

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 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 2016 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information		
For calendar plan year 2016 or fiscal plan year beginning <u>07/01/2016</u> and ending <u>06/30/2017</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.)	
	☐ a single-employer plan ☐ the first return/report ☐ an amended return/report	☐ a DFE (specify) _____ ☐ the final 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 ☐ special extension (enter description)	☐ automatic extension ☐ the DFVC program

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	Filed with authorized/valid electronic signature.	04/17/2018	ROBERT ALIN
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address (include room or suite number)			Preparer's telephone number

3a Plan administrator's name and address ☐ Same as Plan Sponsor JOHN PINTO, PRESIDENT, 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 36592
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..... a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 11502 6a(2) 10889 6b 10075 6c 13698 6d 34662 6e 783 6f 35445 6g 6h 321
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 1A b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	

9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☒ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ 0 A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2016 Form M-1 annual report. If the plan was not required to file the 2016 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2016 This Form is Open to Public Inspection
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For calendar plan year 2016 or fiscal plan year beginning 07/01/2016 and ending 06/30/2017

▶ **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 <u>PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST</u>	B Three-digit plan number (PN) ▶ <u>333</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>BOARD OF DIRECTORS OF PENTEGRA DEFINED BENEFIT PLAN</u>	D Employer Identification Number (EIN) <u>13-5645888</u>
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>2016</u>	
2 Assets:	
a Market value	2a <u>3291788923</u>
b Actuarial value	2b <u>3291788923</u>
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.....	<u>10662</u> <u>1365836907</u> <u>1365836907</u>
b For terminated vested participants.....	<u>14428</u> <u>558635445</u> <u>558635445</u>
c For active participants.....	<u>11502</u> <u>1190705221</u> <u>1218855510</u>
d Total.....	<u>36592</u> <u>3115177573</u> <u>3143327862</u>
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 <u>6.13 %</u>
6 Target normal cost.....	6 <u>119933605</u>

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		<u>04/10/2018</u>
	Signature of actuary	Date
<u>DAVID M. FLAGG</u>	Type or print name of actuary	<u>17-03713</u>
		Most recent enrollment number
<u>WILLIS TOWERS WATSON</u>	Firm name	<u>212-309-3504</u>
		Telephone number (including area code)
<u>335 MADISON AVENUE</u> <u>NEW YORK, NY 10017</u>	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, see the Instructions for Form 5500 or 5500-SF.

Schedule SB (Form 5500) 2016
v. 160205

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)	37208407	25474138
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	628987	2919703
9	Amount remaining (line 7 minus line 8)	36579420	22554435
10	Interest on line 9 using prior year's actual return of 4.17%	1481189	848998
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		92284505
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 6.31%		5825379
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		98109884
d	Portion of (c) to be added to prefunding balance		5912198
12	Other reductions in balances due to elections or deemed elections	169259	1170965
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	37891350	28144666

Part III Funding Percentages			
14	Funding target attainment percentage	14	102.62%
15	Adjusted funding target attainment percentage	15	104.26%
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	106.26%
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
07/01/2016	367119418	209634			
Totals ►			18(b)	367119418	18(c) 209634

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 348261338
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:	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">1st segment: 4.43%</td> <td style="width: 33%;">2nd segment: 5.91%</td> <td style="width: 33%;">3rd segment: 6.65%</td> </tr> </table>	1st segment: 4.43%	2nd segment: 5.91%	3rd segment: 6.65%	☐ N/A, full yield curve used
1st segment: 4.43%	2nd segment: 5.91%	3rd segment: 6.65%				
b	Applicable month (enter code)	21b	4			
22	Weighted average retirement age	22	56			
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	119933605			
b	Excess assets, if applicable, but not greater than line 31a	31b	57194941			
32	Amortization installments:	Outstanding Balance	Installment			
a	Net shortfall amortization installment	68996464	13525222			
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	76263886			
		Carryover balance	Prefunding balance			
35	Balances elected for use to offset funding requirement	2249046	3062644			
36	Additional cash requirement (line 34 minus line 35)	36	70952196			
37	Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	348261338			
38	Present value of excess contributions for current year (see instructions)					
a	Total (excess, if any, of line 37 over line 36)	38a	277309142			
b	Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	429177			
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				

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2016
		This Form is Open to Public Inspection.
For calendar plan year 2016 or fiscal plan year beginning 07/01/2016 and ending 06/30/2017		
A Name of plan PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST	B Three-digit plan number (PN) ▶	333
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF DIRECTORS OF PENTEGRA DEFINED BENEFIT PLAN	D Employer Identification Number (EIN) 13-5645888	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

PENTEGRA SERVICES, INC.

13-3745616

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13	CONTRACT ADMIN	18621861	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?
21	TRUSTEE	314761	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(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	297058	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)

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	290204	Yes ☒ No ☐	Yes ☒ No ☐	0	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	265899	Yes ☒ No ☐	Yes ☒ No ☐	0	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	224567	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)

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	160107	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	79632	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	55031	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)

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	16337	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

GIMMIE CREDIT LLC

20-4033510

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
34	INVESTMENT EV	14657	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

PATTERSON,BELKNAP,WEBB & TYLER

13-5622951

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29	LEGAL COUNSEL	12000	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 <div style="text-align: center; font-size: 1.2em; font-weight: bold;">2016</div> This Form is Open to Public Inspection.
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For calendar plan year 2016 or fiscal plan year beginning 07/01/2016 and ending 06/30/2017

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>54746148</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>455555641</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>18099325</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>210321307</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>94372968</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>70338807</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>188658172</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) 44346707
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) 24757334
a Name of MTIA, CCT, PSA, or 103-12 IE: BARLOW PARTNERS GROUP TRUST8865		
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) 88656401
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) 34172297
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) 81566307
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) 27666973
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) 24757334
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) 77492667
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
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plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110
		2016
		This Form is Open to Public Inspection

For calendar plan year 2016 or fiscal plan year beginning 07/01/2016 and ending 06/30/2017	
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
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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	10830938	7987472
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	35857602	194504638
(2) Participant contributions	1b(2)	0	16919
(3) Other.....	1b(3)	29248748	34789603
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	21798	910507
(2) U.S. Government securities	1c(2)	273331409	244721874
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other.....	1c(3)(B)	1005733409	987872912
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	19019063	19642813
(B) Common.....	1c(4)(B)	41179350	104988409
(5) Partnership/joint venture interests	1c(5)	382784873	484929109
(6) Real estate (other than employer real property).....	1c(6)	77307820	76224199
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans.....	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	1059658616	1106473558
(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)	209921264	215674388
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)	190183174	221010953

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	4897780	15265194
f Total assets (add all amounts in lines 1a through 1e)	1f	3339975844	3715012548

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h	29457604	44074972
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	29457604	44074972

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	3310518240	3670937576
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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)	365784587	
(B) Participants	2a(1)(B)	234485	
(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)		366019072
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	21	
(B) U.S. Government securities	2b(1)(B)	3474258	
(C) Corporate debt instruments	2b(1)(C)	47099449	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	2200916	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		52774644
(2) Dividends: (A) Preferred stock	2b(2)(A)	1588750	
(B) Common stock	2b(2)(B)	10680398	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	1604478	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		13873626
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	743163293	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	684092610	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		59070683
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	-3121925	
(B) Other	2b(5)(B)	-23389113	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		-26511038

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		117729313
(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)		54148646
c Other income.....	2c		63239798
d Total income. Add all income amounts in column (b) and enter total.....	2d		700344744

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	214605021	
(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)		214605021
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)	1989179	
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)	15209377	
(4) Other	2i(4)	82733551	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		99932107
j Total expenses. Add all expense amounts in column (b) and enter total	2j		314537128

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		385807616
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		25388280

Part III Accountant's Opinion

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

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

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

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

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

(1) Name: GRANT THORNTON LLP

(2) EIN: 36-6055558

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

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

Part IV Compliance Questions

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

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....

b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)

	Yes	No	Amount
4a		X	
4b		X	

		Yes	No	Amount
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X	
e Was this plan covered by a fidelity bond?	4e	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l Has the plan failed to provide any benefit when due under the plan?	4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n			
o Defined Benefit Plan or Money Purchase Pension Plan Only: Were any distributions made during the plan year to an employee who attained age 62 and had not separated from service?	4o			

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)
OCEAN FIRST DEFINED BENEFIT PLAN	21-0600992	006
HOYNE SAVINGS BANK DEFINED BENEFIT PLAN	36-1241755	001
YCB DEFINED BENEFIT PENSION PLAN	61-0183855	003

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
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 4043252. (See instructions.)

Part V Trust Information

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2016 This Form is Open to Public Inspection.
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For calendar plan year 2016 or fiscal plan year beginning 07/01/2016 and ending 06/30/2017

A Name of plan <u>PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST</u>	B Three-digit plan number (PN) ▶ <u>333</u>
C Plan 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	Distributions
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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	<u>0</u>
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): <u>13-3745616</u>		
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	<u>842</u>

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
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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, see the Instructions for Form 5500.

Schedule R (Form 5500) 2016
v. 160205

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14	Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:		
	a The current year	14a	
	b The plan year immediately preceding the current plan year	14b	
	c The second preceding plan year	14c	
15	Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
	a The corresponding number for the plan year immediately preceding the current plan year	15a	
	b The corresponding number for the second preceding plan year	15b	
16	Information with respect to any employers who withdrew from the plan during the preceding plan year:		
	a Enter the number of employers who withdrew during the preceding plan year	16a	
	b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	
17	If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐		

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

18	If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment
19	If the total number of participants is 1,000 or more, complete lines (a) through (c) a Enter the percentage of plan assets held as: Stock: <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? If "No," skip b	☐ Yes ☐ No
20b How did the plan satisfy the nondiscrimination requirements for employee deferrals under section 401(k)(3) for the plan year? Check all that apply:	☐ Design-based safe harbor ☐ "Prior year" ADP test ☐ "Current year" ADP test ☐ N/A
21a What testing method was used to satisfy the coverage requirements under section 410(b) for the plan year? Check all that apply:	☐ Ratio percentage test ☐ Average benefit test ☐ N/A
21b Did the plan satisfy the coverage and nondiscrimination requirements of sections 410(b) and 401(a)(4) for the plan year by combining this plan with any other plan under the permissive aggregation rules?	☐ Yes ☐ No
22a If the plan is a master and prototype plan (M&P) or volume submitter plan that received a favorable IRS opinion letter or advisory letter, enter the date of the letter / / and the serial number .	
22b If the plan is an individually-designed plan that received a favorable determination letter from the IRS, enter the date of the most recent determination letter / / .	

Employer ID No: 13-5645888
Plan Number: 333

Consolidated Financial Statements and Supplemental Schedules and
Report of Independent Certified Public Accountants

**PENTEGRA DEFINED BENEFIT PLAN
FOR FINANCIAL INSTITUTIONS**

As of June 30, 2017 and 2016, and
for the year ended June 30, 2017

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

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



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REPORT OF INDEPENDENT CERTIFIED PUBLIC ACCOUNTANTS

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

We have audited the accompanying consolidated financial statements of the Pentegra Defined Benefit Plan for Financial Institutions (the "Plan"), which comprise the consolidated statements of net assets available for benefits as of June 30, 2017 and 2016 and the related consolidated statement of changes in net assets available for benefits for the year ended June 30, 2017, 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, 2017 and 2016, and the changes in its financial status for the year ended June 30, 2017 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, 2017 and Schedule H, Part IV Line 4j - schedule of reportable transactions for the year ended June 30, 2017, 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 16, 2018

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Consolidated Statements of Net Assets Available for Benefits

As of June 30, 2017 and 2016

(in thousands)

	<u>2017</u>	<u>2016</u>
ASSETS		
Investments, at fair value	\$ 3,449,416	\$ 3,245,680
Accrued investment income	12,518	11,697
Accounts receivable	11,347	12,420
Contributions receivable	194,522	35,858
Receivables for securities sold, not yet settled	10,925	5,132
Goodwill and intangible assets	13,033	13,461
Cash	7,987	10,831
Other assets	<u>15,264</u>	<u>4,896</u>
Total assets	<u>3,715,012</u>	<u>3,339,975</u>
LIABILITIES		
Accounts payable and other liabilities	25,615	23,886
Payables for securities purchased, not yet settled	<u>18,460</u>	<u>5,571</u>
Total liabilities	<u>44,075</u>	<u>29,457</u>
Net assets available for benefits	<u>\$ 3,670,937</u>	<u>\$ 3,310,518</u>

The accompanying notes are an integral part of these consolidated 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, 2017
(in thousands)

ADDITIONS

Contributions	\$ 366,018
Investment income/(loss)	
Net appreciation in fair value of investments	204,053
Interest	53,160
Dividends	13,874
Less:	
Administrative asset fee	(14,270)
Investment advisory services	<u>(938)</u>
Net investment income	<u>255,879</u>
Administrative and service income	54,833
Other	<u>8,407</u>
Total additions	<u>685,137</u>

DEDUCTIONS

Benefit payments	214,605
Administrative expenses	84,719
Other	<u>5</u>
Total deductions	<u>299,329</u>
Net increase	385,808

TRANSFER OF ASSETS

Transfers into the Plan	6,503
Transfers out of the Plan	<u>(31,892)</u>
Total increase in net assets	360,419

NET ASSETS AVAILABLE FOR BENEFITS

Beginning of year	<u>3,310,518</u>
End of year	<u>\$ 3,670,937</u>

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

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2017 and 2016, and for the year ended June 30, 2017

(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 11).

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 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, 2017 and 2016, and for the year ended June 30, 2017

(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, 2017.

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 11), 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 \$334 were paid by participating employers directly and are not reflected in the Plan's consolidated financial statements for the year ended June 30, 2017.

Payment of Benefits

Benefit payments to participants are recorded upon distribution. As of June 30, 2017 and 2016, net assets available for benefits included \$12,070 and \$12,587, 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, 2017 and 2016, and for the year ended June 30, 2017

(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 July 2015, the Financial Accounting Standards Board ("FASB") issued Accounting Standards Update ("ASU") 2015-12, "Plan Accounting: Defined Benefit Pension Plans (Topic 960), Defined Contribution Pension Plans (Topic 962), Health and Welfare Benefit Plans (Topic 965): (Part I) Fully Benefit-Responsive Investment Contracts, (Part II) Plan Investment Disclosures, (Part III) Measurement Date Practical Expedient", ("ASU 2015-12"). Part I eliminates the requirements to measure the fair value of fully benefit-responsive investment contracts but continues to provide certain disclosures that help users understand the nature and risks of fully benefit-responsive investment contracts. Upon adoption, contract value is the only required measure for fully benefit-responsive investment contracts. Part II eliminates the requirements to disclose individual investments that represent 5% or more of net assets available for benefits and the net appreciation or depreciation in fair value of investments by general type. Part II also simplifies the level of disaggregation of investments that are measured using fair value. Plans continue to disaggregate investments that are measured using fair value by general type; however, plans are no longer required to disaggregate investments by nature, characteristics and risks. Further, the disclosure of information about fair value measurements is provided by general type of plan asset. Part III provides a practical expedient to permit plans to measure investments and investment-related accounts as of a month-end date that is closest to the plan's fiscal year-end, when the fiscal period does not coincide with month-end. ASU 2015-12 was effective for the Plan beginning July 1, 2016 and as required, was adopted retrospectively. As a result, disclosure of individual investments that represent 5% or more of net assets available for benefits, the net appreciation or depreciation of investments by general type, as well as the disaggregation of investments by nature, characteristics and risks in the fair value table, have been eliminated. Parts I and III are not applicable to the Retirement Plan's financial statements.

In May 2015, the FASB issued ASU 2015-07, "Disclosures for Investments in Certain Entities That Calculate Net Asset Value per Share (or its equivalent)", ("ASU 2015-07"). ASU 2015-07 removes the requirement to categorize within the fair value hierarchy investments for which fair value is measured using the net asset value per share practical expedient. In addition, the update limits disclosures to investments for which the entity elected to measure the fair value using the practical expedient rather than all eligible investments. As permitted, the Retirement Plan early-adopted ASU 2015-07 on July 1, 2016, on a retrospective basis. The Plan's financial statements have been revised to reflect this adoption.

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2017 and 2016, and for the year ended June 30, 2017

(Amounts in thousands)

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 2017 and 2016 valuation, the interest rates used for determining the minimum required contribution are based on the three segment yield rates for 2016 and 2015, respectively, under the Highway and Transportation Funding Act of 2014 ("HATFA") with 90%-110% corridors surrounding the 25 year average of the 24 month average segment rates as of September 30, 2016 and September 30, 2015, respectively, as described in IRS Notice 2014-53. The rates are as follows:

<u>2017</u>	<u>Rate</u>
Year	
1-5	4.16 %
6-20	5.72
21+	6.48
 <u>2016</u>	 <u>Rate</u>
Year	
1-5	4.43 %
6-20	5.91
21+	6.65

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

- For the 2017 and 2016 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 2032 and 2031, respectively, using scale AA) and annuitants (based on RP-2000 "Healthy Annuitants" table without collar or amount adjustments projected to 2024 and 2023, respectively using scale AA) were used.

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2017 and 2016, and for the year ended June 30, 2017

(Amounts in thousands)

- 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 3.82% 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, 2017. The rate used for this measurement as of July 1, 2016 was 3.57%.

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 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, 2017 and 2016.

Certain participating employers have elected to participate on a contributory basis, whereby participants are required to contribute a percentage of their salaries. Participants are always 100% vested in the value of their contributions. Participants' accumulated contributions, including interest, were \$7,199 and \$8,473 at June 30, 2017 and 2016, respectively. Pursuant to federal regulations, the interest rate credited to these contributions at June 30, 2017 and 2016, was 1.71% and 2.12%, 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.

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2017 and 2016, and for the year ended June 30, 2017

(Amounts in thousands)

The actuarial present value of accumulated plan benefits as of June 30, 2017 and 2016 is as follows:

	<u>2017</u>	<u>2016</u>
Vested benefits for:		
Retirees and beneficiaries currently receiving payments	\$ 1,889,196	\$ 1,892,965
Other participants	<u>2,648,723</u>	<u>2,830,588</u>
Total vested benefits	4,537,919	4,723,553
Nonvested benefits	<u>44,856</u>	<u>44,245</u>
Total actuarial present value of accumulated plan benefits	<u>\$ 4,582,775</u>	<u>\$ 4,767,798</u>

The changes in the actuarial present value of accumulated plan benefits for the year ended June 30, 2017 is as follows:

	<u>2017</u>
Changes in accumulated plan benefits	
Beginning of year	<u>\$ 4,767,798</u>
Increase (decrease) during the year attributable to:	
Interest due to decrease in the discount period	33,556
Benefits paid	(214,605)
Withdrawn employers	(62,868)
New employers	-
Changes in benefits adopted by certain employers	(5,758)
Assumption changes	(195,191)
Benefits accumulated and actuarial experience	<u>259,843</u>
Net decrease	<u>(185,023)</u>
End of year	<u>\$ 4,582,775</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.

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2017 and 2016, and for the year ended June 30, 2017

(Amounts in thousands)

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, 2017 and 2016.

- 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 Mellon, using the following techniques: matrix pricing, market pricing, market corroborated pricing and inputs such as yield curves and indices.
- U.S. government securities, municipal and other government debt 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 practical expedient, 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, 2017 and 2016, the Funds can be redeemed daily with 1-2 days' notice. As of June 30, 2017 and 2016, 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 7). As of June 30, 2017, all ELN's have been unwound.
- Real estate funds are valued at NAV practical expedient, 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, 2017 and 2016, the Plan had remaining capital commitments for additional contributions to real estate funds of \$46,550 and \$18,800, respectively. As of June 30, 2017 and 2016, the Plan had reserve commitments of \$0 and \$0, respectively, which may or may not be called during the life of the investment.

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

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(Amounts in thousands)

- Private equity investments are valued at NAV practical expedient, 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, 2017, \$9,459 of these funds can be redeemed quarterly with a 65 day notice period, \$25,610 can be redeemed quarterly with a 95 day notice period after a 3 year lockup period, while \$449,860 are not liquid and subject to the distributions of the fund manager. 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. 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, 2017 and 2016, the Plan had remaining capital commitments for additional contributions to the limited partnerships totaling \$405,062 and \$307,187, respectively.

The following tables set forth by level within the fair value hierarchy a summary of the Plan's investments measured at fair value on a recurring basis at June 30, 2017 and 2016:

Fair Value Measurements as of June 30, 2017				
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total
Mutual funds	\$ 215,674	\$ -	\$ -	\$ 215,674
Common stocks	104,989	-	-	104,989
Corporate debt securities		987,373		987,373
Government securities	60,147	184,575	-	244,722
Municipal and other government debt and other	25	209,364	-	209,389
Preferred stock	-	19,643	-	19,643
Total investments in the fair value hierarchy	<u>\$ 380,835</u>	<u>\$ 1,400,955</u>	<u>\$ -</u>	1,781,790
Investments valued at net asset value				<u>1,667,626</u>
Investments, at fair value				<u>\$ 3,449,416</u>

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2017 and 2016, and for the year ended June 30, 2017

(Amounts in thousands)

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	41,179	-	-	41,179
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
Preferred stock	-	19,019	-	19,019
Total investments in the fair value hierarchy	<u>\$ 313,328</u>	<u>\$ 1,406,292</u>	<u>\$ 6,309</u>	1,725,929
Investments valued at net asset value				<u>1,519,751</u>
Investments, at fair value				<u>\$ 3,245,680</u>

The Plan's policy is to recognize all transfers between levels at the beginning of the reporting period. For the year ended June 30, 2017 there were no transfers.

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2017 and 2016, and for the year ended June 30, 2017

(Amounts in thousands)

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, 2017.

	Corporate Debt Sec. (ELN's)
Beginning balance - June 30, 2016	\$ 6,309
Realized gains	2,042
Unrealized gains (losses)	(1,309)
Settlements	<u>(7,042)</u>
Ending balance - June 30, 2017	<u>\$ -</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

\$ -

The following tables set forth a summary of the Plan's investments with a reported NAV at June 30, 2017 and 2016:

Investment	Fair Value Estimated Using Net Asset Value Per Share June 30, 2017				
	Fair Value	Unfunded Commitment	Redemption Frequency	Other Redemption Restrictions	Redemption Notice Period
Common collective trust funds - equity	\$ 739,331	\$ -	daily	None	1-2 days
Common collective trust funds - fixed	312,396	-	daily	None	1-2 days
Common collective trust funds - short term	54,746	-	daily	None	NA
Private equity - liquid	35,069	-	quarterly	None	65-95 days*
Private equity - illiquid	449,860	375,626	subject to distributions by fund manager	None	NA
Real estate funds	<u>76,224</u>	<u>46,550</u>	varies as per funds' cash flow availability	None	NA
Total	<u>\$ 1,667,626</u>	<u>\$ 422,176</u>			

* Of the \$35,069 fair value \$25,610 is subject to a 3 year lockup period.

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2017 and 2016, and for the year ended June 30, 2017

(Amounts in thousands)

Investment	Fair Value Estimated Using Net Asset Value Per Share June 30, 2016				
	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
Common collective trust funds - short term	44,713	-	daily	None	N/A
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>\$ 1,519,751</u>	<u>\$ 325,987</u>			

7. DERIVATIVES

Derivative financial instruments are used as hedging investments and to provide incremental income. The Plan held equity linked notes covering a notional amount of \$5,000 and an estimated fair value of \$6,309 as of June 30, 2016. An equity linked note consists of a discounted fixed income instrument plus a longer term call option on an underlying equity market index, such as the Standard & Poor's 500. When the note matures, the Plan will receive the principal of the note plus the value of the option. If the value of the underlying equity market has appreciated, the option will appreciate commensurately. If the underlying equity market has not appreciated, the value of the option will be zero and the Plan will receive the maturity value of the note. At June 30, 2017, all equity linked notes have been unwound. 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.

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, 2017 and 2016, respectively, and the consolidated statement of changes in net assets available for benefits for the year ended June 30, 2017.

Fair Value of Derivative Instruments as of June 30, 2017				
	Consolidated Statements of Net Assets Available for Benefits			
		Asset Derivatives	Liability Derivatives	Total
Equity linked notes	Assets - investments at fair value	\$ -	\$ -	\$ -
Total derivatives		<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2017 and 2016, and for the year ended June 30, 2017

(Amounts in thousands)

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

Effect of Derivative Instruments on the Consolidated Statement of Changes in Net Assets Available for Benefits for the Year Ended June 30, 2017				
	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	\$ 2,042	\$ (1,309)	\$ 733
Total derivatives		\$ 2,042	\$ (1,309)	\$ 733

8. 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 \$108,854 and \$97,965 as of June 30, 2017 and 2016, respectively, are included in the consolidated statements of net assets available for benefits. Income earned on these investments was \$853 for the year ended June 30, 2017, 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 \$278 for the year ended June 30, 2017, 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 \$2,104 and \$2,675 as of June 30, 2017 and 2016, 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.

9. 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

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2017 and 2016, and for the year ended June 30, 2017

(Amounts in thousands)

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.

10. 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.

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.

11. 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.

For the year ended June 30, 2017, income related to the operations of PSI in the amount of \$36,627 is included in administrative and service income and other comprehensive income and tax refunds related to PSI in the amount of \$5,155 and \$3,252, respectively, are included in other income in the consolidated statement of changes in net assets available for benefits as presented herein.

Net Administrative expenses related to the operations of PSI totaled \$44,594 for the year ended June 30, 2017. PSI administrative expenses include payroll, other employee, professional, office and other expenses.

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

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(Amounts in thousands)

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 \$6,824 and \$10,722 as of June 30, 2017 and 2016, 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 \$4,247 and \$4,674 as of June 30, 2017 and 2016, respectively, and are included on the consolidated statements of net assets available for benefits.

