		
2039		+	.0025	5							55	15	60 + 30
3000											45		
3011											45		
3012											45		
3019											45		
3023											45		
3031											45		
3032											45		
3036											45		
3054											45		
3063											55		
3069											55		
3073											55		
3074											21		
3077											21		
4000											45		
4026											45		62
4079											55		
4084											45		
4087											55		62 + 30 Yrs
4088											55	10	
4090		+	.015	5	2				P		55	15	
4091											21		
4092		+	.0185	3							SPECIAL		
4094											55	10	
4096		+	.0065,.007,.0075	5	2	35			U		21		
4097											45		
5000											45		
5001											45		
5002											45		
5010											45		
5021											45		
5026											45		
5034											45		

Retirement Fund ID#	Misc 2	Formula Add/Red 3	Accrual Rate 3	Avg Sal 3	Integration Opt 3	Service Max 3	Service Min 3	Target Svc Min 3	Service Def 3	Misc 3	Early Retirement Age	Early Ret Svc Requirement	Unreduced Age
5042											45		
5044											45		
5045											45		
5047											45		
5050											45		
5051											45		
5065											45		
5072											45		
5079											45		
5080											45		
5083											45		
5091											45		
5093											45		
5118											55		
5121											55		
5125											55	10	
5126											55	10	
5127											21		
5128											21		
5129											60		
5130											55	10	
6000											45		
6016											45		
6028											45		
6037											45		
6040											55		
6042											45		
6044											45		
6049											45		
6050											55		
6070											45		
6071											45		
6077											45		
6079											45		
6086											45		
6087											45		
6093											45		
6099											55		
6107											45		
6110											45		
6113											55		
6115											55		
6116											55		
6120											55		
6121											55		
6124											55	15	
6125											55		
6126											55		
6129											55		
6130											55		
6132											55		
6135											55		
6136											45		
6138											21		
6140											55	10	
6141											55	5	
6142											55	10	
6143											55	15	
7000											45		
7011											45		
7015											45		
7018											55		
7027											45		
7031											45		
7048											45		
7056											45		
7060											45		
7064											45	5	
7065											45		
7088											45		
7099											45		
7100											45		
7101											55		
7114											55		
7115											55		
7117											55		
7118											21		
7120											21		
8000											45		
8006											45		
8026											45		
8031											45		

Retirement Fund ID#	Misc 2	Formula Add/Red 3	Accrual Rate 3	Avg Sal 3	Integration Opt 3	Service Max 3	Service Min 3	Target Svc Min 3	Service Def 3	Misc 3	Early Retirement Age	Early Ret Svc Requirement	Unreduced Age
8051											45		
8054											55		
8066											45		
8087											45		
8103											55		
8104											55		62
8105											55	10	
9007											55		
9017											45		
9026											45		
9045											45		
9057											45		
9062											45		
9072											45		62
9074											55		
9076	.15 applies to High-5 > Cov Compensation only. 26 yr svc min based on SSNRA										21		62 + 15 Yrs
9077	.2275 applies to High-5 > Cov Compensation only. 35 yr svc min based on SSNRA										21		
9080											21		
9082		+	.0075	5						service > 25 years	55	15	
9083											21		
9084											55	15	
9085											21		
9087											21		
10000											45		
10008											45		
10019											45		
10022											45		60
10026											45		
10031											45		
10035											45		
10038											45		
10047											55		
10048											55		
10049											55	10	
10051											55	10	
11009											21		
11018											20		
12000		+	.02	3					P		45		
12004											45		
12026											45		
12028											45		
12033											45		
12042											55		
12043											54.5	15	
13000											45		
13001											45		
13002											45		
101000											45		
101019											55		
101074											55		
101079											21		
101080											55	10	
102000											45		
103000											55		
103023											45		
104000											55		
104091											21		
105000											55	10	
105121											55		
105129											60		
105130											55	10	
106000											45		
107000											45		
107088											45		
108026											55		
108066											45		
108105											55	10	
109000											55		
111009											21		
112028											45		
113001											45		
113002											45		
202000											45		
205129											60		
213002											45		

Retirement Fund ID#	ERF	ERF Code	Normal Form	Normal Form Code	Increment	Increment Code	RAP	RAP Code	Lump Sum Age	Lump Sum Split Date	Death Benefit	Death Benefit Code	Disability	Disability Code	Contributory	Contrib Code	Frozen Group Ind	Frozen Accrual Effect Date
1000	R/70	7	12X	12	1%	1	YES	1	45		1-3 TIMES	1	YES	1		0		
1001	3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	7/1/2005
1004	A/E	1	10 C&C	10	0%	0	NO	0		4/1/2005	BASIC	0	NO	0		0	YES	2/1/2007
1006	A/E	1	12X	12	0%	0	YES	1			1-3 TIMES	1	YES	1		0		
1007	3%	3	12X	12	1%	1	YES	1	59.5		1-3 TIMES	1	YES	1		0		
1019	3%	3	12X	12	2%	2	YES	1	59.5		BASIC	0	NO	0		0	YES	9/1/2004
1020	3%	3	12X	12	1%	1	YES	1	45		BASIC	0	NO	0		0	YES	7/1/2005
1024	A/E	1	10 C&C	10	0%	0	YES	1		6/1/2004	BASIC	0	NO	0		0	YES	7/1/2005
1025	3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	4/1/2011
1027	3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	3/1/2015
1030	A/E	1	10 C&C	10	0%	0	YES	1			BASIC	0	NO	0		0		
1032	A/E	1	10 C&C	10	0%	0	NO	0	45		BASIC	0	NO	0		0		
1034	A/E	1	12X	12	0%	0	YES	1			1-3 TIMES	1	NO	0		0		
1046	A/E	1	12X	12	0%	0	YES	1			BASIC	0	NO	0		0	YES	7/1/2015
1055	3%	3	10 C&C	10	0%	0	NO	0		7/1/2005	1-3 TIMES	1	NO	0		0		
1063	R/80	8	10 C&C	10	1%	1	NO	0	55		BASIC	0	NO	0		0	YES	9/1/2004
1064	R/80	8	10 C&C	10	1%	1	NO	0			BASIC	0	NO	0		0	YES	9/1/2005
1069	A/E	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	7/1/2007
1070	3%	3	10 C&C	10	0%	0	NO	0	55		1-3 TIMES	1	NO	0		0		
1072	A/E	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0		
1073	3%	3	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0		
1074	R/80	8	10 C&C	10	3%	3	NO	0			BASIC	0	NO	0		0	YES	1/1/2012
1077	A/E	1	10 C&C	10	1%	1	NO	0		7/1/2006	BASIC	0	NO	0		0	YES	9/1/2013
1079	A/E	1	ST. LIFE	11	0%	0	NO	0			REA	20	NO	0		0	YES	1/1/2007
1080	SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	< \$15,000		SPECIAL	SPECIAL	NO	0		0	YES	7/1/2006
1082	A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0		
1083	3%	3	10 C&C	10	1%	1	NO	0			BASIC	0	NO	0		0	YES	3/1/2006
1084	A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0		
1086		N/A	ST. LIFE	11	0%	0	NO	0	55+10		SPECIAL	SPECIAL	NO	0		0	YES	7/1/2007
1088	SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	21		PVAB	21	SPECIAL	SPECIAL		0		
2000	R/70	7	12X	12	1%	1	YES	1	59.5		1-3 TIMES	1	YES	1		0		
2003	A/E	1	12X	12	0%	0	NO	0	45		1-3 TIMES	1	YES	1		0		
2006	3%	3	12X	12	1%	1	YES	1		12/1/2002	BASIC	0	NO	0		0	YES	7/1/2007
2009	A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	8/1/2002
2012	3%	3	12X	12	1%	1	YES	1	55		1-3 TIMES	1	YES	1		0		
2018	R/70	7	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	7/1/2011
2019	A/E	1	10 C&C	10	0%	0	NO	0	45		BASIC	0	NO	0		0	YES	1/1/2009
2022	A/E	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	1/1/2009
2023	A/E	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	11/1/2013
2026	SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	21		SPECIAL	SPECIAL	NO	0		0		
2027	A/E	1	10 C&C	10	0%	0	NO	0		11/1/2003	BASIC	0	NO	0		0	YES	5/1/2008
2029	SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	21		SPECIAL	SPECIAL	NO	0		0	YES	7/1/2008
2030	SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	< \$20,000		SPECIAL	SPECIAL	SPECIAL	SPECIAL		0		
2032	SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10		REA	20	YES	1		0		
2033	A/E	1	10 C&C	10	0%	0	NO	0	21		100 TIMES	100	NO	0		0		
2034	SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10		REA	20	NO	0		0	YES	1/1/2014
2037	SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	21		PVAB	21	NO	0		0		
2038	None	N/A	10 C&C	10	0%	0	NO	0	65		BASIC	0	NO	0		0		
2039	3%	3	ST. LIFE	11	0%	0	NO	0	55+15 & < \$10,000		REA	20	NO	0		0		
3000	3%	3	12X	12	0%	0	YES	1	45		1-3 TIMES	1	YES	1		0		
3011	3%	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0		
3012	3%	3	12X	12	2%	2	YES	1	59.5		1-3 TIMES	1	YES	1		0		
3019	3%	3	12X	12	1%	1	YES	1	45		BASIC	0	NO	0		0	YES	7/1/2006
3023	3%	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0		
3031	3%	3	12X	12	1%	1	YES	1	56		1-3 TIMES	1	YES	1		0		
3032	A/E	1	10 C&C	10	1%	1	YES	1	55		1-3 TIMES	1	NO	0		0		
3036	A/E	1	10 C&C	10	0%	0	YES	1			BASIC	0	NO	0		0	YES	1/1/2013
3054	A/E	1	10 C&C	10	0%	0	NO	0			1-3 TIMES	1	YES	1		0		
3063	A/E	1	10 C&C	10	0%	0	NO	0	55		1-3 TIMES	1	NO	0		0		
3069	A/E	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	1/1/2006
3073	A/E	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	4/1/2009
3074	SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	21		SPECIAL	SPECIAL	NO	0		0	YES	7/1/2006
3077	A/E	1	ST. LIFE	11	0%	0	NO	0	21		PVAB	21	NO	0		0		
4000	R/70 - A/E	17	10 C&C	10	0%	0	YES	1	50		BASIC	0	YES	1		0		
4026	3%	3	12X	12	2%	2	YES	1	45		1-3 TIMES	1	YES	1		0		
4079	A/E	1	10 C&C	10	0%	0	NO	0	55		100 TIMES	100	NO	0		0		
4084	R/70	7	10 C&C	10	1%	1	NO	0	45		1-3 TIMES	1	YES	1		0		
4087	SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	9/1/2011
4088	SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	< \$10,000		REA	20	NO	0		0	YES	7/1/2011
4090	SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	55+15		BASIC	0	NO	0		0		
4091	A/E	1	10 C&C	10	0%	0	NO	0	21		BASIC	0	NO	0		1	CONTRIB	
4092	SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0			PVAB	21	SPECIAL	SPECIAL		0		
4094	SPECIAL	SPECIAL	5 C&C	5	0%	0	NO	0	55+10		100 TIMES	100	NO	0		0		
4096	SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	21		REA	20	NO	0		0	YES	1/1/2013
4097	A/E	1	10 C&C	10	0%	0	NO	0	45		PVAB	21	NO	0		0	YES	11/1/2010
5000	R/70 - A/E	17	12X	12	1%	1	YES	1		2/1/2006	1-3 TIMES	1	YES	1		0		
5001	A/E	1	10 C&C	10	1%	1	YES	1			BASIC	0	NO	0		0	YES	6/1/2012
5002	3%	3	12X	12	3%	3	YES	1	55		BASIC	0	NO	0		0	YES	4/1/2014
5010	A/E	1	10 C&C	10	0%	0	NO	0	50		BASIC	0	NO	0		0	YES	7/1/2003
5021	3%	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0		
5026	3%	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0		
5034	A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	1/1/2011

Retirement Fund ID#	ERF	ERF Code	Normal Form	Normal Form Code	Increment	Increment Code	RAP	RAP Code	Lump Sum Age	Lump Sum Split Date	Death Benefit	Death Benefit Code	Disability	Disability Code	Contributory	Contrib Code	Frozen Group Ind	Frozen Accrual Effect Date
5042	3%	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1	CONTRIB	1		
5044	3%	3	12X	12	1%	1	YES	1	59.5		1-3 TIMES	1	YES	1		0		
5045	3%	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0		
5047	3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	2/1/2013
5050	A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	4/1/2005
5051	R/80	8	12X	12	2%	2	YES	1			1-3 TIMES	1	YES	1		0		
5065	3%	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0		
5072	R/80	8	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0		
5079	3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	7/1/2011
5080	3%	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0		
5083	R/80 - A/E	18	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	3/1/2003
5091	A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0		
5093	3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	10/1/2003
5118	A/E	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	1/1/2006
5121	A/E	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0		
5125	SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0			PVAB	21	NO	0		0	YES	5/1/2005
5126	SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10		REA	20	NO	0		0	YES	6/1/2014
5127	SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	21		PVAB	21	NO	0		0	YES	7/1/2014
5128	SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	21		BASIC	0	NO	0		0		
5129	SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	< \$10,000		100 TIMES	100	NO	0		0		
5130	SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10		PVAB	21	NO	0		0		
6000	R/70	7	12X	12	3%	3	YES	1	45		SPECIAL	SPECIAL	YES	1		0		
6016	A/E	1	10 C&C	10	0%	0	NO	0		3/1/2002	BASIC	0	NO	0		0	YES	1/1/2004
6028	A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	5/1/2011
6037	3%	3	12X	12	1%	1	YES	1	45		BASIC	0	NO	0		0	YES	7/1/2007
6040	3%	3	12X	12	1%	1	YES	1	55		BASIC	0	NO	0		0	YES	10/1/2008
6042	A/E	1	10 C&C	10	1%	1	NO	0	45		BASIC	0	NO	0		0	YES	7/1/2014
6044	A/E	1	10 C&C	10	0%	0	NO	0	45		BASIC	0	NO	0		0	YES	7/1/2008
6049	3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	7/1/2012
6050	A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	10/1/2008
6070	R/80	8	12X	12	2%	2	YES	1	45		BASIC	0	NO	0		0	YES	1/1/2010
6071	3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	4/1/2011
6077	A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0		
6079	3%	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0		
6086	3%	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0		
6087	A/E	1	10 C&C	10	1%	1	YES	1	45		BASIC	0	NO	0		0	YES	7/1/2004
6093	A/E	1	10 C&C	10	0%	0	NO	0		10/1/2006	1-3 TIMES	1	YES	1		0		
6099	A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	1/1/2011
6107	3%	3	12X	12	1%	1	YES	1	59.5		BASIC	0	NO	0		0	YES	6/1/2006
6110	A/E	1	10 C&C	10	0%	0	NO	0	59.5		BASIC	0	NO	0		0	YES	1/1/2008
6113	A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	6/1/2012
6115	R/70	7	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	7/1/2006
6116	A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0		
6120	3%	3	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	6/1/2012
6121	3%	3	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	1/1/2008
6124	A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	3/1/2011
6125	A/E	1	10 C&C	10	1%	1	NO	0	55		1-3 TIMES	1	NO	0		0		
6126	A/E	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	4/1/2004
6129	A/E	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	7/1/2006
6130	A/E	1	10 C&C	10	0%	0	NO	0		7/1/2004	BASIC	0	NO	0		0	YES	7/1/2005
6132	A/E	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	1/1/2008
6135	A/E	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	6/1/2010
6136	A/E	1	12X	12	0%	0	YES	1		8/1/2005	BASIC	0	NO	0		0	YES	10/1/2006
6138	A/E	1	10 C&C	10	0%	0	NO	0	21		SPECIAL	SPECIAL	NO	0		0		
6140	A/E	1	5 C&C	5	0%	0	NO	0	55+10		SPECIAL	SPECIAL	NO	0		0	YES	1/1/2011
6141	SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	7/1/2011
6142	SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0			REA	20	NO	0		0		
6143	SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	< \$15,000		REA	20	NO	0		0	YES	7/1/2011
7000	A/E	1	10 C&C	10	0%	0	YES	1	45		1-3 TIMES	1	YES	1		0		
7011	3%	3	12X	12	1%	1	YES	1		3/1/2004	BASIC	0	NO	0		0	YES	7/1/2015
7015	A/E	1	10 C&C	10	1%	1	NO	0			BASIC	0	NO	0		0	YES	7/1/2006
7018	A/E	1	12X	12	1%	1	YES	1	55		BASIC	0	NO	0		0	YES	1/1/2006
7027	3%	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0		
7031	A/E	1	12X	12	1%	1	NO	0			BASIC	0	NO	0		0	YES	7/1/2006
7048	3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	4/1/2006
7056	3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	7/1/2012
7060	3%	3	12X	12	1%	1	YES	1	45		BASIC	0	NO	0		0	YES	7/1/2005
7064	3%	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0		
7065	3%	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0		
7088	3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	10/1/2008
7099	3%	3	12X	12	1%	1	YES	1	59.5		BASIC	0	NO	0		0	YES	7/1/2015
7100	A/E	1	12X	12	1%	1	NO	0			BASIC	0	NO	0		0	YES	6/1/2006
7101	R/70	7	12X	12	1%	1	YES	1	55		1-3 TIMES	1	YES	1		0		
7114	A/E	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	7/1/2010
7115	A/E	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	4/1/2004
7117	A/E	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	2/1/2014
7118	A/E	1	10 C&C	10	0%	0	NO	0	21		SPECIAL PVAB	SPECIAL	NO	0		0		
7120	SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	21		BASIC	0	NO	0		0	YES	6/1/2013
8000	A/E	1	12X	12	SPECIAL	SPECIAL	YES	1		1/1/2004	SPECIAL	SPECIAL	YES	1		0		
8006	3%	3	10 C&C	10	0%	0	NO	0	45		BASIC	0	NO	0		0	YES	9/1/2002
8026	A/E	1	10 C&C	10	0%	0	NO	0		7/1/2006	BASIC	0	NO	0		0	YES	7/1/2008
8031	A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0		