12. SUBSEQUENT EVENTS

Subsequent events were evaluated through April 16, 2018, which is the date the consolidated financial statements are available to be issued. During the period from July 1, 2017 through April 16, 2018, the Plan made approximately \$185,000 in capital commitments, of which approximately \$17,669 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, 2017

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, par or Maturity Value				(d) Cost	(e) Current Value
		Cusip	Rate	Maturity	Par Value		
*	FEDERAL HOME LN BK CONS BD	313379XK0	3.100%	29-Jun-32	\$ 2,000,000	\$ 2,086,800	\$ 2,012,920
*	FEDERAL HOME LN BK CONS BD	3133XMQ87	5.000%	17-Nov-17	90,000	95,569	91,266
	FEDERAL FARM CR BK CONS BD	3133EA5P9	3.050%	19-Jul-32	3,775,000	3,866,355	3,773,113
	FEDERAL FARM CR BK CONS BD	3133EC7M0	2.920%	17-Dec-30	4,500,000	4,341,195	4,452,930
	FEDERAL FARM CR BK CONS BD	3133EEK74	2.680%	13-May-25	4,450,000	4,493,788	4,476,122
	FEDERAL FARM CR BK CONS BD	3133EEY20	2.400%	17-Jun-22	3,000,000	3,055,260	3,061,110
	FEDERAL FARM CR BK CONS BD	3133EG6B6	3.300%	2-Feb-32	5,000,000	5,030,100	5,097,300
	FEDERAL FARM CR BK CONS BD	3133EGW76	3.410%	19-Dec-34	3,000,000	3,032,880	3,057,180
	FEDERAL HOME LN MTG CORP	3137EABP3	4.875%	13-Jun-18	100,000	106,781	103,368
	FEDERAL HOME LN MTG CORP STRIP	3134A32L9	0.000%	15-Mar-27	7,468,000	5,659,995	5,652,156
	FEDERAL HOME LN MTG CORP STRIP	3134A4CP7	0.000%	15-Mar-31	10,000,000	5,647,400	6,466,900
	FEDERAL JUDICIARY OFFICE BLDG	313490CD4	0.000%	15-Feb-20	8,615,000	857,633	8,125,582
	FEDERAL NATL MTG ASSN	31359MFJ7	7.125%	15-Jan-30	230,000	289,584	335,733
	FEDERAL NATL MTG ASSN	31359MFP3	7.250%	15-May-30	205,000	262,080	303,872
	FEDERAL NATL MTG ASSN	3135G0ZA4	1.875%	19-Feb-19	5,000,000	5,089,900	5,038,750
	FEDERAL NATL MTG ASSN	31364FCB5	6.090%	27-Sep-27	2,960,000	3,876,682	3,838,262
	FEDERAL NATL MTG ASSN STRIP	31358C4X1	0.000%	6-Feb-28	1,700,000	1,229,338	1,243,312
	FEDERAL NATL MTG ASSN STRIP	31358C4Y9	0.000%	6-Aug-28	3,757,000	2,623,851	2,692,792
	FEDERAL NATL MTG ASSN STRIP	31359YBF3	0.000%	15-May-28	5,000,000	3,555,250	3,616,100
	FEDERAL NATL MTG ASSN STRIP	31359YCX3	0.000%	15-Jan-28	5,000,000	3,456,000	3,663,150
	FEDERAL NATL MTG ASSN STRIP	31359YQK6	0.000%	15-Jul-32	5,000,000	2,275,000	3,040,900
	FEDERAL NATL MTG ASSN STRIP	31358DDR2	0.000%	15-May-30	5,800,000	3,872,370	3,877,010
	FEDERAL NATL MTG ASSN STRIP	31364EAV6	0.000%	8-Oct-27	9,440,000	6,535,977	7,006,840
	FINANCING CORP STRIP	317705AA9	10.700%	6-Oct-17	2,000,000	2,162,500	2,051,900
	FINANCING CORP STRIP	31771EAM3	0.000%	6-Dec-18	9,200,000	3,271,922	9,001,372
	FINANCING CORP STRIP	31771KAD9	0.000%	30-Nov-17	6,000,000	5,668,200	5,969,160
	FINANCING CORP STRIP PO	31771KAA5	0.000%	26-Sep-19	5,000,000	4,700,620	4,813,100
	ISRAEL ST AID	465139JE4	0.000%	15-May-23	3,059,000	2,539,704	2,688,157
	RESOLUTION FDG CORP	761157AD8	8.875%	15-Jul-20	1,000,000	994,010	1,205,500
	RESOLUTION FDG CORP PRIN STRIP	76116FAD9	0.000%	15-Jul-20	5,000,000	4,576,150	4,739,600
	RESOLUTION FDG CORP STRIP	76116EGK0	0.000%	15-Jan-27	4,000,000	3,101,560	3,090,920
	RESOLUTION FDG CORP STRIP	76116EGL8	0.000%	15-Jul-27	5,000,000	3,656,800	3,781,800
	RESOLUTION FDG CORP STRIP	76116EHH6	0.000%	15-Apr-27	5,000,000	3,860,000	3,813,550
	RESOLUTION FDG CORP STRIP	76116EHJ2	0.000%	15-Oct-27	8,615,000	6,134,788	6,447,638
	RESOLUTION FDG CORP STRIP	76116EHM5	0.000%	15-Apr-29	9,000,000	6,051,690	6,385,860

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Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)
As of June 30, 2017

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, par or Maturity Value				(d) Cost	(e) Current Value
		Cusip	Rate	Maturity	Par Value		
	SBA GTD PARTN CTFS 2013-20I 1	83162CVU4	3.620%	1-Sep-33	\$ 15,985,927	\$ 16,438,938	\$ 16,867,072
	SBA GTD PARTN CTFS 2013-20J 1	83162CVV2	3.370%	1-Oct-33	3,779,002	3,833,916	3,909,605
	SBA GTD PARTN CTFS 2013-20K 1	83162CVX8	3.380%	1-Nov-33	3,564,215	3,598,047	3,690,495
	TENNESSEE VALLEY AUTH BD	880591DV1	4.700%	15-Jul-33	5,743,000	6,895,046	6,877,645
	TENNESSEE VALLEY AUTH STRIP	88059E5E0	0.000%	15-Mar-30	3,100,000	1,976,374	2,049,503
	TENNESSEE VALLEY AUTH STRIP	88059E5L4	0.000%	15-Mar-33	3,000,000	1,788,000	1,740,870
	TENNESSEE VALLEY AUTH STRIP	88059ENN0	0.000%	15-Jan-28	3,211,000	2,134,705	2,316,448
	TENNESSEE VALLEY AUTH STRIP	88059ESQ8	0.000%	1-May-30	1,400,000	886,200	918,512
	TENNESSEE VALLEY AUTH STRIP	88059EU77	0.000%	15-Dec-29	5,614,000	3,588,076	3,752,117
	TENNESSEE VALLEY AUTH STRIP	88059EU85	0.000%	15-Jun-30	5,273,000	3,246,624	3,441,265
	TENNESSEE VALLEY AUTH STRIP	88059FBG5	0.000%	1-May-30	6,100,000	3,896,845	3,996,049
	U S TREASURY BOND	912810EL8	8.000%	15-Nov-21	790,000	1,072,548	995,558
	U S TREASURY BOND	912810EQ7	6.250%	15-Aug-23	750,000	892,852	933,368
	U S TREASURY BOND	912810ET1	7.625%	15-Feb-25	240,000	326,025	332,906
	U S TREASURY BOND	912810FB9	6.125%	15-Nov-27	125,000	149,336	168,819
	U S TREASURY BOND	912810FM5	6.250%	15-May-30	300,000	367,078	427,629
	U S TREASURY BOND	912810FP8	5.375%	15-Feb-31	675,000	745,031	907,187
	U S TREASURY NOTE	912828HA1	4.750%	15-Aug-17	980,000	1,065,444	984,390
	U S TREASURY NOTE	912828HR4	3.500%	15-Feb-18	850,000	843,359	861,960
	U S TREASURY NOTE	912828JH4	4.000%	15-Aug-18	445,000	455,916	458,248
	U S TREASURY NOTE	912828JR2	3.750%	15-Nov-18	910,000	913,413	939,575
	U S TREASURY NOTE	912828B5	0.750%	15-Aug-19	2,255,000	2,223,529	2,224,355
	U S TREASURY NOTE	9128282C3	0.750%	31-Aug-18	2,330,000	2,329,199	2,314,715
	U S TREASURY NOTE	9128282G4	0.875%	15-Sep-19	1,820,000	1,799,383	1,798,597
	U S TREASURY NOTE	912828K82	1.000%	15-Aug-18	1,800,000	1,794,234	1,793,880
	U S TREASURY NOTE	912828N22	1.250%	15-Dec-18	3,480,000	3,478,836	3,474,850
	U S TREASURY NOTE	912828N63	1.125%	15-Jan-19	975,000	972,113	971,500
	U S TREASURY NOTE	912828P53	0.750%	15-Feb-19	2,955,000	2,929,002	2,926,484
	U S TREASURY NOTE	912828P95	1.000%	15-Mar-19	3,855,000	3,848,697	3,831,060
	U S TREASURY NOTE	912828R85	0.875%	15-Jun-19	2,470,000	2,471,818	2,445,868
	U S TREASURY NOTE	912828RP7	1.750%	31-Oct-18	3,890,000	3,922,214	3,911,745
	U S TREASURY NOTE	912828S43	0.750%	15-Jul-19	2,175,000	2,167,209	2,146,877
	U S TREASURY NOTE	912828T42	0.750%	30-Sep-18	1,590,000	1,586,708	1,578,759
	U S TREASURY NOTE	912828T59	1.000%	15-Oct-19	3,160,000	3,129,103	3,130,138

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	U S TREASURY NOTE	912828UB4	1.000%	30-Nov-19	\$ 1,865,000	\$ 1,842,780	\$ 1,845,324
	U S TREASURY NOTE	912828V31	1.375%	15-Jan-20	2,900,000	2,893,630	2,892,750
	U S TREASURY NOTE	912828W22	1.375%	15-Feb-20	590,000	588,271	588,136
	U S TREASURY NOTE	912828W63	1.625%	15-Mar-20	2,860,000	2,875,947	2,869,038
	U S TREASURY NOTE	912828WL0	1.500%	31-May-19	3,515,000	3,530,515	3,522,838
	U S TREASURY NOTE	912828X21	1.500%	15-Apr-20	2,410,000	2,413,577	2,408,313
	U S TREASURY NOTE	912828X96	1.500%	15-May-20	1,510,000	1,512,890	1,508,294
	U S TREASURY NOTE	912828XU9	1.500%	15-Jun-20	2,180,000	2,178,552	2,176,926
	US TREAS-CPI INFLAT	912828C99	0.125%	15-Apr-19	1,653,868	1,676,484	1,654,612
	US TREAS-CPI INFLAT	912828UX6	0.125%	15-Apr-18	<u>1,126,461</u>	<u>1,144,167</u>	<u>1,122,372</u>
	TOTAL US GOVERNMENT SECURITIES				<u>275,164,474</u>	<u>226,480,364</u>	<u>244,721,874</u>
	AARP INC/DC 144A	00036AAB1	7.500%	1-May-31	5,000,000	6,703,200	6,823,200
	ALABAMA POWER CO	010392EC8	5.700%	15-Feb-33	10,000,000	11,991,500	11,894,300
	ALBANIA GOVERNMENT INTERNATION	X7330WAA7	0.000%	31-Aug-25	10,000,000	6,900,000	6,709,310
	ALTRIA GROUP INC	02209SAD5	9.700%	10-Nov-18	4,000,000	5,273,800	4,414,400
	AMERICA MOVIL SAB DE CV	02364WBD6	3.125%	16-Jul-22	8,000,000	7,863,920	8,153,680
	AMERIPRISE FINANCIAL INC	03076CAD8	7.300%	28-Jun-19	5,000,000	6,198,450	5,509,000
	AMGEN INC	031162BN9	3.625%	15-May-22	5,000,000	5,202,400	5,222,450
	ANTHEM INC	94973VBH9	2.250%	15-Aug-19	5,000,000	4,974,150	5,023,150
	ASSOCIATES CORP OF NORTH AMERI	046003JU4	6.950%	1-Nov-18	5,000,000	5,075,200	5,316,450
	AURORA MILITARY HOUSING L 144A	05178TAA9	5.820%	15-Jul-34	2,416,718	2,669,313	2,597,972
	AURORA MILITARY HOUSING L 144A	05178RAB1	5.625%	15-Dec-35	6,000,000	6,503,470	6,501,840
	BANK OF AMERICA CORP	06053FAA7	4.100%	24-Jul-23	5,000,000	5,217,550	5,293,100
	BANK OF AMERICA CORP	638585AP4	7.250%	15-Oct-25	5,300,000	5,978,382	6,427,416
	BELVOIR LAND LLC	081331AC4	5.170%	15-Dec-35	5,000,000	6,012,200	5,475,000
	BELVOIR LAND LLC 144A	081331AE0	5.300%	15-Dec-35	2,601,382	2,725,519	2,744,119
	BERKSHIRE HATHAWAY ENERGY CO	59562VAM9	6.125%	1-Apr-36	2,405,000	3,016,880	3,089,728
	BERKSHIRE HATHAWAY FINANCE COR	084664BQ3	4.250%	15-Jan-21	3,000,000	3,142,500	3,229,650
	BERKSHIRE HATHAWAY FINANCE COR	084664BZ3	2.900%	15-Oct-20	2,000,000	2,083,380	2,064,120
	BERKSHIRE HATHAWAY FINANCE COR	084664CG4	1.700%	15-Mar-19	3,000,000	3,028,710	3,007,140
	BLACKROCK INC	09247XAH4	4.250%	24-May-21	4,000,000	4,406,300	4,311,200
	BLACKROCK INC	09247XAJ0	3.375%	1-Jun-22	5,000,000	5,241,950	5,216,300

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	BLACKSTONE HOLDINGS FINAN 144A	09256BAB3	5.875%	15-Mar-21	\$ 7,000,000	\$ 7,090,580	\$ 7,771,610
	BRISTOL-MYERS SQUIBB CO	110122AT5	2.000%	1-Aug-22	5,000,000	4,685,850	4,915,500
	BRITISH TELECOMMUNICATIONS PLC	111021AE1	9.125%	15-Dec-30	325,000	440,566	494,156
	BURLINGTON RESOURCES FINANCE C	12201PAB2	7.200%	15-Aug-31	5,040,000	6,623,105	6,654,262
	CANADIAN PACIFIC RAILWAY CO	136440AL8	9.450%	1-Aug-21	1,250,000	1,424,061	1,557,450
	CARDINAL HEALTH INC	14149YAY4	3.200%	15-Mar-23	5,000,000	4,988,868	5,098,500
	CBS CORP	925524AH3	7.875%	30-Jul-30	5,000,000	7,161,800	6,894,250
	CHARLES SCHWAB CORP/THE	808513AE5	7.000%	29-Aug-49	3,500,000	4,025,000	4,033,750
	CHARLES SCHWAB CORP/THE	808513AM7	3.450%	13-Feb-26	5,000,000	5,010,350	5,123,200
	CIBOLO CANYONS SPECIAL IM 144A	69342WAB7	3.000%	20-Aug-20	4,801,239	4,795,238	4,771,472
	CITICORP LEASE PASS-THROU 144A	17305BAB7	8.040%	15-Dec-19	7,443,478	8,494,125	8,429,590
	CITIGROUP INC	172967AM3	6.875%	1-Jun-25	6,000,000	7,515,510	7,220,580
	CITIGROUP INC	172967GS4	1.750%	1-May-18	4,000,000	4,009,680	3,998,240
	CITIGROUP INC	172967KU4	4.125%	25-Jul-28	10,000,000	10,158,000	10,151,200
	CITIZENS FINANCIAL GROUP INC	174610AC9	4.023%	1-Oct-24	10,000,000	9,669,300	10,032,900
	COMCAST CABLE HOLDINGS LLC	879240AQ2	10.125%	15-Apr-22	2,500,000	2,857,925	3,172,325
	COMMONWEALTH EDISON CO	202795HK9	5.900%	15-Mar-36	1,590,000	2,013,671	2,011,112
	COMMONWEALTH EDISON CO	202795HS2	6.150%	15-Sep-17	3,000,000	3,369,900	3,027,180
	CONOCOPHILLIPS HOLDING CO	208251AE8	6.950%	15-Apr-29	4,360,000	5,509,383	5,592,005
	CONTINENTAL AIRLINES 2000-2 CL	210805DD6	7.707%	2-Oct-22	1,717,509	1,791,362	1,854,910
	COVENTRY HEALTH CARE INC	222862AJ3	5.450%	15-Jun-21	3,000,000	3,500,850	3,309,660
	CSX TRANSPORTATION INC	126410LK3	9.750%	15-Jun-20	1,512,000	1,518,940	1,822,973
	CVS HEALTH CORP	126650BJ8	6.250%	1-Jun-27	5,000,000	6,418,990	6,112,700
	CVS HEALTH CORP	126650CH1	1.900%	20-Jul-18	5,000,000	5,067,500	5,013,000
	DIRECTV HOLDINGS LLC / DIRECTV	25459HAT2	5.200%	15-Mar-20	4,500,000	4,928,715	4,835,385
	DOUBLELINE OPPORTUNISTIC FUND	999Z89702	0.000%	0-Jan-00	87,653	100,000,000	131,351,000
	DUKE ENERGY FLORIDA LLC	341099CB3	5.900%	1-Mar-33	1,335,000	1,657,763	1,624,762
	EBAY INC	278642AL7	3.450%	1-Aug-24	8,000,000	7,977,030	8,052,000
	ELECTRICITE DE FRANCE SA 144A	268317AB0	6.500%	26-Jan-19	5,000,000	5,755,000	5,342,100
	EXELON GENERATION CO LLC	30161MAJ2	5.750%	1-Oct-41	167,000	186,594	169,902
	FINIAL HOLDINGS INC	989822AA9	7.125%	15-Oct-23	4,943,000	5,942,254	5,905,748
	FLORIDA POWER & LIGHT CO	341081EP8	5.850%	1-Feb-33	3,883,000	4,837,014	4,847,460
	FLORIDA POWER & LIGHT CO	341081ER4	5.950%	1-Oct-33	5,500,000	7,143,120	6,975,155
	FLORIDA POWER & LIGHT CO	341081EX1	6.200%	1-Jun-36	2,891,000	3,775,097	3,813,923

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	FORT EUSTIS/FORT STORY HO 144A	347314BF2	5.510%	15-Dec-40	\$ 5,000,000	\$ 5,448,850	\$ 5,090,700
	FORT IRWIN LAND LLC 144A	347466AC8	5.170%	15-Dec-35	10,890,000	11,500,602	11,761,200
	GE CAPITAL INTERNATIONAL FUNDI	36164QNA2	4.418%	15-Nov-35	10,000,000	10,469,350	10,883,900
	GENERAL ELECTRIC CO	36962GXZ2	6.750%	15-Mar-32	5,335,000	7,261,494	7,312,524
	GENERAL MILLS INC	370334BT0	3.650%	15-Feb-24	8,000,000	8,218,080	8,335,360
	GENERAL MILLS INC	370334BV5	2.200%	21-Oct-19	5,000,000	4,994,150	5,032,750
	GEORGIA-PACIFIC LLC	373298BP2	7.250%	1-Jun-28	6,104,000	8,295,257	8,001,428
	GEORGIA-PACIFIC LLC	373298BR8	7.750%	15-Nov-29	4,247,000	6,152,374	5,887,489
	GMAC COMMERCIAL BRAG CERT 144A	36185PAA3	5.550%	10-Aug-38	8,606,886	9,330,401	9,037,230
	GMAC COMMERCIAL MO STEW A 144A	36186TAA4	6.045%	10-Nov-40	10,014,191	11,090,717	10,965,539
	GOLDMAN SACHS GROUP INC/THE	38141EC23	3.850%	8-Jul-24	5,000,000	4,997,850	5,189,550
	GOLDMAN SACHS GROUP INC/THE	38141GGQ1	5.250%	27-Jul-21	5,000,000	5,640,100	5,480,250
	GOLDMAN SACHS GROUP INC/THE	38141GVM3	4.000%	3-Mar-24	5,000,000	5,136,800	5,234,100
	HOME DEPOT INC/THE	437076AZ5	2.700%	1-Apr-23	4,000,000	4,053,720	4,058,280
	HOME DEPOT INC/THE	437076BC5	3.750%	15-Feb-24	5,000,000	5,261,150	5,314,750
	INTEL CORP	458140AM2	2.700%	15-Dec-22	5,000,000	5,028,050	5,063,950
	INTEL CORP	458140AM2	4.000%	15-Dec-32	6,700,000	6,985,156	7,068,902
	INTEL CORP	458140AR1	3.100%	29-Jul-22	5,000,000	5,124,800	5,180,000
	INTERNATIONAL BANK FOR RECONST	45905UBH6	0.000%	1-May-30	5,000,000	3,435,150	3,251,550
	INTERNATIONAL BUSINESS MACHINE	459200AM3	7.000%	30-Oct-25	20,000	23,334	25,578
	JBG/ROCKVILLE NCI CAMPUS 144A	46611JAB8	6.100%	15-Jul-33	4,000,000	4,700,000	4,720,880
	JM SMUCKER CO/THE	832696AK4	3.500%	15-Mar-25	4,700,000	4,738,634	4,830,425
	JM SMUCKER CO/THE	832696AM0	4.250%	15-Mar-35	5,000,000	5,060,450	5,205,750
	JOHNSON & JOHNSON	478160AU8	5.150%	15-Jul-18	115,000	120,809	119,279
	JP MORGAN MORTGAGE T 2 A5 144A	46648HAE3	3.500%	25-May-47	9,945,013	10,187,423	10,157,339
	JPMORGAN CHASE BANK NA	48121CYK6	6.000%	1-Oct-17	10,000,000	9,914,800	10,102,500
	KEENAN DEVELOPMENT ASSOCI 144A	48730PAC4	5.020%	15-Jul-28	753,631	788,946	800,673
	KROGER CO/THE	501044BT7	7.700%	1-Jun-29	1,500,000	2,003,565	1,973,295
	KROGER CO/THE	501044BV2	8.000%	15-Sep-29	2,795,000	3,669,794	3,766,849
	LAKE COUNTRY MORTG HE1 M5 144A	50820TAJ8	3.232%	25-Jul-34	3,000,000	3,060,000	3,031,980
	LAVENDER TRUST SE RR1A A2 144A	519440DE8	6.000%	26-Nov-36	405,852	417,013	406,128
	LCOR ALEXANDRIA LLC 144A	50181QAH1	6.800%	15-Sep-28	14,987,570	17,654,261	18,191,613
	LCOR ALEXANDRIA LLC 144A	50181QAN8	9.628%	24-Aug-24	976,708	1,236,762	1,213,560
	LEONARD WOOD FAMILY COMMU 144A	526602AE7	5.909%	15-Jul-40	6,274,279	6,035,229	6,392,988

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	LIBERTY MUTUAL GROUP INC 144A	53079EAE4	7.000%	15-Mar-34	\$ 1,000,000	\$ 1,246,360	\$ 1,276,410
	LIBERTY MUTUAL GROUP INC 144A	53079EAW4	4.950%	1-May-22	3,000,000	3,250,770	3,290,280
	LUBRIZOL CORP/THE	549271AF1	6.500%	1-Oct-34	4,322,000	5,577,671	5,696,353
	MARBURY WATER SYSTEM 144A	56613QAB9	4.250%	15-Aug-31	4,985,000	4,985,000	5,234,250
	METLIFE INC	59156RAM0	5.700%	15-Jun-35	10,000,000	12,542,200	12,326,500
	METROPOLITAN LIFE GLOBAL 144A	59217GBR9	2.500%	3-Dec-20	5,000,000	4,994,400	5,035,250
	MID-ATLANTIC MILITARY FAM 144A	59524EAB8	5.240%	1-Aug-50	-	-	-
	MOBIL CORP	607059AT9	8.625%	15-Aug-21	240,000	313,238	297,554
	MORGAN STANLEY	6174467X1	5.000%	24-Nov-25	7,700,000	7,816,501	8,373,442
	MORGAN STANLEY	617446HD4	7.250%	1-Apr-32	7,560,000	10,523,887	10,317,359
	MORGAN STANLEY	61744YAD0	5.950%	28-Dec-17	9,000,000	9,147,071	9,183,690
	NATIONAL RURAL UTILITIES COOPE	637432LR4	10.375%	1-Nov-18	5,000,000	6,301,330	5,560,600
	NATIONWIDE MUTUAL INSURAN 144A	638671AE7	7.875%	1-Apr-33	4,567,000	6,310,315	6,472,489
	NBCUNIVERSAL MEDIA LLC	63946BAD2	5.150%	30-Apr-20	8,000,000	9,006,430	8,711,840
	NEW YORK AND PRESBYTERIAN HOSP	649322AC8	3.563%	1-Aug-36	6,000,000	5,709,600	5,823,240
	NORFOLK SOUTHERN CORP	655844AJ7	7.800%	15-May-27	2,177,000	2,655,047	2,920,794
	NORFOLK SOUTHERN RAILWAY CO	655855FA7	9.750%	15-Jun-20	2,088,000	2,097,584	2,518,775
	NOVARTIS SECURITIES INVESTMENT	66989GAA8	5.125%	10-Feb-19	80,000	82,346	84,232
	OCCIDENTAL PETROLEUM CORP	674599BE4	9.250%	1-Aug-19	500,000	496,250	566,240
	OHANA MILITARY COMMUNITIE 144A	677071AG7	5.780%	1-Oct-36	6,280,000	7,043,020	6,997,867
	OHANA MILITARY COMMUNITIE 144A	677071AN2	5.558%	1-Oct-36	1,350,000	1,499,040	1,472,297
	OHIO NATIONAL FINANCIAL S 144A	67740QAG1	6.625%	1-May-31	2,350,000	2,840,183	2,731,969
	OMNICOM GROUP INC	681919AZ9	3.625%	1-May-22	5,000,000	5,158,950	5,218,750
	ORACLE CORP	68389XAU9	3.400%	8-Jul-24	8,000,000	8,052,000	8,330,720
	PACIFICORP	695114BE7	6.710%	15-Jan-26	3,500,000	4,414,865	4,331,145
	PACIFICORP	695114BT4	7.700%	15-Nov-31	9,110,000	14,006,625	13,266,802
	PACIFICORP	695114BX5	5.900%	15-Aug-34	3,000,000	3,607,080	3,681,780
	PENN MUTUAL LIFE INSURANC 144A	707567AA1	6.650%	15-Jun-34	1,500,000	1,823,760	1,821,885
	PEOPLE'S UNITED FINANCIAL INC	712704AA3	3.650%	6-Dec-22	5,000,000	5,077,500	5,105,150
	PHILIP MORRIS INTERNATIONAL IN	718172BM0	3.250%	10-Nov-24	5,000,000	5,153,100	5,090,250
	PNC BANK NA	69349LAQ1	4.200%	1-Nov-25	7,000,000	6,966,280	7,521,640
	PNC BANK NA	69353REQ7	3.250%	1-Jun-25	2,128,000	2,132,107	2,160,346
	PNC FINANCIAL SERVICES GROUP I	693476BF9	6.700%	10-Jun-19	5,000,000	5,975,100	5,436,350
	PNC FINANCIAL SERVICES GROUP I	693476BN2	3.300%	8-Mar-22	5,000,000	5,141,950	5,183,450

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	PRIVATE EXPORT FUNDING CORP	742651DR0	2.050%	15-Nov-22	\$ 5,000,000	\$ 4,878,118	\$ 4,970,350
	PRUDENTIAL FINANCIAL INC	74432QAHE	5.400%	13-Jun-35	10,629,000	12,248,093	12,453,999
	PSEG POWER LLC	69362BAJ1	8.625%	15-Apr-31	4,000,000	5,698,400	5,161,280
	PUBLIC SERVICE CO OF OKLAHOMA	744533BJ8	6.625%	15-Nov-37	5,000,000	6,502,750	6,595,400
	RAYMOND JAMES FINANCIAL INC	754730AE9	3.625%	15-Sep-26	2,250,000	2,246,598	2,252,048
	ROYAL BANK OF CANADA	78008S7D2	2.200%	27-Jul-18	7,000,000	7,129,360	7,043,820
	SEQUOIA MORTGAGE TRU 2 A1 144A	81745HAA0	4.000%	25-Jul-44	9,548,668	9,811,257	9,713,956
	SOFI CONSUMER LOAN PR 4 C 144A	83402VAC5	5.920%	25-Nov-25	10,000,000	10,575,000	10,500,200
	SOUTH CAROLINA ELECTRIC & GAS	837004BW9	5.800%	15-Jan-33	3,000,000	3,744,000	3,461,100
	SOUTHERN CALIFORNIA EDISON CO	842400ES8	6.000%	15-Jan-34	3,000,000	3,975,960	3,833,160
	STATOIL ASA	656531AC4	7.750%	15-Jun-23	100,000	116,246	125,933
	TEVA PHARMACEUTICAL FINANCE CO	88163VAD1	6.150%	1-Feb-36	10,000,000	11,313,300	11,753,700
	TM 1505 L L C / LX CRO	87277*AB9	6.070%	5-Jun-34	10,633,806	12,174,432	12,174,645
	TOPAZ SOLAR FARMS LLC 144A	89054XAA3	5.750%	30-Sep-39	5,276,769	5,490,795	5,854,576
	TOWD POINT MORTGAGE 5 A1B 144A	89171VAK3	2.750%	25-May-55	6,836,326	6,874,781	6,888,965
	TRANSALTA CORP	89346DAC1	6.900%	15-May-18	6,000,000	5,989,740	6,232,560
	TYSON FOODS INC	902494AZ6	4.875%	15-Aug-34	5,334,000	5,467,670	5,835,929
	UNITED TECHNOLOGIES CORP	913017AT6	6.700%	1-Aug-28	50,000	52,937	65,369
	UNUM GROUP	91529YAD8	7.375%	15-Jun-32	5,000,000	6,359,000	6,207,100
	US BANCORP	91159HHG8	3.700%	30-Jan-24	3,000,000	3,149,280	3,170,970
	VELOCITY COMMERCIAL 1 AFL 144A	92258MAA5	3.662%	25-Jun-45	4,736,799	4,779,092	4,784,167
	VELOCITY COMMERCIAL CAPI 2 AFL	92258TAA0	3.032%	25-Oct-46	8,445,853	8,593,655	8,547,456
	VERIZON COMMUNICATIONS INC	92343VBR4	5.150%	15-Sep-23	5,000,000	5,706,000	5,553,950
	VERIZON COMMUNICATIONS INC	92343VBZ6	5.050%	15-Mar-34	5,000,000	5,514,700	5,293,350
	VERIZON COMMUNICATIONS INC	92343VCH5	2.625%	21-Feb-20	5,000,000	5,059,750	5,066,500
	VERIZON COMMUNICATIONS INC	92343VCQ4	4.400%	1-Nov-34	4,300,000	4,409,994	4,260,698
	WACHOVIA CORP	337358BH7	7.574%	1-Aug-26	4,000,000	5,046,840	5,124,560
	WAL-MART STORES INC	931142BF9	7.550%	15-Feb-30	6,000,000	8,578,020	8,766,480
	WAL-MART STORES INC	931142DP5	3.300%	22-Apr-24	4,000,000	4,144,760	4,176,640
	WALT DISNEY CO/THE	25468PDF0	3.150%	17-Sep-25	5,000,000	5,298,950	5,111,550
	WASTE MANAGEMENT INC	902917AH6	7.000%	15-Jul-28	7,661,000	9,491,558	10,057,591
	WELLS FARGO & CO	94974BFJ4	3.450%	13-Feb-23	5,000,000	5,006,700	5,119,250
	WELLS FARGO & CO	94974BGA2	3.300%	9-Sep-24	11,000,000	10,871,580	11,157,520
	XLIT LTD	98372PAK4	6.250%	15-May-27	6,633,000	7,977,575	7,926,634
	TOTAL CORPORATE DEBT INSTRUMENTS				773,311,330	954,811,438	987,372,878