Retirement Fund ID#	ERF	ERF Code	Normal Form	Normal Form Code	Increment	Increment Code	RAP	RAP Code	Lump Sum Age	Lump Sum Split Date	Death Benefit	Death Benefit Code	Disability	Disability Code	Contributory	Contrib Code	Frozen Group Ind	Frozen Accrual Effect Date
8051	3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	7/1/2004
8054	A/E	1	10 C&C	10	1%	1	NO	0	55		BASIC	0	NO	0		0	YES	4/1/2006
8066	A/E	1	12X	12	0%	0	NO	0	59.5		BASIC	0	NO	0		0		
8087	R/70	7	12X	12	1%	1	YES	1	45		BASIC	0	NO	0		0	YES	6/1/2006
8103	A/E	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0		
8104	A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0		
8105	SPECIAL	SPECIAL	ST. LIFE	11	1%	1	NO	0			PVAB	21	NO	0		0		
9007	3%	3	12X	12	1%	1	YES	1	55		1-3 TIMES	1	YES	1		0		
9017	A/E	1	10 C&C	10	0%	0	NO	0	45		BASIC	0	NO	0		0	YES	2/1/2002
9026	A/E	1	12X	12	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	7/1/2010
9045	A/E	1	10 C&C	10	0%	0	YES	1			BASIC	0	NO	0		0	YES	3/1/2007
9057	A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	6/1/2006
9062	3%	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0		
9072	A/E	1	10 C&C	10	0%	0	NO	0	45		1-3 TIMES	1	YES	1		0		
9074	R/80	8	10 C&C	10	0%	0	NO	0	55		1-3 TIMES	1	NO	0		0		
9076	SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	21		PVAB	21	NO	0		0	YES	6/1/2012
9077	SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	21		100 TIMES	100	NO	0		0		
9080	SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	21		SPECIAL	SPECIAL	SPECIAL	SPECIAL		0	YES	7/1/2011
9082	SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	< \$15,000		SPECIAL	SPECIAL	SPECIAL	SPECIAL		0	YES	4/1/2010
9083	A/E	1	10 C&C	10	0%	0	NO	0	21		BASIC	0	NO	0		0	YES	1/1/2012
9084	SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0			PVAB	21	NO	0		0		
9085	SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	21		SPECIAL	SPECIAL	NO	0		0	YES	7/1/2013
9087	SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	21		SPECIAL	SPECIAL	SPECIAL	SPECIAL		0		
10000	3%	3	10 C&C	10	0%	0	YES	1		9/1/2003	BASIC	0	NO	0		0		
10008	3%	3	12X	12	1%	1	YES	1			1-3 TIMES	1	NO	0	CONTRIB	1		
10019	3%	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0		
10022	3%	3	12X	12	2%	2	YES	1			1-3 TIMES	1	YES	1		0		
10026	A/E	1	10 C&C	10	1%	1	NO	0	45		BASIC	0	NO	0		0		
10031	3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	7/1/2014
10035	A/E	1	10 C&C	10	0%	0	NO	0	45		BASIC	0	NO	0		0		
10038	3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	1/1/2009
10047	A/E	1	10 C&C	10	0%	0	NO	0		7/1/1999	BASIC	0	NO	0		0	YES	1/1/2009
10048	A/E	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	7/1/2005
10049	SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10		PVAB	21	NO	0		0	YES	1/1/2003
10051	A/E	1	ST. LIFE	11	0%	0	NO	0	55+10		PVAB	21	NO	0		0		
11009	SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	21		PVAB	21	NO	0		0		
11018	SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	20		BASIC	0	NO	0		0		
12000	3%	3	12X	12	1%	1	YES	1	45		1-3 TIMES	1	YES	1		0		
12004	A/E	1	10 C&C	10	1%	1	NO	0	45		BASIC	0	NO	0		0	YES	2/1/2010
12026	A/E	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0		
12028	3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	4/1/2013
12033	3%	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0		
12042	A/E	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	7/1/2006
12043	SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	54.5+15		PVAB	21	NO	0		0		
13000	R/70	7	12X	12	1%	1	YES	1	45		1-3 TIMES	1	YES	1		0		
13001	A/E	1	10 C&C	10	1%	1	NO	0		4/1/2003	1-3 TIMES	1	YES	1		0		
13002	R/80	8	10 C&C	10	1%	1	NO	0	45		1-3 TIMES	1	YES	1		0		
101000	R/70 - A/E	17	12X	12	1%	1	YES	1	45		1-3 TIMES	1	YES	1		0		
101019	A/E	1	10 C&C	10	0%	0	NO	0	59.5		BASIC	0	NO	0		0	YES	9/1/2004
101074	R/80 - A/E	18	ST. LIFE	11	0%	0	NO	0			REA	20	NO	0		0	YES	1/1/2012
101079	N/A	N/A	ST. LIFE	11	0%	0	NO	0	21		SPECIAL	SPECIAL	NO	0		0	YES	1/1/2007
101080	SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10		REA	20	NO	0		0	YES	1/1/1998
102000	SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	59.5		1-3 TIMES	1	YES	1		0		
103000	A/E	1	ST. LIFE	11	0%	0	NO	0	55		1-3 TIMES	1	YES	1		0		
103023	3%	3	12X	12	1%	1	NO	0			1-3 TIMES	1	YES	1		0		
104000	A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	YES	1		0		
104091	A/E	1	10 C&C	10	0%	0	NO	0	21		BASIC	0	NO	0		0		
105000	A/E	1	ST. LIFE	11	0%	0	NO	0			PVAB	21	YES	1		0		
105121	A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0		
105129	SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	< \$10,000		100 TIMES	100	NO	0		0		
105130	SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10		PVAB	21	NO	0		0	YES	1/1/2010
106000	SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	45		SPECIAL	SPECIAL	YES	1		0		
107000	A/E	1	10 C&C	10	0%	0	NO	0	45		1-3 TIMES	1	YES	1		0		
107088	3%	3	12X	12	1%	1	NO	0			BASIC	0	NO	0		0	YES	10/1/2008
108026	A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	7/1/2008
108066	3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	1/1/2011
108105	SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0			PVAB	21	NO	0		0		
109000	R/70 - A/E	17	ST. LIFE	11	0%	0	YES	1	55		PVAB	21	YES	1		0		
111009	N/A	N/A	10 C&C	10	0%	0	NO	0	21		PVAB	21	NO	0		0		
112028	3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	4/1/2013
113001	A/E	1	10 C&C	10	1%	1	NO	0			1-3 TIMES	1	YES	1		0		
113002	A/E	1	10 C&C	10	0%	0	NO	0			1-3 TIMES	1	YES	1		0		
202000	SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	59.5		1-3 TIMES	1	YES	1		0		
205129	SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	< \$10,000		100 TIMES	100	NO	0		0		
213002	A/E	1	10 C&C	10	0%	0	NO	0			1-3 TIMES	1	YES	1		0		

Retirement Fund ID#	High to Career Prot Date	Split Plan No	Special Provision 1
1000		101000	
1001			
1004			Lump Sum: Feature removed 4/1/2005 so protect LS accrued benefit through effective date
1006			
1007			\$100,000 commission cap effective 1/1/2008
1019		101019	Split benefit structure effective 1/1/2003 (1019 & 101019)
1020	1/1/2003		
1024			
1025			
1027			Acquired Brookline Co-Operative EE's on 10/1/2007. Eligibility and vesting service is granted back to date of hire.
1030			
1032			
1034			
1046			
1055			
1063			
1064			
1069			
1070			
1072			
1073			
1074		101074	1/1 COLA
1077			
1079		101079	Benefit Formula: 1.15% High-5 w/ 25 Year Service Cap
1080		101080	Benefit Formula: (2% High-5 - .65% High-3 up to CC) for Svc < 25 Years + (.5% High-5 for Svc > 25 Years (10 Year Cap) only w/ >20 Years @1/1995))
1082			Benefit Formula: 50% / 62% High-3 w/ Floating CC w/ 25 Year Svc Min (no project & prorate w/ unreduced 62 & 30)
1083			
1084			Benefit Formula: 50% / 62% High-3 w/ Floating CC w/ 25 Year Svc Min (no project & prorate w/ unreduced 62 & 30)
1086			Cash Balance: Pay credit based on: 4% of compensation + 3% of compensation in excess of 80% of the Soc Sec Taxable Wage Base
1088			ERF: If age+vest svc >=85, unreduced bft from age 65 to 62 and a 5% reduction per yr back to 55. If 55+10 yrs vest svc, 5% reduction per yr from age 65 to age 55; otherwise use MEDB AE ERF's.
2000		102000/202000	
2003			Optional Forms: Special optional forms for Ridgewood FSB members
2006			Vesting: 100% immediate vesting for employees from 2035
2009	2/1/2001		
2012			
2018			
2019			
2022			In-Service Distributions: Effective 8/1/2011, in-service distributions are allowed at age 65 as long as the plan remains frozen.
2023			
2026			Benefit Formula: 2.25% High-5 for Svc < 25 Years + .25% High-5 for Svc > 25 Years (project and prorate)
2027			Benefit Formula: 1.333% / 1.667% Career Average w/ Floating Covered Compensation
2029			Benefit Formula: 32.5% / 50% High-5 w/ Floating Covered Compensation w/ 35 Year Service Minimum
2030			ERF: Actuarial Equivalence based on 6% int and GAM 71 mort proj by scale D to 1975 w/ 6 yr setback
2032			Benefit Formula: 2.085% / 2.4% High-3 w/ Floating Covered Compensation for service up to 25 years
2033			Lump Sum: Lump sum option available at any age for employees enrolled on 1/1/2002
2034			Normal Form: St Life for single ee's and 50% J&S for married ee's
2037			Salary Def: Section 415 wages, salaries and fees includable in gross income (including \$125, 401k, 132f) but excl deferred comp, amounts realized from stock options and other amts rec spec tax bfts
2038			Benefit Formula: 1.667% High-5 w/ 15 Yr Svc Cap
2039			Benefit Formula: 45.25% / 55% H-5 w/ Floating Covered Compensation w/ 15 Year Service Minimum (+.25% to H-5 for Svc > 15 yrs) (\$600 per yr min bft)
3000		103000	
3011			
3012			
3019			
3023		103023	
3031			
3032			
3036			
3054			
3063			
3069			
3073			Lump Sum: Lump sum at any age for participants in the prior plan as of 6/30/1999
3074			Vesting: 1-55%, 2-60%, 3-65%, 4-70%, 5-75%, 6-80%, 7-100%
3077			Benefit Formula: 2.15% High-5 + .65% High-5 in excess of Floating Covered Compensation (service capped at 25 years on both pieces)
4000		104000	ERF: Rule of 70 with A/E ERF's
4026			
4079			
4084			
4087			Benefit Formula: 1.6% High-5 for all service + .48% High-5 in excess of Covered Compensation for service up to 35 years
4088			Benefit Formula: 30% / 50% High-5 w/ Floating Covered Compensation w/ 35 Year Service Minimum
4090			Benefit Formula: 12% High-5 + 15 / 1.5% High-5 w/ Floating Covered Compensation for service after 7/1/2007 + 7/1/2007 Frozen SSPA Benefit
4091		104091	Benefit Formula: 4% High-5 with 20 Year Service Cap (ignores last 5 years if service > 5 years)
4092			Benefit Formula: 1.50% / 1.85% High-3 w/ Floating Covered Compensation (service capped at 30 years) + 1.85% High-3 for service in excess of 30 years
4094			Benefit Formula: .65% Career Average (if service precedes 1/1/1996, use 1995 salary for all such service) w/ 35 year svc cap (project & prorate formula)
4096			Benefit Formula: 1.50% H-5 for svc up to 25 yrs + .75% H-5 for svc > 25 yrs but < 35 yrs + (.75% if SSNRA=65, .7% if SSNRA=66, .65% if SSNRA=67) H-5 > Floating CCL for svc up to 35 yrs
4097			Benefit Formula: 1.5% High-5 x service + .51% High-5 in excess of \$10,000 Fixed Covered Compensation x service where service is capped at 40 years maximum (project and prorate)
5000		105000	
5001			
5002			
5010	1/1/2003		
5021			
5026			
5034			

Retirement Fund ID#	High to Career Prot Date	Split Plan No	Special Provision 1
5042			
5044			
5045			
5047			
5050			
5051			
5065			
5072			
5079			
5080			
5083			ERF: Rule of 80 with A/E ERF default
5091			
5093			
5118			
5121		105121	
5125			Benefit Formula: 1.45% / 2.10% High-3 w/ Floating Covered Compensation
5126			Benefit Formula: 1.15% High-5 + .55% High-5 in excess of Floating Covered Compensation (service capped at 35 years on .55% piece)
5127			Benefit Formula: 1.05% High-3 + .6% High-3 in excess of Covered Compensation (service capped at 35 years)
5128			Benefit Formula = 54% High-5 w/ 25 Year Service Minimum
5129		105129/205129	Benefit Formula: 50% H-5 w/ 30 Year Service Minimum (15 Year Minimum if enrolled on or before 1/1/2002)
5130		105130	Benefit Formula: .85% / 1.50% High-5 w/ \$10,000 Fixed Covered Compensation (service capped at 35 years) - project and prorate
6000		106000	Death Benefit: Maximum (Basic, 1-3X, 30 Year Treasury Lump Sum)
6016	3/1/2002		Benefit Formula: .5% Career
6028			
6037			
6040			
6042			
6044	8/1/2002		
6049			
6050			
6070			
6071			
6077			
6079			Top Heavy Plan: Changed vesting schedule from 5 year cliff to 2 - 6 for as long as they plan remains Top Heavy.
6086			
6087			This frozen plan allows for in-service distributions for participants attaining age 65.
6093			
6099			
6107			
6110			Commissions are capped at 75% of \$100,000
6113			
6115			
6116			
6120			
6121			
6124			
6125			
6126			
6129			
6130			Benefit Formula: 20 year service cap
6132			
6135			
6136			
6138			Benefit Formula: 1.40% High-5
6140			Benefit Formula: 2.30% High-10 + .6% High-10 in excess of Covered Compensation (service capped at 20 years)
6141			Benefit Formula: .8% High-5 for all service + .58% High-5 in excess of \$10,000 Fixed Covered Compensation (service capped at 35 years)
6142			Benefit Formula: 1/1 PAS balance + 1.75% Career + .5% Career in excess of \$13,800 Covered Compensation
6143			Benefit Formula: 1% High-5 + .65% High-5 in excess of Fixed Covered Compensation (service capped at 35 years)
7000		107000	Effective 6/15/2005, long term incentive compensation has been removed from the salary definition for HCE's.
7011			
7015			
7018			
7027			
7031			
7048			
7056			
7060			
7064			
7065			
7088		107088	Split benefit structure effective 2/1/2003 (7088 & 107088)
7099			
7100	12/1/2002		
7101			
7114			
7115			
7117			
7118			Lump Sum: Lump sum at any age
7120			ERF: 6% interest, no mortality
8000			Death Benefit: Maximum (Basic, 1-3X, 30 Year Treasury Lump Sum)
8006			
8026		108026	
8031			

Retirement Fund ID#	High to Career Prot Date	Split Plan No	Special Provision 1
8051			
8054			
8066			
8087			
8103			
8104			
8105		108105	Benefit Formula: 1.73% High-5 + .65% High-5 in excess of Covered Compensation (service capped at 20 years)
9007			Top Heavy Plan: Changed vesting schedule from 5 year cliff to 2 - 6 for as long as they plan remains Top Heavy.
9017			
9026	2/1/2001		
9045			
9057	2/1/2001		
9062			
9072			
9074			
9076			Benefit Formula: 50% High-5 w/ 20 Year Svc Min at the NRD + 15% High-5 in excess of CCL w/ 26 Year Svc Min at the SSNRA
9077			Benefit Formula: 50% High-5 w/ 35 Year Svc Min at NRD + 22.75% High-5 in excess of CCL w/ 35 Year Svc Min at SSNRA
9080			ERF: 55 + 10 yrs vesting svc then 1/15 & 1/30 otherwise 6%, UP84
9082			Benefit Formula:[1.5% H-5 up to 25 yrs + .65% H-5 in excess of CCL up to 30 yrs + .75% H-5 in excess of 25 years] reduced 1/15 per yr for NRD svc < 15 yrs
9083			Special vesting: 100% immediate at attainment of 55+10
9084	7/1/2013		ERF: .166% per month 60-65; .5% per month 55-60
9085			Benefit Formula: 1.6% / 2.1% Career Average with \$10,000 Fixed Covered Compensation Level (35 svc cap on 2.1% piece)
9087			Benefit Formula: .95% H-5 for all svc + .65% H-5 > \$4,800 for svc up to 45 years (project & prorate)
10000			Lump Sum: Lump sum available at age 50 ONLY for benefits accrued prior to 9/1/2003
10008			
10019			
10022			Top Heavy Plan: Changed vesting schedule from 5 year cliff to 2 - 6 for as long as they plan remains Top Heavy.
10026			
10031			
10035			
10038			
10047			Lump Sum: 7/1999 protected lump sum
10048			
10049			Benefit Formula: Benefits are frozen upon commencement (1/2003) - no Benefit Formula
10051			Benefit Formula: 12/31/1994 accrued bft + 1.4% High-5 for service up to 10 years + 1.05% High-5 for service in excess of 10 years for service since 1/1/1995
11009		111009	NRD: Later of Age 62 or 5th anniversary in the plan
11018			ERF: 1/15 & 1/30 back to age 55 and MEDB AE ERF prior to age 55
12000			Benefit Formula: Split Accrual Rate: 2.50% High-3 for service up to 8/1/2013 + 2.00% High-3 for service after 8/1/2013
12004			
12026			
12028		112028	
12033			
12042			
12043			Benefit Formula: 1.2% High-5 for all service + .5% High-5 in excess of \$10,000 Fixed Covered Compensation (service capped at 40 years)
13000			
13001		113001	Lump Sum: Protected 4/1/2003 lump sum
13002		113002/213002	
101000		1000	
101019		1019	Benefit Formula: 1.25% / 1.85% High-3 w/ Floating Covered Compensation (service capped at 25 years)
101074		1074	Normal Form: St Life (REA death benefit)
101079		1079	Cash Balance: Annual 1/1 Interest adjustment is based on 1 Year Treasury (3 month lookback) + 1%. Pay credit = Flat 5%
101080		1080	Plan is Frozen at Commencement
102000		2000/202000	Benefit Formula: Hired >= 7/08: 2% H-5 w 30 yr cap; For 2000 Ees, if NOT age 50+5 vst on 7/08 = 2.5% H-3 x svc up to 7/08 + 2% H-5 x svc after 7/08 (total svc cap at 30 yrs; H-3 & H-5 calc'd at term)
103000		3000	Normal Form: St Life
103023		3023	Effective 7/1/2015, plan provisions were changed to equal 3023. Less generous ancillary benefits accrued prior to 7/1/2015 are protected with split benefits.
104000		4000	
104091		4091	Optional Forms: 75% & 100% J&S
105000		5000	Normal Form: St Life
105121		5121	
105129		105129/205129	Benefit Formula: 40% H-5 w/ 30 Year Service Minimum (15 Year Minimum if enrolled on or before 1/1/2002)
105130		5130	Benefit Formula: .85% / 1.50% High-5 w/ \$10,000 Fixed Covered Compensation (service capped at 35 years) - project and prorate
106000		6000	Death Benefit: Maximum (Basic, 1-3X, 30 Year Treasury Lump Sum)
107000		7000	
107088		7088	
108026		8026	
108066			
108105		8105	Benefit Formula: 1.00% / 1.50% Career Integrated w/ Floating Covered Compensation + Most Recent 1/1 PAS
109000		9000	Normal Form: St Life
111009		11009	Benefit Formula: Cash Balance-3% pay credit, minimum 2% interest credit. EE's enrolled prior to 1/1/11 have a one-time election to convert from tradit. DB (11009) to CB. EE's have 12/31/10 frz bft.
112028		12028	
113001		13001	
113002		13002/213002	
202000		2000/102000	ERF: Special Rule of 70 - if age + vest svc >=70 pts then 3% ERF table otherwise use AE ERF table
205129		105129/205129	Benefit Formula: 30% H-5 w/ 30 Year Service Minimum (15 Year Minimum if enrolled on or before 1/1/2002)
213002		13002/113002	

Retirement Fund ID#	Special Provision 2
1000	
1001	
1004	
1006	
1007	
1019	ER withdrew 10/1/2004 with a QSP and was reinstated in the Fund 7/1/2006 as a frozen plan.
1020	
1024	
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1032	
1034	
1046	
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1063	
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1072	
1073	
1074	
1077	
1079	Normal Form: St. Life
1080	ERF: True Actuarial Equivalence - Up84 mortality, 7% interest, 2 year setback for participants and 1 year setback for beneficiaries
1082	Unreduced Retirement Age: Unreduced if age 62 with 30 years vesting service
1083	
1084	Unreduced Retirement Age: Unreduced if age 62 with 30 years vesting service
1086	Cash Balance: Interest Credit = Interest Rate on 30 Year Treasury Securities for the Month of December of the preceding Calendar Year
1088	Disability: If employee is receiving Long-Term Disability, benefits shall continue to accrue based on current salary with continuous service up to NRD when benefits must commence.
2000	
2003	
2006	
2009	
2012	
2018	
2019	
2022	
2023	
2026	ERF: True Actuarial Equivalence (Up84 Mortality, 6% Interest, no setbacks)
2027	Vesting: 3 Year Cliff
2029	ERF: 1/15 per year back to age 60 + 15 years service; otherwise use MEDB AE ERFs.
2030	Normal Form: St Life, Death Benefit: Present Value of Accrued Benefit if Single, 100% J&S if Married
2032	Service: 1,000 hour rule; For EE's enrolled in the prior plan the 4/30/97 acc'd bft is payable as a lump sum at any age (annuity offered too)
2033	Vesting: 1-5 year vesting schedule (20% increments)
2034	Unreduced Retirement Age: Age 60 with Rule of 75 points, then the benefit is unreduced, otherwise use special A/E erfs
2037	Membership: January 1 closest to attainment of the eligibility requirements
2038	ERF: None (Early Retirement at Age 65 only)
2039	NRD = Earlier of age 65 or age 60 and 30 years benefit service
3000	
3011	
3012	
3019	
3023	
3031	
3032	
3036	
3054	
3063	
3069	
3073	Benefit Formula: Guaranteed minimum benefit as of 6/30/1999 for all participants of the prior plan.
3074	ERF: Up84 unisex mortality and 6% interest (no setback)
3077	Normal Form: St Life
4000	
4026	
4079	
4084	
4087	ERF: 5% per year
4088	ERF: Up84, no setback for participants, 3 year setback for beneficiaries with 6% interest
4090	ERF: 1/15 & 1/30
4091	ERF & Optional Forms: GAM 83 mortality and interest = GATT for 2nd month before the calendar quarter in which payment occurs
4092	ERF: 1/15 & 1/30
4094	ERF: 1/15 & 1/30
4096	ERF: 1/15; 1/30 per year at SSNRA 65 but ERF's change when SSNRA = 66 or 67 (special tables were provided by prior actuary)
4097	Adopted age 45 ERA & LSA effective 7/2/2011. A/E ERF's also adopted for early commencement.
5000	
5001	
5002	
5010	
5021	
5026	
5034	

Retirement Fund ID#	Special Provision 2
5042	
5044	
5045	
5047	
5050	
5051	
5065	
5072	
5079	
5080	
5083	
5091	
5093	
5118	
5121	
5125	ERF: 1/15 & 1/30
5126	ERF: 1/15 & 1/30
5127	ERF: 1/15 & 1/30
5128	ERF: 1/15 & 1/30 back to age 55, 7.5% interest and no mortality prior to age 55
5129	ERF: 8% interest, no mortality
5130	ERF: 1/15 & 1/30
6000	Salary definition excludes LTI effective 8/1/2008
6016	
6028	
6037	
6040	
6042	
6044	
6049	
6050	
6070	
6071	
6077	
6079	
6086	
6087	
6093	
6099	
6107	
6110	
6113	
6115	
6116	
6120	
6121	
6124	
6125	
6126	
6129	
6130	
6132	
6135	
6136	
6138	Death Benefit: PVAB accrued benefit except pvab of married member not less than a/e of 1/2 50% J&S
6140	Death Benefit: Pre-Ret=married = Q 50% J&S except age 65 + married then 100% J&S, Post Ret=single - none, married & >ERA then act eq of 5 C&C
6141	ERF: 1/15 & 1/30
6142	ERF: Up84 @ 6.5% interest
6143	ERF: 1/15 & 1/30, Normal Form: St. Life annuity with REA Death Benefit
7000	
7011	
7015	
7018	
7027	
7031	
7048	
7056	
7060	
7064	
7065	
7088	
7099	
7100	
7101	
7114	
7115	
7117	
7118	Death Benefit: PVAB - Death benefit as a straight life or series of quarterly, semi-annual, annual installments over a certain period
7120	Optional Forms: 5 C&C, 100% J&S, 75% J&S, 66.67% J&S, customized Period Certain
8000	Early Retirement Age: For employees hired on or after 1/1/2004, the early retirement age is 55
8006	
8026	
8031	

Retirement Fund ID#	Special Provision 2
8051	
8054	
8066	
8087	
8103	
8104	
8105	ERF: 1/15 & 1/30
9007	
9017	
9026	
9045	
9057	
9062	
9072	
9074	
9076	Unreduced Retirement Age: If the participant attains Age 62 with service >=15, then the benefit is unreduced. Otherwise use the Fund's A/E ERF's.
9077	Unreduced Retirement Age: If the participant attains Age 62 with service >=10, then the benefit is reduced 1/15 per year back to age 62. Otherwise use the IAM83 male 8% Actuarial Equivalence ERF's.
9080	Death Benefit: Special PVAB: Pre-Ret & married then REA, single N/A; Post-ret then PVAB
9082	ERF: 1/15 & 1/30
9083	Lump sum and annuities are available at any age
9084	Optional Forms: 75% J&S, 100% J&S
9085	ERF: 7.5%, GAR94
9087	ERF: 1/15 & 1/30; MEDB AE ERF under age 55.
10000	
10008	
10019	
10022	
10026	
10031	
10035	
10038	
10047	
10048	
10049	ERF: 1/15 & 1/30
10051	
11009	ERF: 6.5% UP84 unisex mortality
11018	Lump Sum and Annuities available at vested termination
12000	
12004	
12026	
12028	
12033	
12042	
12043	ERF: 1983 GAM unisex mortality, 8% interest
13000	
13001	
13002	
101000	
101019	ER withdrew 10/1/2004 with a QSP and was reinstated in the Fund 7/1/2006 as a frozen plan.
101074	
101079	Cash Balance: Annuity conversion = Annuity conversion is based on 30 year treasury with 3 month look back
101080	ERF: 7.5% interest and 1983 GAM Male mortality
102000	ERF: Special Rule of 70 - if age + vest svc >=70 pts then 3% ERF table otherwise use AE ERF table
103000	
103023	
104000	
104091	
105000	Death Benefit: PVAB
105121	
105129	ERF: 8% interest, no mortality
105130	ERF: 1/15 & 1/30
106000	ERF: Special Rule of 70 - if age + vest svc >=70 pts then 3% ERF table otherwise use AE ERF table
107000	
107088	
108026	
108066	
108105	ERF: 1/15 & 1/30
109000	ERF: Rule of 70 with A/E ERF default
111009	NRD: Later of Age 62 or 5th anniversary in the plan
112028	
113001	
113002	
202000	
205129	ERF: 8% interest, no mortality
213002	

Retirement Fund ID#	Special Provision 3
1000	
1001	
1004	
1006	
1007	
1019	
1020	
1024	
1025	
1027	
1030	
1032	
1034	
1046	
1055	
1063	
1064	
1069	
1070	
1072	
1073	
1074	
1077	
1079	Death Benefit: REA Minimum (50% J&S)
1080	Lump Sum: Cashed out for amounts less than \$15,000; Effect 1/1/09 allows for in-service distrib if age 65 (plan is frozen)
1082	Normal Form: St. Life Annuity normal form for terms prior to 1/1/1999 and 10C&C for terms on or after 1/1/1999
1083	
1084	
1086	Cash Balance: Annuity conversion = Annuity conversion is based on 30 year treasury with 3 month look back
1088	Lump Sum: Available at any age (annuities available at any age as well)
2000	
2003	
2006	
2009	
2012	
2018	
2019	
2022	
2023	
2026	Lump Sum: Any Age
2027	
2029	Normal Form: St Life, Death Benefit: PVAB
2030	Disability: Special
2032	ERF: 5% per year for 55 + 10, reduced 5% for each year of service between 25 and 30 years
2033	NRD: 1/1 nearest
2034	ERF: 7.2% for each year between 60 - 65 and 3.6% for each year between 55 - 60
2037	Lump Sum: Benefit and lump sum are payable at any age
2038	
2039	Optional Forms: 1005 J&S, 75% J&S, LS < \$10,000 and 55+15
3000	
3011	
3012	
3019	
3023	
3031	
3032	
3036	
3054	
3063	
3069	
3073	Salary Definition: Special definition of W-2 salary.
3074	NRD: January 1 nearest attainment of age 65
3077	In-service distributions are allowed at age 65
4000	
4026	
4079	
4084	
4087	Unreduced Retirement Age: Unreduced age 62 with 30 years of benefit service
4088	Normal Form: St Life
4090	Optional Forms: SS Level Income Option, 100% J&S
4091	Employee Contributions: level 2.5% for all employees
4092	Early Retirement: 55+5 or 30 years of benefit service (any age)
4094	NRD: 65+5
4096	In service distributions are allowed at age 65 (as protected by the prior plan)
4097	In-service distributions allowed at age 65
5000	
5001	
5002	
5010	
5021	
5026	
5034	

Retirement Fund ID#	Special Provision 3
5042	
5044	
5045	
5047	
5050	
5051	
5065	
5072	
5079	
5080	
5083	
5091	
5093	
5118	
5121	
5125	Normal Form: St Life with PVAB death benefit
5126	Normal Form: St. Life
5127	Normal Form: Straight Life with PVAB Death Benefit
5128	Lump Sum and Annuities: Available at any age
5129	ERA: Age 60
5130	
6000	
6016	
6028	
6037	
6040	
6042	
6044	
6049	
6050	
6070	
6071	
6077	
6079	
6086	
6087	
6093	
6099	
6107	
6110	
6113	
6115	
6116	
6120	
6121	
6124	
6125	
6126	
6129	
6130	
6132	
6135	
6136	
6138	Lump Sum: Lump sums and annuities are payable at any age
6140	Normal Form: 5 C&C
6141	Salary Definition: W-2 salary definition excludes bonuses
6142	Exclusions: EE's hired on or after 10/1/1999 and EE's covered by a collective bargaining agreement
6143	Vesting: 3 to 7 year graded vesting (20% decrements), Normal Form: St Life
7000	
7011	
7015	
7018	
7027	
7031	
7048	
7056	
7060	
7064	
7065	
7088	
7099	
7100	
7101	
7114	
7115	
7117	
7118	
7120	Lump Sum: Annuity and lump sum can be taken at any age
8000	Increment: 2% starting at age 66%, 1% starting at commencement as early as age 45 (age 55 if enrolled on or after 1/2004) but changes to 2% starting at age 65 (not retro)
8006	
8026	
8031	

Retirement Fund ID#	Special Provision 3
8051	
8054	
8066	
8087	
8103	
8104	
8105	Salary Definition: Salary as earned excluding bonus and special payments
9007	
9017	
9026	
9045	
9057	
9062	
9072	
9074	
9076	ERF: Lump sum before 62 + 15 uses act equivalent (1983 Individual AM, 8%) - any age
9077	ERF: Lump sum uses Gatt & 1/15 erfs if eligible otherwise act equiv lump sums (1983 IAM, male, 8%)
9080	Disability: Immediate benefit - lump sum available
9082	Death Benefit: maximum (PVAB, minimum (12 x Monthly High-5, 100X death benefit)). Effective 4/1/10 dth bft = PVAB only.
9083	
9084	
9085	Optional Forms: 5 C&C, 100% J&S - all options based on GAR94 and 7.5% interest; LS any age
9087	Death Benefit: maximum (PVAB, minimum (24 x Monthly High-5, 100X death benefit))
10000	
10008	
10019	
10022	
10026	
10031	
10035	
10038	
10047	
10048	
10049	Normal Form: St Life with PVAB death benefit
10051	
11009	EE's hired prior to 10/1/2007 and attaining NRD (age 62) can take an in-service distribution
11018	Benefit Formula: Project and Prorate
12000	
12004	
12026	
12028	
12033	
12042	
12043	ERA & LSA: Age 54.5 with 15 Years Vesting Service
13000	
13001	
13002	
101000	
101019	
101074	
101079	Lump Sum: Annuity and lump sum can be taken at any age
101080	Vesting: 100% at age 55
102000	
103000	
103023	
104000	
104091	
105000	
105121	
105129	ERA: Age 60
105130	Plan is frozen as of 1/1/2010 for employees hired on or after 7/1/2005. Actively accruing EE's are in 5130.
106000	Salary definition excludes LTI effective 8/1/2008
107000	
107088	
108026	
108066	
108105	Salary Definition: Salary as earned excluding bonus and special payments
109000	Effective 1/1/2009, restored participants from any MEDB plan are allowed to be enrolled into plan 109000.
111009	EE's hired prior to 10/1/2007 and attaining NRD (age 62) can take an in-service distribution
112028	
113001	
113002	
202000	
205129	ERA: Age 60
213002	

Retirement Fund ID#	Special Provision 4
1000	
1001	
1004	
1006	
1007	
1019	
1020	
1024	
1025	
1027	
1030	
1032	
1034	
1046	
1055	
1063	
1064	
1069	
1070	
1072	
1073	
1074	
1077	
1079	Unreduced Retirement Age: Rule of 95 (age + vesting service > 95 then benefit is unreduced)
1080	Death Benefit: Special Present Value (different for married & single)
1082	
1083	
1084	
1086	Lump Sum: Benefits available at any age if age 55 + 10 is met. Otherwise the lump sum <= \$25,000. Different opt forms and for 1 year following commence., LSF is max of our GATT & prior month GATT
1088	
2000	
2003	
2006	
2009	
2012	
2018	
2019	
2022	
2023	
2026	Death Benefit: Maximum (Basic, 1-3X, 30 Year Treasury Lump Sum)
2027	
2029	Lump Sum: Any Age
2030	Optional Forms: 66.67% J&S, 100% J&S (no C&C), Social Security Level Income Option, LS < \$20,000
2032	Normal Form: St Life, Benefit Formula: High-3 average salary is the highest 3 years of the last 5
2033	Death Benefit: 100 Times death benefit has a \$5,000 minimum value
2034	Optional Forms: 5, 10 & 15 certain (no life), 66.667% J&S, 100% J&S, SSPIA amount
2037	ERF: True Actuarial Equivalence 6% (1.06 ⁿ -1), no mortality
2038	
2039	
3000	
3011	
3012	
3019	
3023	
3031	
3032	
3036	
3054	
3063	
3069	
3073	
3074	Optional Forms: 75% & 100% J&S, Lump sum at any age
3077	Optional Forms: LS any age, 100% J&S, 75% J&S, 66.67% J&S
4000	
4026	
4079	
4084	
4087	Optional Forms: 15 C&C, 100% J&S, 75% J&S, SS Level Income Option
4088	Optional Forms: 5 C&C, 15 C&c, 100% J&S, 66.67% J&S, SS Level Income Option
4090	
4091	Optional Forms: 75% & 100% J&S
4092	Optional Forms: 100% J&S, 40% J&S, Cash Refund; Disability: 15% or 67% H-3 depending on cause
4094	
4096	Optional Forms: 100% J&S, 75% J&S, 66.67% J&S, LS (and annuity) at any age if < \$300,000
4097	Optional Forms: 100% J&S, 75% J&S, 5 C&C
5000	
5001	
5002	
5010	
5021	
5026	
5034	

Retirement Fund ID#	Special Provision 4
5042	
5044	
5045	
5047	
5050	
5051	
5065	
5072	
5079	
5080	
5083	
5091	
5093	
5118	
5121	
5125	Optional Form: 100% J&S
5126	Optional Forms: 66.67% J&S, 75% J&S, 100% J&S, 20 C&C, 20 Year Certain, LS any age
5127	Salary Definition: Section 415 compensation
5128	On 5/1/2007 the client changed vesting schedules from 5 yr to 2-6 yr so vesting is protected for participants as of 5/1/2007
5129	Optional Forms: LS up to \$10K, 100% J&S, 75% J&S, 67% J&S, 5 C&C, 15 C&C
5130	Optional Forms: 5 C&C, 10 C&C, 15 C&C, 20 C&C, 100% J&S, 75% J&S, 67% J&S
6000	
6016	
6028	
6037	
6040	
6042	
6044	
6049	
6050	
6070	
6071	
6077	
6079	
6086	
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6116	
6120	
6121	
6124	
6125	
6126	
6129	
6130	
6132	
6135	
6136	
6138	
6140	Optional Forms: If Lump Sum <\$25,000 (but > \$1,000) then LS and Annuities are available at any age. Lump sums > \$25k available at 55+10 or later.
6141	Optional Forms: 5 C&C, 15 C&C, 100% J&S, 66.67% J&S
6142	Normal Form: St Life with REA Death Benefit
6143	Vesting: service is based on the 1,000 rule
7000	
7011	
7015	
7018	
7027	
7031	
7048	
7056	
7060	
7064	
7065	
7088	
7099	
7100	
7101	
7114	
7115	
7117	
7118	
7120	
8000	The definition of W-2 salary excludes Long Term Incentive compensation effective 1/1/2009.
8006	
8026	
8031	

Retirement Fund ID#	Special Provision 4
8051	
8054	
8066	
8087	
8103	
8104	
8105	Vesting: 3-7 graded schedule
9007	
9017	
9026	
9045	
9057	
9062	
9072	
9074	
9076	Lump Sum: Lump sum and annuities payable at any age, Salary Definition: W-2 + EE 401(k) deferrals + section 125 deferrals)
9077	Lump Sum: Lump sum and annuities payable at any age, Salary Definition: Special W-2 includes EE 401(k) contribs and sect 125 contribs
9080	Optional Forms: 5 C&C, 15 C&C, 66.67%, 75%, 100% J&S, LS any age
9082	Disability: maximum (12 x Monthly High-5, AE benefit). Effective 4/1/10 disab bft = PVAB only.
9083	
9084	
9085	Death Benefit: Max (PVAB, PPA Lump Sum)
9087	Disability: maximum (24 x Monthly High-5, PVAB)
10000	
10008	
10019	
10022	
10026	
10031	
10035	
10038	
10047	
10048	
10049	Optional Forms: 5 C&C, 15 C&C, 20 C&C, 100% J&S, 75% J&S, 66.67% J&S
10051	
11009	Optional Forms: 75% J&S, 100% J&S, Life expectancy
11018	
12000	
12004	
12026	
12028	
12033	
12042	
12043	Optional Forms: 100% J&S, 67% J&S, 5 C&C
13000	
13001	
13002	
101000	
101019	
101074	
101079	Death Benefit: Account Balance
101080	Optional Forms: 10 C&C, 15 C&C, 20 C&C, 100% J&S, 75% J&S, 67% J&S, 50% J&S, LS age 55+10
102000	
103000	
103023	
104000	
104091	
105000	
105121	
105129	Optional Forms: LS up to \$10K, 100% J&S, 75% J&S, 67% J&S, 5 C&C, 15 C&C
105130	Optional Forms: 5 C&C, 10 C&C, 15 C&C, 20 C&C, 100% J&S, 75% J&S, 67% J&S
106000	
107000	
107088	
108026	
108066	
108105	Optional Forms: 100% J&S, 66.67% J&S
109000	Includes 9000 participants effective 7/1/2015. (9000 was merged under 109000's basis of participation.)
111009	Optional Forms: 75% J&S, 100% J&S, Life expectancy
112028	
113001	
113002	
202000	
205129	Optional Forms: LS up to \$10K, 100% J&S, 75% J&S, 67% J&S, 5 C&C, 15 C&C
213002	

Retirement Fund ID#	Special Provision 5
1000	
1001	
1004	
1006	
1007	
1019	
1020	
1024	
1025	
1027	
1030	
1032	
1034	
1046	
1055	
1063	
1064	
1069	
1070	
1072	
1073	
1074	
1077	
1079	
1080	Acquired Slades Ferry Bancorp 1/1/2009. EE's have enr code = 70 and protected benefit options..
1082	
1083	
1084	
1086	NRD: Later of age 65, participation date + 5 years, date of termination. Death Benefit: Account Balance, 7/1 COLA
1088	
2000	
2003	
2006	
2009	
2012	
2018	
2019	
2022	
2023	
2026	
2027	
2029	Vesting: 3 to 7 year graded vesting (20% decrements)
2030	
2032	NRD: age 65 + 5 years vesting service; Optional Forms: 50, 66.67, 100 J&S
2033	
2034	Disability: Participant must have 10 years of service and meet special eligibility (ex: no alcoholism or armed services cause) to get unreduced benefit.
2037	Normal Form: St Life
2038	
2039	
3000	
3011	
3012	
3019	
3023	
3031	
3032	
3036	
3054	
3063	
3069	
3073	
3074	Normal Form: St Life, Death Benefit: married (50% J&S) single (pvab)
3077	
4000	
4026	
4079	
4084	
4087	
4088	
4090	
4091	
4092	COLA: 2% on retirement benefits accrued up to 1/1/2000. COLA starts on 1/1 following 30 months after 7/1 following DOT.
4094	
4096	Death Benefit: Works like standard REA but a lump sum can be paid if < \$300,000
4097	
5000	
5001	
5002	
5010	
5021	
5026	
5034	