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, 2017

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment Including				(d) Cost	(e) Current Value
		Maturity Date, Rate of Interest, Collateral, par or Maturity Value					
		Cusip	Rate	Maturity	Par Value		
	CALIFORNIA ST PUBLIC WKS BRD L	130685C81	7.804%	1-Mar-35	\$ 12,000,000	\$ 16,546,220	\$ 16,643,520
	CALIFORNIA ST UNIV REVENUE	13077CTM6	6.434%	1-Nov-30	6,800,000	8,943,836	8,743,372
	CMWLTH FING AUTH PA	20281PCT7	6.218%	1-Jun-39	5,350,000	6,530,157	6,792,360
	CMWLTH FING AUTH PA	20281PKL5	4.014%	1-Jun-33	10,000,000	9,814,600	10,385,500
	CONTRA COSTA CA CMNTY CLG DIST	212204FA4	6.504%	1-Aug-34	1,905,000	2,425,903	2,459,145
	CUYAHOGA CNTY OH	23223PCX3	6.034%	1-Dec-34	2,000,000	2,463,560	2,452,240
	DIST OF COLUMBIA REVENUE	25483VEC4	7.625%	1-Oct-35	9,510,000	11,664,360	10,035,047
	EL PASO TX	283734JD4	6.018%	15-Aug-35	3,000,000	3,526,710	3,621,540
	HOUSTON TX HGR EDU FIN CORP	442378EG6	8.750%	15-May-26	2,060,000	2,451,400	2,488,995
	ILLINOIS ST FIN AUTH REVENUE	45200FCE7	6.286%	1-Jul-33	3,000,000	3,445,620	3,458,100
	IRVINE RANCH CA WTR DIST	4636324P1	6.622%	1-May-40	5,300,000	6,927,563	7,244,941
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAQ4	5.750%	1-Dec-17	250,000	258,308	236,293
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAR2	6.000%	1-Dec-18	400,000	416,520	351,900
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAS0	6.250%	1-Dec-19	375,000	393,803	303,563
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAT8	5.400%	1-Dec-20	935,000	935,000	756,565
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAU5	5.750%	1-Dec-21	700,000	700,000	559,251
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAV3	5.950%	1-Dec-22	1,205,000	1,205,000	950,371
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EBB6	6.900%	1-Dec-34	4,100,000	4,034,564	3,064,299
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EBC4	7.000%	1-Dec-40	4,500,000	4,420,755	3,227,805
	MET TRANSPRTN AUTH NY REVENUE	59259YGF0	6.814%	15-Nov-40	3,500,000	4,478,145	4,888,240
	NEW JERSEY ST ECON DEV AUTH LE	645913AA2	7.425%	15-Feb-29	5,000,000	6,412,739	6,141,350
	NEW YORK CITY NY HSG DEV CORP	64966NAB3	6.170%	1-Jun-36	5,785,000	7,073,493	6,666,576
	NEW YORK CITY NY TRANSITIONAL	64971WFJ4	2.850%	1-Aug-22	4,000,000	4,070,920	4,077,400
	NEW YORK CITY NY TRANSITIONAL	64971WVD9	3.160%	1-Aug-25	5,000,000	4,979,100	5,068,800
	NEW YORK NY	64966HYM6	5.968%	1-Mar-36	3,430,000	4,274,740	4,443,908
	NEW YORK ST TRANSPRTN DEV CORP	650116BH8	3.473%	1-Jul-28	7,000,000	7,152,320	6,871,900
	NEW YORK ST TRANSPRTN DEV CORP	650116BJ4	3.573%	1-Jul-29	2,975,000	3,046,549	2,925,169
	OGLETHORPE GA PWR CORP	67704LAA9	5.534%	1-Jan-35	19,500,000	21,480,070	21,327,735
	TEXAS ST PUBLIC FIN AUTH CHRT	88276PCH7	8.125%	15-Feb-27	9,235,000	10,915,404	10,913,184
	TEXAS ST PUBLIC FIN AUTH CHRT	88276PDD5	7.500%	15-Aug-30	1,000,000	1,085,000	1,044,360
	TEXAS ST TECH UNIV REVENUES	882806FQ0	3.140%	15-Feb-25	10,000,000	10,000,000	10,200,000
	TEXAS ST TRANSPRTN COMMISSION	88283LHT6	5.028%	1-Apr-26	20,000,000	22,910,000	22,736,000
	TUCSON AZ COPS	898735PQ2	6.750%	1-Jul-30	5,000,000	6,223,950	6,131,000
	UTAH ST BRD OF RGTS REVENUE	91754RQD2	6.241%	1-Aug-30	8,600,000	10,933,524	10,767,372
	TOTAL STATE AND MUNICIPAL SECURITIES				183,415,000	212,139,831	207,977,801

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
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(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment Including				(d) Cost	(e) Current Value
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		Cusip	Rate	Maturity	Par Value		
	FARM CREDIT BANK OF TEXAS 144A	30767E307	0.000%		\$ 15,000	\$ 18,692,850	\$ 18,407,813
	FIRSTAR REALTY LLC 144A	33765A202	0.000%		1,000	914,950	1,235,000
	TOTAL PREFERRED				16,000	19,607,800	19,642,813
	ENTREPRENEUR US SM CAP-INST	293828505			9,006,598	89,825,954	114,834,123
	ENTREPRENEUR US LRG CAP-RTL	293828604			7,672,028	76,910,225	96,744,273
	ENTREPRENEURSHARES GBL-INST	293828208			279,590	3,000,000	4,095,993
	TOTAL MUTUAL FUNDS				16,958,216	169,736,178	215,674,388
	3M CO	88579Y101			400	28,690	83,276
	AKAMAI TECHNOLOGIES INC	00971T101			20,919	1,014,869	1,041,975
	ALEXANDRIA REAL ESTATE EQUITIE	015271109			8,445	1,003,611	1,017,369
	ALPHABET INC-CL A	02079K305			4,337	4,338,923	4,032,022
	AMAZON.COM INC	023135106			3,893	3,921,273	3,768,424
	BLACKROCK INC	09247X101			5,020	2,080,463	2,120,498
	CERNER CORP	156782104			19,310	1,315,473	1,283,536
	CHIPOTLE MEXICAN GRILL INC	169656105			2,360	1,093,782	981,996
	CONTINENTAL RESOURCES INC/OK	212015101			34,176	1,212,879	1,104,910
	DISH NETWORK CORP	25470M109			24,176	1,566,184	1,517,286
	FACEBOOK INC	30303M102			25,366	3,882,573	3,829,759
	FEDEX CORP	31428X106			9,535	1,951,252	2,072,242
	FIRST REPUBLIC BANK/CA	33616C100			12,572	1,201,678	1,258,457
	FLEETCOR TECHNOLOGIES INC	339041105			7,820	1,141,135	1,127,722
	FORTRESS TRANSPORTATION & INFR	34960P101			1,602,471	24,607,545	25,543,388
	FS BANCORP/LAGRANGE IN	30262T106			16,896	760,320	1,410,816
	GOLUB CAPITAL BDC INC	38173M102			1,521,077	23,506,811	29,082,992
	INTERCONTINENTAL EXCHANGE INC	45866F104			27,326	1,720,396	1,801,330
	MICROCHIP TECHNOLOGY INC	595017104			14,355	1,235,966	1,107,919
	NETFLIX INC	64110L106			12,579	2,081,505	1,879,428
	NVIDIA CORP	67066G104			14,117	2,105,226	2,040,754
	PROLOGIS INC	74340W103			26,869	1,519,928	1,575,598
	REGENERON PHARMACEUTICALS INC	75886F107			3,698	1,776,311	1,816,236

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, 2017

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment Including				(d) Cost	(e) Current Value
		Cusip	Maturity Date, Rate of Interest, Collateral, par or Maturity Value				
			Rate	Maturity	Par Value		
	SALESFORCE.COM INC	79466L302			\$ 22,113	\$ 2,018,240	\$ 1,914,986
	SEI INVESTMENTS CO	784117103			17,642	908,704	948,787
	STARBUCKS CORP	855244109			36,070	2,296,851	2,103,242
	SYNOPSIS INC	871607107			13,693	1,041,021	998,630
	TWITTER INC	90184L102			58,928	1,031,104	1,053,043
	UNDER ARMOUR INC	904311107			45,955	951,393	999,981
	UNIVERSAL HEALTH SERVICES INC	913903100			9,543	1,080,559	1,165,009
	WHOLE FOODS MARKET INC	966837106			27,976	975,179	1,178,069
	WORKDAY INC	98138H101			12,137	1,241,818	1,177,289
	WYNN RESORTS LTD	983134107			8,058	1,065,243	1,080,739
	ZAYO GROUP HOLDINGS INC	98919V105			28,178	902,082	870,700
	TOTAL EQUITY- COMMON STOCKS				3,698,010	98,578,985	104,988,409
	A&M CAPITAL OPPORTUNITIES FUND, LP	99VVBEC19			587,743	1,066,464	587,743
	A & M CAPITAL PARTNERS LP	99VVAXFT8			4,751,743	4,879,095	4,751,743
	AEA MEZZANINE FUND III LP	99VVAVPT1			7,537,721	8,966,415	7,537,721
	ARCLIGHT ENERGY PARTNERS FD VI LP	99VVA61H8			17,439,957	16,972,155	17,439,957
	BISON CAPITAL PARTNERS IV LP	99VVAVP04			13,523,464	11,434,841	13,523,464
	BISON CAPITAL PARTNERS V LP	999K60946			-	-	-
	CENTERFIELD CAPITAL PARTNERS	99VVAPLN1			9,189,359	8,965,102	9,189,359
	DC CAPITAL PARTNERS FUND II (CAYMAN) LP	99VVB8UX9			1,248,915	1,647,124	1,248,915
	DYAL II PENSION INVESTORS LP	99VVA3GR7			7,266,364	10,777,738	7,266,364
	DYAL III PENSION INVESTORS LP	99VVA6A88			7,756,670	7,541,296	7,756,670
	DYAL OFFSHORE INVESTORS II LP	99VVAKWD2			11,535,563	14,916,165	11,535,563
	GOLDPOINT MEZZANINE PARTNERS IV, LP	99VVBCTT8			4,325,220	4,274,020	4,325,220
	GOLDPOINT PARTNERS CO-INVESTMENT V LP	99VVAZEX5			21,664,308	17,305,869	21,664,308
	GOLUB CAPITAL INVESTMENT CORPORATION	99VVA3H70			3,333,333	50,000,000	50,000,000
	GREENSPRING OPPORTUNITIES IV, LP	99VVB8E26			10,247,780	10,256,821	10,247,780
	HARBERT CREDIT SOLUTIONS FUND IV, LP	99VVBH9R3			2,384,465	2,398,401	2,384,465
	HARBERT MEZZANINE PARTNERS III LP	99VVA3K68			10,939,651	13,260,145	10,939,651
	HIGHSTAR CAPITAL IV L.P.	99VVALMM1			20,920,716	19,368,492	20,920,716
	ICG NORTH AMERICAN PRIVATE DEBT	99VVA0Q50			6,834,983	6,501,858	6,834,983
	LOVELL MINNICK EQUITY PARTNERS IV-A LP	99VVA49P7			6,915,498	6,481,272	6,915,498

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, 2017

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment Including				(d) Cost	(e) Current Value
		Maturity Date, Rate of Interest, Collateral, par or Maturity Value					
		Cusip	Rate	Maturity	Par Value		
	MEDLEY OPPORTUNITY FUND II L P	99VVAT3G8			\$11,633,503	\$ 15,498,052	\$ 11,633,503
	MIDOCEAN TACTICAL CREDIT FUND LP	99VVBBCB75			13,780,256	12,745,551	13,780,256
	MML CAPITAL PARTNERS FUND VI LP	EX99WH5L2			7,626,219	7,260,365	7,626,219
	MONARCH CAPITAL PARTNERS FD III LP	99VVA3K50			17,712,084	14,435,864	17,712,084
	MORGAN STANLEY IFHF (CAYMAN) SPV LP	99VVAJMK0			334,597	53,265	334,597
	NB PRIVATE EQUITY CREDIT OPPORTUNITIES FUND	99VVBGKX3			4,574,397	4,392,120	4,574,397
	NB SECONDARY OPPORTUNITIES FD III LP	99VVAXKM7			12,519,530	8,529,867	12,519,530
	NB SECONDARY OPPORTUNITIES OFFSHORE FUND IV LP	NC99WMHS9			562,174	400,000	562,174
	NB STRATEGIC CO-INVESTMENT PARTNERS III LP	99VVA6634			5,404,990	4,483,071	5,404,990
	NB STRATEGIC CO-INVESTMENT PARTNERS II LP	99VVATAM7			13,416,193	12,425,752	13,416,193
	NEW CANAAN FUNDING MEZZANINE VI	99VVA8BY6			2,357,948	2,376,689	2,357,948
	NEW CANAAN FUNDING MEZZANINE V	99VVAPLZ4			5,042,306	7,842,890	5,042,306
	NYLCAP MEZZANINE PARTNERS III LP	999313315			16,704,994	20,060,292	16,704,994
	PALLADIUM EQUITY PARTNERS IV LP	99VVAZSG7			14,666,363	13,492,890	14,666,363
	PWP GROWTH EQUITY FUND I LP	99VVA1RP3			28,763,694	21,317,311	28,763,694
	RCP DIRECT II FEEDER LP	99VVA08C5			18,219,827	14,243,823	18,219,827
	RCP FUND VIII FEEDER LTD	99VVAT3F0			10,918,284	8,651,746	10,918,284
	RCP SOF II FEEDER LP	99VVAR422			9,980,415	9,864,740	9,980,415
	RFE INVT PARTNERS VIII L P	99VVATNT8			6,743,016	9,105,373	6,873,716
	ROTHSCHILD ALTERNATIVE INCOME OFFSHORE FUND LTD	99VVB3E9U3			25,000	25,000,000	25,610,000
	STIEVEN FINANCIAL OFFSHORE	99VVAQ9L7			2,444	4,000,000	9,458,541
	TRILANTIC CAPITAL PARTNERS V LP	99VVAQC33			16,575,153	12,925,836	16,575,153
	TRINITY HUNT PARTNERS IV LP	99VVATGT6			16,221,421	11,211,743	16,221,421
	VCFA PRIVATE EQUITY PARTNERS IV, LP	99VVABVY7			426,356	2,976,544	426,356
	VCFA VENTURE PARTNERS III LP	999058266			476,028	2,584,835	476,028
	TOTAL PRIVATE EQUITY				403,090,646	462,891,892	484,929,109
	BEACON CAPITAL STRATEGIC PARTNERS VII LP	99VVA8CL3			5,453,514	4,859,333	5,453,514
	MORGAN STANLEY REAL ESTATE FUND III INTERNATIONAL	99VVABVW1			53,848	1,418,726	53,848
	OAKTREE RE OPPORTUNITIES FUND VI CAYMAN	99VVAXF84			17,344,727	17,591,627	17,344,727
	SENTINEL REAL ESTATE FUND	999178023			630	41,551,359	53,372,110
	TOTAL REAL ESTATE FUNDS				22,852,719	65,421,045	76,224,199

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, 2017

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, par or Maturity Value				(d) Cost	(e) Current Value
		Cusip	Rate	Maturity	Par Value		
	BLACKROCK EAFE EQUITY INDEX	999G05866			\$ 288,746	\$ 55,907,833	\$ 70,338,807
	BLACKROCK EQUITY INDEX FUND	99VVAHQK0			219,586	133,705,036	188,658,172
	BLACKROCK INT TERM CREDIT BD	999F25668			1,637,638	78,359,777	88,656,401
	BLACKROCK INTERMEDIATE	999G05841			1,032,661	32,495,128	34,172,297
	BLACKROCK LONG TERM CREDIT BD	999G05874			543,390	40,422,879	45,555,641
	BLACKROCK RUSSELL 1000 VALUE	99VVAHQL8			783,296	48,593,660	94,372,968
	BLACKROCK RUSSELL 2000 INDEX	999G05858			966,065	17,081,287	45,722,505
	BLACKROCK RUSSELL 2000 GROWTH	99VVALMN9			682,062	14,074,559	27,666,973
	SSGA S & P 500 FLAGSHIP SL FUND	999G05833			363,794	151,528,598	210,321,307
	SSGA 20+ YEAR US HIGH QUALITY	999G36978			2,865,700	38,262,731	44,346,707
	SSGA 5-20 YEAR US HIGH QUALITY	999G36960			6,045,083	68,051,855	81,566,307
	SSGA LONG US CREDIT INDEX NL FUND	999G05825			426,017	14,561,743	18,099,325
	SSGA RUSSELL 2000 GROWTH INDEX NL FUND	99VVALMP4			635,929	12,908,161	24,757,334
	SSGA S&P MIDCAP 400 INDEX NL FUND	99VVAQ9F0			317,033	45,335,911	77,492,667
*	BNY EB TEMP INV FD	996115960			54,746,148	54,746,148	54,746,148
	TOTAL COMMON/COLLECTIVE				71,553,148	806,035,307	1,106,473,558
	ALLY BANK CD		1.350%	10-Sep-18	100,000	100,000	100,000
	DISCOVER BANK CD		1.100%	26-Apr-18	100,000	100,000	100,000
	SANTANDER BANK CD		0.950%	24-Aug-17	100,000	100,000	100,000
	SYNOVUS BANK CD		1.500%	21-Dec-18	100,000	100,000	100,034
	WELLS FARGO BK CD		1.000%	2-Feb-18	100,000	100,000	100,000
	TOTAL CERTIFICATE OF DEPOSITS				500,000	500,000	500,034
	PEOPLES UNITED BANK					24,621	24,621
*	BNY MELLON CASH RESERVE	996087094			885,886	885,886	885,886
	TOTAL INTEREST BEARING CASH					910,506	910,506
	TOTAL INVESTMENTS						\$ 3,449,415,568

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, 2017

(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	\$ 168,911,195	N/A	\$ -	130	\$ -	\$ 168,911,195	\$ 168,911,195	\$ -
Bank of New York-Mellon	BNY Mellon Cash Reserve	N/A	168,025,310	-	129	-	168,025,310	168,025,310	-
Bank of New York-Mellon	BNY EB TEMP INV FD	778,115,641	N/A	-	385	-	778,115,641	778,115,641	-
Bank of New York-Mellon	BNY EB TEMP INV FD	N/A	768,082,972	-	313	-	768,082,972	768,082,972	-

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 1000

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	3									5
30-34	3	6									9
35-39	1	11	8	5							25 105,258
40-44	1	3	7	4	3						18
45-49	1	5	2	6	8	2					24 119,781
50-54	4	10	10	3	5	2	3	1			38 117,521
55-59	8		5	9	3	4	2	3			34 150,168
60-64	1			4	6	1		2			14
65-69	2			2	2	1					7
70 & Up											0
All Ages	12	47	34	33	27	9	6	6	0	0	174 122,514
	128,051		120,413	110,229	125,664						

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 1006

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All 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	4									5
25-29	2	5	1								8
30-34		1	2								3
35-39				1							1
40-44		3	1	1		1					6
45-49			1	3	2						6
50-54		2	2		1						5
55-59		6	5	6	2						19
60-64		3	2		1			1		1	8
65-69		1	1								2
70 & Up											0
All Ages	3	25	15	11	6	1	0	1	0	1	63
		69,564									64,747

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 1007

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All 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	4									5
25-29	1	1	1								3
30-34											0
35-39	2	1	1	1	2						7
40-44				2		1					3
45-49		1		2	1						4
50-54				2				1			3
55-59			3	2	3	1	1	1			11
60-64			1	2	2				2	1	8
65-69			1					1			2
70 & Up											0
All Ages	4	7	7	11	8	2	1	3	2	1	46 64,949

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 1019 (excluding hard-frozen participants)

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	4						6
40-44				1	2	2					5
45-49				1	3	2	2				8
50-54					5	4	2				11
55-59				5	3	2	2	1			13
60-64					1	2	1			1	5
65-69				1					1		2
70 & Up											0
All Ages	0	0	0	11	18	12	7	1	1	1	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, 2016

EIN: 13-5645888

PN: 333

Employer: 1030

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	2										2
25-29	2	4									6
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	4	7	3	3	2	0	1	1	1	0	22 54,452

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 1032

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	7 3										10
35-39	1 1										2
40-44	1										1
45-49	1 1										2
50-54	1 1 1										3
55-59	6 4 2										12
60-64	2 1 1 4 1										9
65-69											0
70 & Up											0
All Ages	0	2	18	11	5	4	0	0	1	0	41 66,668

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 1034

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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										2
45-49	4 3 2										9
50-54	1 2 2 4										9
55-59	1 3 3 1 2 1										11
60-64	1 2										3
65-69	3 1										4
70 & Up											0
All Ages	3	12	13	8	5	1	0	0	0	0	42 51,737

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 1055

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All 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	1								2
30-34				2							2
35-39				2	1						3
40-44				1	2						3
45-49				2		3	4				9
50-54			1	4	1	1	4	1			12
55-59		2	1	1		4		2			10
60-64			4	4	2	4	1	1	1		17
65-69			1								1
70 & Up											0
All Ages	1	5	8	16	6	12	9	4	1	0	62 51,244

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 1070

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All 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	1							3
35-39		1									1
40-44			1								1
45-49							1				1
50-54							1	1			2
55-59		1		3				1			5
60-64		1		2	1	1					5
65-69											0
70 & Up											0
All Ages	0	5	2	6	1	1	2	2	0	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, 2016

EIN: 13-5645888

PN: 333

Employer: 1073

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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
35-39	1										1
40-44	1 3										4
45-49	1 1 1										3
50-54	2 2 1										5
55-59	1 2 1 2										6
60-64	1 1 2 1										5
65-69	1 1										2
70 & Up	1 1										2
All Ages	0	5	5	7	7	2	1	2	2	0	31 60,859

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, 2016

EIN: 13-5645888

PN: 333

Employer: 1082

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	2 5 1										8
40-44	3 3 1 4										11
45-49	5 4 4 1 2										16
50-54	2 3 2 3 2										12
55-59	1 2 4 3 3 1										14
60-64	1 1 1 4										7
65-69	2 1										3
70 & Up											0
All Ages	0	0	22	20	13	8	9	7	0	1	80
			42,046	49,734							57,125

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 1088

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	12	6									18
25-29	7	10	5								22 30,202
30-34	3	7	7	5	1						23 50,691
35-39	3	5	8	2	3	1					22 50,279
40-44	1	7	5	4	2	3					22 61,738
45-49	4	7	13	8	4		4				40 57,411
50-54	3	10	16	5	8	1	1		1		45 64,624
55-59	3	7	12	9	8	1	2	2			44 62,362
60-64	3	4	9	15	8	1	3			3	46 79,476
65-69		2	1	2	3	2		1			11
70 & Up			1					1			2
All Ages	39 28,750	65 42,255	77 58,510	50 63,386	37 91,672	9	10	4	1	3	295 58,083

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 2000

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All 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	4	6	1								11
30-34	15	7	11	4							37 89,558
35-39	7	14	18	5	1						45 120,844
40-44	4	5	9	7	4	2					31 131,944
45-49	2	7	11	5	9	1	1				36 135,617
50-54	1	6	11	7	8	2	9	1			45 147,386
55-59	6	4	5	3	5	3	5	7			38 164,111
60-64	1	3	5	1	4		2				16
65-69			1	1	2		1				5
70 & Up											0
All Ages	41 104,275	53 110,744	72 124,898	33 140,779	33 171,423	8	18	8	0	0	266 129,953

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 2003

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All 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	2								9
30-34	4	4	5	2							15
35-39	3	2	3	3	1						12
40-44		4	4	5	5	2					20 58,939
45-49		6	5	3	3	2					19
50-54	3	9	4	6	2	2	1	3			30 77,149
55-59	1	13	9	7	5		3	1	2		41 70,131
60-64	4	3	3	3	2	3	1	2			21 84,347
65-69	1			4		1				1	7
70 & Up									1		1
All Ages	18	50 54,873	35 49,726	33 77,111	18	10	5	6	3	1	179 64,915

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 2012

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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 3										5
30-34	2 1										3
35-39	1 2 1 1										5
40-44	4 2 1 1										8
45-49	2 2 1 1										6
50-54	4 2 3 2										11
55-59	4 1 5 5 1 1 1										18
60-64	2 4 2 1 1 1 1										12
65-69	1 2										3
70 & Up	1 1										2
All Ages	0	15	17	17	13	4	3	3	1	0	73 64,120

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 2026

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49	1 1										2
50-54											0
55-59	1										1
60-64	1 2										3
65-69											0
70 & Up											0
All Ages	0	0	0	0	0	2	2	0	2	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, 2016

EIN: 13-5645888

PN: 333

Employer: 2030

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	32 29,423	26 28,197									58 28,873
25-29	72 37,816	125 42,921	15								212 41,407
30-34	56 54,413	92 51,315	43 54,241	11							202 53,075
35-39	38 67,975	77 75,549	42 70,147	13	4						174 71,834
40-44	24 86,311	55 67,620	23 75,390	13	13	9					137 72,771
45-49	28 69,259	83 87,283	41 99,839	12	6	16	9				195 87,040
50-54	25 71,016	81 82,888	36 101,278	6	11	6	11	3	1		180 86,536
55-59	17	84 91,050	26 98,517	6	10	5	4	1	5		158 90,353
60-64	5	55 83,933	20 95,610	2	2	2	4		1	1	92 93,598
65-69	5	16	10	5	1						37 95,952
70 & Up		7	3								10
All Ages	302 57,264	701 69,232	259 81,996	68 75,650	47 83,569	38 79,959	28 99,149	4	7	1	1,455 70,977

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 2032

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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 3 2										6
45-49	1 2 2 4 1										10
50-54	3 2 4 5 2										16
55-59	2 1 3 4										10
60-64	1 2 1 2 4										10
65-69	1 1										2
70 & Up											0
All Ages	0	0	2	11	12	10	10	6	2	4	57 77,981

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, 2016

EIN: 13-5645888

PN: 333

Employer: 2033

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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											0
45-49	2										2
50-54	3 1 1										5
55-59	1 2										3
60-64	1 1										2
65-69											0
70 & Up											0
All Ages	0	5	8	3	2	0	2	0	0	0	20 55,015

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 2038

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 2039

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All 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	11 34 1										46
	40,694										40,145
30-34	3 28 29 3										63
	43,881 51,815										48,678
35-39	3 20 22 23										68
	41,909 55,421 69,444										55,594
40-44	9 7 8 7										31
	62,453										
45-49	1 9 10 6 2 6 2										36
	75,080										
50-54	18 13 9 6 10 4										60
	71,274										
55-59	5 13 8 7 3 4 2 2										44
	62,843										
60-64	7 10 3 5 1 2 4										32
	66,708										
65-69	2 3 2 1 1										9
70 & Up											0
All Ages	0	27	140	103	61	23	22	10	7	0	393
	46,205	50,209	61,662	65,246	75,753	64,450					58,926

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 3000

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All 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	8									9
30-34	5	16		2							23 86,029
35-39	1	12	3	2	1						19
40-44		8	6	8	5	1					28 114,314
45-49	1	6	8	4	5	4	4				32 101,603
50-54	1	7	8	5	5	10	2				38 138,915
55-59	1	2	4	7	2	4	5	5			30 109,779
60-64		2	3	7	1	2	1	1		1	18
65-69			1	2	1						4
70 & Up						1					1
All Ages	10	62	33	37	20	22	12	6	0	1	203 109,132
		98,223	127,140	119,153	110,970	101,191					

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 3012

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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 7 1										10
40-44	2 4 2										8
45-49	3 6 2 2										13
50-54	4 2 1 2 3										12
55-59	1 1 3 4 5 2										16
60-64	1 2 1 5 4 2 1										16
65-69	1 1										2
70 & Up											0
All Ages	0	0	4	19	16	9	13	13	4	1	79 60,971

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 3023

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All 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										6
30-34	1	4	1	1							7
35-39		1	1	1							3
40-44		2	2	1							5
45-49		1	1			1	1				4
50-54		1	1			1					3
55-59	2	1	1								4
60-64		1									1
65-69							1			1	2
70 & Up											0
All Ages	3	19	7	3	0	2	2	0	0	1	37 49,223

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 3031

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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
45-49	1 1 1										3
50-54	1	2		1		2					6
55-59	1 1										2
60-64	2										2
65-69											0
70 & Up											0
All Ages	1	3	1	2	2	2	2	1	0	2	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, 2016

EIN: 13-5645888

PN: 333

Employer: 3032

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All 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	2				1						3	
40-44	3			2		1					6	
45-49	1		4	3	2		1			11		
50-54	1	1	2	2	6	1	1	3			17	
55-59	1	1	1	2	3	4		1			13	
60-64	2				5		1	2		1	11	
65-69	1			2								3
70 & Up	2										2	
All Ages	3	13	10	11	18	2	8	4	1	0	70 50,647	

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 3063

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All 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	1 1										2
40-44	1 1										2
45-49	2 2 1 1										6
50-54	1 2 1 1 1										6
55-59	2 1 2 1										6
60-64	2 1 4										7
65-69	2										2
70 & Up											0
All Ages	1	10	8	10	0	1	3	0	0	0	33 41,248

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 3077

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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 1										3
50-54	2 3 2 1										8
55-59	1 1 1 1 1										5
60-64	3 1 1										5
65-69	1										1
70 & Up	1										1
All Ages	1	3	9	4	2	5	4	1	0	0	29 54,880

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 4000

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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		15	1							19
35-39	22			7	4						33
	115,268										128,085
40-44	1		18	9	1						29
											135,185
45-49	19			10	8	2	3				42
											126,334
50-54	2		18	10	9	6	10	4			59
											148,024
55-59	1		9	2	8	1	3	2	1		27
											128,481
60-64	2			4	4	2		1	1	1	15
65-69	1				1						2
70 & Up	1										1
All Ages	0	7	105	44	35	9	18	7	2	1	228
											132,607

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 4079

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	1										1
55-59											0
60-64	1 1										2
65-69											0
70 & Up											0
All Ages	0	1	2	1	1	0	1	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, 2016

EIN: 13-5645888

PN: 333

Employer: 4084

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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, 2016

EIN: 13-5645888

PN: 333

Employer: 4090

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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, 2016

EIN: 13-5645888

PN: 333

Employer: 4091

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	12	14									26 33,205
25-29	8	30 43,947	6								44 43,022
30-34	6	33 57,718	10								49 56,222
35-39	2	26 60,355	8	3							39 62,825
40-44	2	14	5	1	2						24 79,061
45-49	2	8	10	7	1						28 70,237
50-54	2	12	7	3	2	3	2				31 105,564
55-59	1	7	6	5	3	2			1		25 81,867
60-64		7	4	2	5	1					19
65-69			1								1
70 & Up											0
All Ages	35 47,200	151 57,822	57 73,972	21 86,292	13	6	2	0	1	0	286 66,582

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 4092

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All 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	8	2								13
25-29	2	12	8								22 29,589
30-34	3	8	13	6							30 42,138
35-39	1	3	12	2	3						21 45,314
40-44	2	4	4	8	3	1					22 54,980
45-49	2	6	10	2	5	1	4				30 53,464
50-54	2	10	11	3	4	1	2	1			34 69,095
55-59		11	7	5	3	2	1	1	4		34 65,932
60-64	1	6	10	3	1		1		1	2	25 65,415
65-69		6	2		1	1					10
70 & Up		1	1	1							3
All Ages	16	75 41,260	80 49,419	30 53,952	20 70,402	6	8	2	5	2	244 51,703