Retirement Fund ID#	Special Provision 5
5042	
5044	
5045	
5047	
5050	
5051	
5065	
5072	
5079	
5080	
5083	
5091	
5093	
5118	
5121	
5125	
5126	Acquired State Bank & Trust Co. 1/1/2009. Acq. EE's get prior service protected with a FAO as of 12/31/2008.
5127	Optional Forms: 5 C&C, 15 C&C, 66.67% J&S, 100% J&S, LS any age
5128	
5129	
5130	
6000	
6016	
6028	
6037	
6040	
6042	
6044	
6049	
6050	
6070	
6071	
6077	
6079	
6086	
6087	
6093	
6099	
6107	
6110	
6113	
6115	
6116	
6120	
6121	
6124	
6125	
6126	
6129	
6130	
6132	
6135	
6136	
6138	
6140	
6141	
6142	Vesting: service uses hourly credit (1000 hrs = 1 year svc credit). Optional Forms: 100% J&S, 75% J&S
6143	Optional Forms: 66.67% J&S, 100% J&S, 5 C&FC, 10 C&C, 15 C&C, LS at any age <= \$15,000
7000	
7011	
7015	
7018	
7027	
7031	
7048	
7056	
7060	
7064	
7065	
7088	
7099	
7100	
7101	
7114	
7115	
7117	
7118	
7120	
8000	
8006	
8026	
8031	

Retirement Fund ID#	Special Provision 5
8051	
8054	
8066	
8087	
8103	
8104	
8105	Optional Forms: 100% J&S, 66.67% J&S
9007	
9017	
9026	
9045	
9057	
9062	
9072	
9074	
9076	Death Benefit: Maximum of 66.667 Times Projected Monthly Bft or PVAB for ASDB and PVAB for Retiree DB
9077	Death Benefit: Effective 8/1/2004 = 100X (was PVAB while the plan was frozen)
9080	Exclusions: Employees covered under a collective bargaining agreement
9082	
9083	
9084	
9085	
9087	
10000	
10008	
10019	
10022	
10026	
10031	
10035	
10038	
10047	
10048	
10049	
10051	
11009	
11018	
12000	
12004	
12026	
12028	
12033	
12042	
12043	NRD: Enrolled prior to 1/1/2002 then NRD = nearest 1/1
13000	
13001	
13002	
101000	
101019	
101074	
101079	
101080	
102000	
103000	
103023	
104000	
104091	
105000	
105121	
105129	
105130	
106000	
107000	
107088	
108026	
108066	
108105	
109000	
111009	
112028	
113001	
113002	
202000	
205129	
213002	

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
 EIN #13-5645888 PLAN #333
 FORM 5500, SCHEDULE H, PART IV, LINE 4i
 SCHEDULE OF ASSETS (HELD AT END OF YEAR)
 AS OF JUNE 30, 2016

(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value				(d) Cost	(e) Current value
	Cusip	Rate	Maturity	Par Value		
FEDERAL HOME LN BK CONS BD	3133XKQX6	4.875%	17-May-17	425,000	451,960.94	440,967.25
FEDERAL HOME LN BK CONS BD	3133XM Q87	5.000%	17-Nov-17	90,000	95,568.75	95,358.60
FEDERAL HOME LN BK CONS BD	313379XK0	3.100%	29-Jun-32	2,000,000	2,086,800.00	2,138,260.00
FEDERAL FARM CR BK CONS BD	3133EA5P9	3.050%	19-Jul-32	3,775,000	3,866,355.00	4,018,412.00
FEDERAL FARM CR BK CONS BD	3133EC7M0	2.920%	17-Dec-30	4,500,000	4,341,195.00	4,768,290.00
FEDERAL FARM CR BK CONS BD	3133EEK74	2.680%	13-May-25	4,450,000	4,493,788.00	4,756,827.50
FEDERAL FARM CR BK CONS BD	3133EEL40	2.860%	18-May-27	5,000,000	4,974,250.00	5,341,950.00
FEDERAL FARM CR BK CONS BD	3133EEQA1	2.790%	17-Mar-28	3,000,000	2,991,540.00	3,200,460.00
FEDERAL FARM CR BK CONS BD	3133EEY20	2.400%	17-Jun-22	3,000,000	3,055,260.00	3,183,000.00
FEDERAL HOME LN MTG CORP	3134G7FY2	2.000%	29-Jul-20	5,000,000	5,000,000.00	5,006,050.00
FEDERAL HOME LN MTG CORP	3137EAAM1	5.000%	16-Feb-17	715,000	773,093.75	735,134.40
FEDERAL HOME LN MTG CORP	3137EABP3	4.875%	13-Jun-18	100,000	106,781.25	108,079.00
FEDERAL HOME LN MTG CORP STRIP	3134A4CP7	0.000%	15-Mar-31	10,000,000	5,647,400.00	6,756,800.00
FEDERAL HOME LN MTG CORP STRIP	3134A32L9	0.000%	15-Mar-27	7,468,000	5,659,994.76	5,837,735.60
FEDERAL JUDICIARY OFFICE BLDG	313490CD4	0.000%	15-Feb-20	8,615,000	857,633.23	8,052,440.50
FEDERAL JUDICIARY OFFICE BLDG	313490BW3	0.000%	15-Aug-16	8,265,000	1,074,779.22	8,255,329.95
FEDERAL NATL MTG ASSN	3135G0ZA4	1.875%	19-Feb-19	5,000,000	5,089,900.00	5,138,350.00
FEDERAL NATL MTG ASSN	31359MFJ7	7.125%	15-Jan-30	230,000	289,584.38	360,844.70
FEDERAL NATL MTG ASSN	31359MFP3	7.250%	15-May-30	205,000	262,079.69	326,093.50
FEDERAL NATL MTG ASSN	31364FCB5	6.090%	27-Sep-27	2,960,000	3,876,682.40	4,154,034.40
FEDERAL NATL MTG ASSN	31359MEL3	0.000%	1-Jun-17	5,000,000	4,939,150.00	4,971,900.00
FEDERAL NATL MTG ASSN STRIP	31364EAV6	0.000%	8-Oct-27	9,440,000	6,535,976.80	7,238,025.60
FEDERAL NATL MTG ASSN STRIP	31359YQK6	0.000%	15-Jul-32	5,000,000	2,275,000.00	3,152,700.00
FEDERAL NATL MTG ASSN STRIP	31359YCX3	0.000%	15-Jan-28	5,000,000	3,456,000.00	3,682,900.00
FEDERAL NATL MTG ASSN STRIP	31359YBF3	0.000%	15-May-28	5,000,000	3,555,250.00	3,643,100.00
FEDERAL NATL MTG ASSN STRIP	31358DDR2	0.000%	15-May-30	5,800,000	3,872,370.00	4,060,986.00
FEDERAL NATL MTG ASSN STRIP	31358C4Y9	0.000%	6-Aug-28	3,757,000	2,623,851.23	2,718,828.19
FEDERAL NATL MTG ASSN STRIP	31358C4X1	0.000%	6-Feb-28	1,700,000	1,229,338.00	1,288,481.00
FINANCING CORP STRIP	317705AA9	10.700%	6-Oct-17	2,000,000	2,162,500.00	2,254,280.00
FINANCING CORP STRIP	31771KAD9	0.000%	30-Nov-17	6,000,000	5,668,200.00	5,932,860.00
FINANCING CORP STRIP	31771EAM3	0.000%	6-Dec-18	9,200,000	3,271,922.00	9,018,668.00
FINANCING CORP STRIP	31771CEV7	0.000%	30-May-17	909,000	109,334.52	902,791.53
FINANCING CORP STRIP	31771CC45	0.000%	30-May-17	165,000	19,846.00	163,873.05
FINANCING CORP STRIP PO	31771KAA5	0.000%	26-Sep-19	5,000,000	4,700,620.00	4,849,250.00
ISRAEL ST AID	465139JE4	0.000%	15-May-23	3,059,000	2,539,704.16	2,683,783.06
RESOLUTION FDG CORP	761157AD8	8.875%	15-Jul-20	1,000,000	994,010.00	1,306,590.00
RESOLUTION FDG CORP PRIN STRIP	76116FAD9	0.000%	15-Jul-20	5,000,000	4,576,150.00	4,773,350.00
RESOLUTION FDG CORP STRIP	76116EGK0	0.000%	15-Jan-27	4,000,000	3,101,560.00	3,187,880.00
RESOLUTION FDG CORP STRIP	76116EHM5	0.000%	15-Apr-29	9,000,000	6,051,690.00	6,653,610.00
RESOLUTION FDG CORP STRIP	76116EHJ2	0.000%	15-Oct-27	8,615,000	6,134,787.60	6,590,647.30
RESOLUTION FDG CORP STRIP	76116EHM6	0.000%	15-Apr-27	5,000,000	3,860,000.00	3,887,300.00
RESOLUTION FDG CORP STRIP	76116EGL8	0.000%	15-Jul-27	5,000,000	3,656,800.00	3,921,350.00
SBA GTD PARTN CTF5 2013-20I 1	83162CVU4	3.620%	1-Sep-33	18,749,738	19,281,068.94	20,485,963.30
SBA GTD PARTN CTF5 2013-20J 1	83162CVV2	3.370%	1-Oct-33	4,139,836	4,199,992.95	4,421,800.19
SBA GTD PARTN CTF5 2013-20K 1	83162CVX8	3.380%	1-Nov-33	4,109,068	4,148,071.80	4,397,318.86
TENNESSEE VALLEY AUTH BD	880591DV1	4.700%	15-Jul-33	5,743,000	6,895,045.80	7,114,428.40
TENNESSEE VALLEY AUTH STRIP	88059FBG5	0.000%	1-May-30	1,100,000	697,345.00	729,355.00
TENNESSEE VALLEY AUTH STRIP	88059ESQ8	0.000%	1-May-30	1,400,000	886,200.00	928,270.00
TENNESSEE VALLEY AUTH STRIP	88059ENNO	0.000%	15-Jan-28	3,211,000	2,134,704.91	2,345,603.39
TENNESSEE VALLEY AUTH STRIP	88059E5L4	0.000%	15-Mar-33	3,000,000	1,788,000.00	1,822,950.00
TENNESSEE VALLEY AUTH STRIP	88059E5E0	0.000%	15-Mar-30	3,100,000	1,976,374.00	2,065,809.00
TENNESSEE VALLEY AUTH STRIP	88059EU85	0.000%	15-Jun-30	5,273,000	3,246,623.80	3,479,652.70
TENNESSEE VALLEY AUTH STRIP	88059EU77	0.000%	15-Dec-29	5,614,000	3,588,075.82	3,776,930.78
U S TREASURY BOND	912810DX3	7.500%	15-Nov-16	770,000	972,186.60	790,397.30
U S TREASURY BOND	912810EL8	8.000%	15-Nov-21	790,000	1,072,548.40	1,075,545.50
U S TREASURY BOND	912810EQ7	6.250%	15-Aug-23	750,000	892,851.53	1,005,262.50
U S TREASURY BOND	912810ET1	7.625%	15-Feb-25	240,000	326,025.00	362,016.00
U S TREASURY BOND	912810FB9	6.125%	15-Nov-27	125,000	149,335.94	184,521.25
U S TREASURY BOND	912810FM5	6.250%	15-May-30	300,000	367,078.11	471,552.00
U S TREASURY BOND	912810FP8	5.375%	15-Feb-31	675,000	745,031.25	1,001,133.00
U S TREASURY NOTE	912828GH7	4.625%	15-Feb-17	750,000	811,462.50	769,515.00
U S TREASURY NOTE	912828HA1	4.750%	15-Aug-17	980,000	1,065,443.75	1,025,746.40
U S TREASURY NOTE	912828HR4	3.500%	15-Feb-18	850,000	843,359.38	889,907.50
U S TREASURY NOTE	912828JH4	4.000%	15-Aug-18	445,000	455,916.38	477,418.25
U S TREASURY NOTE	912828JR2	3.750%	15-Nov-18	910,000	913,412.50	976,830.40
U S TREASURY NOTE	912828M64	1.250%	15-Nov-18	1,080,000	1,080,801.56	1,095,184.80
U S TREASURY NOTE	912828M72	0.875%	30-Nov-17	4,750,000	4,741,636.79	4,769,665.00
U S TREASURY NOTE	912828N22	1.250%	15-Dec-18	4,540,000	4,535,958.59	4,605,603.00
U S TREASURY NOTE	912828N55	1.000%	31-Dec-17	3,620,000	3,635,430.73	3,642,625.00
U S TREASURY NOTE	912828N97	0.592%	31-Jan-18	3,160,000	3,164,213.28	3,165,972.40

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
 EIN #13-5645888 PLAN #333
 FORM 5500, SCHEDULE H, PART IV, LINE 4i
 SCHEDULE OF ASSETS (HELD AT END OF YEAR)
 AS OF JUNE 30, 2016

(b) Identity of issuer, borrower, lessor or similar party		(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value			(d) Cost	(e) Current value
	Cusip	Rate	Maturity	Par Value		
U S TREASURY NOTE	912828P20	0.750%	31-Jan-18	5,055,000	5,051,643.16	5,068,648.50
U S TREASURY NOTE	912828P53	0.750%	15-Feb-19	4,720,000	4,690,710.55	4,729,204.00
U S TREASURY NOTE	912828P95	1.000%	15-Mar-19	1,490,000	1,496,227.73	1,502,635.20
U S TREASURY NOTE	912828Q52	0.875%	15-Apr-19	4,200,000	4,190,332.03	4,220,034.00
U S TREASURY NOTE	912828R85	0.875%	15-Jun-19	4,355,000	4,377,625.59	4,376,600.80
U S TREASURY NOTE	912828TS9	0.625%	30-Sep-17	5,290,000	5,282,521.01	5,294,972.60
U S TREASURY NOTE	912828U2	0.750%	31-Mar-18	4,360,000	4,341,591.57	4,371,902.80
U S TREASURY NOTE	912828XF2	1.125%	15-Jun-18	705,000	707,145.16	712,078.20
U S TREASURY NOTE	912828XP0	0.625%	31-Jul-17	1,345,000	1,343,124.20	1,346,318.10
US TREAS-CPI INFLAT	912828UX6	0.125%	15-Apr-18	4,211,962	4,283,948.90	4,274,467.11
TOTAL US GOVERNMENT SECURITIES				295,349,603	240,707,771.89	273,331,409.36
AARP INC/DC 144A	00036AAB1	7.500%	1-May-31	5,000,000	6,703,200.00	7,224,850.00
AIG LIFE HOLDINGS INC	00138GAA7	8.500%	1-Jul-30	9,282,000	12,711,803.56	12,058,431.84
ALBANIA GOVERNMENT INTERNATION	NA4075274	0.000%	31-Aug-25	10,000,000	6,900,000.00	7,500,000.00
ALTRIA GROUP INC	02209SAD5	9.700%	10-Nov-18	4,000,000	5,273,800.00	4,766,040.00
AMERICA MOVIL SAB DE CV	02364WBD6	3.125%	16-Jul-22	8,000,000	7,863,920.00	8,208,160.00
AMERIPRISE FINANCIAL INC	03076CAD8	7.300%	28-Jun-19	5,000,000	6,198,450.00	5,796,400.00
AMGEN INC	031162BN9	3.625%	15-May-22	5,000,000	5,202,400.00	5,381,350.00
AMGEN INC	031162BQ2	2.125%	15-May-17	2,000,000	2,018,000.00	2,016,680.00
ANTHEM INC	94973VBH9	2.250%	15-Aug-19	5,000,000	4,974,150.00	5,044,550.00
ANTHEM INC	94973VBJ5	3.500%	15-Aug-24	6,000,000	5,959,718.57	6,211,920.00
ASSOCIATES CORP OF NORTH AMERI	046003JU4	6.950%	1-Nov-18	5,000,000	5,075,200.00	5,565,500.00
ASTRAZENECA PLC	046353AD0	6.450%	15-Sep-37	70,000	77,235.90	95,544.40
AT&T INC	00206RCY6	5.200%	15-Mar-20	4,500,000	5,037,525.00	5,034,330.00
ATLANTIC MARINE CORPS COM 144A	048677AC2	5.373%	1-Dec-50	3,820,546	3,753,800.58	3,959,995.44
AURORA MILITARY HOUSING L 144A	05178RAB1	5.625%	15-Dec-35	5,000,000	5,331,050.00	5,425,000.00
AURORA MILITARY HOUSING L 144A	05178TAA9	5.820%	15-Jul-34	2,500,000	2,761,300.00	2,738,750.00
BANK OF AMERICA CORP	060505DA9	5.420%	15-Mar-17	5,000,000	4,549,850.00	5,140,500.00
BANK OF AMERICA CORP	06053FAA7	4.100%	24-Jul-23	5,000,000	5,217,550.00	5,356,700.00
BANK OF AMERICA CORP	638585AP4	7.250%	15-Oct-25	5,300,000	5,978,382.00	6,496,528.00
BARCLAYS BANK PLC NIKKEI 225 INDX & JAP YEN ELN	06738KGD7	0.000%	12-Apr-17	5,000,000	5,000,000.00	6,309,500.00
BECTON DICKINSON AND CO	075887BF5	3.734%	15-Dec-24	3,000,000	3,116,970.00	3,231,420.00
BELVOIR LAND LLC 144A	081331AE0	5.300%	15-Dec-35	2,682,510	2,810,519.33	2,897,352.40
BERKSHIRE HATHAWAY FINANCE COR	084664BQ3	4.250%	15-Jan-21	3,000,000	3,142,500.00	3,336,540.00
BERKSHIRE HATHAWAY FINANCE COR	084664B23	2.900%	15-Oct-20	2,000,000	2,083,380.00	2,123,480.00
BERKSHIRE HATHAWAY FINANCE COR	084664CG4	1.700%	15-Mar-19	3,000,000	3,028,710.00	3,049,020.00
BLACKROCK INC	09247XAH4	4.250%	24-May-21	8,000,000	8,812,600.00	8,975,040.00
BLACKROCK INC	09247XAJ0	3.375%	1-Jun-22	5,000,000	5,241,950.00	5,432,400.00
BLACKSTONE HOLDINGS FINAN 144A	09256BAB3	5.875%	15-Mar-21	7,000,000	7,090,580.00	8,202,320.00
BRANCH BANKING & TRUST CO	07330NAG0	1.050%	1-Dec-16	3,000,000	3,000,900.00	3,002,430.00
BRISTOL-MYERS SQUIBB CO	110122AT5	2.000%	1-Aug-22	5,000,000	4,685,850.00	5,075,950.00
BRITISH TELECOMMUNICATIONS PLC	111021AE1	9.375%	15-Dec-30	325,000	440,566.26	500,721.00
CANADIAN PACIFIC RAILWAY CO	136440AL8	9.450%	1-Aug-21	1,250,000	1,424,060.81	1,641,112.50
CARDINAL HEALTH INC	14149YAY4	3.200%	15-Mar-23	9,125,000	9,104,685.00	9,519,382.50
CATERPILLAR FINANCIAL SERVICES	14912L5F4	2.850%	1-Jun-22	5,000,000	4,993,700.00	5,232,900.00
CATERPILLAR INC	149123CC3	3.400%	15-May-24	10,000,000	10,417,050.00	10,747,000.00
CBS CORP	124857AM5	3.700%	15-Aug-24	5,000,000	4,921,800.00	5,221,600.00
CHARLES SCHWAB CORP/THE	808513AM7	3.450%	13-Feb-26	5,000,000	5,010,350.00	5,332,500.00
CIBOLO CANYONS SPECIAL IM 144A	69342WAB7	3.000%	20-Aug-20	5,888,942	5,881,580.67	5,874,219.50
CITICORP LEASE PASS-THROU 144A	17305BAB7	8.040%	15-Dec-19	10,000,000	11,411,500.00	11,745,900.00
CITIGROUP INC	172967AM3	6.875%	1-Jun-25	6,000,000	7,515,510.00	7,489,680.00
CITIGROUP INC	172967GS4	1.750%	1-May-18	4,000,000	4,009,680.00	4,017,600.00
COMCAST CABLE HOLDINGS LLC	879240AQ2	10.125%	15-Apr-22	2,500,000	2,857,925.00	3,386,000.00
COMMONWEALTH EDISON CO	202795HS2	6.150%	15-Sep-17	3,000,000	3,369,900.00	3,180,270.00
CONTINENTAL AIRLINES 2000-2 CL	210805DD6	7.707%	2-Oct-22	2,814,734	2,935,767.36	3,069,748.44
COVENTRY HEALTH CARE INC	222862AJ3	5.450%	15-Jun-21	3,000,000	3,500,850.00	3,423,540.00
CSX TRANSPORTATION INC	126410LK3	9.750%	15-Jun-20	1,512,000	1,518,940.08	1,929,614.40
CVS HEALTH CORP	126650BH2	5.750%	1-Jun-17	3,000,000	3,282,660.00	3,128,310.00
CVS HEALTH CORP	126650BJ8	6.250%	1-Jun-27	5,000,000	6,418,990.00	6,200,600.00
CVS HEALTH CORP	126650CH1	1.900%	20-Jul-18	5,000,000	5,067,500.00	5,075,650.00
DOUBLELINE OPPORTUNISTIC FUND	999289702	0.000%	0-Jan-00	87,653	100,000,000.00	124,872,617.84
DUKE ENERGY FLORIDA LLC	341099CB3	5.900%	1-Mar-33	1,335,000	1,657,762.95	1,675,224.75
EBAY INC	278642AL7	3.450%	1-Aug-24	8,000,000	7,977,030.00	8,177,280.00
ELECTRICITE DE FRANCE SA 144A	268317AB0	6.500%	26-Jan-19	5,000,000	5,755,000.00	5,619,250.00
EXELON GENERATION CO LLC	30161MAJ2	5.750%	1-Oct-41	167,000	186,593.56	173,152.28
FINIAL HOLDINGS INC	989822AA9	7.125%	15-Oct-23	4,193,000	5,043,844.29	5,026,945.77
FISHERS LANE ASSOCIATES L 144A	33803WAB5	5.477%	5-Aug-40	13,250,000	13,565,292.50	15,644,275.00
FISHERS LANE LLC 144A	33804JAA5	2.029%	5-Apr-17	9,000,000	9,000,000.00	9,000,000.00
FLORIDA POWER & LIGHT CO	341081EP8	5.850%	1-Feb-33	3,883,000	4,837,014.27	4,973,540.55

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
 EIN #13-5645888 PLAN #333
 FORM 5500, SCHEDULE H, PART IV, LINE 4i
 SCHEDULE OF ASSETS (HELD AT END OF YEAR)
 AS OF JUNE 30, 2016

(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value			(d) Cost	(e) Current value	
	Cusip	Rate	Maturity	Par Value		
FORT BENNING FAMILY COMMU 144A	346845AK6	6.090%	15-Jan-51	4,740,000	4,610,274.10	4,799,250.00
FORT EUSTIS/FORT STORY HO 144A	347314BF2	5.510%	15-Dec-40	5,000,000	5,448,850.00	5,338,200.00
FORT IRWIN LAND LLC 144A	347466AC8	5.170%	15-Dec-35	10,890,000	11,500,602.30	12,000,235.50
FORT KNOX MILITARY HOUSIN 144A	347508AA1	5.815%	15-Feb-52	9,896,800	11,213,173.69	11,502,259.14
GENERAL AMERICAN LIFE INS 144A	368770AA1	7.625%	15-Jan-24	5,000,000	4,172,550.00	6,218,900.00
GENERAL MILLS INC	370334BT0	3.650%	15-Feb-24	8,000,000	8,218,080.00	8,732,480.00
GENERAL MILLS INC	370334BV5	2.200%	21-Oct-19	5,000,000	4,994,150.00	5,119,950.00
GEORGIA-PACIFIC LLC	373298BP2	7.250%	1-Jun-28	5,104,000	6,964,867.36	7,025,911.20
GEORGIA-PACIFIC LLC	373298BR8	7.750%	15-Nov-29	4,247,000	6,152,374.08	6,151,184.92
GMAC COMMERCIAL MO BLIS A 144A	36186XAD9	5.174%	10-Jul-50	2,000,000	1,955,000.00	2,090,000.00
GMAC COMMERCIAL MO PRES A 144A	36186EAA7	6.240%	10-Oct-41	15,330,495	17,584,555.00	17,706,722.15
GOLDMAN SACHS GROUP INC/THE	38141EC23	3.850%	8-Jul-24	5,000,000	4,997,850.00	5,301,550.00
GOLDMAN SACHS GROUP INC/THE	38141GGQ1	5.250%	27-Jul-21	5,000,000	5,640,100.00	5,642,400.00
GOLDMAN SACHS GROUP INC/THE	38141GVM3	4.000%	3-Mar-24	5,000,000	5,136,800.00	5,345,350.00
HOME DEPOT INC/THE	437076AZ5	2.700%	1-Apr-23	4,000,000	4,053,720.00	4,197,000.00
HOME DEPOT INC/THE	437076BC5	3.750%	15-Feb-24	5,000,000	5,261,150.00	5,604,550.00
HP COMMUNITIES LLC 144A	44329HAJ3	5.780%	15-Mar-46	11,000,000	11,097,790.00	12,578,500.00
INTEL CORP	458140AM2	2.700%	15-Dec-22	5,000,000	5,028,050.00	5,231,000.00
INTEL CORP	458140AN0	4.000%	15-Dec-32	6,700,000	6,985,155.57	7,248,395.00
INTEL CORP	458140AR1	3.100%	29-Jul-22	5,000,000	5,124,800.00	5,353,650.00
INTERNATIONAL BANK FOR RECONST	45905UBH6	0.000%	1-May-30	5,000,000	3,435,150.00	3,424,800.00
INTERNATIONAL BUSINESS MACHINE	459200AM3	7.000%	30-Oct-25	20,000	23,334.04	27,191.40
JBG/ROCKVILLE NCI CAMPUS 144A	46611JAB8	6.100%	15-Jul-33	4,000,000	4,700,000.00	5,093,320.00
JOHNSON & JOHNSON	478160AU8	5.150%	15-Jul-18	115,000	120,808.65	124,862.40
JP MORGAN CHASE COMMER LD12 A3	46632HAC5	5.935%	15-Feb-51	37,486	40,016.57	37,410.15
JPMORGAN CHASE BANK NA	48121CYK6	6.000%	1-Oct-17	10,000,000	9,914,800.00	10,562,100.00
KEENAN DEVELOPMENT ASSOCI 144A	48730PAC4	5.020%	15-Jul-28	817,903	856,229.86	908,133.98
KEYBANK NA/CLEVELAND OH	49327M2G8	2.250%	16-Mar-20	5,000,000	4,991,300.00	5,068,750.00
KROGER CO/THE	501044BT7	7.700%	1-Jun-29	1,500,000	2,003,565.00	2,104,320.00
KROGER CO/THE	501044BV2	8.000%	15-Sep-29	2,795,000	3,669,794.45	4,014,262.85
KROGER CO/THE	501044CP4	2.200%	15-Jan-17	5,500,000	5,616,075.00	5,534,045.00
LAKE COUNTRY MORTG HE1 M5 144A	50820TAJ8	2.453%	25-Jul-34	3,000,000	3,060,000.00	3,056,520.00
LAVENDER TRUST SE RR1A A2 144A	519440DE8	6.000%	26-Nov-36	1,793,465	1,842,785.49	1,851,752.98
LCOR ALEXANDRIA LLC 144A	50181QAH1	6.800%	15-Sep-28	14,987,570	17,654,260.53	18,100,338.41
LCOR ALEXANDRIA LLC 144A	50181QAN8	9.628%	24-Aug-24	1,039,078	1,315,737.91	1,343,008.22
LEONARD WOOD FAMILY COMMU 144A	526602AE7	5.909%	15-Jul-40	6,394,505	6,150,874.36	7,243,247.65
LIBERTY MUTUAL GROUP INC 144A	53079EA4	7.000%	15-Mar-34	1,000,000	1,246,360.00	1,251,010.00
LIBERTY MUTUAL GROUP INC 144A	53079EAW4	4.950%	1-May-22	3,000,000	3,250,770.00	3,315,210.00
MARBURY WATER SYSTEM 144A	56613QAB9	4.250%	15-Aug-31	5,105,000	5,105,000.00	5,258,150.00
METLIFE INC	59156RAJ7	6.375%	15-Jun-34	895,000	1,202,418.69	1,155,373.40
METLIFE INC	59156RBB3	4.368%	15-Sep-23	5,000,000	5,585,450.00	5,535,300.00
METROPOLITAN LIFE GLOBAL 144A	59217GBR9	2.500%	3-Dec-20	5,000,000	4,994,400.00	5,142,150.00
MID-ATLANTIC MILITARY FAM 144A	59524EAB8	5.240%	1-Aug-50	0	0.02	0.02
MOBIL CORP	607059AT9	8.625%	15-Aug-21	240,000	313,238.40	321,590.40
MORGAN STANLEY	61744YAD0	5.950%	28-Dec-17	9,000,000	9,147,071.22	9,570,960.00
MORGAN STANLEY	617446HD4	7.250%	1-Apr-32	5,000,000	7,113,700.00	6,931,050.00
MORGAN STANLEY	617446TX1	5.000%	24-Nov-25	7,700,000	7,816,501.00	8,429,883.00
NATIONAL RURAL UTILITIES COOPE	637432LR4	10.375%	1-Nov-18	5,000,000	6,301,330.00	6,041,500.00
NAVY NEW ORLEANS NAVY HOU 144A	647677AJ2	5.754%	15-Dec-38	14,300,000	14,782,800.00	16,945,500.00
NBCUNIVERSAL MEDIA LLC	63946BAD2	5.150%	30-Apr-20	8,000,000	9,006,430.00	9,067,680.00
NELDER GROVE CLO LT 1A A1 144A	640270AA2	2.234%	28-Aug-26	13,000,000	12,983,100.00	12,892,100.00
NORFOLK SOUTHERN CORP	655844AJ7	7.800%	15-May-27	2,177,000	2,655,047.43	3,083,198.02
NORFOLK SOUTHERN RAILWAY CO	655855FA7	9.750%	15-Jun-20	2,088,000	2,097,583.92	2,685,209.76
NOVARTIS SECURITIES INVESTMENT	66989GAA8	5.125%	10-Feb-19	80,000	82,345.60	88,300.80
OCCIDENTAL PETROLEUM CORP	674599BE4	9.250%	1-Aug-19	500,000	496,250.00	604,610.00
OHANA MILITARY COMMUNITIE 144A	677071AG7	5.780%	1-Oct-36	6,280,000	7,043,020.00	7,475,837.60
OHIO NATIONAL FINANCIAL S 144A	67740QAG1	6.625%	1-May-31	2,350,000	2,840,182.50	2,852,947.00
OMNICOM GROUP INC	681919AZ9	3.625%	1-May-22	5,000,000	5,158,950.00	5,312,500.00
ORACLE CORP	68389XAU9	3.400%	8-Jul-24	8,000,000	8,052,000.00	8,603,520.00
PACIFICORP	695114BT4	7.700%	15-Nov-31	9,110,000	14,006,625.00	14,124,052.90
PFIZER INC	717081DB6	6.200%	15-Mar-19	90,000	99,620.10	101,646.90
PHILIP MORRIS INTERNATIONAL IN	718172BM0	3.250%	10-Nov-24	5,000,000	5,153,100.00	5,355,800.00
PNC BANK NA	69349LAQ1	4.200%	1-Nov-25	7,000,000	6,966,280.00	7,866,040.00
PNC BANK NA	69353REQ7	3.250%	1-Jun-25	2,128,000	2,132,107.04	2,260,914.88
PNC FINANCIAL SERVICES GROUP I	693476BF9	6.700%	10-Jun-19	5,000,000	5,975,100.00	5,733,100.00
PNC FINANCIAL SERVICES GROUP I	693476BN2	3.300%	8-Mar-22	5,000,000	5,141,950.00	5,317,550.00
PRIVATE EXPORT FUNDING CORP	742651DR0	2.050%	15-Nov-22	5,000,000	4,878,118.00	5,149,900.00
PROCTER & GAMBLE CO/THE	742718DN6	4.700%	15-Feb-19	130,000	130,936.00	142,491.70
PRUDENTIAL FINANCIAL INC	74432QAH8	5.400%	13-Jun-35	6,919,000	7,891,811.40	7,842,824.88
PSEG POWER LLC	69362BAJ1	8.625%	15-Apr-31	4,000,000	5,698,400.00	5,005,320.00
PUBLIC SERVICE CO OF OKLAHOMA	744533BJ8	6.625%	15-Nov-37	5,000,000	6,502,750.00	6,402,500.00

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
 EIN #13-5645888 PLAN #333
 FORM 5500, SCHEDULE H, PART IV, LINE 4i
 SCHEDULE OF ASSETS (HELD AT END OF YEAR)
 AS OF JUNE 30, 2016

(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value			(d) Cost	(e) Current value	
	Cusip	Rate	Maturity	Par Value		
RIO TINTO FINANCE USA LTD	767201AD8	7.125%	15-Jul-28	500,000	617,788.03	634,715.00
ROYAL BANK OF CANADA	78008S7D2	2.200%	27-Jul-18	7,000,000	7,129,360.00	7,137,480.00
ROYAL BANK OF CANADA	78010UNX1	1.200%	23-Jan-17	5,000,000	5,009,800.00	5,007,700.00
SOUTHERN CALIFORNIA EDISON CO	842400ES8	6.000%	15-Jan-34	3,000,000	3,975,960.00	3,970,290.00
STATOIL ASA	656531AC4	7.750%	15-Jun-23	100,000	116,246.00	132,680.00
TOPAZ SOLAR FARMS LLC 144A	89054XAA3	5.750%	30-Sep-39	5,517,246	5,741,025.29	6,282,267.11
TOWD POINT MORTGAGE 5 A1B 144A	89171VAK3	2.750%	25-May-55	8,924,566	8,974,767.84	9,035,320.34
TRANSALTA CORP	89346DAC1	6.900%	15-May-18	6,000,000	5,989,740.00	6,167,700.00
UNITED TECHNOLOGIES CORP	913017AT6	6.700%	1-Aug-28	50,000	52,937.00	67,457.50
UNITED TECHNOLOGIES CORP	913017BV0	3.100%	1-Jun-22	8,000,000	8,316,950.00	8,527,520.00
UNITEDHEALTH GROUP INC	91324PB78	3.375%	15-Nov-21	5,000,000	5,302,950.00	5,396,500.00
UNITEDHEALTH GROUP INC	91324PBZ4	2.750%	15-Feb-23	5,000,000	5,024,500.00	5,139,650.00
UNITEDHEALTH GROUP INC	91324PCP5	3.750%	15-Jul-25	5,000,000	5,359,800.00	5,485,600.00
US BANCORP	91159HHC7	3.000%	15-Mar-22	8,000,000	8,160,050.00	8,508,800.00
US BANCORP	91159HHG8	3.700%	30-Jan-24	3,000,000	3,149,280.00	3,300,030.00
USF&G CAPITAL III 144A	90330SAA8	8.312%	1-Jul-46	1,536,500	2,081,916.54	2,057,035.47
VALIDUS HOLDINGS LTD	91915WAB8	8.875%	26-Jan-40	2,000,000	2,490,244.45	2,746,620.00
VELOCITY COMMERCIAL 1 AFL 144A	92258MAA5	2.918%	25-Jun-45	7,469,874	7,535,235.49	7,507,223.47
VERIZON COMMUNICATIONS INC	92343VBR4	5.150%	15-Sep-23	5,000,000	5,706,000.00	5,823,150.00
VERIZON COMMUNICATIONS INC	92343VBZ6	5.050%	15-Mar-34	5,000,000	5,514,700.00	5,549,500.00
VERIZON COMMUNICATIONS INC	92343VCH5	2.625%	21-Feb-20	5,000,000	5,059,750.00	5,174,350.00
VERIZON COMMUNICATIONS INC	92343VCQ5	4.400%	1-Nov-34	4,300,000	4,409,994.00	4,433,945.00
WACHOVIA BANK COMMERCIA C28 A4	92978MAE6	5.572%	15-Oct-48	3,670,151	3,957,455.44	3,668,830.14
WACHOVIA CORP	337358BH7	7.574%	1-Aug-26	4,000,000	5,046,840.00	5,209,480.00
WAL-MART STORES INC	931142BF9	7.550%	15-Feb-30	6,000,000	8,578,020.00	9,153,120.00
WAL-MART STORES INC	931142DP5	3.300%	22-Apr-24	4,000,000	4,144,760.00	4,381,840.00
WALT DISNEY CO/THE	25468PCW4	2.350%	1-Dec-22	4,000,000	3,965,240.00	4,135,400.00
WALT DISNEY CO/THE	25468PDF0	3.150%	17-Sep-25	5,000,000	5,298,950.00	5,528,000.00
WASTE MANAGEMENT INC	902917AH6	7.000%	15-Jul-28	7,661,000	9,491,557.66	10,433,286.07
WELLS FARGO & CO	94974BFJ4	3.450%	13-Feb-23	5,000,000	5,006,700.00	5,173,650.00
WELLS FARGO & CO	94974BGA2	3.300%	9-Sep-24	11,000,000	10,871,580.00	11,537,130.00
WELLTOWER INC	42217KBC9	4.500%	15-Jan-24	2,500,000	2,630,800.00	2,710,925.00
WFRBS COMMERCIAL MO C4 A2 144A	92936CAC3	3.454%	15-Jun-44	152,404	154,689.58	152,334.94
XLIT LTD	98372PAK4	6.250%	15-May-27	6,633,000	7,977,575.43	7,981,289.91
TOTAL CORPORATE DEBT INSTRUMENTS				786,501,428	947,935,380.72	1,005,233,408.77
CALIFORNIA ST UNIV REVENUE	13077CTM6	6.434%	1-Nov-30	6,800,000	8,943,836.00	9,059,436.00
CMWLTH FING AUTH PA	20281PC77	6.218%	1-Jun-39	5,350,000	6,530,156.50	6,752,181.50
CONTRA COSTA CA CMNTY CLG DIST	212204FA4	6.504%	1-Aug-34	1,905,000	2,425,903.20	2,622,156.30
DIST OF COLUMBIA REVENUE	25483VEC4	7.625%	1-Oct-35	9,510,000	11,664,359.70	10,643,116.50
EL PASO TX	28373JD4	6.018%	15-Aug-35	3,000,000	3,526,710.00	3,830,040.00
HOUSTON TX HGR EDU FIN CORP	442378EG6	8.750%	15-May-26	2,060,000	2,451,400.00	2,594,755.40
IRVINE RANCH CA WTR DIST	4636324P1	6.622%	1-May-40	5,300,000	6,927,563.00	7,442,525.00
LA PAZ CNTY AZ INDL DEV AUTH I	50375EAP6	5.200%	1-Dec-16	350,000	358,309.00	352,408.00
LA PAZ CNTY AZ INDL DEV AUTH I	50375EAQ4	5.750%	1-Dec-17	250,000	258,307.50	255,817.50
LA PAZ CNTY AZ INDL DEV AUTH I	50375EAR2	6.000%	1-Dec-18	400,000	416,520.00	416,708.00
LA PAZ CNTY AZ INDL DEV AUTH I	50375EAS0	6.250%	1-Dec-19	375,000	393,802.50	398,313.75
LA PAZ CNTY AZ INDL DEV AUTH I	50375EAT8	5.400%	1-Dec-20	935,000	935,000.00	943,723.55
LA PAZ CNTY AZ INDL DEV AUTH I	50375EAU5	5.750%	1-Dec-21	700,000	700,000.00	712,383.00
LA PAZ CNTY AZ INDL DEV AUTH I	50375EAV3	5.950%	1-Dec-22	1,205,000	1,205,000.00	1,234,016.40
LA PAZ CNTY AZ INDL DEV AUTH I	50375EBB6	6.900%	1-Dec-34	4,100,000	4,034,564.00	4,179,212.00
LA PAZ CNTY AZ INDL DEV AUTH I	50375EBC4	7.000%	1-Dec-40	4,500,000	4,420,755.00	4,564,215.00
MET TRANSPRTN AUTH NY REVENUE	59259YGF0	6.814%	15-Nov-40	3,500,000	4,478,145.00	5,099,815.00
NEW JERSEY ST ECON DEV AUTH LE	645913AA2	7.425%	15-Feb-29	5,000,000	6,412,739.00	6,182,650.00
NEW YORK NY	64966HYE4	5.024%	1-Mar-22	2,000,000	2,199,360.00	2,344,920.00
NEW YORK NY	64966HYM6	5.968%	1-Mar-36	3,430,000	4,274,740.40	4,672,380.30
NEW YORK NY	64966LYY1	3.600%	1-Aug-28	10,000,000	9,982,440.00	10,377,400.00
NEW YORK CITY NY HSG DEV CORP	64966NAB3	6.170%	1-Jun-36	5,785,000	7,073,493.05	6,999,850.00
NEW YORK CITY NY TRANSITIONAL	64971WFJ4	2.850%	1-Aug-22	4,000,000	4,070,920.00	4,244,640.00
NEW YORK CITY NY TRANSITIONAL	64971WVD9	3.160%	1-Aug-25	5,000,000	4,979,100.00	5,331,350.00
NEW YORK ST URBAN DEV CORP REV	65003S574	1.040%	15-Mar-17	4,000,000	3,997,520.00	4,008,440.00
NEW YORK ST URBAN DEV CORP REV	65003STD0	5.770%	15-Mar-39	5,105,000	6,338,214.85	6,545,324.70
NEW YORK ST TRANSPRTN DEV CORP	650116BH8	3.473%	1-Jul-28	7,000,000	7,152,320.00	7,248,430.00
NEW YORK ST TRANSPRTN DEV CORP	650116BJ4	3.573%	1-Jul-29	2,975,000	3,046,548.75	3,090,400.25
OGLETHORPE GA PWR CORP	67704LAA9	5.534%	1-Jan-35	19,500,000	21,480,070.00	22,521,915.00
PORT AUTH OF NEW YORK & NEW JE	73358WUG7	3.771%	15-Oct-27	7,455,000	7,626,912.30	7,981,397.55
TEXAS ST PUBLIC FIN AUTH CHRT	88276PCH7	8.125%	15-Feb-27	9,235,000	10,915,403.70	11,784,414.10
TEXAS ST PUBLIC FIN AUTH CHRT	88276PDD5	7.500%	15-Aug-30	1,000,000	1,085,000.00	1,084,890.00
TUCSON AZ COPS	898735PQ2	6.750%	1-Jul-30	5,000,000	6,223,950.00	6,453,250.00
VIRGIN ISLANDS PUBLIC FIN AUTH	927676RZ1	5.250%	1-Oct-27	4,300,000	4,454,757.00	4,750,081.00