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 4094

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All 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	4									5
25-29		2	1								3
30-34			2	1							3
35-39		2		1	2						5
40-44			2	1	2	1					6
45-49			1	1	2	1	3				8
50-54				2	2		1	4			9
55-59				3	2						5
60-64		2	2	1			1	1	1		8
65-69		2				1	1	1			5
70 & Up			1			1					2
All Ages	1	12	9	10	10	4	6	6	1	0	59 38,807

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 5000

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All 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	3	7	3								13
30-34	1	7	7								15
35-39	4	7	11	7	4						33 83,909
40-44	2	7	4	7	5						25 100,749
45-49	2	8	7	5	4	2	1				29 100,714
50-54	3	2	6	2		7	5	3			28 117,516
55-59		2	5	3	5	2	5	4	4		30 110,792
60-64		3	2	2		1		1			9
65-69		1		1							2
70 & Up											0
All Ages	16	46 78,795	45 85,864	27 116,616	18	12	11	8	4	0	187 96,649

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 5026

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All 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	5									7
25-29	1	2	3								6
30-34	2	1	3	1							7
35-39	2	1	2	3	1						9
40-44	2	1	1	1	2	2					9
45-49	1	1	1	2	4	2	2				13
50-54	1	2		3	2	2	1	2	1		14
55-59			2	3	3	4	1	2		1	16
60-64	1	1		3		4	1		2	1	13
65-69			1					1			2
70 & Up				2							2
All Ages	12	14	13	18	12	14	5	5	3	2	98 43,344

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 5042

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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 1 1										4
50-54	1 1										2
55-59											0
60-64	2 1										3
65-69											0
70 & Up											0
All Ages	0	6	1	0	1	0	2	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, 2016

EIN: 13-5645888

PN: 333

Employer: 5045

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	3	1				1			7
60-64		1		1		1					3
65-69											0
70 & Up											0
All Ages	1	2	4	4	0	1	0	1	0	0	13

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 5051

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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										2
40-44	1 1										2
45-49	1										1
50-54	1 1 1 1 1										5
55-59	1 1 2 4 1										9
60-64	1 1 2 1 2										7
65-69	1										1
70 & Up	1										1
All Ages	1	2	6	4	6	5	3	3	0	0	30 47,694

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 5065

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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 2 1										4
45-49											0
50-54	4 1 2 1										8
55-59	1 2 2										5
60-64	1 1										2
65-69	1 1										2
70 & Up											0
All Ages	0	0	3	10	4	4	0	1	1	0	23 56,999

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 5091

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	2										2
30-34	2										2
35-39	2										2
40-44	1 1 2										4
45-49	2										2
50-54	2 1 2 1										6
55-59	1 2										3
60-64	1 1 1										3
65-69											0
70 & Up											0
All Ages	1	5	2	3	2	6	4	1	0	0	24 34,605

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 5121

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	1 3										4
35-39	1 1 2 1										5
40-44	1 2 1 1										5
45-49	3 2 2 1										8
50-54	2 2 1 1										6
55-59	1 1 3 5 1 5 1										17
60-64	1 2 2 2										7
65-69	1 1										2
70 & Up	1										1
All Ages	0	11	9	10	11	2	5	7	1	3	59 51,960

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, 2016

EIN: 13-5645888

PN: 333

Employer: 5128

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 5129

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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			6	6	1						13
35-39			2	6	1	3					12
40-44			1	2	5	5	1				14
45-49				3		1	5				9
50-54				1	1	4	5	2			13
55-59			3	3	4	1	2	2			15
60-64			1	2	4	3	2		3		15
65-69			1	2	2	1			1		7
70 & Up											0
All Ages	0	0	18	27	18	18	15	4	4	0	104
				44,252							50,510

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, 2016

EIN: 13-5645888

PN: 333

Employer: 5130 (excluding hard-frozen participants)

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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
50-54				2	1				1		4
55-59				1	1	1		1	4	2	10
60-64				1			1		1	1	4
65-69				1						1	2
70 & Up				1							1
All Ages	0	0	1	6	5	3	1	1	6	4	27 62,522

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, 2016

EIN: 13-5645888

PN: 333

Employer: 6000

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1										1
30-34	7										7
35-39	3 7 1										11
40-44	4 4 5										13
45-49	9 4 4										17
50-54	4 8 4 3 4 1										24 140,749
55-59	5 2 4 1 2										14
60-64	2 4 1 2 1 1										11
65-69	1										1
70 & Up											0
All Ages	0	0	35	29	20	5	6	3	1	0	99 136,043
			129,329	135,389	132,500						

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 6044

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1										1
35-39	4										4
40-44	2										2
45-49	1 2 2										5
50-54	4 3 1										8
55-59	3 3										6
60-64	1 2 1										4
65-69	1										1
70 & Up											0
All Ages	0	0	7	17	4	0	3	0	0	0	310

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 6077

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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			3	7	1						11
40-44				2	1	1					4
45-49					4	5					9
50-54			1	3	4	1					9
55-59				3	1	5	2	4			15
60-64				4	5	6	4	1	1		21
65-69				2	1	1					4
70 & Up				1							1
All Ages	0	0	7	23	17	19	6	5	1	0	78
				40,213							47,460

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 6079

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	0	3	0	1	1	0	2	0	1	1	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, 2016

EIN: 13-5645888

PN: 333

Employer: 6086

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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, 2016

EIN: 13-5645888

PN: 333

Employer: 6116

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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										2
50-54	1 1 1										3
55-59	1 1 1										3
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	2	1	3	2	0	0	2	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, 2016

EIN: 13-5645888

PN: 333

Employer: 6125

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	4	1									5
25-29		8	1								9
30-34	2	5	9								16
35-39	3	2	4	5	4						18
40-44	2	6	3	2	5	1					19
45-49		5	4	9	2	1					21
50-54		3	10	6	1	2	1				23
55-59		1	10	5	2	2			1		21
60-64		3	5	1	6	3			2		20
65-69		1	2	1	1						5
70 & Up						1					1
All Ages	11	35	48	29	21	9	2	0	3	0	158
		38,515	42,603	49,330	43,784						43,806

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 6138

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29											0
30-34	2 1										3
35-39											0
40-44	1 2										3
45-49	1 2 2 1 2										8
50-54	1 1 1										3
55-59	3										3
60-64	2 1 1										4
65-69	1										1
70 & Up											0
All Ages	0	4	9	5	4	3	0	0	0	1	26 64,311

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, 2016

EIN: 13-5645888

PN: 333

Employer: 6142

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 7000

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All 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	11	25	3								39
		70,001									68,277
30-34	3	29	12	6							50
		92,601									106,009
35-39	7	15	10	16							48
											110,461
40-44	7	17	12	19	2						57
											135,574
45-49	5	15	9	16	3	1	1				50
											148,521
50-54	2	18	3	11	3	1	1	1			40
											139,023
55-59	3	10	4	18	4	2		4	2		47
											149,111
60-64	1	5	8	9	4	4		1			32
											160,642
65-69		1		1			1				3
70 & Up											0
All Ages	40	137	61	96	16	8	3	6	2	0	369
	84,298	105,494	135,699	161,279							126,828

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 7027

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1		2								3
30-34				1							1
35-39			1	3							4
40-44					1	1					2
45-49						1	1				2
50-54					1			1			2
55-59		1		3	2		3	4			13
60-64			3	1	1	2	1		2	1	11
65-69		1		1	1						3
70 & Up											0
All Ages	1	2	6	9	6	4	5	5	2	1	41 43,357

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 7064

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29	4										4
30-34	1										1
35-39	1	3	1	3							8
40-44	2										2
45-49	1	2	1	1		2	2				9
50-54	1	6	2	1			1				11
55-59		9	3	1	1	2	1	1			18
60-64	1	3	4	3	1	1	1	1	1		16
65-69				1						1	2
70 & Up											0
All Ages	5	29	12	10	2	5	5	2	1	1	72
	40,136										42,973

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 7065

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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										2
55-59	1										1
60-64	1										2
65-69	2										2
70 & Up											0
All Ages	2	3	0	0	2	3	0	0	1	0	11

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 7101

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1										1
40-44	1										1
45-49	1 1										2
50-54	2										2
55-59	2 1										3
60-64											0
65-69	2										2
70 & Up											0
All Ages	0	0	2	4	0	0	0	2	1	2	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, 2016

EIN: 13-5645888

PN: 333

Employer: 7118

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All 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									6
25-29		5	2								7
30-34		1	7	3							11
35-39		2	2	4	4						12
40-44		4	2	2	2	2					12
45-49		2	1	2	1	2	4				12
50-54			2	2		1		1			6
55-59	1		2	2	3	1	2	1			12
60-64			2	2		1		1		1	7
65-69		1	3		2		1	1		1	9
70 & Up						1					1
All Ages	4	18	23	17	12	8	7	4	0	2	95
			83,865								71,618

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 8000

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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 1										8
35-39	14 3										17
40-44	9 6 4										19
45-49	9 9										18
50-54	15 5 4 2 3 5										34 97,249
55-59	5 8 3 2 3 4										25 123,413
60-64	2 2 4 3 1										12
65-69	3 1 1 1 1										7
70 & Up	1										1
All Ages	0	0	65	35	16	5	9	11	0	0	141 109,099
			105,014	119,642							

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 8031

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1										1
30-34	7 7										14
35-39	4 14 8										26 48,911
40-44	2 11 6										19
45-49	6 10 4 3										23 71,543
50-54	3 15 7 1 1 1										28 66,340
55-59	3 7 7										17
60-64	2 6 3 1 1										13
65-69	1 1										2
70 & Up	1										1
All Ages	0	0	28 47,417	71 59,577	35 64,283	4	3	2	1	0	144 61,207

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 8066

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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										2
55-59	2 2										4
60-64	1 1 2 1										5
65-69											0
70 & Up											0
All Ages	0	0	2	1	4	2	1	2	1	0	13

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 8104

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1										1
30-34											0
35-39	1	2		1							4
40-44											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	2	2	0	1	0	5	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, 2016

EIN: 13-5645888

PN: 333

Employer: 8105

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	2 2										4
30-34	4 3										7
35-39	4 5 4 2										15
40-44	1 7 6 5										19
45-49	4 3 2 6 1 2										18
50-54	3 6 2 6 5 3 1 1										27 108,689
55-59	1 1 4 2 1 3 1 2										15
60-64	1 5 5 1 4 1 1 1										19
65-69	3 3 1 1										9
70 & Up	2										2
All Ages	0	20	35	28	22	12	9	4	3	2	135 98,945
		65,226	100,887	97,514	111,738						

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 9007

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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
40-44	111										3
45-49	1										1
50-54											0
55-59											0
60-64											0
65-69											0
70 & Up											0
All Ages	2	1	1	1	1	2	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, 2016

EIN: 13-5645888

PN: 333

Employer: 9062

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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										2
40-44	1 1 1										3
45-49	1										1
50-54											0
55-59	1 1 1										3
60-64	1 1										2
65-69											0
70 & Up	1										1
All Ages	0	4	3	2	1	3	0	0	0	0	13

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 9072

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	11										2
60-64											0
65-69											0
70 & Up											0
All Ages	0	1	0	1	0	0	0	0	1	0	3

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 9074

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All 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	2 3										5
30-34	3 2										5
35-39	1 4 1										6
40-44	1 1										2
45-49	1 3 3 2										9
50-54	1 3 1										5
55-59	2 1 3										6
60-64	2 2 4										8
65-69	1 1 2										4
70 & Up											0
All Ages	0	7	12	10	6	6	3	0	7	2	53 46,805

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 9077

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29											0
30-34		1	1								2
35-39			1								1
40-44											0
45-49											0
50-54											0
55-59			1	1	1				1		4
60-64							1	1			2
65-69											0
70 & Up											0
All Ages	1	1	3	1	1	0	1	1	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, 2016

EIN: 13-5645888

PN: 333

Employer: 9084

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	2 1										3
50-54	2 4 1 1										8
55-59	2 1										3
60-64	1 1										2
65-69											0
70 & Up	1										1
All Ages	0	1	4	11	2	2	2	0	0	0	22 63,169

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 9087

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All 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			1								1
35-39		1	1		1						3
40-44					1						1
45-49			1								1
50-54					1	2		1			4
55-59		1		1	1						3
60-64							1				1
65-69											0
70 & Up											0
All Ages	0	3	4	1	4	2	1	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, 2016

EIN: 13-5645888

PN: 333

Employer: 10000

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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			9	2							11
35-39			5	7							12
40-44			7	6	1	1					15
45-49			3	8	4	5					20
50-54			1	5	2	2	5	1			16
55-59			5	4	5	1	4	2			21
60-64			4	1	2	1	1	2	1		12
65-69				1							1
70 & Up			1								1
All Ages	0	0	35	34	14	10	10	5	1	0	109
			94,933	101,875							109,118

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 10008

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	1		1						4
45-49				1		1	1				3
50-54				1		1	2	2			6
55-59									4		4
60-64									1	2	3
65-69									1		1
70 & Up											0
All Ages	0	2	1	2	1	2	3	2	6	2	21 59,414

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 10019

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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										2
40-44											0
45-49											0
50-54	1 1										2
55-59	1										1
60-64	1 1 1										3
65-69											0
70 & Up											0
All Ages	0	1	4	2	0	1	2	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, 2016

EIN: 13-5645888

PN: 333

Employer: 10022

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	2	0	0	2	0	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, 2016

EIN: 13-5645888

PN: 333

Employer: 10026

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	2										2
25-29	1	1	3								5
30-34		1	4	2							7
35-39		1	2	4							7
40-44			1	2	4						7
45-49		1		2	1						4
50-54		2	1	1		1	2				7
55-59		2			1		2	5			10
60-64								2			2
65-69						1			1		2
70 & Up											0
All Ages	1	10	11	11	6	2	4	7	1	0	53 44,429

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 10035

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All 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	2									5
25-29	3	2	1								6
30-34	2	3									5
35-39		2	5	1	4						12
40-44		3	1		2						6
45-49	1	2			2	3					8
50-54	2	1	1	2	4	2	1				13
55-59		4	1	1	1	1	3				11
60-64			2	2	3	4	1	1			13
65-69		2			1	1			1		5
70 & Up											0
All Ages	11	21	11	6	17	11	5	1	1	0	84
		42,936									52,353

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 10051

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1 2										3
35-39											0
40-44	1										1
45-49	3										3
50-54	9 1										10
55-59	1 4 1										6
60-64	4 1										5
65-69	2 1										3
70 & Up	1										1
All Ages	0	0	1	3	23	5	0	0	0	0	32
	55,761										57,653

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 11009 (excluding cash balance participants)

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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 6 3										10
35-39	6 8 2										16
40-44	1 5 5										11
45-49	1 5 1 2										9
50-54	4 6 3 1 2 1										17
55-59	9 3 2 1										15
60-64	3 2 1 1										7
65-69	1										1
70 & Up	1										1
All Ages	0	1	24	38	15	6	2	2	0	0	88
			60,381	52,646							60,014

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 11018

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All 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										4
30-34	4 2 2										8
35-39	1 3 3										7
40-44	3 2 4										9
45-49	3 1										4
50-54	3 1 2										6
55-59	1										1
60-64	1 1										2
65-69	2 1										3
70 & Up											0
All Ages	0	19	8	11	7	0	0	0	0	0	45 56,868

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 12000

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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 2 1										4
55-59	1 1										2
60-64	1 2 1 1										5
65-69											0
70 & Up											0
All Ages	0	0	1	5	6	2	2	0	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, 2016

EIN: 13-5645888

PN: 333

Employer: 12026

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	6										6
25-29	1	3	2								6
30-34	3	6	8	1							18
35-39	2	5	3	11	2						23 44,953
40-44		3	6	2	3						14
45-49		2	2	6	3	3	1				17
50-54			3	3	2	5	1				14
55-59		1	1	1		2	3	2	1		11
60-64		2		1		1		1	2		7
65-69							1				1
70 & Up											0
All Ages	12	22 34,220	25 40,678	25 51,051	10	11	6	3	3	0	117 52,341

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 12033

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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 1										3
55-59	2 2										4
60-64	1										1
65-69	1										1
70 & Up											0
All Ages	0	0	0	3	4	0	1	0	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, 2016

EIN: 13-5645888

PN: 333

Employer: 12043

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All 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	2								4		
40-44	1										1		
45-49	1	1									2		
50-54	1	1						1	1			4	
55-59	1								2			3	
60-64	3		1	1	1							6	
65-69	2					1							3
70 & Up	1										1		
All Ages	5	7	3	5	1	1	3	0	3	0	28 47,114		

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 13000 (excluding hard-frozen participants)

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49	6										6
50-54	1 1 44 8 150,146										54 147,676
55-59	2 1 43 30 3 149,513 163,814										79 149,071
60-64	1 1 1 13 15 8 2										41 150,533
65-69	1 1 1										3
70 & Up	1										1
All Ages	0	0	1	2	3	2	107 149,780	55 158,177	11	3	184 148,256

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 13001

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	3										3
35-39	1	5	8	1							15
40-44	2	5	6	6	3						22 159,577
45-49	1	6	2	4	3						16
50-54	4		5	1		1	3				14
55-59	1		1	4	1	1					8
60-64	2				2						4
65-69	2										2
70 & Up											0
All Ages	4	31 157,459	22 152,378	15	10	1	4	0	0	0	87 155,179

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, 2016

EIN: 13-5645888

PN: 333

Employer: 13002

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	3	1								5
30-34	9		7	2							18
35-39	7	10	2	3							22 78,080
40-44	5	9	9	4	2						29 83,824
45-49	2	19	10	2	2	2					37 103,054
50-54	3	12	4	4	2	2	1	1			29 125,058
55-59	3	15	6	3	4	1					32 99,139
60-64	2	7	8	3	1	1		1	1		24 118,669
65-69	4		3	1	1						9
70 & Up											0
All Ages	23 81,255	88 80,561	50 106,987	22 102,764	12	3	4	2	1	0	205 96,130

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 109000

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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 3										8
40-44	4 1 14 4										23 164,245
45-49	4 2 7 1										14
50-54	4 2 10 7 1 3										27 176,882
55-59	2 1 9										12
60-64	2 1 3 1										7
65-69	1 2 1										4
70 & Up											0
All Ages	0	21	9	48	13	1	3	1	0	0	96 165,707
	107,192 182,232										

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 1080 (excluding hard-frozen participants)

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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			4
50-54								2			2
55-59						2	1		1		4
60-64						1			1		2
65-69											0
70 & Up											0
All Ages	0	0	0	0	0	5	2	4	2	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, 2016

EIN: 13-5645888

PN: 333

Employer: 1001

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	1										1
50-54	2										2
55-59											0
60-64	1 1										2
65-69											0
70 & Up											0
All Ages	0	0	0	2	2	0	3	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, 2016

EIN: 13-5645888

PN: 333

Employer: 1004

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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
60-64				3							3
65-69											0
70 & Up											0
All Ages	0	0	0	4	0	0	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, 2016

EIN: 13-5645888

PN: 333

Employer: 1020

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	1						2
45-49				2							2
50-54				1	1						2
55-59				1	2	1		1			5
60-64				1	1						2
65-69											0
70 & Up											0
All Ages	0	0	0	10	5	1	0	1	0	0	17

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 1024

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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										2
55-59	1										1
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	0	0	3	3	1	0	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, 2016

EIN: 13-5645888

PN: 333

Employer: 1025

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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
45-49			2								2
50-54				3				1			4
55-59				1		1	1				3
60-64					1						1
65-69											0
70 & Up											0
All Ages	0	0	5	5	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, 2016

EIN: 13-5645888

PN: 333

Employer: 1027

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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 3 1										5
40-44	1 1										2
45-49	2 2 1										5
50-54	2 1 1 1										5
55-59	2 1 1										4
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	0	6	9	4	2	2	0	0	0	23 16,133

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 1046

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All 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	2 2 2										6
35-39	1 3 2										6
40-44	1 1 1										3
45-49	2 3 3 1										9
50-54	2 2 1 1 1 1										8
55-59	1 2										3
60-64	1 2 1										4
65-69	1 1 1										3
70 & Up											0
All Ages	0	10	9	11	10	2	2	1	0	0	45 5,568

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 1063

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49	1										1
50-54	1										1
55-59											0
60-64											0
65-69	1										1
70 & Up											0
All Ages	0	0	0	1	1	1	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, 2016

EIN: 13-5645888

PN: 333

Employer: 1064

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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							1				1
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, 2016

EIN: 13-5645888

PN: 333

Employer: 1069

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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				2	1	2					5
50-54				1		1					2
55-59								2			2
60-64				1	2	4	2				9
65-69							1				1
70 & Up											0
All Ages	0	0	0	7	3	7	3	2	0	0	22 13,064

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 1074

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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 5										7
30-34	1 3 3										7
35-39	6 11 2										19
40-44	7 3 7										17
45-49	3 4 5 2 3 1										18
50-54	5 5 5 2 6 5 2										30 16,279
55-59	1 5 5 2 6 2 1										22 11,298
60-64	4 6 3 4										17
65-69	2 1 1										4
70 & Up	4 1										5
All Ages	0	4	44 1,200	37 4,768	26 9,980	14	12	6	3	0	146 9,097

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 1077

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	2										2
30-34											0
35-39	1										1
40-44											0
45-49											0
50-54	1		1		1						3
55-59	1										1
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	3	3	0	0	0	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, 2016

EIN: 13-5645888

PN: 333

Employer: 1079 (excluding cash balance participants)

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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 2 4										7
45-49	5 3 3 1										12
50-54	1 4 2 2 2										11
55-59	5 2 3 1										11
60-64	1 1 2 1										5
65-69	1 1										2
70 & Up	1										1
All Ages	0	0	0	4	19	14	10	3	1	0	51 7,508

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 1080 (hard-frozen participants only)

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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				9							9
35-39				15	4						19
40-44				13	2	10					25
45-49			1	20	9	4	6				40
				1,786							4,380
50-54				12	23	3	9	4			51
					5,185						6,122
55-59				18	18	6	9	5	5		61
											8,697
60-64				16	14	5	2	3	5	1	46
											5,443
65-69				5	3	2	1			2	13
70 & Up				1							1
All Ages	0	0	1	109	73	30	27	12	10	3	265
				1,818	3,880	7,825	10,603				5,652

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 1083

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49					2						2
50-54											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, 2016

EIN: 13-5645888

PN: 333

Employer: 2006

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			1	4							5
35-39			2	5	2						9
40-44				5	7	2					14
45-49		1	12	5	1	1					20 6,157
50-54			12	9		1					22 7,301
55-59			15	2	2			3			22 8,737
60-64			12	4	3	1				1	21 11,552
65-69			3	1							4
70 & Up		1	1								2
All Ages	0	0	5	69 3,349	30 8,982	8	3	0	3	1	119 7,033

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 2009

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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										1
65-69	1										1
70 & Up											0
All Ages	0	0	0	2	6	2	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, 2016

EIN: 13-5645888

PN: 333

Employer: 2018

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			2	2							4
35-39				1							1
40-44			1			1					2
45-49				3	1						4
50-54					1						1
55-59			1	1		1		1	1		5
60-64			1	1	1			3			6
65-69								1			1
70 & Up											0
All Ages	0	0	5	8	3	2	0	5	1	0	24 18,597

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 2019

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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			1	3	2						6
40-44											0
45-49			2	3	2	1	1				9
50-54				1	1						2
55-59			4	1	1	1					7
60-64			2	1	1	1	1		1		7
65-69			1	1		1					3
70 & Up											0
All Ages	0	0	13	11	7	4	2	0	1	0	38 4,834

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 2022

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	2										2
35-39	1 2										3
40-44	4 2 2										8
45-49	1 3 3 1 1										9
50-54	1 5 4 2 2										14
55-59	9 5 1 3 1 1 3										23 5,904
60-64	4 2 3 1 2 2										14
65-69	1 2 1										4
70 & Up	4										4
All Ages	0	0	20 533	26 2,435	15	8	4	1	5	2	81 8,066

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 2023

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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											0
40-44	2 1										3
45-49	2										2
50-54											0
55-59	1										1
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	0	7	1	1	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, 2016

EIN: 13-5645888

PN: 333

Employer: 2027

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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
55-59	1 3										4
60-64	1 1										2
65-69	1										1
70 & Up											0
All Ages	0	0	4	6	1	1	0	1	0	0	13

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 2029

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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 5										6
35-39	2 8 1										11
40-44	3 3 3										9
45-49	1 6 2 1										10
50-54	1 2 1 2										6
55-59	1 1 1										3
60-64	2 2 1 1										6
65-69	1 1										2
70 & Up	1										1
All Ages	0	0	11	29	5	3	5	1	0	0	54
	977										1,913

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 2034

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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, 2016

EIN: 13-5645888

PN: 333

Employer: 2037

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 3011

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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					2
60-64					1				1		2
65-69				1							1
70 & Up											0
All Ages	0	0	0	1	3	2	0	0	1	0	7

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 3019

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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				3	4						7
45-49				2	1	2	2				7
50-54				5	4	2		1	1		13
55-59				8	3	1	1	3	2		18
60-64				4	3	2		1		1	11
65-69				1	1	2	1	1	1	1	8
70 & Up				1		1					2
All Ages	0	0	0	27 1,234	17	10	4	6	4	2	70 5,802

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 3036

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49			1					1			2
50-54								1			1
55-59					1	1					2
60-64								1			1
65-69											0
70 & Up											0
All Ages	0	0	1	0	1	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, 2016

EIN: 13-5645888

PN: 333

Employer: 3054

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	3	2								6
30-34			1	2							3
35-39			1	2	3						6
40-44	1		1		1						3
45-49		1	1		1	1					4
50-54		5	1				2	1			9
55-59					2			2			4
60-64			1	3	1		1				6
65-69				1							1
70 & Up											0
All Ages	2	9	8	8	8	1	3	3	0	0	42 11,381

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 3069

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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						2
50-54				1	1		1				3
55-59				1	1		1		1		4
60-64					1	2		2	1		6
65-69					1		2				3
70 & Up					1						1
All Ages	0	0	0	7	7	2	4	2	2	0	24 7,229

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 3073

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 3074

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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							4
35-39				1	1						2
40-44						1					1
45-49				1							1
50-54											0
55-59				2		1					3
60-64				2			1	3		1	7
65-69						1		1			2
70 & Up				1							1
All Ages	0	0	0	11	1	3	1	4	0	1	21 5,420

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 4026

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All 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	1										1
40-44	1										1
45-49	2										2
50-54	2										3
55-59											0
60-64	1										2
65-69											0
70 & Up											0
All Ages	0	7	1	1	0	1	1	0	0	0	11

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 4087

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All 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	3 2										5
30-34	3										3
35-39	1 3										4
40-44	1 1 1 1										4
45-49	2										2
50-54	1 1										2
55-59	1 1 1 1 1 1										5
60-64	1 1 1										3
65-69	1 1										2
70 & Up											0
All Ages	0	0	12	8	4	1	2	1	2	2	32 6,064

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 4088

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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 3										4
45-49	1 1 1 1										4
50-54	1 2 1										4
55-59	1 2 4 2										9
60-64	1 1 1										3
65-69	1 1										2
70 & Up											0
All Ages	0	0	5	6	10	5	3	0	0	0	29 4,189

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 4096

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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 2										5
40-44											0
45-49	2 1										3
50-54	4 1 1 4 1										11
55-59	2 1 2 1										6
60-64	2 2										4
65-69	1										1
70 & Up											0
All Ages	0	0	6	9	5	1	1	4	3	3	32 7,991

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 4097

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				1							1
35-39											0
40-44							1				1
45-49					1	1					2
50-54			1					1			2
55-59						2		1	2		5
60-64											0
65-69											0
70 & Up						1					1
All Ages	0	0	1	1	1	4	1	2	2	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, 2016

EIN: 13-5645888

PN: 333

Employer: 5001

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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 2 2										5
40-44	1 1										2
45-49	1 3 1										5
50-54	2 1 1 1 1										6
55-59	1 1 1 1 4										8
60-64	1 2 2 3										8
65-69	1 1 2										4
70 & Up	1 1 1										3
All Ages	0	1	8	5	9	3	2	4	6	5	43 16,815

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 5010

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 5021

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1										1
40-44	1										1
45-49	1 1										2
50-54											0
55-59											0
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	0	0	1	3	0	1	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, 2016

EIN: 13-5645888

PN: 333

Employer: 5034

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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					2						2
55-59				1							1
60-64			1	1					1		3
65-69					1	1				1	3
70 & Up											0
All Ages	0	0	1	4	4	1	0	0	1	1	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, 2016

EIN: 13-5645888

PN: 333

Employer: 5044

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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									1
55-59			1	1	1						3
60-64											0
65-69											0
70 & Up											0
All Ages	1	1	2	2	1	0	0	0	0	0	7

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 5047

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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 1										3
55-59	1 1 3										5
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	0	2	2	1	2	4	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, 2016

EIN: 13-5645888

PN: 333

Employer: 5050

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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						4
40-44				2							2
45-49				1	1		1				3
50-54				2	3						5
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	9	1	2	0	1	1	24 2,015

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, 2016

EIN: 13-5645888

PN: 333

Employer: 5079

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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				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	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, 2016

EIN: 13-5645888

PN: 333

Employer: 5080

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels	
	Under 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											0	
55-59			1		2		1				4	
60-64	1									1		2
65-69											0	
70 & Up											0	
All Ages	0	5	3	3	1	0	0	0	1	0	13	

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 5083

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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				2							2
45-49				2	1	1					4
50-54				1	3	1					5
55-59				3	5						8
60-64					1						1
65-69					1						1
70 & Up											0
All Ages	0	0	0	8	13	2	0	0	0	0	23 1,250

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 5093

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1										1
40-44											0
45-49	1										1
50-54											0
55-59	1										1
60-64											0
65-69	1										1
70 & Up											0
All Ages	0	0	0	1	2	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, 2016

EIN: 13-5645888

PN: 333

Employer: 5118

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	1	0	1	0	0	0	0	2

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 5125

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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							2		2		4
60-64					1		1			1	3
65-69					1	1	1				3
70 & Up											0
All Ages	0	0	0	0	4	2	5	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, 2016

EIN: 13-5645888

PN: 333

Employer: 5126

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All 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	18 14										32 670
30-34	4 18 8										30 2,107
35-39	3 14 8 8										33 3,223
40-44	6 12 10 9 7										44 5,419
45-49	7 7 12 2 7 3										38 6,017
50-54	5 15 15 11 8 6 5 1										66 7,938
55-59	10 15 6 6 3 7 3 6										56 9,536
60-64	4 9 4 4 3 4 2 6 8										44 14,952
65-69	2 6 3 1 2										2 16
70 & Up	7 1 1 1										10
All Ages	0	62	117	66	42	29	22	10	14	10	372 7,002
		571	3,341	4,235	7,359	13,720	16,227				

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 5127

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	2										2
25-29	2 3										5
30-34	1 3										4
35-39	2 1 2 5										10
40-44	4 1										5
45-49	2 3 1 2 1										9
50-54	1 3 3 3 4 2										16
55-59	1 3 3 1										8
60-64	1 1 2 3 4										11
65-69	1 1 1										3
70 & Up	1										1
All Ages	0	10	18	4	7	7	4	10	8	6	74 8,964

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 6016

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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 1										3
45-49	1										1
50-54	1 2										3
55-59	1										1
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	0	0	3	3	3	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, 2016

EIN: 13-5645888

PN: 333

Employer: 6028

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				2							2
35-39			1		2						3
40-44				1		1					2
45-49					1	2					3
50-54			1	1	2						4
55-59					3	1	1				5
60-64				1	1		1				3
65-69					1						1
70 & Up											0
All Ages	0	0	2	5	10	4	2	0	0	0	23 8,035

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 6037

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1										1
40-44	2 1										3
45-49	2										2
50-54	3 3 1 2										9
55-59	3 5 1										9
60-64	1 2 1 1										5
65-69	1										1
70 & Up	1										1
All Ages	0	0	0	14	9	4	1	3	0	0	31 5,312

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 6040

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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 1										3
40-44	2 1										3
45-49	1										1
50-54	1 1										2
55-59	2										2
60-64	1 1 2										4
65-69											0
70 & Up											0
All Ages	0	0	3	4	4	2	2	0	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, 2016

EIN: 13-5645888

PN: 333

Employer: 6042

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44	2										2
45-49											0
50-54	1										1
55-59	1										1
60-64	1 1										2
65-69											0
70 & Up											0
All Ages	0	0	0	2	1	0	2	0	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, 2016

EIN: 13-5645888

PN: 333

Employer: 6049

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	2										2
30-34	3 1										4
35-39	1 5										6
40-44	1 2 1										4
45-49	1 1										2
50-54	2 5 1										8
55-59	1 4 2 2										9
60-64											0
65-69	1 1 1										3
70 & Up											0
All Ages	0	2	14	16	6	0	0	0	0	0	38 5,652

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 6050

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1 2										3
35-39	5 3										8
40-44	1 3										4
45-49	2 1 1										4
50-54	1 1 2 1 1										6
55-59	1 4										5
60-64	1 1 1 1										4
65-69											0
70 & Up	1										1
All Ages	0	0	3	11	10	1	4	6	0	0	35 6,635

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 6071

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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, 2016

EIN: 13-5645888

PN: 333

Employer: 6093

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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 2										6
35-39	1 2										3
40-44	1 1										2
45-49	1 2										3
50-54	1 3										4
55-59	2 1 1										4
60-64	2 2 1 1										6
65-69	1										1
70 & Up											0
All Ages	0	11	0	9	7	0	1	1	0	0	29 7,878

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 6099

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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										2
50-54	1 1										2
55-59	2										2
60-64	1										1
65-69	1										1
70 & Up											0
All Ages	0	0	3	3	2	1	0	0	0	0	9

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 6107

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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										2
55-59	2 2										4
60-64	2										2
65-69	1										1
70 & Up											0
All Ages	0	0	0	4	6	2	1	0	0	0	13

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 6110

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			4	3							7
35-39			2	12	1						15
40-44				8	1						9
45-49			5	6	4	1					16
50-54			3	6	2	4	2				17
55-59			2	2	3	1	1	2			11
60-64			2	1		1		1			5
65-69				3	1						4
70 & Up				2		1					3
All Ages	0	0	18	43	12	8	3	3	0	0	87
				3,256							4,576

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 6113

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 6115

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1										1
40-44	1										1
45-49	2 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	0	4	6	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, 2016

EIN: 13-5645888

PN: 333

Employer: 6120

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1										1
30-34											0
35-39	1										1
40-44	1 2										3
45-49											0
50-54	1 1										2
55-59	1 1 1										3
60-64	2 1										3
65-69	1										1
70 & Up											0
All Ages	0	3	5	4	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, 2016

EIN: 13-5645888

PN: 333

Employer: 6121

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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, 2016

EIN: 13-5645888

PN: 333

Employer: 6124

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	2										2
30-34	3 3										6
35-39	4 3 1										8
40-44	1 4 1										6
45-49	3 4 1 2										10
50-54	1 3 2 1										7
55-59	3 4 7 1 1 1										17
60-64	2 3 1 2										8
65-69	3 2										5
70 & Up	1										1
All Ages	0	0	16	21	22	4	3	4	0	0	70
				3,649	7,569						7,660

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 6126

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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								1			1
65-69											0
70 & Up											0
All Ages	0	0	0	0	1	1	0	1	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, 2016

EIN: 13-5645888

PN: 333

Employer: 6129

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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											0
40-44	2										2
45-49	4 1 1 2										8
50-54	1 1										2
55-59	1 2 1 2										6
60-64	4 1										5
65-69	1										1
70 & Up											0
All Ages	0	0	0	17	3	3	6	0	0	0	29 3,632

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 6130

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	6	2	1					10
45-49					1						1
50-54				2							2
55-59				2	4	1					7
60-64				5	2	2			1		10
65-69				1							1
70 & Up											0
All Ages	0	0	1	17	10	4	0	0	1	0	33 3,734

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 6132

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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, 2016

EIN: 13-5645888

PN: 333

Employer: 6135

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	2		1					4
60-64					1		1				2
65-69					1						1
70 & Up											0
All Ages	0	0	2	3	2	1	1	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, 2016

EIN: 13-5645888

PN: 333

Employer: 6136

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44	1										1
45-49	1										1
50-54	1										1
55-59	2										2
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	0	1	1	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, 2016

EIN: 13-5645888

PN: 333

Employer: 6140

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	2										2
45-49	1 2										3
50-54	2 2 1										5
55-59	2 1										3
60-64	1 1										2
65-69	2										2
70 & Up											0
All Ages	0	0	6	2	8	1	1	1	0	0	19

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 6141

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	5 1										6
40-44	1 1 5										7
45-49	2 1 2										5
50-54	3 1 1 1										6
55-59	1 1 2 4 2 1 1										12
60-64	1 2 1 2 1 2										9
65-69	1 2 1										4
70 & Up	2 1										3
All Ages	0	0	2	17	10	11	6	4	4	0	54 8,804

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 6143

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	3										3
40-44	3 2										5
45-49	2 2 1 1										6
50-54	1 3 3 2 1										10
55-59	3 1 2 1										7
60-64	1 2 1 1 1 1										6
65-69	1 1										2
70 & Up											0
All Ages	0	0	3	18	6	7	2	3	1	1	41 5,428

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 7011

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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 1										3
45-49	2 2										4
50-54	2 1 1 1 2										7
55-59	2 1 1 1 3 1										9
60-64	2 1 1 2										6
65-69	1										1
70 & Up											0
All Ages	0	0	2	9	3	4	6	4	3	0	31 36,479

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 7015

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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											0
65-69											0
70 & Up											0
All Ages	0	0	0	1	0	0	0	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, 2016

EIN: 13-5645888

PN: 333

Employer: 7018

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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 4 1										6
45-49	1 1 1										3
50-54	3 5 2 2 2										14
55-59	1 1 2 1										5
60-64	2 2 1 1										6
65-69	1 1 1 1										4
70 & Up	1										1
All Ages	0	0	0	4	13	8	6	5	3	1	40 15,288

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 7031

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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						4
40-44				2	2						4
45-49											0
50-54					4						4
55-59				1	1	1			1		4
60-64				1			1				2
65-69											0
70 & Up											0
All Ages	0	0	0	7	9	1	1	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, 2016

EIN: 13-5645888

PN: 333

Employer: 7048

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	1			3
55-59							1		1		2
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	0	1	0	0	2	1	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, 2016

EIN: 13-5645888

PN: 333

Employer: 7056

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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 1										3
50-54	1 1 2										4
55-59	1 1 1 1 1										4
60-64	1 1 1 1 2										6
65-69	1										1
70 & Up											0
All Ages	0	3	6	4	0	4	2	1	3	0	23 10,863

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 7060

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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
60-64	1										1
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, 2016

EIN: 13-5645888

PN: 333

Employer: 7088

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

VERIFIED RECOVERED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016											
Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											
25-29	1										
30-34											
35-39											
40-44											
45-49	1111										
50-54	11										
55-59	1										
60-64	1										
65-69											
70 & Up											
All Ages	0	0	3	0	1	1	2	0	2	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, 2016

EIN: 13-5645888

PN: 333

Employer: 7099

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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											0
40-44	1 1										2
45-49	1										1
50-54	2 1										3
55-59	1 1 1 1										4
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	2	2	5	2	1	0	1	0	0	13

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 7100

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	2			4
55-59				1		1		1			3
60-64							1				1
65-69							1				1
70 & Up				1							1
All Ages	0	0	0	3	0	3	3	3	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, 2016

EIN: 13-5645888

PN: 333

Employer: 7114

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 7115

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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				2	3		1		1		7
60-64				1	2	1					4
65-69							1				1
70 & Up							1				1
All Ages	0	0	0	3	6	2	3	0	1	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, 2016

EIN: 13-5645888

PN: 333

Employer: 7117

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1										1
30-34	1 1										2
35-39	2										2
40-44	1 1 1										3
45-49	2 1 1 1										5
50-54	1 1										2
55-59	1 1										2
60-64	1 1 1										3
65-69	1 2 1 1										5
70 & Up	1										1
All Ages	0	5	3	6	4	2	1	1	2	2	26 12,461

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 7120

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1 2										3
30-34	1 1										2
35-39	2 1										3
40-44	1 1										2
45-49	1 1 1 2										5
50-54	1 1										2
55-59	1 2 1 2 1 1										8
60-64	2 2 3 1										8
65-69	1										1
70 & Up											0
All Ages	0	2	8	9	8	4	1	1	1	0	34 11,972

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 8006

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	1						3
40-44				1	1						2
45-49						1					1
50-54				1	2	3	1				7
55-59				1	1	2	1				5
60-64				1	2		1			2	6
65-69					1	1					2
70 & Up											0
All Ages	0	0	0	6	8	7	3	0	0	2	26 3,084

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 8026

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 8051

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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											0
45-49				1	2		1				4
50-54				2	3	2	1				8
55-59					3	2		1			6
60-64					5	1			1		7
65-69											0
70 & Up											0
All Ages	0	0	0	4	15	5	2	1	1	0	28 5,611

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 8054

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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											0
60-64	3 1										4
65-69											0
70 & Up											0
All Ages	0	0	0	3	4	2	2	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, 2016

EIN: 13-5645888

PN: 333

Employer: 9017

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	2										2
60-64	2 1										3
65-69											0
70 & Up	1										1
All Ages	0	0	0	0	5	2	0	0	0	0	7

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 9026

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	7 8										15
35-39	3 7 2										12
40-44	1 2 6 3										12
45-49	1 1 2										4
50-54	2 9 3 2 2 1										19
55-59	2 4 1 1 3										11
60-64	2 2 1 1 2 1										9
65-69	1 2										3
70 & Up	1										1
All Ages	0	0	22	35	16	6	7	5	0	0	91
			617	2,030							4,131

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 9045

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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
40-44					1						1
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	2	4	5	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, 2016

EIN: 13-5645888

PN: 333

Employer: 9057

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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 1										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	0	4	1	0	0	0	0	0	5

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 9076

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	2 1										3
50-54	2 2 1										5
55-59	1 2 1 1										5
60-64	1 2 1 1 1										6
65-69											0
70 & Up											0
All Ages	0	0	3	8	6	4	1	2	0	0	24 20,614

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 9080

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	2										2
30-34	2										2
35-39	1 1										2
40-44	1 2 1										4
45-49	3 1 1										5
50-54	2 5 1 1										9
55-59	1 1 1 2										5
60-64	1 2 1										4
65-69											0
70 & Up	1										1
All Ages	0	0	13	10	5	1	3	0	2	0	34 7,870

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 9082

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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		1	1			3
60-64				1			1	3			5
65-69											0
70 & Up											0
All Ages	0	0	2	2	1	0	4	4	0	0	13

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 9083

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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			3	3							6
35-39			4	2							6
40-44			3		1	2					6
45-49			5	3	1	1					10
50-54			3		1	1		3			8
55-59			6			1	1				8
60-64			4						1		5
65-69			1							1	2
70 & Up											0
All Ages	0	0	30 1,165	9	3	5	1	3	1	1	53 3,973

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, 2016

EIN: 13-5645888

PN: 333

Employer: 9085

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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 1										5
30-34	2 8 1										11
35-39	1 2 1 1										5
40-44	1 3 1 4										9
45-49	2 3 1 2										8
50-54	1 3 5 2										11
55-59	1 1 1 4 2										9
60-64	3 1 2 2 5										13
65-69	1 1										2
70 & Up											0
All Ages	0	11	23 2,289	6	16	5	4	2	5	1	73 9,263

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 10031

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	3	1							5
35-39			2	3	3						8
40-44		1									1
45-49			2	2	1		1				6
50-54								1			1
55-59					1			1			2
60-64			2	1		2					5
65-69											0
70 & Up											0
All Ages	0	3	10	7	5	2	1	2	0	0	30 9,704

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 10038

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	3										3
40-44											0
45-49	1										1
50-54	1										1
55-59	1 1										2
60-64	1 1 1 1										4
65-69											0
70 & Up											0
All Ages	0	0	2	4	1	1	3	0	1	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, 2016

EIN: 13-5645888

PN: 333

Employer: 10047

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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 1										4
50-54	1 3										4
55-59	2										2
60-64	3 1										4
65-69											0
70 & Up											0
All Ages	0	0	1	1	1	5	2	3	2	1	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, 2016

EIN: 13-5645888

PN: 333

Employer: 10048

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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			2
55-59											0
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	0	0	1	2	0	1	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, 2016

EIN: 13-5645888

PN: 333

Employer: 10049

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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				2							2
60-64				6							6
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, 2016

EIN: 13-5645888

PN: 333

Employer: 12004

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			1	3							4
35-39			1	1							2
40-44			1	3							4
45-49				2		2	1				5
50-54				3	1	1	3	2			10
55-59				4	1	2	3	1			11
60-64			1		1	4	1	1	1	1	10
65-69				1							1
70 & Up											0
All Ages	0	0	4	17	3	9	8	4	1	1	47 11,964

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 12028

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	3										3
35-39	1 1 2										4
40-44	1 6 2										9
45-49	5 4										9
50-54	2 2 1 2										7
55-59	1 5 2 1 1										10
60-64	2 1 1										4
65-69	1										1
70 & Up											0
All Ages	0	11	23	8	0	0	3	1	1	0	47
			2,824								7,840

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 12042

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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		1	1				3
65-69											0
70 & Up											0
All Ages	0	0	0	1	2	1	1	0	0	1	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, 2016

EIN: 13-5645888

PN: 333

Employer: 1019 (hard-frozen participants only)

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				2							2
35-39				6							6
40-44				4							4
45-49				6							6
50-54				9			1				10
55-59				11							11
60-64				7							7
65-69				1							1
70 & Up											0
All Ages	0	0	0	46 1,209	0	0	1	0	0	0	47 1,234

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 13000 (hard-frozen participants only)

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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							4				4
50-54				1	1		7				9
55-59				1	1	1	5	2	1		11
60-64							8	1	1		10
65-69							3	1			4
70 & Up							3				3
All Ages	0	0	0	2	2	1	30	4	2	0	41
							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, 2016

EIN: 13-5645888

PN: 333

Employer: 5130 (hard-frozen participants only)

2016 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	4								8
35-39		1									1
40-44		1	1								2
45-49		1									1
50-54		1	1								2
55-59											0
60-64											0
65-69											0
70 & Up											0
All Ages	0	8	6	0	0	0	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, 2016

EIN: 13-5645888

PN: 333

Employer: 1086

2016 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, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 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	1										1
45-49	1 3										4
50-54	1 2										3
55-59	1 1 4 3 2										11
60-64	2 1 1 3										7
65-69	1 1										2
70 & Up	2										2
All Ages	0	1	0	6	8	2	7	4	5	0	33 42,948

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 1079 (cash balance participants only)

2016 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, 2016

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1 3										4
35-39	4										4
40-44	3										3
45-49	4										4
50-54	2										2
55-59	3										3
60-64	3										3
65-69											0
70 & Up											0
All Ages	0	0	1	22	0	0	0	0	0	0	23
	5,870										5,636

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

Employer: 11009 (cash balance participants only)

2016 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, 2016

Attained Age	Years of Credited Service										All 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	3	11	2								16
30-34	2	18	5								25
35-39		7	4	1							12
40-44	2	6	2								10
45-49		2	2								4
50-54		1									1
55-59		1									1
60-64		2									2
65-69											0
70 & Up											0
All Ages	9	50	15	1	0	0	0	0	0	0	75
		1,923									2,596

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2016
EIN: 13-5645888
PN: 333

SCHEDULE SB ATTACHMENTS

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:

07/01/2016 valuation: 3-segment rates for March 2016 (24 month average from March 2014 through February 2016) reflecting corridors as defined under the Highway and Transportation Funding Act of 2014 (HATFA) and the Bipartisan Budget Act of 2015 (90%-110% corridor surrounding the 25-year trailing average of the 24-month average segment rates as of September 30, 2015, 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	4.43%	1.46%
10	5.91	3.93
30	6.65	4.94

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

The basis chosen was selected by Pentegra from among choices prescribed by law, all of which are based on observed market data over certain periods of time.

The interest rates used to determine ASC 960 liabilities are as follows:

07/01/2016 valuation: The Willis Towers Watson RATE:Link 10-90 yield curve as of June 30, 2016

07/01/2015 valuation: 6.25%

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

Retirement

For purposes of determining the Funding Target (disregarding at-risk assumptions), the rates at which participants are assumed to retire by age are shown below for selected ages:

Age	Plan Has Not Adopted "Rule of"		Plan Has Adopted "Rule of"			
			Participant Does Not Meet Points Requirement for "Rule of"		Participant Meets Points Requirement for "Rule Of"	
	7/1/2016	7/1/2015	7/1/2016	7/1/2015	7/1/2016	7/1/2015
45	5.5%	5.5%	5.0%	3.5%	3.0%	4.0%
55	6.5	7.0	6.0	5.0	9.0	8.0
60	7.0	8.0	6.0	8.0	12.0	12.0
62	16.0	20.0	15.0	20.0	20.0	25.0
64	14.0	20.0	8.0	20.0	25.0	15.0
65	30.0	30.0	30.0	30.0	30.0	30.0
69	25.0	15.0	25.0	15.0	25.0	15.0
70	100.0	100.0	100.0	100.0	100.0	100.0

Retirement rates were based on an experience study conducted in 2016. The rates will be subject to annual review thereafter to confirm their continued suitability.

Mortality

07/01/2016 valuation: Separate rates for non-annuitants (based on RP-2000 "Employees" table without collar or amount adjustments, projected to 2031 using Scale AA) and annuitants (based on RP-2000 "Healthy Annuitants" table without collar or amount adjustments, projected to 2023 using Scale AA).

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).

Assumptions used for funding purposes are as prescribed by IRC §430(h).

For ASC 960 purposes:

07/01/2016 valuation: Separate rates for non-annuitants and annuitants based on 103.4% of RP-2015 mortality tables with white collar adjustments, projected generationally using Scale MP-2015, for valuing both annuities and lump sums was used in both valuation years.

07/01/2015 valuation: Separate rates for non-annuitants and annuitants based on RP-2015 mortality tables without collar or amount adjustments, projected generationally using Scale MP-2015, for valuing both annuities and lump sums was used in both valuation years.

This mortality table for ASC 960 was selected by Pentegra based on an experience study conducted in 2016.

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

Disability Rates

The rates at which participants are assumed to become disabled by age are shown below:

Percentage becoming disabled during the year	
Age	%
25	0.023
35	0.038
45	0.071
55	0.143
60	0.180
62	0.195
64	0.210

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	0-2 Years of Service		3+ Years of Service	
	7/1/2016	7/1/2015	7/1/2016	7/1/2015
25	22.0	32.0	16.0	16.0
35	14.0	22.0	11.0	11.0
45	11.0	12.6	6.3	6.3
55	9.0	10.6	5.3	5.3
60	6.0	9.8	4.9	4.9
62	5.0	8.4	4.2	4.2
64	5.0	7.0	3.5	3.5

Termination rates were based on an experience study conducted in 2016. The rates will be subject to annual review thereafter to confirm their continued suitability.

Assumed termination rates differ by age and service because of observed differences in termination rates by age and service.

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

Salary Increase

Representative values of the assumed rates of future salary increase are as follows:

Annual Rate of Salary Increase		
Age	2016	2015
20	11.0	10.0
25	10.2	9.0
30	8.1	8.0
35	6.4	7.0
40	5.7	6.0
45	5.1	5.8
50	4.6	5.6
55	4.7	5.4
60	4.9	5.2
65	4.5	5.0

Salary increase rates were based on an experience study conducted in 2016. The rates will be subject to annual review thereafter to confirm their continued suitability.

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:

07/01/2016 valuation: Varying from 2.25% to 4.00% depending on the plan provisions.

07/01/2015 valuation: Varying from 2.50% to 4.00% depending on the plan provisions.

The plan credits interest to cash balance accounts using the 1, 3, and 30-year Treasury rates, but with a minimum interest credit rate of 2.00% to 4.00%, based on plan provisions. The interest crediting rate assumptions for the July 1, 2016 valuation were developed as follows:

Employer	Plan Provision	2016 ICR Assumption	2015 ICR Assumption
1086	December 30-year Treasury rate with 4.00% floor	4.00%	4.00%
101079	October 1-year Treasury rate + 1.00% with 4.00% floor	4.00%	4.00%
111009	3-year Treasury rate with 2.00% floor	2.25%	2.50%

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

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)	2016 Benefit Commencement Age	2015 Benefit Commencement Age
On or before age 45	60	55
Later than age 45	ERA plus 5 years	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.

Benefit commencement ages were based on an experience study conducted in 2016. The assumption will be subject to annual review thereafter to confirm its continued suitability.

PBGC Variable Premium Interest Rates and Maximum Tax Deductible Contribution

07/01/2016 valuation: Three segment rates for March 2016 (24 month average from March 2014 through February 2016); Rates for select years are as follows:

Three Segment Rates – March 2016	
Year	Rate
1	1.46%
10	3.93
30	4.94

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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Valuation Date: July 1, 2016
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PN: 333

SCHEDULE SB ATTACHMENTS

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.

07/01/2016 valuation: Flat dollar amount varies from \$0 to \$47,568, the "per participant" charge varies from \$87 to \$711, and the percentage for the asset-based charge varies from 0.4% to 0.6% depending on an employer's asset value.

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.

Future Increases in Maximum Benefits and Plan Compensation Limitations

Accrued benefits projected to be paid in future years are limited to the maximum presently allowed under IRC Section 415. Plan compensation is limited to the maximum presently allowed under IRC Section 401(a)(17). No provision is made for future increases in the maximum annual benefit or compensation limit.

Calculation of Lump Sum

As required by IRC §430, lump sum benefits are valued using "annuity substitution" under IRC §1.430(d)-1(f)(4) with application of generational mortality and without recognition of the phase-in of IRC §417(e)(3) assumptions.

7/1/2016 Valuation: 45% of the active participants and 70% of the terminated vested participants 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.

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7/1/2015 Valuation: 50% of the active participants and 66 2/3% of the terminated vested participants 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 election rates were based on an experience study conducted in 2016. The rates will be subject to annual review thereafter to confirm their continued suitability.

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 2016/2017 plan year is based on projecting the most recent pay provided on the data (January 1, 2016 pay rate for fixed pay plans and 2015 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.

Benefits not Included in Valuation

We believe that we have reflected all significant plan provisions in this valuation.

Actuarial Cost Method

Traditional unit credit method

Funding Target

Present value of accrued benefits as required by regulations under IRC §430.

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Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
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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, 2016 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.

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.

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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.

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.

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.

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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
- (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 4.00% depending on the plan provisions for 2015 to rates varying from 2.25% to 4.00% depending on plan provisions for 2016.
- The segment interest rates used to calculate the funding target were updated to the current valuation date as required by IRC §430.
- The mortality table used to calculate the funding target was updated to include one additional year of projected mortality improvement, as required by IRC §430.

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- 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 \$45,303 for the prior valuation to \$0 to \$47,568 for the current valuation, and the “per participant” charge range was changed from \$83 to \$677 for the prior valuation to \$87 to \$711 for the current valuation.
- The retirement rates were updated to more closely align with recent plan experience based on an experience study conducted in 2016.
- The termination rates were updated for participants with 0-2 years of service to more closely align with recent plan experience based on an experience study conducted in 2016.
- Commencement age for terminated vested participants whose early retirement age is less than or equal to 45 was changed from age 55 to 60, based on an experience study conducted in 2016.
- Lump Sum election rates were updated based on an experience study conducted in 2016: active lump sum election rate was changed from 50% to 45%, vested terminated lump sum election rate was changed from 66-2/3% to 70%.
- Salary increase rates were updated based on actual compensation increases received by the participant population over the period 2010-2015.

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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:

07/01/2016 valuation: 3-segment rates for March 2016 (24 month average from March 2014 through February 2016) reflecting corridors as defined under the Highway and Transportation Funding Act of 2014 (HATFA) and the Bipartisan Budget Act of 2015 (90%-110% corridor surrounding the 25-year trailing average of the 24-month average segment rates as of September 30, 2015, as described in IRS Notice 2014-53); Rates for select years are as follows:

	Three Segment Rates	
Year	Reflecting Corridors	Not Reflecting Corridors
1	4.43%	1.46%
10	5.91	3.93
30	6.65	4.94

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	
Year	Reflecting Corridors	Not Reflecting Corridors
1	4.72%	1.25%
10	6.11	4.08
30	6.81	5.15

The basis chosen was selected by Pentegra from among choices prescribed by law, all of which are based on observed market data over certain periods of time.

The interest rates used to determine ASC 960 liabilities are as follows:

07/01/2016 valuation: The Willis Towers Watson RATE:Link 10-90 yield curve as of June 30, 2016

07/01/2015 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"		Plan Has Adopted "Rule of"			
			Participant Does Not Meet Points Requirement for "Rule of"		Participant Meets Points Requirement for "Rule Of"	
	7/1/2016	7/1/2015	7/1/2016	7/1/2015	7/1/2016	7/1/2015
45	5.5%	5.5%	5.0%	3.5%	3.0%	4.0%
55	6.5	7.0	6.0	5.0	9.0	8.0
60	7.0	8.0	6.0	8.0	12.0	12.0
62	16.0	20.0	15.0	20.0	20.0	25.0
64	14.0	20.0	8.0	20.0	25.0	15.0
65	30.0	30.0	30.0	30.0	30.0	30.0
69	25.0	15.0	25.0	15.0	25.0	15.0
70	100.0	100.0	100.0	100.0	100.0	100.0

Retirement rates were based on an experience study conducted in 2016. The rates will be subject to annual review thereafter to confirm their continued suitability.

Mortality

07/01/2016 valuation: Separate rates for non-annuitants (based on RP-2000 "Employees" table without collar or amount adjustments, projected to 2031 using Scale AA) and annuitants (based on RP-2000 "Healthy Annuitants" table without collar or amount adjustments, projected to 2023 using Scale AA).

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).

Assumptions used for funding purposes are as prescribed by IRC §430(h).

For ASC 960 purposes:

07/01/2016 valuation: Separate rates for non-annuitants and annuitants based on 103.4% of RP-2015 mortality tables with white collar adjustments, projected generationally using Scale MP-2015, for valuing both annuities and lump sums was used in both valuation years.

07/01/2015 valuation: Separate rates for non-annuitants and annuitants based on RP-2015 mortality tables without collar or amount adjustments, projected generationally using Scale MP-2015, for valuing both annuities and lump sums was used in both valuation years.

This mortality table for ASC 960 was selected by Pentegra based on an experience study conducted in 2016.

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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	0-2 Years of Service		3+ Years of Service	
	7/1/2016	7/1/2015	7/1/2016	7/1/2015
25	22.0	32.0	16.0	16.0
35	14.0	22.0	11.0	11.0
45	11.0	12.6	6.3	6.3
55	9.0	10.6	5.3	5.3
60	6.0	9.8	4.9	4.9
62	5.0	8.4	4.2	4.2
64	5.0	7.0	3.5	3.5

Termination rates were based on an experience study conducted in 2016. The rates will be subject to annual review thereafter to confirm their continued suitability.

Assumed termination rates differ by age and service because of observed differences in termination rates by age and service.