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
 EIN #13-5645888 PLAN #333
 FORM 5500, SCHEDULE H, PART IV, LINE 4i
 SCHEDULE OF ASSETS (HELD AT END OF YEAR)
 AS OF JUNE 30, 2016

(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value			(d) Cost	(e) Current value	
Cusip	Rate	Maturity	Par Value			
TOTAL STATE AND MUNICIPAL SECURITIES			151,025,000.00	170,983,820.45	176,722,555.80	
FARM CREDIT BANK OF TEXAS	30767E307	0.000%	0-Jan-00	15,000	18,692,850.00	17,779,687.50
FIRSTAR REALTY LLC 144A	33765A202	0.000%	0-Jan-00	1,000	914,950.00	1,239,375.00
TOTAL PREFERRED			16,000	19,607,800.00	19,019,062.50	
ENTREPRENEUR US ALL CAP-INST	293828505			12,981,053	129,434,608.69	126,175,831.22
ENTREPRENEUR US LRG CAP-RTL	293828604			7,553,378	75,551,981.25	80,443,475.18
ENTREPRENEURSHARES GLBL-INST	293828208			279,590	3,000,000.00	3,301,957.13
TOTAL MUTUAL FUNDS			20,814,020	207,986,589.94	209,921,263.53	
3M CO	88579Y101			400	28,690.00	70,048.00
FS BANCORP/LAGRANGE IN	30262T106			16,896	760,320.00	1,119,360.00
FORTRESS TRANSPORTATION & INFR	34960P101			1,602,471	26,048,166.10	14,726,708.49
GOLUB CAPITAL BDC INC	38173M102			1,398,076	21,299,381.57	25,263,233.32
TOTAL EQUITY- COMMON STOCKS			3,017,843	48,136,558	41,179,350	
A & M CAPITAL PARTNERS LP	99VVAXFT8			13,025,688	9,911,200.33	13,025,688.00
AEA MEZZANINE FUND III LP	99VVAVPT1			7,195,107	7,221,154.00	7,195,107.00
ARCLIGHT ENERGY PARTNERS FD VI	99VVA61H8			10,134,775	10,418,235.00	10,134,775.00
BISON CAPITAL PARTNERS IV L.P	99VVAVP04			9,619,950	7,040,927.77	9,619,949.60
CENTERFIELD CAPITAL PARTNERS	99VVAPLN1			7,896,790	8,174,381.00	7,896,790.00
DC CAPITAL PARTNERS FUND II	99VVBUX9			3,210,616	3,457,572.69	3,210,616.00
DYAL II PENSION INVESTORS LP	99VVA3GR7			7,657,333	9,354,863.71	7,657,333.00
DYAL III PENSION INVESTORS LP	99VVA6A88			8,857,391	8,732,340.21	8,857,391.00
DYAL OFFSHORE INVESTORS LP	99VVAKW2			12,528,098	14,857,911.48	12,528,098.00
GOLDPOINT PARTNERS	99VVAZEX5			14,771,111	10,990,815.31	14,771,111.00
GOLUB CAPITAL INVESTMENT	99VVA3H70			3,333,333	50,000,000.00	50,000,000.00
HARBERT MEZZANINE PARTNERS III	99VVA3K68			8,882,804	10,268,756.46	8,882,803.72
HIGHSTAR CAPITAL GP IV L.P.	99VVALMM1			18,811,121	18,058,339.00	18,811,121.00
ICG NORTH AMERICAN PRIVATE	99VVA0Q50			5,034,865	4,958,808.62	5,034,865.00
LOVELL MINNICK EQUITY PARTNERS	99VVA49P7			3,393,461	3,609,365.00	3,393,461.00
MEDLEY OPPORTUNIFY FUND II L P	99VVAT3G8			13,980,120	15,498,052.00	13,980,120.00
MIDOCEAN TACTICAL CREDIT FUND	99VVBBC75			4,470,779	4,481,127.00	4,470,779.00
MML CAPITAL PARTNERS FUND VI	EX99WH5L2			3,527,109	4,089,275.97	3,918,441.79
MONARCH CAPITAL PARTNERS	99VVA3K50			16,905,411	16,692,693.00	16,905,411.00
MORGAN STANLEY IFHF SPV LP	99VVAJMK0			420,671	172,049.49	420,671.00
NB SECONDARY OPPORTUNITIES	99VVAAXM7			8,796,798	7,117,830.12	8,796,798.00
NB STRATEGIC CO-INVESTMENT PARTNERS II LP	99VVATAM7			13,531,823	12,693,127.81	13,531,823.00
NB STRATEGIC CO-INVESTMENT PARTNERS III LP	99VVA6634			1,845,360	1,976,843.90	1,845,360.00
NEW CANAAN FUNDING MEZZANINE V	99VVA3G8			6,075,833	8,447,850.87	6,075,833.00
NEW CANAAN FUNDING MEZZANINE VI	99VVA8BY6			1,355,422	1,422,893.75	1,355,422.00
NYLCAP MEZZANINE PARTNERS III	999313315			23,175,643	24,324,250.80	23,175,643.00
PEP HY CITE HOLDING L P	99VVAZSG7			8,661,523	9,420,790.32	8,661,523.00
PWP GROWTH EQUITY FUND 1 LP	99VVA1RP3			23,692,249	19,425,485.00	23,692,249.00
RCP DIRECT II FEEDER LTD	99VVA08C5			9,987,915	9,780,000.00	9,987,915.00
RCP FUND VIII FEEDER LTD	99VVAT3F0			7,820,596	6,750,000.00	7,820,595.78
RCP SOF II FEEDER LP	99VVAR422			8,910,898	7,943,747.73	8,910,897.98
RFE INVT PARTNERS VIII L P	99VVA3G8			10,364,169	9,278,532.00	10,364,169.00
STIEVEN FINANCIAL OFFSHORE	99VVAQ9L7			2,444	4,000,000.00	6,845,011.00
TRILANTIC CAPITAL PARTNERS V	99VVAQC33			10,673,595	11,429,057.10	10,673,595.00
TRINITY HUNT PARTNERS IV LP	99VVATG16			19,121,537	14,754,640.33	19,121,537.00
VCFA PRIVATE EQUITY PART IV LP	99VVABVY7			621,198	3,013,144.00	621,198.00
VCFA VENTURE PARTNERS III LP	999058266			590,771	2,622,434.92	590,771.00
TOTAL PRIVATE EQUITY			328,884,307	372,388,496.69	382,784,872.87	
BEACON CAPITAL STRATEGIC	99VVA8CL3			6,241,378	5,884,548.00	6,241,378.00
MORGAN STANLEY RE III - INTL	99VVABVW1			53,618	1,418,725.60	53,618.00
OAKTREE RE VI CAYMAN	99VVAXF84			21,194,820	16,729,024.00	21,294,225.00
SENTINEL REAL ESTATE FUND	999178023			604	39,350,443.28	49,718,599.00
TOTAL REAL ESTATE FUNDS			27,490,420	63,382,740.88	77,307,820.00	
BLACKROCK EAPE EQUITY INDEX	999G05866			144,677	20,922,068.91	29,179,544.70
BLACKROCK EQUITY INDEX FUND	99VVAHQK0			246,920	138,161,042.44	179,904,888.84
BLACKROCK INT TERM CREDIT BD	999F25668			2,016,323	96,479,579.22	107,639,409.81
BLACKROCK INTERMEDIATE	999G05841			170,095	4,501,358.36	5,630,868.03

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
 EIN #13-5645888 PLAN #333
 FORM 5500, SCHEDULE H, PART IV, LINE 4i
 SCHEDULE OF ASSETS (HELD AT END OF YEAR)
 AS OF JUNE 30, 2016

(b) Identity of issuer, borrower, lessor or similar party		(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value			(d) Cost	(e) Current value
Cusip		Rate	Maturity	Par Value		
BLACKROCK LONG TERM CREDIT BD	999G05874			1,192,228	88,689,969.41	96,946,958.86
BLACKROCK RUSSELL 1000 VALUE	99VVAHQL8			679,974	36,616,580.55	70,864,477.22
BLACKROCK RUSSELL 2000 EQUITY	999G05858			1,203,690	13,871,184.61	45,608,885.94
BLACKROCK RUSSELL 2000 GROWTH	99VVALMN9			1,231,915	25,420,955.09	40,027,120.45
SSGA S & P 500 FLAGSHIP	999G05833			280,772	97,232,500.47	137,602,462.66
SSGA 20+ YEAR HIGH QUALITY US	999G36978			4,622,383	61,717,901.08	70,426,622.73
SSGA 5-20 YEAR HIGH QUALITY US	999G36960			7,591,628	85,461,908.80	101,803,726.37
SSGA LONG CREDIT INDEX	999G05825			1,068,650	36,527,669.35	43,984,552.67
SSGA RUSSELL 2000 GROWTH FUND	99VVALMP4			636,223	12,914,140.32	19,928,416.32
SSGA S&P MIDCAP 400 INDEX NL	99VVAQ9F0			317,156	45,353,482.24	65,397,202.62
BNY EB TEMP INV FD	996115960			44,713,479	44,713,478.79	44,713,478.79
TOTAL COMMON COLLECTIVE				66,116,112	808,583,819.64	1,059,658,616.01
BAR HARBOR BK & TR CO ME CD		0.600%	11-Oct-16	100,000	100,000.00	100,000.00
EVERBANK JACKSONVILLE FLA CD		0.750%	16-Feb-17	100,000	100,000.00	100,000.00
GOLDMAN SACHS BANK CD		0.600%	11-Aug-16	100,000	100,000.00	100,000.00
SANTANDER BANK CD		0.950%	24-Aug-17	100,000	100,000.00	100,000.00
WELLS FARGO BK CD		0.900%	12-May-17	100,000	100,000.00	100,000.00
TOTAL CERTIFICATE OF DEPOSITS				500,000	500,000	500,000
PEOPLES UNITED BANK					21,797.41	21,797.41
TOTAL INTEREST BEARING CASH					21,797.41	21,797.41
TOTAL INVESTMENTS						3,245,680,156.06
* PARTY-IN-INTEREST						

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

**2015 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES**

TOTAL: \$ 66,451,427 \$ 45,251,745 \$ 9,794,150

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
1001	Shortfall Base	7/1/2015	\$ 1,912,183	7	\$ 1,912,183	\$ 318,002
1007	Shortfall Base	7/1/2015	\$ 355,453	7	\$ 355,453	\$ 59,113
1007	Shortfall Base	7/1/2013	\$ 1,045,321	5	\$ 797,113	\$ 174,456
1019	Shortfall Base	7/1/2015	\$ 945,747	7	\$ 945,747	\$ 157,281
1024	Shortfall Base	7/1/2015	\$ 132,544	7	\$ 132,544	\$ 22,042
1024	Shortfall Base	7/1/2014	\$ (152,599)	6	\$ (135,677)	\$ (25,539)
1024	Shortfall Base	7/1/2013	\$ 133,397	5	\$ 101,723	\$ 22,263
1024	Shortfall Base	7/1/2012	\$ (236,910)	4	\$ (150,285)	\$ (40,209)
1024	Shortfall Base	7/1/2011	\$ 163,203	3	\$ 75,191	\$ 26,228
1024	Shortfall Base	7/1/2010	\$ 192,354	2	\$ 62,227	\$ 31,831
1024	Shortfall Base	7/1/2009	\$ 58,280	1	\$ 10,049	\$ 10,049
1030	Shortfall Base	7/1/2015	\$ 111,244	7	\$ 111,244	\$ 18,500
1032	Shortfall Base	7/1/2015	\$ 214,151	7	\$ 214,151	\$ 35,614
1034	Shortfall Base	7/1/2015	\$ 177,360	7	\$ 177,360	\$ 29,496
1046	Shortfall Base	7/1/2015	\$ 137,867	7	\$ 137,867	\$ 22,928
1055	Shortfall Base	7/1/2015	\$ 214,265	7	\$ 214,265	\$ 35,633
1069	Shortfall Base	7/1/2015	\$ 255,061	15	\$ 255,061	\$ 42,417
1069	Shortfall Base	7/1/2014	\$ (291,158)	6	\$ (258,869)	\$ (48,728)
1069	Shortfall Base	7/1/2013	\$ 335,149	5	\$ 255,570	\$ 55,934
1074	Shortfall Base	7/1/2015	\$ 1,200,592	7	\$ 1,200,592	\$ 199,662
1077	Shortfall Base	7/1/2015	\$ 631,240	7	\$ 631,240	\$ 104,977
1080	Shortfall Base	7/1/2015	\$ 2,867,731	7	\$ 2,867,731	\$ 476,913
1080	Shortfall Base	7/1/2014	\$ (2,993,302)	6	\$ (2,661,343)	\$ (500,956)
1080	Shortfall Base	7/1/2013	\$ 3,756,041	5	\$ 2,864,177	\$ 626,853
1080	Shortfall Base	7/1/2012	\$ (6,660,166)	4	\$ (4,224,960)	\$ (1,130,394)
1080	Shortfall Base	7/1/2011	\$ 4,787,909	3	\$ 2,205,921	\$ 769,468
1080	Shortfall Base	7/1/2010	\$ 4,184,977	2	\$ 1,353,846	\$ 692,530
1080	Shortfall Base	7/1/2009	\$ 5,024	1	\$ 866	\$ 866
1083	Shortfall Base	7/1/2015	\$ 270,304	7	\$ 270,304	\$ 44,952
1083	Shortfall Base	7/1/2014	\$ (207,674)	6	\$ (184,642)	\$ (34,756)
1083	Shortfall Base	7/1/2013	\$ 374,899	5	\$ 285,882	\$ 62,568
1083	Shortfall Base	7/1/2012	\$ (613,916)	4	\$ (389,447)	\$ (104,197)
1083	Shortfall Base	7/1/2011	\$ 503,486	3	\$ 231,971	\$ 80,916
1083	Shortfall Base	7/1/2010	\$ 452,380	2	\$ 146,346	\$ 74,860
1083	Shortfall Base	7/1/2009	\$ 180,251	1	\$ 31,081	\$ 31,081
2009	Shortfall Base	7/1/2015	\$ 77,719	7	\$ 77,719	\$ 12,925
2018	Shortfall Base	7/1/2015	\$ 142,139	7	\$ 142,139	\$ 23,638
2019	Shortfall Base	7/1/2015	\$ 315,062	7	\$ 315,062	\$ 52,396
2019	Shortfall Base	7/1/2014	\$ (208,860)	6	\$ (185,699)	\$ (34,955)
2019	Shortfall Base	7/1/2013	\$ 1,033,025	5	\$ 787,737	\$ 172,404
2019	Shortfall Base	7/1/2012	\$ (1,199,993)	4	\$ (761,229)	\$ (203,668)
2019	Shortfall Base	7/1/2011	\$ 801,916	3	\$ 369,466	\$ 128,877
2019	Shortfall Base	7/1/2010	\$ 1,718,538	2	\$ 555,950	\$ 284,384
2027	Shortfall Base	7/1/2015	\$ 81,897	7	\$ 81,897	\$ 13,620
2027	Shortfall Base	7/1/2014	\$ (126,980)	6	\$ (112,897)	\$ (21,251)
2027	Shortfall Base	7/1/2013	\$ 150,385	5	\$ 114,676	\$ 25,098
2029	Shortfall Base	7/1/2011	\$ 619,880	3	\$ 285,595	\$ 99,621
2030	Shortfall Base	7/1/2015	\$ 3,864,586	7	\$ 3,864,586	\$ 642,693
3054	Shortfall Base	7/1/2015	\$ 837,599	7	\$ 837,599	\$ 139,295
3069	Shortfall Base	7/1/2015	\$ 51,468	7	\$ 51,468	\$ 8,559
3073	Shortfall Base	7/1/2015	\$ 74,317	7	\$ 74,317	\$ 12,359
3073	Shortfall Base	7/1/2014	\$ (33,667)	6	\$ (29,931)	\$ (5,634)
3073	Shortfall Base	7/1/2013	\$ 44,986	5	\$ 34,305	\$ 7,508
3074	Shortfall Base	7/1/2015	\$ 172,177	7	\$ 172,177	\$ 28,634
3074	Shortfall Base	7/1/2014	\$ (109,676)	6	\$ (97,511)	\$ (18,355)
3074	Shortfall Base	7/1/2013	\$ 245,836	5	\$ 187,463	\$ 41,028
3074	Shortfall Base	7/1/2012	\$ (411,029)	4	\$ (260,742)	\$ (69,762)
3074	Shortfall Base	7/1/2011	\$ 175,624	3	\$ 80,916	\$ 28,225
3074	Shortfall Base	7/1/2010	\$ 297,039	2	\$ 96,093	\$ 49,154
3074	Shortfall Base	7/1/2009	\$ 171,173	1	\$ 29,516	\$ 29,516
4026	Shortfall Base	7/1/2015	\$ 253,983	7	\$ 253,983	\$ 42,238
4079	Shortfall Base	7/1/2015	\$ 42,940	7	\$ 42,940	\$ 7,141
4079	Shortfall Base	7/1/2014	\$ (43,947)	6	\$ (39,074)	\$ (7,355)
4079	Shortfall Base	7/1/2013	\$ 132,430	5	\$ 100,987	\$ 22,102
4079	Shortfall Base	7/1/2012	\$ (130,700)	4	\$ (82,911)	\$ (22,183)
4079	Shortfall Base	7/1/2011	\$ 92,054	3	\$ 42,412	\$ 14,794
4079	Shortfall Base	7/1/2010	\$ 74,139	2	\$ 23,985	\$ 12,269
4079	Shortfall Base	7/1/2009	\$ (9,711)	1	\$ (1,674)	\$ (1,674)
4084	Shortfall Base	7/1/2015	\$ 39,781	7	\$ 39,781	\$ 6,616