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Salary Increase

Representative values of the assumed rates of future salary increase are as follows:

Annual Rate of Salary Increase		
Age	2016	2015
20	11.0	10.0
25	10.2	9.0
30	8.1	8.0
35	6.4	7.0
40	5.7	6.0
45	5.1	5.8
50	4.6	5.6
55	4.7	5.4
60	4.9	5.2
65	4.5	5.0

Salary increase rates were based on an experience study conducted in 2016. The rates will be subject to annual review thereafter to confirm their continued suitability.

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:

07/01/2016 valuation: Varying from 2.25% to 4.00% depending on the plan provisions.

07/01/2015 valuation: Varying from 2.50% to 4.00% depending on the plan provisions.

The plan credits interest to cash balance accounts using the 1, 3, and 30-year Treasury rates, but with a minimum interest credit rate of 2.00% to 4.00%, based on plan provisions. The interest crediting rate assumptions for the July 1, 2016 valuation were developed as follows:

Employer	Plan Provision	2016 ICR Assumption	2015 ICR Assumption
1086	December 30-year Treasury rate with 4.00% floor	4.00%	4.00%
101079	October 1-year Treasury rate + 1.00% with 4.00% floor	4.00%	4.00%
111009	3-year Treasury rate with 2.00% floor	2.25%	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)	2016 Benefit Commencement Age	2015 Benefit Commencement Age
On or before age 45	60	55
Later than age 45	ERA plus 5 years	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.

Benefit commencement ages were based on an experience study conducted in 2016. The assumption will be subject to annual review thereafter to confirm its continued suitability.

PBGC Variable Premium Interest Rates and Maximum Tax Deductible Contribution

07/01/2016 valuation: Three segment rates for March 2016 (24 month average from March 2014 through February 2016); Rates for select years are as follows:

Three Segment Rates – March 2016	
Year	Rate
1	1.46%
10	3.93
30	4.94

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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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.

07/01/2016 valuation: Flat dollar amount varies from \$0 to \$47,568, the “per participant” charge varies from \$87 to \$711, and the percentage for the asset-based charge varies from 0.4% to 0.6% depending on an employer’s asset value.

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.

Future Increases in Maximum Benefits and Plan Compensation Limitations

Accrued benefits projected to be paid in future years are limited to the maximum presently allowed under IRC Section 415. Plan compensation is limited to the maximum presently allowed under IRC Section 401(a)(17). No provision is made for future increases in the maximum annual benefit or compensation limit.

Calculation of Lump Sum

As required by IRC §430, lump sum benefits are valued using “annuity substitution” under IRC §1.430(d)-1(f)(4) with application of generational mortality and without recognition of the phase-in of IRC §417(e)(3) assumptions.

7/1/2016 Valuation: 45% of the active participants and 70% of the terminated vested participants 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.

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7/1/2015 Valuation: 50% of the active participants and 66 2/3% of the terminated vested participants 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 election rates were based on an experience study conducted in 2016. The rates will be subject to annual review thereafter to confirm their continued suitability.

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 2016/2017 plan year is based on projecting the most recent pay provided on the data (January 1, 2016 pay rate for fixed pay plans and 2015 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.

Benefits not Included in Valuation

We believe that we have reflected all significant plan provisions in this valuation.

Actuarial Cost Method

Traditional unit credit method

Funding Target

Present value of accrued benefits as required by regulations under IRC §430.

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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, 2016 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.

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.

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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.

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.

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.

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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
- (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 4.00% depending on the plan provisions for 2015 to rates varying from 2.25% to 4.00% depending on plan provisions for 2016.
- The segment interest rates used to calculate the funding target were updated to the current valuation date as required by IRC §430.
- The mortality table used to calculate the funding target was updated to include one additional year of projected mortality improvement, as required by IRC §430.

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- 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 \$45,303 for the prior valuation to \$0 to \$47,568 for the current valuation, and the “per participant” charge range was changed from \$83 to \$677 for the prior valuation to \$87 to \$711 for the current valuation.
- The retirement rates were updated to more closely align with recent plan experience based on an experience study conducted in 2016.
- The termination rates were updated for participants with 0-2 years of service to more closely align with recent plan experience based on an experience study conducted in 2016.
- Commencement age for terminated vested participants whose early retirement age is less than or equal to 45 was changed from age 55 to 60, based on an experience study conducted in 2016.
- Lump Sum election rates were updated based on an experience study conducted in 2016: active lump sum election rate was changed from 50% to 45%, vested terminated lump sum election rate was changed from 66-2/3% to 70%.
- Salary increase rates were updated based on actual compensation increases received by the participant population over the period 2010-2015.

2016 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	3.22%
Boston Federal Savings Bank	04-1542130	0.20%
United Bank	06-1522403	0.01%
Windsor Federal Savings & Loan Association	06-0592775	0.12%
Winter Hill Bank	04-1980523	0.32%
Webster Bank, National Association	04-2030620	0.16%
Mutual Federal Savings Bank of Plymouth County	04-1647485	0.05%
Family Federal Savings, F.A.	04-1328570	0.02%
Aroostook County Federal Savings & Loan Association	01-0021085	0.01%
Peoples Federal Savings Bank	04-1715857	0.08%
Kennebec Federal Savings & Loan Association	01-0100387	0.03%
Federal Savings Bank	02-0235380	0.09%
Scituate Federal Savings Bank	04-1815670	0.14%
Bank of Bennington	03-0104715	0.19%
Milford Federal Savings & Loan Association	04-1620675	0.27%
Security Federal Savings Bank	04-1818860	0.08%
Naugatuck Valley Savings And Loan	06-0465350	0.02%
Litchfield Bancorp	06-0429920	0.05%
Foxboro Federal Savings	04-1339492	0.14%
Colonial Federal Savings Bank	04-1983105	0.17%
Chelsea Groton Bank	06-0376640	0.77%
Savings Institute Bank & Trust	05-0190980	0.06%
Northfield Savings Bank	03-0145560	0.30%
Rockland Trust Company	04-1782600	1.63%
Passumpsic Savings Bank	03-0147560	1.07%
Broadway National Bank	04-1122045	0.05%
Northwest Community Bank	06-0448680	0.03%
New Hampshire Mutual Bancorp	02-0166030	0.09%
Federal Home Loan Bank of New York	13-6400946	2.07%
Boiling Springs Savings Bank	22-0780922	1.40%
Kearny Federal Savings Bank	22-1032860	0.34%
Adirondack Bank	15-0438700	0.02%
NVE Bank	22-0892830	0.29%
Franklin Bank	21-0454410	0.09%
Cape Bank	21-0600992	0.29%
Oritani Bank	22-1174955	0.24%
Wawel Bank	22-1370195	0.01%
First Federal Savings of Middletown	14-0757620	0.10%
Tupper Lake National Bank	15-0473412	0.02%

2016 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
Ridgewood Savings Bank	13-6189476	0.05%
Investors Bank	22-1368780	1.15%
Haven Savings Bank	22-0981507	0.82%
Massena Savings & Loan Association	15-0379920	0.09%
Maple City Savings Bank	16-0538200	0.05%
Llewellyn-Edison Savings Bank	22-1073770	0.07%
Schuyler Savings Bank	22-1267395	0.03%
Hudson Valley Federal Credit Union	14-1471439	0.70%
Federal Home Loan Bank of Pittsburgh	25-6001324	2.57%
Eureka Bank	25-0467870	0.01%
First Federal Savings & Loan Association of Greene County	25-0523055	0.59%
Washington Financial Bank	25-0866405	0.08%
United Savings Bank	23-0791885	0.11%
Slovenian Savings & Loan Association of Canonsburg	25-0801560	0.01%
Charleroi Federal Savings Bank	25-0400413	0.32%
Doolin Security Savings Bank, FSB	55-0159131	0.01%
Prudential Savings Bank	23-1107072	0.10%
Greenville Savings Bank	25-0361790	0.07%
Washington Savings Association	23-0747842	0.02%
Wayne Bank	24-0716410	0.01%
Fleetwood Bank	23-0586213	0.04%
Sharon Savings Bank	23-1075613	0.10%
Federal Home Loan Bank of Atlanta	56-6000442	6.32%
Abbeville First Bank	57-0130830	0.02%
First Savings & Loan Association of Mebane	56-0319795	0.04%
Council of Federal Home Loan Banks	54-1877922	0.04%
Claxton Bank	58-0196521	0.09%
Geo D. Warthen Bank	58-0478591	0.02%
Belmont Federal Savings and Loan Association	56-0138905	0.06%
Apple Federal Credit Union	54-0629628	1.89%
Municipal Employees Credit Union of Baltimore, Inc	52-0284053	0.64%
First National Bank of South Carolina	57-0182454	0.04%
Cardinal Bankshares Corporation	54-1804471	0.02%
1880 Bank	52-0262335	0.01%
Federal Home Loan Bank of Cincinnati	31-6000228	2.47%
Fairfield Federal Savings & Loan Association of Lancaster	31-4176480	0.18%
CFBank	34-0137475	0.01%
Kentucky Federal Savings & Loan Association	61-0245513	0.01%
First Federal Savings & Loan Association of Lorain	34-0347710	0.21%

2016 FORM 5500, Line A –Box for Multiple-Employer Plan – Multiple-Employer Plan
Participating Employer Information

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

EIN: 13-5645888

PN: 333

(a)	(b)	(c)
Name of participating employer	EIN	Percent of Total Contribs
First Commonwealth Bank	61-0133605	0.03%
Community Savings	31-4140480	0.03%
Blue Grass Federal Savings & Loan Association	61-0305850	0.04%
Belpre Savings Bank	31-4371154	0.23%
Town Square Bank	61-0228640	0.03%
Classic Bancshares, Inc	61-1289391	0.01%
Harrison Building & Loan Association	31-0311545	0.21%
Greeneville Federal Bank, FSB	62-0634326	0.18%
Home Savings Bank of Wapakoneta	34-4264429	0.01%
Van Wert Federal Savings Bank	34-4382025	0.03%
First Federal Savings Bank of Elizabethtown	61-0183855	0.81%
First Federal Savings & Loan Association of Delta	34-4233110	0.07%
Community Bank	62-1722861	0.01%
Community Bank	34-0431900	0.01%
First Federal Savings Bank of Frankfort	61-0210390	0.19%
Farmers & Merchants Bank	31-1038216	0.03%
Whitaker Bank Corporation of Kentucky	61-1208135	0.20%
Greenville National Bank	34-4249625	0.03%
Ohio Bankers League	31-0916384	0.04%
LCNB Corp.	31-1626393	0.29%
First National Bank of McMinnville	62-1203303	0.10%
Federal Home Loan Bank of Indianapolis	35-6001443	1.50%
United Fidelity Bank	35-0298350	0.02%
Union Savings & Loan Association	35-0722275	0.04%
Peoples Federal Savings Bank	35-1811284	0.03%
Bedford Federal Savings Bank	35-0170375	0.01%
Peoples Savings & Loan Association of Monticello	35-0575815	0.01%
Crossroads Bank	35-1131741	0.02%
West End Bank, S.B.	35-0749220	0.03%
Eaton Federal Savings Bank	38-0414093	0.02%
Lincoln National Management Corporation	35-0547560	0.00%
First Federal Savings Bank	35-1116773	0.31%
Scottsburg Building & Loan Association	35-0643125	0.07%
Kentland Federal Savings & Loan Association	35-0437870	0.01%
River Valley Financial Bank	35-0845940	0.02%
New Buffalo Savings Bank, FSB	38-0872452	0.02%
First Federal Savings & Loan Association	35-0352590	0.01%
First Indiana Bank	35-0309760	0.23%
First Federal Savings Bank of Angola	35-0309720	0.02%

2016 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	0.01%
Farmers And Mechanics Federal Savings & Loan Association	35-0303170	0.05%
First Federal Savings Bank	35-0309860	0.01%
First Federal Savings & Loan Association of Rushville	35-0309835	0.01%
Sturgis Bank & Trust Company	38-1080012	0.19%
Richmond Mutual Bancorporation, Inc	35-2054013	0.48%
Monarch Community Bank	38-0368906	0.01%
First Federal Savings Bank	35-0576640	0.03%
First Federal of Northern Michigan	38-3206228	0.04%
Mooresville Savings Bank	35-0309760	0.01%
Edgewater Bank	38-0381552	0.04%
Indiana Bankers Association	35-0407470	0.01%
American Savings, FSB	35-0144969	0.10%
Community State Bank	35-0242150	0.01%
Farmers State Bank	35-0303690	0.08%
Exchange State Bank	38-0526280	0.39%
West Shore Bank	38-1067560	0.05%
Federal Home Loan Bank of Chicago	36-6001019	3.80%
Great Midwest Bank, SSB	39-0476365	0.28%
Illinois League of Financial Institutions	37-0341930	0.03%
Hoyne Savings Bank	36-1241755	1.12%
Prospect Federal Savings Bank	36-1649006	0.16%
Security Bank	37-0509011	0.04%
First Federal Savings & Loan Association of Kewanee	36-1320290	0.07%
Midland Federal Savings & Loan Association	36-2065326	0.05%
Guardian Savings Bank	37-0533190	0.01%
Time Federal Savings Bank	39-0462655	0.31%
First FSB of Mascoutah	37-0402600	0.04%
Beardstown Savings, s.b.	37-0170560	0.01%
Collinsville Building & Loan Association	37-0223930	0.02%
Chester National Bank	37-0214940	0.03%
Tempo Bank	37-0554470	0.03%
Harvard Savings Bank	36-2420053	0.03%
Pekin Community Bank	37-0457650	0.02%
Illinois/Service Federal Savings & Loan Association	36-1255545	0.06%
Liberty Bank for Savings	36-1385954	0.27%
Eureka Savings Bank	36-1050060	0.05%
Federal Home Loan Bank of Des Moines	42-6000149	0.35%
Home Federal Savings Bank	41-1777387	0.04%

2016 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
Great Western Bank	42-1418615	0.08%
Great Southern Bank	44-0267430	0.29%
Heartland Bank	43-0254257	0.04%
First Home Bank	44-0287200	0.03%
Webster City Federal Bancorp	42-1491186	0.02%
First Dakota National Bank	46-0241817	0.01%
Home Savings & Loan Association of Norborne, F.A.	44-0287790	0.04%
Independent Community Bankers of America	41-0327400	0.54%
Beauregard Federal Savings Bank	72-0457233	0.05%
SouthBank A FSB	64-0788056	0.02%
Bear State Financial, Inc.	71-0082626	0.04%
Bank of Ruston	72-0306115	0.01%
BANK'34	85-0142558	0.04%
Amory Federal Savings & Loan Association	64-0113206	0.05%
First Federal Savings & Loan Association of Aberdeen	64-0156568	0.00%
First Federal Savings & Loan Association of Pascagoula - Moss Poi	64-0341960	0.16%
Texas Bankers Association	74-0602235	0.02%
City National Bank	74-0560702	0.02%
First Financial Bank, NA	76-0163190	0.06%
Kaplan State Bank	72-1066314	0.01%
St. Martin Bank & Trust Company	72-0307850	0.03%
State National Bank of Big Spring	75-0139735	0.10%
Concordia Bank & Trust Company	72-0158690	0.08%
Muenster State Bank	48-0561319	0.04%
Federal Home Loan Bank of Topeka	48-0561319	1.73%
Inter-State Federal Savings & Loan Association of Kansas City	48-0276300	0.03%
Argentine Federal Savings	48-0123640	0.03%
First Federal Savings & Loan Bank	48-0220635	0.11%
San Luis Valley Federal Bank	84-0312757	0.03%
Mutual Savings Association	48-0306560	0.02%
Lincoln Federal Savings Bank	47-0221745	0.21%
First Federal Savings & Loan Association of Independence	48-0275232	0.02%
First National Bank of Holdrege	47-0191725	0.03%
Bank of Elgin	47-0098100	0.01%
Kansas Bankers Services, Inc	48-1233705	0.02%
BancCentral, National Association	73-0177591	0.08%
Fresno County Federal Credit Union	94-1214416	0.18%
Altier Credit Union	91-0852005	0.07%
Federal Home Loan Bank of Seattle	91-0852005	0.25%

**2016 FORM 5500, Line A –Box for Multiple-Employer Plan – Multiple-Employer Plan
Participating Employer Information**

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

EIN: 13-5645888

PN: 333

(a)	(b)	(c)
Name of participating employer	EIN	Percent of Total Contribs
First Federal Savings & Loan Association of Port Angeles	91-0369590	0.16%
Yakima Federal Savings & Loan Association	91-0480760	0.50%
First Savings Bank Northwest	91-0383363	0.15%
Pioneer Federal Savings & Loan Association	81-0127585	0.05%
Raymond Federal Bank	91-0380440	0.01%
Sundance State Bank	83-0149243	0.06%
Office of the Comptroller of the Currency	52-1643945	44.93%
Federal Home Loan Banks Office of Finance	13-6400979	0.59%
Pentegra Services, Inc	13-5645888	0.41%
Federal Home Loan Bank of Dallas	71-6013989	1.91%
Pentegra Services, Inc. - formerly Retirement System Group	13-5645888	0.05%

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, 2017

(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	\$ 168,911,195	N/A	-	130	-	-	\$ 168,911,195.26	-
Bank of New York- Mellon	BNY Mellon Cash Reserve	N/A	168,025,310	-	129	-	168,025,310	168,025,310	-
Bank of New York- Mellon	BNY EB TEMP INV FD	778,115,641	N/A	-	385	-	-	778,115,641	-
Bank of New York- Mellon	BNY EB TEMP INV FD	N/A	768,082,972	-	313	-	768,082,972	768,082,972	-

**SCHEDULE SB
(Form 5500)**Department of the Treasury
Internal Revenue Service
Department of Labor
Employee Benefits Security Administration
Pension Benefit Guaranty Corporation**Single-Employer Defined Benefit Plan
Actuarial Information**

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

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

OMB No. 1210-0110

2016**This Form is Open to Public
Inspection**For calendar plan year 2016 or fiscal plan year beginning 07/01/2016 and ending 06/30/2017▶ **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>2016</u>			
2 Assets:			
a Market value.....		2a	3,291,788,923
b Actuarial value.....		2b	3,291,788,923
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.....	10,662	1,365,836,907	1,365,836,907
b For terminated vested participants.....	14,428	558,635,445	558,635,445
c For active participants.....	11,502	1,190,705,221	1,218,855,510
d Total.....	36,592	3,115,177,573	3,143,327,862
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	6.13%	
6 Target normal cost.....	6	119,933,605	

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	<u>DMF</u>	<u>4/10/2018</u>
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, see the Instructions for Form 5500 or 5500-SF.****Schedule SB (Form 5500) 2016
v. 160205**

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).....	37,208,407	25,474,138
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year).....	628,987	2,919,703
9 Amount remaining (line 7 minus line 8).....	36,579,420	22,554,435
10 Interest on line 9 using prior year's actual return of <u>4.17%</u>	1,481,189	848,998
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year).....		92,284,505
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>6.31%</u>		5,825,379
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.....		98,109,884
d Portion of (c) to be added to prefunding balance.....		5,912,198
12 Other reductions in balances due to elections or deemed elections.....	169,259	1,170,965
13 Balance at beginning of current year (line 9 + line 10 + line 11d - line 12).....	37,891,350	28,144,666

Part III Funding Percentages

14 Funding target attainment percentage.....	14	102.62%
15 Adjusted funding target attainment percentage.....	15	104.26%
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	106.26%
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
07/01/2016	367,119,418	209,634			
Totals ▶			18(b)	367,119,418	18(c) 209,634

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	348,261,338

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: 4.43 %	2nd segment: 5.91 %	3rd segment: 6.65 %
			☐ N/A, full yield curve used
b Applicable month (enter code).....			21b 4
22 Weighted average retirement age			22 56
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	119,933,605	
b Excess assets, if applicable, but not greater than line 31a	31b	57,194,941	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment.....	68,996,464	13,525,222	
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	76,263,886	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....	2,249,046	3,062,644	5,311,690
36 Additional cash requirement (line 34 minus line 35).....	36	70,952,196	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	348,261,338	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	277,309,142	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	429,177	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37).....	39	0	
40 Unpaid minimum required contributions for all years	40	0	

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

41 If an election was made to use PRA 2010 funding relief for this plan:			
a Schedule elected	☐ 2 plus 7 years ☒ 15 years		
b Eligible plan year(s) for which the election in line 41a was made	☐ 2008 ☐ 2009 ☒ 2010 ☒ 2011		
42 Amount of acceleration adjustment	42	0	
43 Excess installment acceleration amount to be carried over to future plan years	43	0	

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2016
EIN: 13-5645888
PN: 333

2016 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	7/1/2016	61,963,465	61,963,465	32	12,478,507	191	11,258,460	1,428,971	31,914,705	174	33,343,676	397	57,080,643	o	
1001	7/1/2016	35,796,891	35,796,891	132	21,648,598	267	15,227,346	134	302,112	7	302,246	406	37,178,190	o	
1004	7/1/2016	5,767,804	5,767,804	28	3,348,840	35	1,573,623	23	100,672	5	100,695	68	5,023,158	o	
1006	7/1/2016	9,144,445	9,144,445	25	2,979,782	28	2,865,317	262,074	2,478,239	63	2,740,313	116	8,585,412	o	
1007	7/1/2016	15,014,197	15,014,197	15	2,986,390	48	3,394,131	55,697	9,038,711	43	9,094,408	106	15,474,929	o	
1019	7/1/2016	22,912,379	22,912,379	98	8,461,725	354	11,647,504	5,747	3,866,511	98	3,872,258	550	23,981,487	o	
1020	7/1/2016	2,828,231	2,828,231	5	1,104,705	6	616,740	956	820,043	17	820,999	28	2,542,444	o	
1024	7/1/2016	1,534,810	1,534,810	8	943,509	10	310,017	136	343,123	7	343,259	25	1,596,785	o	
1025	7/1/2016	2,523,976	2,523,976	15	1,184,516	10	538,022	515	744,042	14	744,557	39	2,467,095	o	
1027	7/1/2016	10,615,925	10,615,925	20	5,531,808	45	3,278,598	8,144	2,390,870	23	2,399,014	88	11,209,420	o	
1030	7/1/2016	1,943,005	1,943,005	6	737,762	6	250,958	26,800	1,085,614	22	1,112,414	38	2,101,134	o	
1032	7/1/2016	7,489,623	7,489,623	11	2,810,864	27	1,837,279	591	3,066,265	41	3,066,856	79	7,714,999	o	
1034	7/1/2016	9,235,022	9,235,022	21	5,251,628	12	1,889,572	164,451	2,367,181	37	2,531,632	70	9,672,832	o	
1046	7/1/2016	4,746,707	4,746,707	19	2,070,034	23	1,090,296	2,194	1,512,098	45	1,514,292	87	4,674,622	o	
1055	7/1/2016	20,721,203	20,721,203	42	10,143,187	34	2,717,241	92,521	8,709,596	61	8,802,117	137	21,662,545	o	
1063	7/1/2016	4,121,075	4,121,075	9	2,713,245	17	980,625	4,570	250,762	3	255,332	29	3,949,202	o	
1064	7/1/2016	10,568,578	10,568,578	36	6,597,201	48	1,922,452	-	-	-	-	84	8,519,653	o	
1069	7/1/2016	4,203,376	4,203,376	5	1,253,401	25	958,872	1,528	2,392,972	22	2,394,500	52	4,606,773	o	
1070	7/1/2016	4,357,746	4,357,746	5	1,636,960	8	331,118	15,368	2,512,534	19	2,527,902	32	4,495,980	o	
1073	7/1/2016	8,539,845	8,539,845	16	3,675,699	11	696,477	158,597	3,666,862	30	3,825,459	57	8,197,635	o	
1074	7/1/2016	41,262,113	41,262,113	106	24,606,192	101	7,025,892	404,193	10,566,402	139	10,970,595	346	42,602,679	o	
1077	7/1/2016	4,335,519	4,335,519	26	2,655,852	53	2,196,181	2,813	207,788	7	210,601	86	5,062,634	o	
1079	7/1/2016	15,603,768	15,603,768	70	9,119,547	63	3,495,145	40,835	2,388,590	69	2,429,425	202	15,044,117	o	
1080	7/1/2016	49,973,922	49,973,922	301	28,494,335	299	13,103,957	(20,186)	10,403,466	277	10,383,280	877	51,981,572	o	
1082	7/1/2016	21,752,221	21,752,221	50	7,352,135	68	3,170,805	75,421	8,888,721	80	8,964,142	198	19,487,082	o	
1083	7/1/2016	4,493,764	4,493,764	34	2,921,273	31	1,673,222	62	108,975	3	109,037	68	4,703,532	o	
1086	7/1/2016	4,024,086	4,024,086	19	1,420,655	14	418,794	2	1,362,536	33	1,362,538	66	3,201,987	o	
1088	7/1/2016	43,152,706	43,152,706	67	10,808,189	75	3,394,713	452,078	20,184,917	294	20,636,995	436	34,838,897	o	
2000	7/1/2016	178,787,075	178,787,075	181	74,373,580	291	24,774,851	2,957,564	53,546,472	266	56,504,036	738	155,652,467	o	
2003	7/1/2016	37,178,611	37,178,611	37	7,083,081	47	5,927,849	385,148	20,137,844	178	20,522,992	262	33,533,922	o	
2006	7/1/2016	28,781,158	28,781,158	99	17,403,320	71	3,796,149	13,779	6,938,797	119	6,952,576	289	28,152,045	o	
2009	7/1/2016	3,815,806	3,815,806	34	2,175,098	49	1,399,990	191	181,315	10	181,506	93	3,756,594	o	
2012	7/1/2016	21,488,281	21,488,281	32	7,730,572	40	2,715,438	219,815	10,533,538	73	10,753,353	145	21,199,363	o	
2018	7/1/2016	11,115,682	11,115,682	15	5,236,030	45	2,159,484	26,156	4,168,203	24	4,194,359	84	11,589,873	o	
2019*	7/1/2016	8,593,096	8,593,096	23	3,483,592	45	2,240,389	237	1,255,260	38	1,255,497	106	6,979,478	o	
2022	7/1/2016	11,766,978	11,766,978	26	3,403,419	47	2,484,026	7,339	4,985,870	80	4,993,209	153	10,880,654	o	
2023	7/1/2016	2,374,111	2,374,111	3	1,502,724	6	610,621	260	237,379	10	237,639	19	2,350,984	o	
2026	7/1/2016	3,609,410	3,609,410	3	994,012	2	701,042	583	2,052,263	6	2,052,846	11	3,747,900	o	
2027	7/1/2016	1,404,901	1,404,901	18	803,143	10	410,476	515	295,195	13	295,710	41	1,509,329	o	
2029	7/1/2016	3,524,308	3,524,308	15	2,036,783	13	665,554	4,111	572,659	53	576,770	81	3,279,107	o	
2030	7/1/2016	82,570,896	82,570,896	143	36,543,084	242	15,323,881	4,342,880	30,777,865	1,438	35,120,745	1,823	86,987,710	o	
2032	7/1/2016	17,161,888	17,161,888	4	753,993	18	815,649	307,357	13,763,037	57	14,070,394	79	15,640,036	o	
2033	7/1/2016	2,702,247	2,702,247	1	320,607	3	194,770	3,629	1,715,640	20	1,719,269	24	2,234,646	o	
2034	7/1/2016	2,274,738	2,274,738	2	1,044,652	13	878,649	7,671	576,408	4	584,079	19	2,507,380	o	
2037	7/1/2016	4,148,052	4,148,052	6	812,159	8	774,216	1,172	2,883,932	13	2,885,104	27	4,471,479	o	
2038	7/1/2016	1,456,849	1,456,849	4	350,745	8	104,328	21,206	920,013	12	941,219	24	1,396,292	o	
2039	7/1/2016	41,186,194	41,186,194	35	5,299,362	309	7,664,673	886,773	27,405,855	393	28,292,628	737	41,256,663	o	
3000	7/1/2016	77,474,520	77,474,520	71	16,724,950	131	12,490,062	782,016	29,775,289	203	30,557,305	405	59,772,317	o	
3011	7/1/2016	5,012,279	5,012,279	7	1,590,516	3	263,408	5	2,518,805	6	2,518,810	16	4,372,734	o	
3012	7/1/2016	25,782,731	25,782,731	14	4,603,207	24	2,938,214	78,015	18,364,076	78	18,442,091	116	25,983,512	o	
3019	7/1/2016	12,413,434	12,413,434	49	5,314,359	49	2,825,556	1,360	3,947,083	70	3,948,443	168	12,088,358	o	
3023	7/1/2016	9,707,176	9,707,176	11	6,059,823	38	1,265,283	67,593	2,549,437	37	2,617,030	86	9,942,136	o	
3031	7/1/2016	5,771,067	5,771,067	-	234,408	3	238,226	25,053	3,951,486	16	3,976,539	19	4,449,173	o	
3032	7/1/2016	14,479,239	14,479,239	16	3,934,462	29	1,120,962	28,206	8,031,697	66	8,059,903	111	13,115,327	o	
3036	7/1/2016	3,648,670	3,648,670	12	2,028,044	20	472,234	12	531,855	6	531,867	38	3,032,145	o	
3054	7/1/2016	16,304,947	16,304,947	33	11,016,629	29	2,968,072	53,520	2,971,733	42	3,025,253	104	17,009,954	o	
3063	7/1/2016	3,252,787	3,252,787	9	1,138,750	4	117,840	19,118	1,920,676	33	1,939,794	46	3,196,384	o	

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Valuation Date: July 1, 2016
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2016 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)
	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		6.18%	4,287,286	578,837	-	-	-	578,837	-	3.29%	19,044	-	412,181	6.35%	26,173
1001		6.03%	449,310	-	-	-	-	-	-	5.48%	-	-	3,541	6.20%	220
1004		6.04%	48,063	215,472	-	-	-	215,472	-	5.03%	10,838	-	48,220	6.21%	2,994
1006		6.09%	412,859	832,115	-	-	-	832,115	-	3.63%	30,206	-	34,480	6.28%	2,165
1007		6.11%	857,909	736,386	-	-	-	736,386	-	3.42%	25,184	-	3,600	6.26%	225
1019		6.16%	383,217	17,249	-	17,098	-	151	-	4.16%	6	-	2,924	6.33%	185
1020		6.07%	37,231	60	128,254	-	-	60	128,254	3.05%	2	3,912	178,753	6.22%	11,118
1024		6.08%	28,298	1	-	1	-	-	-	5.38%	-	-	8,421	6.25%	526
1025		6.08%	40,402	-	-	-	-	-	-	4.77%	-	-	37,041	6.26%	2,319
1027		6.17%	168,887	-	-	-	-	-	-	2.97%	-	-	136,127	6.35%	8,644
1030		6.12%	90,998	-	-	-	-	-	-	4.47%	-	-	1,097	6.30%	69
1032		6.12%	290,831	14,394	-	-	-	14,394	-	3.99%	574	-	25,681	6.29%	1,615
1034		6.03%	432,927	-	39,666	-	-	-	39,666	4.35%	-	1,725	33,713	6.20%	2,090
1046		6.17%	85,382	1	91,485	1	91,485	-	-	4.02%	-	-	275,535	6.35%	17,496
1055		6.12%	802,479	-	-	-	-	-	-	4.21%	-	-	457	6.30%	29
1063		5.98%	45,261	1	171,029	-	-	1	171,029	5.36%	-	9,167	164,978	6.18%	10,196
1064		5.99%	55,590	-	-	-	-	-	-	6.70%	-	-	318,971	6.20%	19,776
1069		6.09%	83,751	228	-	-	-	228	-	3.91%	9	-	781	6.29%	49
1070		6.13%	248,981	86,517	345,659	-	-	86,517	345,659	3.47%	3,002	11,994	-	6.33%	-
1073		6.14%	412,724	137,736	-	-	-	137,736	-	4.67%	6,432	-	459,534	6.32%	29,043
1074		6.12%	568,022	4,747	-	-	-	4,747	-	5.42%	257	-	4,217	6.31%	266
1077		6.11%	84,539	-	-	-	-	-	-	5.20%	-	-	1,928	6.30%	121
1079		6.06%	199,741	477,911	-	-	-	477,911	-	4.95%	23,657	-	508,222	6.26%	31,815
1080		6.03%	703,320	-	-	-	-	-	-	5.26%	-	-	1,182,533	6.23%	73,672
1082		6.11%	973,234	261,028	-	-	-	261,028	-	4.04%	10,557	-	331,380	6.30%	20,877
1083		6.01%	65,385	-	-	-	-	-	-	5.68%	-	-	860	6.18%	53
1086		5.84%	43,728	72,517	-	-	-	72,517	-	3.74%	2,712	-	102,438	6.03%	6,177
1088		6.10%	1,949,470	279,648	9,296	-	-	279,648	9,296	3.74%	10,459	348	4,650,936	6.28%	292,079
2000		6.13%	5,880,367	382,648	2,424,144	-	-	382,648	2,424,144	4.71%	18,023	114,177	7,758,138	6.30%	488,763
2003		6.12%	1,775,431	154,112	439,868	-	-	154,112	439,868	3.32%	5,117	14,604	696,150	6.29%	43,788
2006		6.05%	332,917	363,052	-	-	-	363,052	-	5.27%	19,133	-	302,468	6.24%	18,874
2009		6.03%	55,949	-	67,826	-	-	-	67,826	5.30%	-	3,595	48,010	6.20%	2,977
2012		6.10%	1,071,814	-	-	-	-	-	-	4.06%	-	-	827,084	6.28%	51,941
2018		6.03%	156,416	-	-	-	-	-	-	4.75%	-	-	270	6.24%	17
2019*		6.06%	59,123	-	-	-	-	-	-	5.19%	-	-	2,470,538	6.23%	153,915
2022		6.10%	145,392	71,984	-	-	-	71,984	-	3.57%	2,570	-	485,020	6.29%	30,508
2023		6.00%	34,231	2	-	-	-	2	-	4.59%	-	-	31,049	6.20%	1,925
2026		6.05%	153,019	-	-	-	-	-	-	3.25%	-	-	42,315	6.25%	2,645
2027		6.03%	31,930	-	-	-	-	-	-	5.01%	-	-	225	6.23%	14
2029		6.03%	61,508	332,793	-	-	-	332,793	-	5.53%	18,403	-	306	6.22%	19
2030		6.19%	4,248,106	3,217,240	-	-	-	3,217,240	-	4.46%	143,489	-	29,198	6.36%	1,857
2032		6.22%	934,489	264,387	-	-	-	264,387	-	2.56%	6,768	-	1,171,941	6.41%	75,121
2033		6.25%	202,201	135,088	-	-	-	135,088	-	2.58%	3,485	-	284,947	6.44%	18,351
2034		6.12%	40,618	-	-	-	-	-	-	4.98%	-	-	95,445	6.36%	6,070
2037		5.89%	64,514	-	-	-	-	-	-	3.45%	-	-	242	6.16%	15
2038		6.14%	47,698	283	72,900	-	-	283	72,900	3.72%	11	2,712	60,730	6.35%	3,856
2039		6.30%	3,837,327	-	4,718,882	-	-	-	4,718,882	3.07%	-	144,870	15,409	6.49%	1,000
3000		6.17%	3,361,562	-	-	-	-	-	-	3.39%	-	-	6,442,817	6.34%	408,475
3011		6.05%	41,712	26,161	331,184	-	-	26,161	331,184	3.36%	879	11,128	175,025	6.24%	10,922
3012		6.19%	1,627,074	2,593,384	-	-	-	2,593,384	-	3.32%	86,100	-	8,409	6.36%	535
3019		6.03%	164,555	531,878	-	-	-	531,878	-	4.40%	23,403	-	136,972	6.22%	8,520
3023		6.12%	338,843	-	-	-	-	-	-	5.41%	-	-	1,196	6.29%	75
3031		6.17%	373,493	-	617,558	-	-	-	617,558	2.60%	-	16,057	913,457	6.35%	58,005
3032		6.17%	622,472	164,532	947,514	-	-	164,532	947,514	3.49%	5,742	33,068	708,630	6.35%	44,998
3036		6.08%	30,095	-	-	-	-	-	-	5.32%	-	-	28,602	6.26%	1,790
3054		6.05%	226,248	-	540,658	-	538,692	-	1,966	4.35%	-	86	6,743	6.23%	420
3063		6.11%	232,682	27,678	256,877	-	-	27,678	256,877	3.16%	875	8,117	33,824	6.29%	2,128

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2016 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	438,354	-	-	-	597,881	-	107.50%	108.55%	117.12%		11,825,497	-	-	-	11,147,383
1001	3,761	-	-	-	-	-	96.28%	96.28%	94.93%		735,326	-	-	-	717,757
1004	51,214	-	-	-	226,310	-	110.31%	114.82%	114.35%		49,617	-	-	-	48,361
1006	36,645	-	-	-	862,321	-	96.46%	106.51%	113.69%		426,314	-	-	-	415,438
1007	3,825	-	-	-	761,570	-	92.10%	92.10%	97.59%		1,166,099	-	-	-	1,136,876
1019	3,109	-	-	-	157	-	95.54%	95.54%	96.17%		602,385	-	-	-	581,302
1020	189,871	-	-	-	62	132,166	106.03%	111.24%	107.79%		187,000	-	-	-	181,863
1024	8,947	-	-	-	-	-	96.11%	96.11%	94.07%		84,000	-	-	-	82,061
1025	39,360	-	-	-	-	-	102.30%	102.30%	103.61%		41,717	-	-	-	40,582
1027	144,771	-	-	-	-	-	94.70%	94.70%	102.49%		275,759	-	-	-	267,670
1030	1,166	-	-	-	-	-	92.47%	92.47%	94.34%		124,250	-	-	-	120,124
1032	27,296	-	-	-	14,968	-	96.88%	96.88%	97.37%		345,000	-	-	-	335,977
1034	35,803	-	-	-	-	41,391	95.04%	95.04%	98.05%		530,464	-	-	-	518,816
1046	293,031	-	-	-	-	-	101.54%	101.54%	96.98%		700,055	-	-	-	671,830
1055	486	-	-	-	-	-	95.65%	98.94%	98.87%		980,879	-	-	-	962,182
1063	175,174	-	-	-	1	180,196	99.78%	104.35%	98.46%		298,493	-	-	-	290,508
1064	338,747	-	-	-	-	-	124.04%	124.04%	121.41%		57,373	-	-	-	56,075
1069	830	-	-	-	237	-	91.23%	91.23%	94.26%		169,739	-	-	-	165,297
1070	-	-	-	-	89,519	357,653	86.97%	86.97%	93.56%		495,910	-	-	-	483,835
1073	488,577	-	-	-	144,168	-	102.41%	104.17%	105.65%		620,000	-	-	-	604,845
1074	4,483	-	-	-	5,004	-	96.84%	96.84%	97.17%		2,837,417	-	-	-	2,760,152
1077	2,049	-	-	-	-	-	85.63%	85.63%	87.45%		223,210	-	-	-	217,104
1079	540,037	-	-	-	501,568	-	100.38%	103.72%	103.71%		1,094,108	-	-	-	1,046,741
1080	1,256,205	1,214,832	-	-	-	1,214,832	93.80%	96.13%	95.26%		5,969,390	-	-	-	5,805,230
1082	352,257	-	-	-	271,585	-	110.23%	111.62%	114.52%		3,924,829	-	-	-	3,698,980
1083	913	-	-	-	-	-	95.54%	95.54%	91.91%		188,484	-	-	-	183,995
1086	108,615	-	-	-	75,229	-	123.32%	125.67%	121.57%		100,000	-	-	-	97,353
1088	4,943,015	-	-	-	290,107	9,644	122.99%	110.45%	121.88%		323,603	-	-	-	315,079
2000	8,246,901	-	-	-	400,671	2,538,321	112.97%	111.02%	113.47%		7,600,000	-	-	-	7,041,539
2003	739,938	-	-	-	159,229	454,472	109.03%	110.86%	115.73%		5,125,000	-	-	-	4,899,602
2006	321,342	-	-	-	382,185	-	100.87%	102.23%	103.81%		1,235,438	-	-	-	1,205,277
2009	50,987	-	-	-	-	71,421	99.67%	101.57%	97.95%		70,823	-	-	-	68,900
2012	879,025	-	-	-	-	-	101.36%	101.36%	104.31%		1,071,814	-	-	-	1,044,595
2018	287	-	-	-	-	-	95.90%	95.90%	98.74%		316,082	-	-	-	307,980
2019*	2,624,453	-	-	-	-	-	123.11%	123.11%	85.53%		1,047,737	-	-	-	1,020,580
2022	515,528	-	-	-	74,554	-	107.46%	108.14%	107.22%		875,000	-	-	-	829,409
2023	32,974	-	-	-	2	-	100.98%	100.98%	104.49%		35,331	-	-	-	34,377
2026	44,960	-	-	-	-	-	96.30%	96.30%	104.54%		350,000	-	-	-	340,798
2027	239	-	-	-	-	-	93.08%	93.08%	94.34%		56,890	-	-	-	55,268
2029	325	-	-	-	351,196	-	96.76%	107.47%	106.43%		165,735	-	-	-	161,804
2030	31,055	-	-	-	3,360,729	-	91.05%	91.05%	99.17%		4,227,164	-	-	-	4,098,399
2032	1,247,062	-	-	-	271,155	-	107.99%	109.73%	112.78%		3,000,000	-	-	-	2,832,772
2033	303,298	-	-	-	138,573	-	114.72%	120.92%	127.18%		319,459	-	-	-	312,654
2034	101,515	-	-	-	-	-	90.72%	90.72%	107.39%		180,981	-	-	-	175,770
2037	257	-	-	-	-	-	92.76%	92.76%	100.92%		245,500	-	-	-	239,734
2038	64,586	-	-	-	294	75,612	98.90%	104.33%	101.05%		108,108	-	-	-	105,242
2039	16,409	-	-	808,555	-	4,055,197	90.00%	88.04%	93.45%		2,565,946	-	-	-	2,497,557
3000	6,851,292	-	-	-	-	-	129.61%	129.61%	126.74%		9,424,853	-	-	-	9,105,137
3011	185,947	-	-	-	27,040	342,312	106.17%	114.62%	111.48%		43,063	-	-	-	41,830
3012	8,944	-	-	-	2,679,484	-	88.91%	88.91%	103.84%		2,166,541	-	-	-	2,112,180
3019	145,492	-	-	-	555,281	-	98.09%	102.68%	103.57%		300,000	-	-	-	290,178
3023	1,271	-	-	-	-	-	97.63%	97.63%	101.03%		390,032	-	-	-	380,034
3031	971,462	-	-	-	-	633,615	115.46%	117.59%	105.94%		49,515	-	-	-	48,118
3032	753,628	-	-	-	170,274	980,582	101.62%	110.39%	103.12%		1,185,403	-	-	-	1,153,458
3036	30,392	-	-	-	-	-	120.33%	120.33%	120.17%		31,530	-	-	-	30,281
3054	7,163	-	-	-	-	2,052	95.84%	95.84%	95.06%		367,614	-	-	-	358,070
3063	35,952	-	-	-	28,553	264,994	92.58%	101.76%	97.72%		239,346	-	-	-	234,813

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

2016 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
1000	No						-	-	-	4,287,286	4,284,941	-	-	-	-
1001	Yes	Yes	-	-	-	-	-	-	-	449,310	-	1,381,299	265,452	-	-
1004	No						-	-	-	48,063	48,063	-	-	-	-
1006	No						-	-	-	412,859	-	-	-	-	-
1007	Yes	Yes	-	-	-	-	-	-	-	857,909	-	1,222,302	275,164	-	-
1019	Yes	Yes	-	-	-	-	-	-	-	383,217	-	1,069,265	195,081	-	-
1020	No						-	-	-	37,231	37,231	-	-	-	-
1024	Yes	Yes	-	-	-	-	-	-	-	28,298	-	61,975	38,328	-	-
1025	No						-	-	-	40,402	40,402	-	-	-	-
1027	No						-	-	-	168,887	-	593,495	98,059	-	-
1030	Yes	No	-	-	-	-	-	-	-	90,998	-	158,129	28,292	-	-
1032	Yes	Yes	-	-	-	-	-	-	-	290,831	-	240,344	43,680	-	-
1034	Yes	Yes	-	-	-	-	-	-	-	432,927	-	479,201	82,628	-	-
1046	Yes	Yes	-	-	-	-	-	-	-	85,382	72,085	-	-	-	-
1055	Yes	Yes	-	-	-	-	-	-	-	802,479	-	941,342	159,703	-	-
1063	Yes	No	-	-	-	-	-	-	-	45,261	-	-	-	-	-
1064	No						-	-	-	55,590	55,590	-	-	-	-
1069	Yes	Yes	-	-	-	-	-	-	-	83,751	-	403,634	81,163	-	-
1070	Yes	Yes	-	-	-	-	-	-	-	248,981	-	585,406	96,723	-	-
1073	No						-	-	-	412,724	198,042	-	-	-	-
1074	Yes	Yes	-	-	-	-	-	-	-	568,022	-	1,345,570	245,694	-	-
1077	Yes	Yes	-	-	-	-	-	-	-	84,539	-	727,115	132,426	-	-
1079	No						-	-	-	199,741	58,083	-	-	-	-
1080	Yes	No	-	-	-	-	-	-	-	703,320	-	3,222,482	1,210,872	-	-
1082	No						-	-	-	973,234	973,234	-	-	-	-
1083	Yes	Yes	-	-	-	-	-	-	-	65,385	-	209,768	117,844	-	-
1086	No						-	-	-	43,728	43,728	-	-	-	-
1088	No						-	-	-	1,949,470	1,949,470	-	-	-	-
2000	No						-	-	-	5,880,367	5,880,367	-	-	-	-
2003	No						-	-	-	1,775,431	1,775,431	-	-	-	-
2006	No						-	-	-	332,917	246,928	-	-	-	-
2009	Yes	Yes	-	-	-	-	-	-	-	55,949	-	69,069	12,925	-	-
2012	No						-	-	-	1,071,814	288,918	-	-	-	-
2018	Yes	Yes	-	-	-	-	-	-	-	156,416	-	474,191	81,115	-	-
2019*	Yes	Yes	-	-	-	-	-	-	-	59,123	59,123	-	-	-	-
2022	No						-	-	-	145,392	145,392	-	-	-	-
2023	No						-	-	-	34,231	23,125	-	-	-	-
2026	No						-	-	-	153,019	-	138,490	22,882	-	-
2027	Yes	No	-	-	-	-	-	-	-	31,930	-	104,428	23,263	-	-
2029	Yes	Yes	-	-	-	-	-	-	-	61,508	-	195,016	99,621	-	-
2030	Yes	Yes	-	-	-	-	-	-	-	4,248,106	-	7,777,543	1,360,273	-	-
2032	No						-	-	-	934,489	934,489	-	-	-	-
2033	No						-	-	-	202,201	202,201	-	-	-	-
2034	No						-	-	-	40,618	-	232,642	38,438	-	-
2037	No						-	-	-	64,614	-	323,427	53,438	-	-
2038	No						-	-	-	47,698	-	-	-	-	-
2039	Yes	Yes	-	-	-	-	-	-	-	3,837,327	-	4,125,666	681,657	-	-
3000	No						-	-	-	3,361,562	3,361,562	-	-	-	-
3011	No						-	-	-	41,712	41,712	-	-	-	-
3012	Yes	Yes	-	-	-	-	-	-	-	1,627,074	-	2,880,265	475,887	-	-
3019	Yes	Yes	-	-	-	-	-	-	-	164,555	-	-	-	-	-
3023	No						-	-	-	338,843	-	234,960	38,821	-	-
3031	No						-	-	-	373,493	373,493	-	-	-	-
3032	No						-	-	-	622,472	213,056	-	-	-	-
3036	No						-	-	-	30,095	30,095	-	-	-	-
3054	Yes	Yes	-	-	-	-	-	-	-	226,248	-	707,059	133,130	-	-
3063	Yes	Yes	-	-	-	-	-	-	-	232,682	-	-	-	-	-

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2016
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2016 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 31a - line 31b + 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			2,345	-	-	-	2,345	11,147,383	11,145,038	-	-	-				
1001			714,762	-	-	-	714,762	717,757	2,995	-	-	-				
1004			-	-	-	-	-	48,361	48,361	-	-	-				
1006			412,859	-	-	-	412,859	415,438	2,579	-	-	-				
1007			1,133,073	-	-	-	1,133,073	1,136,876	3,803	-	-	-				
1019			578,298	-	-	-	578,298	581,302	3,004	-	-	-				
1020			-	-	-	-	-	181,863	181,863	-	-	-				
1024			66,626	-	-	-	66,626	82,061	15,435	-	-	-				
1025			-	-	-	-	-	40,582	40,582	-	-	-				
1027			266,946	-	-	-	266,946	267,670	724	-	-	-				
1030			119,290	-	-	-	119,290	120,124	834	-	-	-				
1032			334,711	-	-	-	334,711	335,977	1,266	-	-	-	15 years	2011	-	-
1034			515,555	-	-	-	515,555	518,816	3,261	-	-	-				
1046			13,297	-	-	-	13,297	671,830	658,533	-	-	-				
1055			962,182	-	-	-	962,182	962,182	-	-	-	-				
1063			45,261	-	-	-	45,261	290,508	245,247	-	-	-				
1064			-	-	-	-	-	56,075	56,075	-	-	-				
1069			164,914	-	-	-	164,914	165,297	383	-	-	-	15 years	2010, 2011	-	-
1070			345,704	-	-	-	345,704	483,835	138,131	-	-	-				
1073			214,682	-	-	-	214,682	604,845	390,163	-	-	-				
1074			813,716	-	-	-	813,716	2,760,152	1,946,436	-	-	-				
1077			216,965	-	-	-	216,965	217,104	139	-	-	-				
1079			141,658	-	-	-	141,658	1,046,741	905,083	-	-	-				
1080			1,914,192	-	-	-	1,914,192	5,805,230	3,891,038	-	-	-				
1082			-	-	-	-	-	3,698,980	3,698,980	-	-	-				
1083			183,229	-	-	-	183,229	183,995	766	-	-	-				
1086			-	-	-	-	-	97,353	97,353	-	-	-				
1088			-	-	-	-	-	315,079	315,079	-	-	-				
2000			-	-	-	-	-	7,041,539	7,041,539	-	-	-				
2003			-	-	-	-	-	4,899,602	4,899,602	-	-	-				
2006			85,989	-	-	-	85,989	1,205,277	1,119,288	-	-	-				
2009			68,874	-	-	-	68,874	68,900	26	-	-	-				
2012			782,896	-	-	-	782,896	1,044,595	261,699	-	-	-				
2018			237,531	-	-	-	237,531	307,980	70,449	-	-	-				
2019*			-	-	-	-	-	1,020,580	1,020,580	-	-	-				
2022			-	-	-	-	-	829,409	829,409	-	-	-				
2023			11,106	-	-	-	11,106	34,377	23,271	-	-	-				
2026			175,901	-	-	-	175,901	340,798	164,897	-	-	-				
2027			55,193	-	-	-	55,193	55,268	75	-	-	-				
2029			161,129	-	-	-	161,129	161,804	675	-	-	-				
2030			5,608,379	1,513,023	-	1,513,023	4,095,356	4,098,399	3,043	3,043	-	-				
2032			-	-	-	-	-	2,832,772	2,832,772	-	-	-				
2033			-	-	-	-	-	312,654	312,654	-	-	-				
2034			79,056	-	-	-	79,056	175,770	96,714	-	-	-				
2037			117,952	-	-	-	117,952	239,734	121,782	-	-	-				
2038			47,698	-	-	-	47,698	105,242	57,544	-	-	-				
2039			4,518,984	-	2,021,868	2,021,868	2,497,116	2,497,557	441	441	-	-				
3000			-	-	-	-	-	9,105,137	9,105,137	-	-	-				
3011			-	-	-	-	-	41,830	41,830	-	-	-				
3012			2,102,961	-	-	-	2,102,961	2,112,180	9,219	-	-	-				
3019			164,555	-	-	-	164,555	290,178	125,623	-	-	-				
3023			377,664	-	-	-	377,664	380,034	2,370	-	-	-				
3031			-	-	-	-	-	48,118	48,118	-	-	-				
3032			409,416	-	-	-	409,416	1,153,458	744,042	-	-	-				
3036			-	-	-	-	-	30,281	30,281	-	-	-				
3054			359,378	-	2,052	2,052	357,326	358,070	744	744	-	-				
3063			232,682	-	-	-	232,682	234,813	2,131	-	-	-				

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2016 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)
3069	7/1/2016	2,114,730	2,114,730	5	409,594	11	329,130	684	1,535,197	24	1,535,881	40	2,274,605	o	
3073	7/1/2016	331,411	331,411	-	84,548	13	266,714	71	62,813	7	62,884	20	414,146	o	
3074	7/1/2016	2,890,650	2,890,650	12	1,749,383	10	313,295	11	1,003,521	20	1,003,532	42	3,066,210	o	
3077	7/1/2016	5,260,891	5,260,891	5	473,816	10	190,752	16,022	3,541,698	29	3,557,720	44	4,222,288	o	
4000	7/1/2016	133,124,714	133,124,714	119	45,730,035	238	22,585,333	3,107,847	54,744,714	228	57,852,561	585	126,167,929	o	
4026	7/1/2016	3,044,353	3,044,353	8	2,181,443	6	416,934	42,893	554,313	11	597,206	25	3,195,583	o	
4079	7/1/2016	938,693	938,693	-	153,215	-	87,148	5,012	803,977	6	808,989	6	1,049,352	o	
4084	7/1/2016	1,222,347	1,222,347	-	30,454	3	39,077	62,704	1,163,051	3	1,225,755	6	1,295,286	o	
4087	7/1/2016	4,793,905	4,793,905	22	2,795,899	16	826,305	3,857	1,431,490	31	1,435,347	69	5,057,551	o	
4088	7/1/2016	4,129,659	4,129,659	24	3,232,332	2	228,181	(1,353)	704,422	27	703,069	55	4,163,582	o	
4090	7/1/2016	3,751,743	3,751,743	-	-	2	703,221	3,716	2,762,766	8	2,766,482	10	3,469,703	o	
4091	7/1/2016	25,044,318	25,044,318	14	2,228,557	25	1,466,634	348,497	18,282,150	286	18,630,647	325	22,325,838	o	
4092	7/1/2016	27,664,772	27,664,772	57	12,305,233	88	1,870,381	672,677	12,073,396	244	12,746,073	389	26,921,687	o	
4094	7/1/2016	2,060,651	2,060,651	9	691,537	17	178,983	12,663	1,381,525	56	1,394,198	82	2,264,708	o	
4096	7/1/2016	3,605,990	3,605,990	11	1,304,350	4	434,783	6,936	1,538,482	32	1,545,418	47	3,284,551	o	
4097	7/1/2016	2,596,916	2,596,916	5	1,209,031	16	283,293	283	967,665	11	967,948	32	2,460,272	o	
5000	7/1/2016	90,513,457	90,513,457	72	30,938,849	104	8,695,707	1,383,981	35,338,898	187	36,722,879	363	76,357,435	o	
5001	7/1/2016	19,235,993	19,235,993	34	11,379,736	5	1,468,780	7,974	7,248,124	41	7,256,098	80	20,104,614	o	
5010	7/1/2016	978,220	978,220	5	479,168	11	414,793	10	136,813	7	136,823	23	1,030,784	o	
5021	7/1/2016	2,418,623	2,418,623	8	1,892,060	1	192,788	702	347,700	5	348,402	14	2,433,250	o	
5026	7/1/2016	20,879,720	20,879,720	49	7,879,109	51	1,885,948	126,720	9,126,814	91	9,253,534	191	19,018,591	o	
5034	7/1/2016	3,800,059	3,800,059	29	2,432,243	16	506,364	1,888	1,102,763	12	1,104,651	57	4,043,258	o	
5042	7/1/2016	1,790,749	1,790,749	6	968,032	10	332,094	4,413	604,004	10	608,417	26	1,908,543	o	
5044	7/1/2016	1,538,454	1,538,454	4	911,330	-	140,440	6,977	372,523	7	379,500	11	1,431,270	o	
5045	7/1/2016	1,796,977	1,796,977	13	870,407	6	200,209	8,220	902,097	13	910,317	32	1,980,933	o	
5047	7/1/2016	8,865,928	8,865,928	18	5,777,019	9	779,243	4,633	1,877,339	11	1,881,972	38	8,438,234	o	
5050	7/1/2016	3,106,198	3,106,198	21	1,767,356	28	940,453	166	359,559	24	359,725	73	3,067,534	o	
5051	7/1/2016	11,533,323	11,533,323	23	4,837,016	12	592,679	47,150	4,724,847	30	4,771,997	65	10,201,692	o	
5065	7/1/2016	6,078,619	6,078,619	12	1,679,036	11	500,991	35,867	3,404,599	23	3,440,466	46	5,620,493	o	
5079	7/1/2016	1,315,562	1,315,562	2	245,557	1	51,886	(2)	737,565	5	737,563	8	1,035,006	o	
5080	7/1/2016	4,687,658	4,687,658	6	2,217,735	5	707,304	7,721	1,897,668	13	1,905,389	24	4,830,428	o	
5083*	7/1/2016	9,030,351	9,030,351	58	6,558,020	78	2,508,718	9,599	207,399	23	216,998	159	9,283,736	o	
5091	7/1/2016	7,385,515	7,385,515	25	4,642,422	27	1,308,490	8,547	1,153,153	24	1,161,700	76	7,112,612	o	
5093	7/1/2016	1,140,694	1,140,694	8	882,350	2	202,604	55	90,315	4	90,370	14	1,175,324	o	
5118	7/1/2016	2,246,473	2,246,473	9	1,300,453	21	701,097	72	20,320	2	20,392	32	2,021,942	o	
5121	7/1/2016	15,534,161	15,534,161	20	8,507,340	17	2,360,828	37,599	5,796,721	59	5,834,320	96	16,702,488	o	
5125	7/1/2016	3,367,662	3,367,662	10	2,024,643	5	434,389	941	1,078,263	14	1,079,204	29	3,538,236	o	
5126	7/1/2016	27,339,620	27,339,620	41	6,779,412	116	2,798,159	75,369	16,781,345	366	16,856,714	523	26,434,285	o	
5127	7/1/2016	7,515,589	7,515,589	10	1,799,944	4	83,868	17,840	4,565,390	73	4,583,230	87	6,467,042	o	
5128	7/1/2016	3,476,379	3,476,379	5	1,477,127	4	330,099	6,770	1,610,015	16	1,616,785	25	3,424,011	o	
5129	7/1/2016	19,809,904	19,809,904	34	5,024,791	64	2,505,386	13,815	8,913,124	104	8,926,939	202	16,457,116	o	
5130	7/1/2016	4,512,291	4,512,291	4	196,086	21	383,663	2,825	3,905,740	41	3,908,565	66	4,488,314	o	
6000	7/1/2016	65,805,897	65,805,897	40	10,879,198	94	11,104,435	1,003,493	35,240,117	99	36,243,610	233	58,227,243	o	
6016	7/1/2016	2,542,270	2,542,270	21	1,266,080	42	1,121,849	385	247,031	9	247,416	72	2,635,345	o	
6028	7/1/2016	4,574,404	4,574,404	17	2,687,437	10	742,006	2,292	1,434,398	23	1,436,690	50	4,866,133	o	
6037	7/1/2016	5,684,520	5,684,520	18	2,558,348	46	1,670,442	1,239	1,422,320	29	1,423,559	93	5,652,349	o	
6040	7/1/2016	2,179,768	2,179,768	3	643,851	5	354,767	5,375	1,221,059	17	1,226,434	25	2,225,052	o	
6042	7/1/2016	2,068,202	2,068,202	4	717,795	-	167,685	61	1,310,886	6	1,310,886	10	2,196,366	o	
6044	7/1/2016	1,010,710	1,010,710	8	449,252	17	230,762	57	337,515	31	337,572	56	1,017,586	o	
6049	7/1/2016	5,766,108	5,766,108	30	3,523,050	22	863,408	9,023	1,330,951	35	1,339,974	87	5,726,432	o	
6050	7/1/2016	10,868,938	10,868,938	24	6,114,721	30	1,315,353	3,897	1,524,580	34	1,528,477	88	8,958,551	o	
6070	7/1/2016	951,505	951,505	1	659,864	1	303,866	-	-	-	-	2	963,730	o	
6077	7/1/2016	18,703,306	18,703,306	43	6,857,338	36	3,280,910	3,848	7,007,442	78	7,011,290	157	17,149,538	o	
6079	7/1/2016	3,507,233	3,507,233	6	2,441,376	2	198,977	16,440	979,848	9	996,288	17	3,636,641	o	
6086	7/1/2016	480,182	480,182	2	360,501	-	49,308	774	122,230	1	123,004	3	532,813	o	
6093	7/1/2016	4,321,924	4,321,924	21	1,269,322	30	1,144,609	1,673	1,601,865	29	1,603,538	80	4,017,469	o	
6099	7/1/2016	4,700,828	4,700,828	17	2,573,192	21	2,072,304	1,384	191,953	9	193,337	47	4,838,833	o	