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

**2015 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES**

TOTAL: \$ 66,451,427 \$ 45,251,745 \$ 9,794,150

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
4087	Shortfall Base	7/1/2015	\$ (84,836)	7	\$ (84,836)	\$ (14,108)
4087	Shortfall Base	7/1/2014	\$ (159,956)	6	\$ (142,216)	\$ (26,770)
4087	Shortfall Base	7/1/2013	\$ 335,434	5	\$ 255,785	\$ 55,981
4087	Shortfall Base	7/1/2012	\$ (594,374)	4	\$ (377,049)	\$ (100,880)
4087	Shortfall Base	7/1/2011	\$ 534,932	3	\$ 246,457	\$ 85,969
4087	Shortfall Base	7/1/2010	\$ 581,968	10	\$ 448,485	\$ 56,900
4087	Shortfall Base	7/1/2009	\$ 227,357	1	\$ 39,204	\$ 39,204
4091	Shortfall Base	7/1/2015	\$ 391,177	7	\$ 391,177	\$ 65,054
4094	Shortfall Base	7/1/2015	\$ 72,210	7	\$ 72,210	\$ 12,009
4097	Shortfall Base	7/1/2015	\$ 140,656	7	\$ 140,656	\$ 23,392
4097	Shortfall Base	7/1/2014	\$ 40,079	6	\$ 35,636	\$ 6,708
5001	Shortfall Base	7/1/2015	\$ 588,895	7	\$ 588,895	\$ 97,935
5010	Shortfall Base	7/1/2015	\$ 46,103	7	\$ 46,103	\$ 7,667
5010	Shortfall Base	7/1/2014	\$ (100,895)	6	\$ (89,707)	\$ (16,886)
5010	Shortfall Base	7/1/2013	\$ 186,754	5	\$ 142,411	\$ 31,168
5010	Shortfall Base	7/1/2012	\$ (178,750)	4	\$ (113,391)	\$ (30,338)
5010	Shortfall Base	7/1/2011	\$ 111,352	3	\$ 51,302	\$ 17,895
5010	Shortfall Base	7/1/2010	\$ 45,370	2	\$ 14,678	\$ 7,508
5010	Shortfall Base	7/1/2009	\$ (88,539)	1	\$ (15,267)	\$ (15,267)
5021	Shortfall Base	7/1/2015	\$ 24,783	7	\$ 24,783	\$ 4,121
5034	Shortfall Base	7/1/2015	\$ 193,721	7	\$ 193,721	\$ 32,216
5034	Shortfall Base	7/1/2014	\$ (239,045)	6	\$ (212,533)	\$ (40,006)
5034	Shortfall Base	7/1/2013	\$ 277,337	5	\$ 211,482	\$ 46,285
5034	Shortfall Base	7/1/2012	\$ (521,245)	4	\$ (330,658)	\$ (88,468)
5034	Shortfall Base	7/1/2011	\$ 293,190	11	\$ 230,409	\$ 27,317
5034	Shortfall Base	7/1/2010	\$ 371,562	2	\$ 120,201	\$ 61,486
5034	Shortfall Base	7/1/2009	\$ 105,224	1	\$ 18,144	\$ 18,144
5042	Shortfall Base	7/1/2015	\$ 44,160	7	\$ 44,160	\$ 7,344
5044	Shortfall Base	7/1/2015	\$ 117,323	7	\$ 117,323	\$ 19,511
5045	Shortfall Base	7/1/2015	\$ 105,502	7	\$ 105,502	\$ 17,545
5072	Shortfall Base	7/1/2015	\$ 575,423	7	\$ 575,423	\$ 95,695
5080	Shortfall Base	7/1/2015	\$ 27,022	7	\$ 27,022	\$ 4,494
5083	Shortfall Base	7/1/2015	\$ 326,517	7	\$ 326,517	\$ 54,301
5093	Shortfall Base	7/1/2015	\$ 79,033	7	\$ 79,033	\$ 13,143
5093	Shortfall Base	7/1/2014	\$ (140,679)	6	\$ (125,078)	\$ (23,544)
5093	Shortfall Base	7/1/2013	\$ 108,856	5	\$ 83,007	\$ 18,167
5093	Shortfall Base	7/1/2012	\$ (131,379)	4	\$ (83,341)	\$ (22,298)
5093	Shortfall Base	7/1/2011	\$ 151,149	3	\$ 69,638	\$ 24,291
5093	Shortfall Base	7/1/2010	\$ 68,595	2	\$ 22,190	\$ 11,351
5093	Shortfall Base	7/1/2009	\$ 66,803	1	\$ 11,519	\$ 11,519
5118	Shortfall Base	7/1/2011	\$ 452,449	11	\$ 355,570	\$ 42,156
5125	Shortfall Base	7/1/2015	\$ 255,381	7	\$ 255,381	\$ 42,471
5130	Shortfall Base	7/1/2015	\$ 314,786	15	\$ 314,786	\$ 52,350
5130	Shortfall Base	7/1/2014	\$ (312,540)	6	\$ (277,877)	\$ (52,306)
5130	Shortfall Base	7/1/2013	\$ 297,837	5	\$ 227,118	\$ 49,707
5130	Shortfall Base	7/1/2012	\$ (744,855)	4	\$ (472,507)	\$ (126,420)
5130	Shortfall Base	7/1/2011	\$ 18,949	3	\$ 8,729	\$ 3,045
5130	Shortfall Base	7/1/2010	\$ 657,179	10	\$ 506,449	\$ 64,254
5130	Shortfall Base	7/1/2009	\$ 144,354	1	\$ 24,891	\$ 24,891
6016	Shortfall Base	7/1/2015	\$ 127,595	7	\$ 127,595	\$ 21,219
6016	Shortfall Base	7/1/2014	\$ (145,324)	6	\$ (129,206)	\$ (24,321)
6016	Shortfall Base	7/1/2013	\$ 158,757	5	\$ 121,059	\$ 26,495
6016	Shortfall Base	7/1/2012	\$ (458,626)	4	\$ (290,935)	\$ (77,840)
6016	Shortfall Base	7/1/2011	\$ 262,722	11	\$ 206,463	\$ 24,478
6016	Shortfall Base	7/1/2010	\$ 293,807	2	\$ 95,047	\$ 48,619
6016	Shortfall Base	7/1/2009	\$ 161,570	1	\$ 27,860	\$ 27,860
6028	Shortfall Base	7/1/2015	\$ 211,985	7	\$ 211,985	\$ 35,254
6042	Shortfall Base	7/1/2015	\$ (80,690)	7	\$ (80,690)	\$ (13,419)
6042	Shortfall Base	7/1/2013	\$ 234,976	5	\$ 179,183	\$ 39,216
6044	Shortfall Base	7/1/2015	\$ 17,861	7	\$ 17,861	\$ 2,970

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

**2015 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES**

TOTAL: \$ 66,451,427 \$ 45,251,745 \$ 9,794,150

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
6050	Shortfall Base	7/1/2015	\$ 409,376	7	\$ 409,376	\$ 68,081
6050	Shortfall Base	7/1/2014	\$ (234,980)	6	\$ (208,921)	\$ (39,326)
6050	Shortfall Base	7/1/2013	\$ 788,328	5	\$ 601,143	\$ 131,566
6050	Shortfall Base	7/1/2012	\$ (1,225,265)	4	\$ (777,264)	\$ (207,958)
6050	Shortfall Base	7/1/2011	\$ 864,980	3	\$ 398,522	\$ 139,012
6050	Shortfall Base	7/1/2010	\$ 714,506	2	\$ 231,143	\$ 118,236
6050	Shortfall Base	7/1/2009	\$ (178,618)	1	\$ (30,799)	\$ (30,799)
6070	Shortfall Base	7/1/2015	\$ 11,547	7	\$ 11,547	\$ 1,920
6071	Shortfall Base	7/1/2015	\$ 112,767	7	\$ 112,767	\$ 18,754
6071	Shortfall Base	7/1/2014	\$ (110,339)	6	\$ (98,101)	\$ (18,466)
6071	Shortfall Base	7/1/2013	\$ 179,073	5	\$ 136,553	\$ 29,886
6071	Shortfall Base	7/1/2012	\$ (291,081)	4	\$ (184,652)	\$ (49,404)
6071	Shortfall Base	7/1/2011	\$ 193,250	3	\$ 89,035	\$ 31,057
6071	Shortfall Base	7/1/2010	\$ 329,254	2	\$ 106,514	\$ 54,485
6071	Shortfall Base	7/1/2009	\$ 61,424	1	\$ 10,592	\$ 10,592
6079	Shortfall Base	7/1/2015	\$ 50,918	7	\$ 50,918	\$ 8,468
6086	Shortfall Base	7/1/2015	\$ 35,269	7	\$ 35,269	\$ 5,865
6086	Shortfall Base	7/1/2014	\$ (17,016)	6	\$ (15,130)	\$ (2,848)
6086	Shortfall Base	7/1/2013	\$ 43,934	5	\$ 33,501	\$ 7,332
6086	Shortfall Base	7/1/2012	\$ (61,928)	4	\$ (39,286)	\$ (10,511)
6086	Shortfall Base	7/1/2011	\$ 63,138	3	\$ 29,090	\$ 10,147
6086	Shortfall Base	7/1/2010	\$ 36,209	2	\$ 11,714	\$ 5,992
6086	Shortfall Base	7/1/2009	\$ 21,763	1	\$ 3,753	\$ 3,753
6087	Shortfall Base	7/1/2015	\$ 680,151	15	\$ 680,151	\$ 113,111
6087	Shortfall Base	7/1/2014	\$ (474,841)	6	\$ (422,181)	\$ (79,469)
6087	Shortfall Base	7/1/2013	\$ 1,100,353	5	\$ 839,076	\$ 183,640
6087	Shortfall Base	7/1/2012	\$ (1,712,274)	4	\$ (1,086,202)	\$ (290,615)
6087	Shortfall Base	7/1/2011	\$ 937,577	11	\$ 736,815	\$ 87,356
6087	Shortfall Base	7/1/2010	\$ 1,388,472	10	\$ 1,070,012	\$ 135,754
6087	Shortfall Base	7/1/2009	\$ 762,448	1	\$ 131,471	\$ 131,471
6099	Shortfall Base	7/1/2015	\$ (154,891)	15	\$ (154,891)	\$ -
6099	Shortfall Base	7/1/2014	\$ (367,763)	6	\$ (326,976)	\$ -
6099	Shortfall Base	7/1/2013	\$ 320,850	5	\$ 244,664	\$ -
6099	Shortfall Base	7/1/2012	\$ (628,072)	4	\$ (398,424)	\$ -
6099	Shortfall Base	7/1/2011	\$ 392,798	11	\$ 308,690	\$ -
6099	Shortfall Base	7/1/2010	\$ 420,637	10	\$ 324,163	\$ -
6099	Shortfall Base	7/1/2009	\$ 98,392	1	\$ 16,966	\$ -
6107	Shortfall Base	7/1/2015	\$ (66,033)	7	\$ (66,033)	\$ (10,981)
6107	Shortfall Base	7/1/2013	\$ 191,014	5	\$ 145,659	\$ 31,879
6107	Shortfall Base	7/1/2012	\$ (291,280)	4	\$ (184,776)	\$ (49,437)
6107	Shortfall Base	7/1/2011	\$ 213,166	3	\$ 98,211	\$ 34,258
6107	Shortfall Base	7/1/2010	\$ 271,361	2	\$ 87,786	\$ 44,905
6110	Shortfall Base	7/1/2015	\$ 1,305,380	7	\$ 1,305,380	\$ 217,089
6116	Shortfall Base	7/1/2015	\$ (37,367)	7	\$ (37,367)	\$ (6,214)
6116	Shortfall Base	7/1/2013	\$ 220,573	5	\$ 168,199	\$ 36,812
6116	Shortfall Base	7/1/2012	\$ (407,670)	4	\$ (258,612)	\$ (69,192)
6116	Shortfall Base	7/1/2011	\$ 206,986	3	\$ 95,365	\$ 33,265
6116	Shortfall Base	7/1/2010	\$ 351,034	2	\$ 113,560	\$ 58,089
6116	Shortfall Base	7/1/2009	\$ 49,394	1	\$ 8,517	\$ 8,517
6121	Shortfall Base	7/1/2015	\$ 97,794	7	\$ 97,794	\$ 16,263
6121	Shortfall Base	7/1/2014	\$ (54,125)	6	\$ (48,121)	\$ (9,058)
6121	Shortfall Base	7/1/2013	\$ 98,855	5	\$ 75,382	\$ 16,498
6121	Shortfall Base	7/1/2012	\$ (146,168)	4	\$ (92,722)	\$ (24,808)
6121	Shortfall Base	7/1/2011	\$ 124,214	3	\$ 57,230	\$ 19,963
6121	Shortfall Base	7/1/2010	\$ 85,257	2	\$ 27,580	\$ 14,108
6121	Shortfall Base	7/1/2009	\$ 20,179	1	\$ 3,479	\$ 3,479
6125	Shortfall Base	7/1/2015	\$ 668,902	7	\$ 668,902	\$ 111,240
6125	Shortfall Base	7/1/2014	\$ (851,636)	6	\$ (757,189)	\$ (142,529)
6125	Shortfall Base	7/1/2013	\$ 1,299,214	5	\$ 990,721	\$ 216,829
6125	Shortfall Base	7/1/2012	\$ (2,017,662)	4	\$ (1,279,930)	\$ (342,447)
6125	Shortfall Base	7/1/2011	\$ 1,130,436	3	\$ 520,823	\$ 181,673
6125	Shortfall Base	7/1/2010	\$ 1,486,822	2	\$ 480,988	\$ 246,039
6125	Shortfall Base	7/1/2009	\$ 307,704	1	\$ 53,058	\$ 53,058
6126	Shortfall Base	7/1/2015	\$ 257,864	7	\$ 257,864	\$ 42,884
6126	Shortfall Base	7/1/2014	\$ (190,560)	6	\$ (169,427)	\$ (31,892)
6126	Shortfall Base	7/1/2013	\$ 484,346	5	\$ 369,342	\$ 80,834
6126	Shortfall Base	7/1/2009	\$ 299,693	1	\$ 51,677	\$ 51,677

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

**2015 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES**

TOTAL: \$ 66,451,427 \$ 45,251,745 \$ 9,794,150

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
6129	Shortfall Base	7/1/2015	\$ 68,433	7	\$ 68,433	\$ 11,381
6129	Shortfall Base	7/1/2014	\$ (133,267)	6	\$ (118,485)	\$ (22,303)
6129	Shortfall Base	7/1/2013	\$ 133,861	5	\$ 102,074	\$ 22,340
6129	Shortfall Base	7/1/2012	\$ (279,664)	4	\$ (177,409)	\$ (47,466)
6129	Shortfall Base	7/1/2011	\$ 77,393	3	\$ 35,657	\$ 12,438
6129	Shortfall Base	7/1/2010	\$ 399,233	2	\$ 129,152	\$ 66,065
6130	Shortfall Base	7/1/2015	\$ 213,632	15	\$ 213,632	\$ 35,528
6130	Shortfall Base	7/1/2014	\$ (233,087)	6	\$ (207,236)	\$ (39,009)
6130	Shortfall Base	7/1/2013	\$ 268,839	5	\$ 205,003	\$ 44,867
6130	Shortfall Base	7/1/2012	\$ (478,503)	4	\$ (303,545)	\$ (81,214)
6130	Shortfall Base	7/1/2011	\$ 353,714	11	\$ 277,971	\$ 32,956
6130	Shortfall Base	7/1/2010	\$ 377,143	10	\$ 290,640	\$ 36,874
6130	Shortfall Base	7/1/2009	\$ 110,679	1	\$ 19,085	\$ 19,085
6132	Shortfall Base	7/1/2015	\$ 45,414	7	\$ 45,414	\$ 7,552
6132	Shortfall Base	7/1/2014	\$ (43,145)	6	\$ (38,362)	\$ (7,221)
6132	Shortfall Base	7/1/2013	\$ 70,102	5	\$ 53,454	\$ 11,699
6132	Shortfall Base	7/1/2012	\$ (111,068)	4	\$ (70,457)	\$ (18,851)
6132	Shortfall Base	7/1/2011	\$ 56,177	3	\$ 25,882	\$ 9,028
6132	Shortfall Base	7/1/2010	\$ 49,371	2	\$ 15,972	\$ 8,170
6132	Shortfall Base	7/1/2009	\$ 43,688	1	\$ 7,533	\$ 7,533
6135	Shortfall Base	7/1/2015	\$ 73,690	7	\$ 73,690	\$ 12,255
6135	Shortfall Base	7/1/2014	\$ (35,100)	6	\$ (31,206)	\$ (5,874)
6135	Shortfall Base	7/1/2013	\$ 239,732	5	\$ 182,807	\$ 40,009
6135	Shortfall Base	7/1/2012	\$ (266,744)	4	\$ (169,212)	\$ (45,273)
6135	Shortfall Base	7/1/2011	\$ 190,331	11	\$ 149,580	\$ 17,734
6135	Shortfall Base	7/1/2010	\$ 532,506	2	\$ 172,266	\$ 88,119
6135	Shortfall Base	7/1/2009	\$ 29,500	1	\$ 5,087	\$ 5,087
6141	Shortfall Base	7/1/2015	\$ (399,420)	15	\$ (399,420)	\$ -
6141	Shortfall Base	7/1/2013	\$ 288,541	5	\$ 220,027	\$ -
6141	Shortfall Base	7/1/2012	\$ (1,001,087)	4	\$ (635,052)	\$ -
6141	Shortfall Base	7/1/2011	\$ 465,894	11	\$ 366,130	\$ -
6141	Shortfall Base	7/1/2010	\$ 1,104,034	10	\$ 850,813	\$ -
7011	Shortfall Base	7/1/2015	\$ 848,848	7	\$ 848,848	\$ 141,166
7015	Shortfall Base	7/1/2015	\$ 233,898	15	\$ 233,898	\$ 38,898
7015	Shortfall Base	7/1/2014	\$ (117,774)	6	\$ (104,715)	\$ (19,711)
7015	Shortfall Base	7/1/2013	\$ 252,975	5	\$ 192,909	\$ 42,220
7015	Shortfall Base	7/1/2012	\$ (383,303)	4	\$ (243,153)	\$ (65,056)
7015	Shortfall Base	7/1/2011	\$ 279,655	11	\$ 219,773	\$ 26,056
7015	Shortfall Base	7/1/2010	\$ 269,321	10	\$ 207,549	\$ 26,332
7015	Shortfall Base	7/1/2009	\$ 160,948	1	\$ 27,753	\$ 27,753
7031	Shortfall Base	7/1/2015	\$ 494,539	15	\$ 494,539	\$ 82,243
7031	Shortfall Base	7/1/2014	\$ (585,057)	6	\$ (520,176)	\$ (97,915)
7031	Shortfall Base	7/1/2013	\$ 745,145	5	\$ 568,213	\$ 124,359
7031	Shortfall Base	7/1/2012	\$ (1,383,182)	4	\$ (877,439)	\$ (234,760)
7031	Shortfall Base	7/1/2011	\$ 1,178,052	11	\$ 925,801	\$ 109,762
7031	Shortfall Base	7/1/2010	\$ 383,346	10	\$ 295,425	\$ 37,481
7031	Shortfall Base	7/1/2009	\$ 661,249	1	\$ 114,021	\$ 114,021
7048	Shortfall Base	7/1/2015	\$ (20,701)	7	\$ (20,701)	\$ (3,443)
7048	Shortfall Base	7/1/2013	\$ 375,539	5	\$ 286,366	\$ 62,674
7048	Shortfall Base	7/1/2012	\$ (643,252)	4	\$ (408,056)	\$ (109,176)
7048	Shortfall Base	7/1/2011	\$ 457,424	11	\$ 359,475	\$ 42,619
7048	Shortfall Base	7/1/2010	\$ 351,141	2	\$ 113,595	\$ 58,107
7048	Shortfall Base	7/1/2009	\$ 410,629	1	\$ 70,806	\$ 70,806
7060	Shortfall Base	7/1/2015	\$ 84,283	7	\$ 84,283	\$ 14,017
7060	Shortfall Base	7/1/2014	\$ (84,133)	6	\$ (74,800)	\$ (14,080)
7060	Shortfall Base	7/1/2013	\$ 111,133	5	\$ 84,744	\$ 18,547
7060	Shortfall Base	7/1/2012	\$ (120,219)	4	\$ (76,262)	\$ (20,404)
7060	Shortfall Base	7/1/2011	\$ 95,923	3	\$ 44,195	\$ 15,416
7060	Shortfall Base	7/1/2010	\$ 48,714	2	\$ 15,759	\$ 8,061
7060	Shortfall Base	7/1/2009	\$ 52,679	1	\$ 9,084	\$ 9,084
7065	Shortfall Base	7/1/2015	\$ 111,754	7	\$ 111,754	\$ 18,585
7065	Shortfall Base	7/1/2014	\$ (151,602)	6	\$ (134,789)	\$ (25,372)
7065	Shortfall Base	7/1/2013	\$ 174,253	5	\$ 132,875	\$ 29,081
7065	Shortfall Base	7/1/2012	\$ (232,507)	4	\$ (147,493)	\$ (39,462)
7065	Shortfall Base	7/1/2011	\$ 166,595	3	\$ 76,756	\$ 26,774
7065	Shortfall Base	7/1/2010	\$ 131,902	2	\$ 42,670	\$ 21,827

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

**2015 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES**

TOTAL: \$ 66,451,427 \$ 45,251,745 \$ 9,794,150

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
7065	Shortfall Base	7/1/2009	\$ 61,710	1	\$ 10,641	\$ 10,641
7099	Shortfall Base	7/1/2015	\$ 69,417	7	\$ 69,417	\$ 11,544
7100	Shortfall Base	7/1/2015	\$ 134,136	7	\$ 134,136	\$ 22,307
7100	Shortfall Base	7/1/2014	\$ (149,294)	6	\$ (132,739)	\$ (24,986)
7100	Shortfall Base	7/1/2013	\$ 198,111	5	\$ 151,069	\$ 33,063
7100	Shortfall Base	7/1/2012	\$ (351,404)	4	\$ (222,918)	\$ (59,642)
7100	Shortfall Base	7/1/2011	\$ 231,584	3	\$ 106,697	\$ 37,218
7100	Shortfall Base	7/1/2010	\$ 251,329	2	\$ 81,305	\$ 41,590
7100	Shortfall Base	7/1/2009	\$ 160,664	1	\$ 27,704	\$ 27,704
7114	Shortfall Base	7/1/2015	\$ 96,794	7	\$ 96,794	\$ 16,097
7114	Shortfall Base	7/1/2014	\$ (62,265)	6	\$ (55,362)	\$ (10,421)
7114	Shortfall Base	7/1/2013	\$ 213,662	5	\$ 162,926	\$ 35,658
7114	Shortfall Base	7/1/2012	\$ (283,039)	4	\$ (179,551)	\$ (48,039)
7114	Shortfall Base	7/1/2011	\$ 158,571	3	\$ 73,058	\$ 25,484
7114	Shortfall Base	7/1/2010	\$ 190,209	2	\$ 61,533	\$ 31,476
7114	Shortfall Base	7/1/2009	\$ 69,160	1	\$ 11,925	\$ 11,925
7115	Shortfall Base	7/1/2015	\$ 31,073	7	\$ 31,073	\$ 5,168
7115	Shortfall Base	7/1/2014	\$ (91,551)	6	\$ (81,399)	\$ (15,322)
7115	Shortfall Base	7/1/2013	\$ 127,341	5	\$ 97,103	\$ 21,252
7115	Shortfall Base	7/1/2012	\$ (186,976)	4	\$ (118,609)	\$ (31,734)
7115	Shortfall Base	7/1/2011	\$ 104,974	3	\$ 48,363	\$ 16,870
7115	Shortfall Base	7/1/2010	\$ 192,218	2	\$ 62,182	\$ 31,808
7115	Shortfall Base	7/1/2009	\$ 155,270	1	\$ 26,774	\$ 26,774
7117	Shortfall Base	7/1/2015	\$ 367,013	7	\$ 367,013	\$ 61,035
8006	Shortfall Base	7/1/2015	\$ 239,620	7	\$ 239,620	\$ 39,850
8006	Shortfall Base	7/1/2014	\$ (284,931)	6	\$ (253,333)	\$ (47,686)
8006	Shortfall Base	7/1/2013	\$ 456,402	5	\$ 348,031	\$ 76,170
8006	Shortfall Base	7/1/2012	\$ (696,756)	4	\$ (441,997)	\$ (118,257)
8006	Shortfall Base	7/1/2011	\$ 335,974	3	\$ 154,794	\$ 53,995
8006	Shortfall Base	7/1/2010	\$ 318,457	2	\$ 103,021	\$ 52,698
8006	Shortfall Base	7/1/2009	\$ 301,868	1	\$ 52,052	\$ 52,052
8026	Shortfall Base	7/1/2015	\$ 216,678	7	\$ 216,678	\$ 36,034
8026	Shortfall Base	7/1/2014	\$ (351,109)	6	\$ (312,170)	\$ (58,761)
8026	Shortfall Base	7/1/2013	\$ 1,114,353	5	\$ 849,754	\$ 185,977
8026	Shortfall Base	7/1/2012	\$ (1,193,841)	4	\$ (757,327)	\$ (202,624)
8026	Shortfall Base	7/1/2011	\$ 686,181	3	\$ 316,144	\$ 110,277
8026	Shortfall Base	7/1/2010	\$ 715,154	2	\$ 231,354	\$ 118,344
8026	Shortfall Base	7/1/2009	\$ 255,488	1	\$ 44,054	\$ 44,054
8054	Shortfall Base	7/1/2015	\$ 161,168	7	\$ 161,168	\$ 26,803
8054	Shortfall Base	7/1/2014	\$ (121,503)	6	\$ (108,030)	\$ (20,335)
8054	Shortfall Base	7/1/2013	\$ 323,251	5	\$ 246,496	\$ 53,948
8054	Shortfall Base	7/1/2012	\$ (377,339)	4	\$ (239,371)	\$ (64,044)
8054	Shortfall Base	7/1/2011	\$ 271,158	3	\$ 124,930	\$ 43,578
8054	Shortfall Base	7/1/2010	\$ 107,649	2	\$ 34,825	\$ 17,814
8054	Shortfall Base	7/1/2009	\$ 284,421	1	\$ 49,043	\$ 49,043
9007	Shortfall Base	7/1/2015	\$ 148,716	7	\$ 148,716	\$ 24,732
9007	Shortfall Base	7/1/2014	\$ (146,791)	6	\$ (130,513)	\$ (24,567)
9007	Shortfall Base	7/1/2013	\$ 175,102	5	\$ 133,524	\$ 29,223
9007	Shortfall Base	7/1/2012	\$ (363,546)	4	\$ (230,621)	\$ (61,703)
9007	Shortfall Base	7/1/2011	\$ 306,894	3	\$ 141,394	\$ 49,321
9007	Shortfall Base	7/1/2010	\$ 213,782	2	\$ 69,159	\$ 35,377
9007	Shortfall Base	7/1/2009	\$ 53,354	1	\$ 9,200	\$ 9,200
9017	Shortfall Base	7/1/2015	\$ 94,849	15	\$ 94,849	\$ 15,774
9017	Shortfall Base	7/1/2014	\$ (105,645)	6	\$ (93,931)	\$ (17,681)
9017	Shortfall Base	7/1/2013	\$ 151,052	5	\$ 115,183	\$ 25,209
9017	Shortfall Base	7/1/2012	\$ (224,686)	4	\$ (142,533)	\$ (38,135)
9017	Shortfall Base	7/1/2011	\$ 193,872	11	\$ 152,355	\$ 18,063
9017	Shortfall Base	7/1/2010	\$ 194,096	10	\$ 149,577	\$ 18,977
9017	Shortfall Base	7/1/2009	\$ 73,451	1	\$ 12,665	\$ 12,665
9057	Shortfall Base	7/1/2015	\$ 182,189	7	\$ 182,189	\$ 30,299
9057	Shortfall Base	7/1/2014	\$ (242,820)	6	\$ (215,891)	\$ (40,638)
9057	Shortfall Base	7/1/2013	\$ 411,019	5	\$ 313,424	\$ 68,596
9057	Shortfall Base	7/1/2012	\$ (593,095)	4	\$ (376,238)	\$ (100,663)
9057	Shortfall Base	7/1/2011	\$ 357,618	3	\$ 164,764	\$ 57,473
9057	Shortfall Base	7/1/2010	\$ 428,971	2	\$ 138,772	\$ 70,986
9057	Shortfall Base	7/1/2009	\$ 201,924	1	\$ 34,818	\$ 34,818
9062	Shortfall Base	7/1/2015	\$ 140,567	15	\$ 140,567	\$ 23,377

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2015

EIN: 13-5645888

PN: 333

**2015 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES**

TOTAL: \$ 66,451,427 \$ 45,251,745 \$ 9,794,150

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
9062	Shortfall Base	7/1/2014	\$ (59,157)	6	\$ (52,594)	\$ (9,900)
9062	Shortfall Base	7/1/2013	\$ 173,390	5	\$ 132,217	\$ 28,937
9062	Shortfall Base	7/1/2012	\$ (325,731)	4	\$ (206,633)	\$ (55,285)
9062	Shortfall Base	7/1/2011	\$ 184,380	11	\$ 144,898	\$ 17,179
9062	Shortfall Base	7/1/2010	\$ 190,510	10	\$ 146,818	\$ 18,627
9062	Shortfall Base	7/1/2009	\$ 51,593	1	\$ 8,896	\$ 8,896
9074	Shortfall Base	7/1/2015	\$ 393,806	7	\$ 393,806	\$ 65,491
9080	Shortfall Base	7/1/2015	\$ 248,712	7	\$ 248,712	\$ 41,362
9080	Shortfall Base	7/1/2014	\$ (114,722)	6	\$ (102,001)	\$ (19,200)
9080	Shortfall Base	7/1/2013	\$ 377,747	5	\$ 288,052	\$ 63,043
9080	Shortfall Base	7/1/2012	\$ (651,813)	4	\$ (413,487)	\$ (110,629)
9080	Shortfall Base	7/1/2011	\$ 509,566	3	\$ 234,772	\$ 81,893
9080	Shortfall Base	7/1/2010	\$ 397,544	2	\$ 128,607	\$ 65,786
9085	Shortfall Base	7/1/2015	\$ 400,799	7	\$ 400,799	\$ 66,654
9085	Shortfall Base	7/1/2014	\$ (290,452)	6	\$ (258,242)	\$ (48,610)
9085	Shortfall Base	7/1/2013	\$ 393,879	5	\$ 300,352	\$ 65,735
10019	Shortfall Base	7/1/2015	\$ 67,868	15	\$ 67,868	\$ 11,287
10019	Shortfall Base	7/1/2014	\$ (111,641)	6	\$ (99,259)	\$ (18,684)
10019	Shortfall Base	7/1/2013	\$ 127,194	5	\$ 96,994	\$ 21,228
10019	Shortfall Base	7/1/2012	\$ (210,087)	4	\$ (133,272)	\$ (35,657)
10019	Shortfall Base	7/1/2011	\$ 125,600	3	\$ 57,867	\$ 20,185
10019	Shortfall Base	7/1/2010	\$ 114,788	10	\$ 88,460	\$ 11,223
10019	Shortfall Base	7/1/2009	\$ 50,274	1	\$ 8,669	\$ 8,669
10022	Shortfall Base	7/1/2015	\$ 315,288	7	\$ 315,288	\$ 52,433
10022	Shortfall Base	7/1/2014	\$ (141,363)	6	\$ (125,684)	\$ (23,658)
10022	Shortfall Base	7/1/2013	\$ 368,131	5	\$ 280,719	\$ 61,438
10022	Shortfall Base	7/1/2012	\$ (455,595)	4	\$ (289,014)	\$ (77,326)
10022	Shortfall Base	7/1/2011	\$ 220,145	3	\$ 101,428	\$ 35,380
10022	Shortfall Base	7/1/2010	\$ 202,214	2	\$ 65,416	\$ 33,462
10022	Shortfall Base	7/1/2009	\$ 89,451	1	\$ 15,424	\$ 15,424
10035	Shortfall Base	7/1/2015	\$ 256,485	7	\$ 256,485	\$ 42,654
10035	Shortfall Base	7/1/2013	\$ 411,672	5	\$ 313,922	\$ 68,705
10047	Shortfall Base	7/1/2015	\$ 160,745	7	\$ 160,745	\$ 26,732
10047	Shortfall Base	7/1/2014	\$ (196,680)	6	\$ (174,867)	\$ (32,916)
10047	Shortfall Base	7/1/2013	\$ 195,913	5	\$ 149,392	\$ 32,696
10047	Shortfall Base	7/1/2012	\$ (409,135)	4	\$ (259,539)	\$ (69,440)
10047	Shortfall Base	7/1/2011	\$ 288,743	3	\$ 133,032	\$ 46,404
10047	Shortfall Base	7/1/2010	\$ 264,736	2	\$ 85,643	\$ 43,809
10047	Shortfall Base	7/1/2009	\$ 161,397	1	\$ 27,830	\$ 27,830
10048	Shortfall Base	7/1/2015	\$ 32,060	15	\$ 32,060	\$ 5,332
10049	Shortfall Base	7/1/2015	\$ 125,201	15	\$ 125,201	\$ 20,821
10049	Shortfall Base	7/1/2014	\$ (81,880)	6	\$ (72,798)	\$ (13,703)
10049	Shortfall Base	7/1/2013	\$ 131,119	5	\$ 99,986	\$ 21,883
10049	Shortfall Base	7/1/2012	\$ (258,938)	4	\$ (164,260)	\$ (43,948)
10049	Shortfall Base	7/1/2011	\$ 223,165	11	\$ 175,381	\$ 20,793
10049	Shortfall Base	7/1/2010	\$ 208,175	10	\$ 160,430	\$ 20,354
10049	Shortfall Base	7/1/2009	\$ 58,826	1	\$ 10,144	\$ 10,144
10051	Shortfall Base	7/1/2015	\$ 331,672	7	\$ 331,672	\$ 55,158
12004	Shortfall Base	7/1/2013	\$ 941,949	5	\$ 718,286	\$ 157,204
12004	Shortfall Base	7/1/2012	\$ (1,917,667)	4	\$ (1,216,495)	\$ (325,475)
12004	Shortfall Base	7/1/2011	\$ 1,089,144	3	\$ 501,798	\$ 175,037
12004	Shortfall Base	7/1/2010	\$ 1,570,871	10	\$ 1,210,579	\$ 153,588
12004	Shortfall Base	7/1/2009	\$ 60,963	1	\$ 10,512	\$ 10,512
12042	Shortfall Base	7/1/2015	\$ 54,669	15	\$ 54,669	\$ 9,092
12042	Shortfall Base	7/1/2014	\$ (87,213)	6	\$ (77,542)	\$ (14,596)
12042	Shortfall Base	7/1/2013	\$ 95,975	5	\$ 73,184	\$ 16,017
12042	Shortfall Base	7/1/2012	\$ (128,116)	4	\$ (81,270)	\$ (21,744)
12042	Shortfall Base	7/1/2011	\$ 81,218	3	\$ 37,421	\$ 13,053
12042	Shortfall Base	7/1/2010	\$ 166,131	10	\$ 128,027	\$ 16,243
12042	Shortfall Base	7/1/2009	\$ 41,726	1	\$ 7,195	\$ 7,195
13002	Shortfall Base	7/1/2015	\$ 1,652,496	15	\$ 1,652,496	\$ 274,815
13002	Shortfall Base	7/1/2014	\$ (1,418,608)	6	\$ (1,261,285)	\$ (237,417)
13002	Shortfall Base	7/1/2013	\$ 2,635,275	5	\$ 2,009,538	\$ 439,807
13002	Shortfall Base	7/1/2012	\$ (3,933,235)	4	\$ (2,495,098)	\$ (667,567)
13002	Shortfall Base	7/1/2011	\$ 1,752,814	3	\$ 807,570	\$ 281,696
13002	Shortfall Base	7/1/2010	\$ 2,888,070	10	\$ 2,225,669	\$ 282,374
13002	Shortfall Base	7/1/2009	\$ 1,164,214	1	\$ 200,748	\$ 200,748
109000	Shortfall Base	7/1/2015	\$ 3,310,383	7	\$ 3,310,383	\$ 550,527

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2015
EIN: 13-5645888
PN: 333

SCHEDULE SB ATTACHMENTS

Schedule SB, line 24 – Change in Actuarial Assumptions

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

- The segment interest rates used to calculate the Funding Target and Target Normal Cost were updated from an applicable month of March 2014 to March 2015 and the segment interest rate corridors of HATFA were applied.
- The mortality table used for funding purposes was updated to the prescribed static mortality table in effect for the current plan year under section 430(h)(3)(A).
- The interest crediting rate (applicable to cash balance plans) was changed from rates varying from 2.50% to 3.50% depending on the plan provisions for 2014 to rates varying from 2.50% to 4.00% depending on plan provisions for 2015.
- The assumed plan-related expenses added to the target normal cost were changed for the current valuation to account for higher expected expenses to be paid from the trust. The flat dollar amount range was changed from \$0 to \$43,146 for the prior valuation to \$0 to \$45,303 for the current valuation, and the “per participant” charge range was changed from \$79 to \$645 for the prior valuation to \$83 to \$677 for the current valuation.

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