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Valuation Date: July 1, 2016
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2016 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)
	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
3069		6.07%	48,675	-	-	-	-	-	-	3.27%	-	-	353	6.27%	22
3073		6.27%	14,667	-	-	-	-	-	-	3.68%	-	-	3,714	6.47%	240
3074		5.98%	53,593	36,920	-	-	-	36,920	-	5.64%	2,082	-	457	6.18%	28
3077		6.24%	239,223	-	429,936	-	-	-	429,936	2.81%	-	12,081	321,023	6.43%	20,642
4000		6.18%	6,491,239	4,061,416	1,182,082	-	-	4,061,416	1,182,082	4.11%	166,924	48,584	5,268,159	6.35%	334,528
4026		6.08%	49,728	-	-	-	-	-	-	6.49%	-	-	5,772	6.26%	361
4079		6.10%	122,814	-	-	-	-	-	-	3.56%	-	-	480	6.29%	30
4084		6.18%	144,613	-	-	-	-	-	-	2.83%	-	-	1,247	6.38%	80
4087		6.06%	87,160	53,428	-	-	-	53,428	-	4.96%	2,650	-	135,159	6.26%	8,461
4088		5.97%	65,497	-	-	-	-	-	-	4.40%	-	-	57,996	6.17%	3,578
4090		6.01%	103,359	161,144	-	-	-	161,144	-	2.50%	4,029	-	277,471	6.23%	17,286
4091		6.20%	2,251,107	5	-	5	-	-	-	2.95%	-	-	4,528,247	6.39%	289,355
4092		6.19%	1,790,665	177,235	2,597,745	-	-	177,235	2,597,745	3.93%	6,965	102,091	3,751	6.37%	239
4094		6.11%	114,593	-	-	-	-	-	-	4.27%	-	-	-	6.29%	74
4096		6.13%	54,130	-	-	-	-	-	-	4.31%	-	-	47,419	6.33%	3,002
4097		6.16%	37,767	-	450,224	-	30,065	-	420,159	4.28%	-	17,983	27	6.32%	2
5000		6.18%	4,022,428	-	-	-	-	-	-	3.92%	-	-	1,883,942	6.35%	119,630
5001		6.03%	264,643	117,254	-	98,178	-	19,076	-	5.08%	969	-	99,003	6.23%	6,168
5010		6.08%	20,989	19	-	-	-	19	-	4.71%	1	-	158	6.26%	10
5021		6.00%	32,679	-	-	-	-	-	-	5.25%	-	-	45,009	6.18%	2,782
5026		6.12%	778,918	1,364,640	-	-	-	1,364,640	-	3.91%	53,357	-	775,797	6.30%	48,875
5034		5.99%	63,684	11	-	-	-	11	-	5.44%	1	-	15,339	6.19%	949
5042		6.14%	93,350	-	-	-	-	-	-	5.40%	-	-	474	6.31%	30
5044		6.06%	21,086	17,329	-	-	-	17,329	-	5.14%	891	-	473,361	6.21%	29,396
5045		6.08%	125,918	-	-	-	-	-	-	4.58%	-	-	1,237	6.27%	78
5047		6.11%	101,337	-	-	-	-	-	-	5.36%	-	-	96,061	6.29%	6,042
5050		6.02%	53,055	75,806	40,426	-	-	75,806	40,426	4.95%	3,752	2,001	30,922	6.20%	1,917
5051		6.10%	465,353	84,777	-	-	-	84,777	-	3.52%	2,984	-	681,628	6.29%	42,874
5065		6.16%	211,705	37,843	-	-	-	37,843	-	4.08%	1,544	-	525,171	6.34%	33,296
5079		6.11%	12,134	-	-	-	-	-	-	2.97%	-	-	98,500	6.32%	6,225
5080		6.00%	69,042	1	-	-	-	1	-	4.91%	-	-	1,385	6.20%	86
5083*		6.04%	134,763	33	-	-	-	33	-	5.32%	2	-	449	6.22%	28
5091		6.09%	142,991	-	-	-	-	-	-	3.61%	-	-	245,034	6.28%	15,388
5093		5.88%	17,602	4,713	-	-	-	4,713	-	6.52%	307	-	7,460	6.07%	453
5118		6.07%	23,127	466,311	-	42,213	-	424,098	-	3.71%	15,734	-	1	6.25%	-
5121		6.05%	664,600	642,470	96,042	298,955	-	343,515	96,042	3.70%	12,715	3,555	32	6.24%	2
5125		6.02%	55,477	-	43,635	-	14,523	-	29,112	5.75%	-	1,674	1,114	6.22%	69
5126		6.17%	384,373	-	-	-	-	-	-	3.04%	-	-	320,317	6.35%	20,340
5127		6.16%	91,339	969,094	-	-	-	969,094	-	2.63%	25,487	-	76,791	6.36%	4,884
5128		6.06%	162,076	16,748	-	-	-	16,748	-	5.02%	841	-	665	6.24%	41
5129		6.13%	687,799	-	3,434	-	-	-	3,434	3.43%	-	118	1,007,140	6.33%	63,752
5130		6.18%	383,190	-	-	-	-	-	-	2.74%	-	-	1,366	6.35%	87
6000		6.23%	3,902,324	-	-	-	-	-	-	3.21%	-	-	2,556,431	6.40%	163,612
6016		6.09%	45,746	-	-	-	-	-	-	5.02%	-	-	428	6.25%	27
6028		6.08%	82,402	-	-	-	-	-	-	5.09%	-	-	656	6.27%	41
6037		6.09%	89,978	6,880	-	-	-	6,880	43,223	3.86%	266	-	103,225	6.25%	6,452
6040		6.17%	42,889	52,508	43,223	-	-	52,508	-	3.71%	1,948	1,604	65	6.34%	4
6042		6.04%	34,970	60,649	-	25,973	-	34,676	-	4.09%	1,418	-	296	6.24%	18
6044		6.20%	34,555	7,777	-	-	-	-	-	3.63%	282	-	40,665	6.35%	2,582
6049		6.10%	89,828	239,093	-	-	-	239,093	-	4.72%	11,285	-	128	6.28%	8
6050		6.03%	67,965	116,455	-	-	-	116,455	-	6.00%	6,987	-	2,282,781	6.21%	141,761
6070		5.93%	11,905	-	-	-	-	-	-	5.92%	-	-	67	6.13%	4
6077		6.08%	593,438	1,275,215	-	-	-	1,275,215	-	3.80%	48,458	-	983,186	6.27%	61,646
6079		6.11%	131,583	-	-	-	-	-	-	3.60%	-	-	140,254	6.24%	8,752
6086		6.05%	15,456	-	-	-	-	-	-	6.63%	-	-	89	6.22%	6
6093		6.15%	66,484	265,381	90,765	-	-	265,381	90,765	3.27%	8,678	2,968	13,716	6.33%	868
6099		6.03%	68,760	-	-	-	-	-	-	4.66%	-	-	179	6.20%	11

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2016 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
3069	375	-	-	-	-	-	92.97%	92.97%	97.60%	-	78,371	-	-	-	76,800
3073	3,954	-	-	-	-	-	80.02%	80.02%	79.86%	-	50,416	-	-	-	49,435
3074	485	-	-	-	39,002	-	93.00%	93.00%	94.35%	-	130,690	-	-	-	127,431
3077	341,665	-	-	-	-	442,017	114.12%	124.59%	120.89%	-	366,235	-	-	-	356,612
4000	5,602,687	-	-	-	4,228,340	1,230,666	101.18%	105.51%	107.84%	-	23,200,000	-	-	-	21,940,271
4026	6,133	-	-	-	-	-	95.26%	95.26%	91.97%	-	81,971	-	-	-	79,691
4079	510	-	-	-	-	-	89.45%	89.45%	90.33%	-	161,790	-	-	-	157,864
4084	1,327	-	-	-	-	-	94.36%	94.36%	96.39%	-	163,902	-	-	-	158,117
4087	143,620	-	-	-	56,078	-	93.67%	93.67%	93.30%	-	312,879	-	-	-	304,343
4088	61,574	-	-	-	-	-	99.18%	99.18%	104.39%	-	73,375	-	-	-	71,459
4090	294,757	-	-	-	165,173	-	103.36%	108.12%	113.30%	-	213,697	-	-	-	208,081
4091	4,817,602	4,580,000	-	-	-	4,580,000	91.66%	100.85%	97.96%	-	6,925,275	181,334	-	-	6,645,791
4092	3,990	-	-	-	184,200	2,699,836	92.04%	102.76%	99.74%	-	2,340,737	-	-	-	2,277,088
4094	1,246	-	-	-	-	-	90.98%	90.98%	96.89%	-	155,833	-	-	-	150,790
4096	50,421	-	-	-	-	-	109.78%	109.78%	114.47%	-	55,906	-	-	-	54,104
4097	29	-	-	-	-	438,142	87.74%	105.55%	92.97%	-	39,200	-	-	-	37,838
5000	2,003,572	-	-	-	-	-	118.53%	118.53%	124.97%	-	9,078,602	-	-	-	8,688,786
5001	105,171	-	-	-	20,045	-	95.57%	95.57%	97.60%	-	674,861	-	-	-	658,742
5010	168	-	-	-	20	-	94.89%	94.89%	96.52%	-	42,026	-	-	-	41,175
5021	47,791	-	-	-	-	-	99.39%	99.39%	98.97%	-	36,591	-	-	-	35,700
5026	824,672	-	-	-	1,417,997	-	102.32%	109.78%	113.47%	-	778,918	-	-	-	756,247
5034	16,288	-	-	-	12	-	93.98%	93.98%	94.21%	-	115,035	-	-	-	112,700
5042	504	-	-	-	-	-	93.82%	93.82%	97.53%	-	118,628	5,749	-	-	114,097
5044	502,757	-	-	-	18,220	-	106.21%	107.48%	96.00%	-	150,000	-	-	-	145,698
5045	1,315	-	-	-	-	-	90.71%	90.71%	94.22%	-	831,701	-	-	-	806,606
5047	102,103	-	-	-	-	-	105.06%	105.06%	104.57%	-	104,651	-	-	-	101,758
5050	32,839	-	-	-	79,558	42,427	97.28%	101.26%	103.51%	-	54,765	-	-	-	53,528
5051	724,502	-	-	-	87,761	-	112.19%	113.05%	117.07%	-	788,305	-	-	-	767,416
5065	568,467	-	-	-	39,387	-	107.45%	108.15%	101.69%	-	671,417	-	-	-	646,744
5079	104,725	-	-	-	-	-	127.10%	127.10%	127.11%	-	50,000	-	-	-	49,300
5080	1,471	-	-	-	1	-	97.04%	97.04%	99.40%	-	95,746	-	-	-	94,012
5083*	477	-	-	-	35	-	97.27%	97.27%	96.54%	-	2,967,329	-	-	-	2,836,669
5091	260,422	-	-	-	-	-	103.83%	103.83%	108.01%	-	252,000	-	-	-	245,690
5093	7,913	-	-	-	5,020	-	96.62%	96.62%	95.65%	-	49,668	-	-	-	48,713
5118	1	-	-	-	439,832	-	89.35%	111.10%	118.12%	-	23,879	-	-	-	23,272
5121	34	-	-	-	356,230	99,597	90.27%	90.27%	98.50%	-	693,780	-	-	-	669,277
5125	1,183	-	-	-	-	30,786	94.30%	94.30%	92.90%	-	97,482	-	-	-	94,369
5126	340,657	-	-	-	-	-	103.42%	103.42%	109.52%	-	750,000	-	-	-	719,749
5127	81,675	-	-	-	994,581	-	100.83%	116.21%	122.92%	-	94,350	-	-	-	91,901
5128	706	-	-	-	17,589	-	101.01%	101.52%	100.00%	-	132,625	-	-	-	128,164
5129	1,070,892	-	-	-	-	3,552	120.35%	120.37%	121.98%	-	1,049,803	-	-	-	1,020,360
5130	1,453	-	-	-	-	-	100.53%	100.53%	92.81%	-	374,121	-	-	-	360,361
6000	2,720,043	-	-	-	-	-	113.01%	113.01%	117.54%	-	5,510,822	-	-	-	5,327,147
6016	455	-	-	-	-	-	96.46%	96.46%	94.09%	-	62,278	-	-	-	60,128
6028	697	-	-	-	-	-	94.00%	94.00%	95.54%	-	138,661	-	-	-	135,210
6037	109,677	-	-	-	7,146	-	100.44%	100.56%	109.90%	-	92,911	-	-	-	90,336
6040	89	-	-	-	54,456	44,827	93.50%	93.50%	101.97%	-	43,980	-	-	-	43,087
6042	314	-	-	-	36,094	-	92.52%	92.52%	98.21%	-	40,393	-	-	-	39,443
6044	43,247	-	-	-	8,059	-	98.53%	98.53%	98.97%	-	82,742	-	-	-	81,084
6049	136	-	-	-	250,378	-	96.32%	100.69%	103.20%	-	92,444	-	-	-	90,039
6050	2,424,542	-	-	-	123,442	-	119.94%	92.89%	94.31%	-	76,233	-	-	-	74,987
6070	71	-	-	-	-	-	98.73%	98.73%	98.81%	-	14,684	-	-	-	14,247
6077	1,044,832	-	-	-	1,323,673	-	101.34%	109.06%	111.29%	-	1,143,655	-	-	-	1,121,193
6079	149,006	-	-	-	-	-	96.44%	96.44%	98.52%	-	240,635	-	-	-	234,023
6086	95	-	-	-	-	-	90.12%	90.12%	88.86%	-	34,627	-	-	-	33,554
6093	14,584	-	-	-	274,059	93,733	98.42%	107.57%	112.40%	-	68,672	-	-	-	66,539
6099	190	-	-	-	-	-	97.15%	97.15%	99.70%	-	70,768	-	-	-	68,912

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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EIN: 13-5645888
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2016 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
3069	Yes		-	-	-	-	-	-	-	48,675	-	159,875	27,417	-	-
3073	Yes	Yes	-	-	-	-	-	-	-	14,667	-	82,735	16,611	-	-
3074	Yes	Yes	-	-	-	-	-	-	-	53,593	-	214,562	73,467	-	-
3077	No		-	-	-	-	-	-	-	239,223	239,223	-	-	-	-
4000	No		-	-	-	-	-	-	-	6,491,239	1,497,779	-	-	-	-
4026	Yes	Yes	-	-	-	-	-	-	-	49,728	-	151,230	29,932	-	-
4079	Yes	Yes	-	-	-	-	-	-	-	122,814	-	110,659	34,349	-	-
4084	Yes	Yes	-	-	-	-	-	-	-	144,613	-	72,939	12,826	-	-
4087	Yes	Yes	-	-	-	-	-	-	-	87,160	-	319,724	58,960	-	-
4088	No		-	-	-	-	-	-	-	65,497	-	33,923	5,605	-	-
4090	No		-	-	-	-	-	-	-	103,359	103,359	-	-	-	-
4091	Yes	Yes	-	-	-	-	-	-	-	2,251,107	-	347,639	65,054	-	-
4092	Yes	Yes	-	-	-	-	-	-	-	1,790,665	-	2,140,951	353,735	-	-
4094	Yes	Yes	-	-	-	-	-	-	-	114,593	-	204,057	35,121	-	-
4096	No		-	-	-	-	-	-	-	54,130	54,130	-	-	-	-
4097	Yes	Yes	-	-	-	-	-	-	-	37,767	-	301,498	54,170	-	-
5000	No		-	-	-	-	-	-	-	4,022,428	4,022,428	-	-	-	-
5001	Yes	Yes	-	-	-	-	-	-	-	264,643	-	888,666	158,294	-	-
5010	Yes	Yes	-	-	-	-	-	-	-	20,989	-	52,584	19,804	-	-
5021	Yes	Yes	-	-	-	-	-	-	-	32,679	-	14,627	2,899	-	-
5026	No		-	-	-	-	-	-	-	778,918	443,132	-	-	-	-
5034	Yes	Yes	-	-	-	-	-	-	-	63,684	-	243,211	48,213	-	-
5042	Yes	Yes	-	-	-	-	-	-	-	93,350	-	117,794	20,322	-	-
5044	Yes	Yes	-	-	-	-	-	-	-	21,086	21,086	-	-	-	-
5045	Yes	Yes	-	-	-	-	-	-	-	125,918	-	183,956	32,448	-	-
5047	No		-	-	-	-	-	-	-	101,337	101,337	-	-	-	-
5050	No		-	-	-	-	-	-	-	53,055	-	-	-	-	-
5051	No		-	-	-	-	-	-	-	465,353	465,353	-	-	-	-
5065	No		-	-	-	-	-	-	-	211,705	211,705	-	-	-	-
5079	No		-	-	-	-	-	-	-	12,134	12,134	-	-	-	-
5080	Yes	Yes	-	-	-	-	-	-	-	69,042	-	142,571	24,082	-	-
5083*	Yes	No	-	-	-	-	-	-	-	134,763	-	253,420	48,228	-	-
5091	No		-	-	-	-	-	-	-	142,991	142,991	-	-	-	-
5093	Yes	Yes	-	-	-	-	-	-	-	17,602	-	39,650	23,519	-	-
5118	Yes	Yes	-	-	-	-	-	-	-	23,127	-	335,122	42,156	-	-
5121	Yes	Yes	-	-	-	-	-	-	-	664,600	-	1,624,154	279,551	-	-
5125	Yes	Yes	-	-	-	-	-	-	-	55,477	-	201,360	38,241	-	-
5126	No		-	-	-	-	-	-	-	384,373	384,373	-	-	-	-
5127	No		-	-	-	-	-	-	-	91,339	53,966	-	-	-	-
5128	Yes	No	-	-	-	-	-	-	-	162,076	34,779	-	-	-	-
5129	No		-	-	-	-	-	-	-	687,799	687,799	-	-	-	-
5130	Yes	No	-	-	-	-	-	-	-	383,190	23,977	-	-	-	-
6000	No		-	-	-	-	-	-	-	3,902,324	3,902,324	-	-	-	-
6016	Yes	Yes	-	-	-	-	-	-	-	45,746	-	93,075	14,110	-	-
6028	Yes	Yes	-	-	-	-	-	-	-	82,402	-	291,729	52,328	-	-
6037	No		-	-	-	-	-	-	-	89,978	25,025	-	-	-	-
6040	Yes	No	-	-	-	-	-	-	-	42,689	-	144,567	23,886	-	-
6042	Yes	Yes	-	-	-	-	-	-	-	34,970	-	164,258	40,470	-	-
6044	Yes	Yes	-	-	-	-	-	-	-	34,555	-	14,935	2,815	-	-
6049	Yes	Yes	-	-	-	-	-	-	-	89,828	-	-	-	-	-
6050	Yes	Yes	-	-	-	-	-	-	-	67,965	67,965	-	-	-	-
6070	Yes	No	-	-	-	-	-	-	-	11,905	-	12,225	2,245	-	-
6077	No		-	-	-	-	-	-	-	593,438	230,095	-	-	-	-
6079	Yes	Yes	-	-	-	-	-	-	-	131,583	-	129,408	22,373	-	-
6086	Yes	Yes	-	-	-	-	-	-	-	15,456	-	52,631	17,830	-	-
6093	No		-	-	-	-	-	-	-	66,484	-	-	-	-	-
6099	Yes	No	-	-	-	-	-	-	-	68,760	-	137,905	-	-	-

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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2016 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
	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 31a - line 31b + line 32a + line 32b - line 33)	Balances used to offset funding requirement: Carryover balance	Balances used to offset funding requirement: Prefunding balance	Balances used to offset funding requirement: Total balance	Additional cash requirements (line 34 minus line 35(3))	Contributions allocated toward minimum required contribution for current year, adjusted to valuation date (line 19c)	total Interest-adjusted excess contributions for current year	Portion of excess contribution attributable to use of prefunding and funding standard carryover balances	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	Unpaid minimum required contribution for all years	Alternative amortization schedule elected under Pension Relief Act of 2010	Eligible plan year(s) for which the election in line 41a was made	Amount of acceleration adjustment	Excess installment acceleration amont to be carried over to future plan years
Employer Number																
3069			76,092	-	-	-	76,092	76,800	708	-	-	-				
3073			31,278	-	-	-	31,278	49,435	18,157	-	-	-				
3074			127,060	-	-	-	127,060	127,431	371	-	-	-				
3077			-	-	-	-	-	356,612	356,612	-	-	-				
4000			4,993,460	-	-	-	4,993,460	21,940,271	16,946,811	-	-	-				
4026			79,660	-	-	-	79,660	79,691	31	-	-	-				
4079			157,163	-	-	-	157,163	157,864	701	-	-	-				
4084			157,439	-	-	-	157,439	158,117	678	-	-	-				
4087			146,120	-	-	-	146,120	304,343	158,223	-	-	-				
4088			71,102	-	-	-	71,102	71,459	357	-	-	-	15 years	2010	-	-
4090			-	-	-	-	-	208,081	208,081	-	-	-				
4091			2,316,161	-	-	-	2,316,161	6,645,791	4,329,630	-	-	-				
4092			2,144,400	184,200	178,469	362,669	1,781,731	2,277,088	495,357	362,669	-	-	15 years	2010, 2011	-	-
4094			149,714	-	-	-	149,714	150,790	1,076	-	-	-				
4096			-	-	-	-	-	54,104	54,104	-	-	-				
4097			91,937	-	54,170	54,170	37,767	37,838	71	71	-	-				
5000			-	-	-	-	-	8,688,786	8,688,786	-	-	-				
5001			422,937	-	-	-	422,937	658,742	235,805	-	-	-				
5010			40,793	-	-	-	40,793	41,175	382	-	-	-				
5021			35,578	-	-	-	35,578	35,700	122	-	-	-				
5026			335,786	-	-	-	335,786	756,247	420,461	-	-	-				
5034			111,897	12	-	12	111,885	112,700	815	12	-	-	15 years	2011	-	-
5042			113,672	-	-	-	113,672	114,097	425	-	-	-				
5044			-	-	-	-	-	145,698	145,698	-	-	-				
5045			158,366	-	-	-	158,366	806,606	648,240	-	-	-				
5047			-	-	-	-	-	101,758	101,758	-	-	-				
5050			53,055	-	-	-	53,055	53,528	473	-	-	-				
5051			-	-	-	-	-	767,416	767,416	-	-	-				
5065			-	-	-	-	-	646,744	646,744	-	-	-				
5079			-	-	-	-	-	49,300	49,300	-	-	-				
5080			93,124	-	-	-	93,124	94,012	888	-	-	-				
5083*			182,991	-	-	-	182,991	2,836,669	2,653,678	-	-	-				
5091			-	-	-	-	-	245,690	245,690	-	-	-				
5093			41,121	5,020	-	5,020	36,101	48,713	12,612	5,020	-	-				
5118			65,283	42,156	-	42,156	23,127	23,272	145	145	-	-	15 years	2011	-	-
5121			944,151	275,424	-	275,424	668,727	669,277	550	550	-	-				
5125			93,718	-	-	-	93,718	94,369	651	-	-	-				
5126			-	-	-	-	-	719,749	719,749	-	-	-				
5127			37,373	-	-	-	37,373	91,901	54,528	-	-	-				
5128			127,297	-	-	-	127,297	128,164	867	-	-	-				
5129			-	-	-	-	-	1,020,360	1,020,360	-	-	-				
5130			359,213	-	-	-	359,213	360,361	1,148	-	-	-				
6000			-	-	-	-	-	5,327,147	5,327,147	-	-	-				
6016			59,856	-	-	-	59,856	60,128	272	-	-	-	15 years	2011	-	-
6028			134,730	-	-	-	134,730	135,210	480	-	-	-	15 years	2011	-	-
6037			64,953	-	-	-	64,953	90,336	25,383	-	-	-				
6040			66,575	23,886	-	23,886	42,689	43,087	398	398	-	-				
6042			75,440	36,094	-	36,094	39,346	39,443	97	97	-	-				
6044			37,370	-	-	-	37,370	81,084	43,714	-	-	-				
6049			89,828	-	-	-	89,828	90,039	211	-	-	-				
6050			-	-	-	-	-	74,987	74,987	-	-	-				
6070			14,150	-	-	-	14,150	14,247	97	-	-	-				
6077			363,343	-	-	-	363,343	1,121,193	757,850	-	-	-				
6079			153,956	-	-	-	153,956	234,023	80,067	-	-	-				
6086			33,286	-	-	-	33,286	33,554	268	-	-	-				
6093			66,484	-	-	-	66,484	66,539	55	-	-	-				
6099			68,760	-	-	-	68,760	68,912	152	-	-	-				

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2016 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)
6107	7/1/2016	1,837,578	1,837,578	6	854,330	3	270,046	547	624,319	13	624,866	22	1,749,242	o	
6110	7/1/2016	29,430,184	29,430,184	97	11,128,711	435	17,840,900	330	2,518,921	87	2,519,251	619	31,488,862	o	
6113	7/1/2016	2,332,941	2,332,941	4	1,458,489	13	302,098	3,342	567,175	17	570,517	34	2,331,104	o	
6115	7/1/2016	1,240,951	1,240,951	9	574,099	12	243,524	7,761	393,031	12	400,792	33	1,218,415	o	
6116	7/1/2016	3,200,039	3,200,039	7	2,335,713	5	234,201	14,645	698,924	11	713,569	23	3,283,483	o	
6120	7/1/2016	2,742,566	2,742,566	11	1,816,164	6	245,536	1,238	446,952	14	448,190	31	2,509,890	o	
6121	7/1/2016	963,297	963,297	5	694,553	3	310,510	1,030	62,763	1	63,793	9	1,068,856	o	
6124	7/1/2016	7,287,632	7,287,632	34	2,695,092	37	1,069,083	17,499	3,186,061	64	3,203,560	135	6,967,735	o	
6125	7/1/2016	14,795,288	14,795,288	20	4,450,825	78	2,775,108	208,117	8,811,528	155	9,019,645	253	16,245,578	o	
6126	7/1/2016	3,531,508	3,531,508	7	1,279,922	33	1,183,491	130	121,147	3	121,277	43	2,584,690	o	
6129	7/1/2016	1,812,210	1,812,210	2	452,129	23	691,934	2,239	724,441	29	726,680	54	1,870,743	o	
6130	7/1/2016	2,862,230	2,862,230	19	1,235,570	34	1,349,701	933	897,374	32	898,307	85	3,483,578	o	
6132	7/1/2016	781,647	781,647	2	477,567	4	216,036	36	129,524	1	129,560	7	823,163	o	
6135	7/1/2016	1,300,569	1,300,569	10	703,337	29	683,027	90	239,143	9	239,233	48	1,625,597	o	
6136	7/1/2016	3,261,527	3,261,527	8	2,067,715	5	404,410	1,365	780,607	5	781,972	18	3,254,097	o	
6138	7/1/2016	2,535,322	2,535,322	2	353,022	8	169,316	15,053	1,765,731	26	1,780,784	36	2,303,122	o	
6140	7/1/2016	2,277,873	2,277,873	5	443,665	15	559,518	3,163	895,944	19	899,107	39	1,902,290	o	
6141	7/1/2016	7,851,261	7,851,261	64	3,856,692	39	855,813	8,597	3,494,288	50	3,502,885	153	8,215,390	o	
6142	7/1/2016	3,657,321	3,657,321	21	972,588	7	488,212	(4,270)	2,327,441	18	2,323,171	46	3,783,971	o	
6143	7/1/2016	5,508,748	5,508,748	28	3,142,911	32	733,493	9,940	1,409,175	41	1,419,115	101	5,295,519	o	
7000	7/1/2016	102,032,756	102,032,756	59	24,002,211	274	19,006,335	2,046,853	46,359,113	369	48,405,966	702	91,414,512	o	
7011	7/1/2016	33,466,504	33,466,504	69	19,998,700	42	3,668,383	22,630	8,949,201	31	8,971,831	142	32,638,914	o	
7015	7/1/2016	2,663,215	2,663,215	9	2,924,040	1	348,437	38	4,719	1	4,757	11	3,277,234	o	
7018*	7/1/2016	12,271,455	12,271,455	34	5,626,968	17	1,559,947	4,359	5,604,948	40	5,609,307	91	12,796,222	o	
7027	7/1/2016	13,199,153	13,199,153	28	5,772,081	23	1,185,885	28,046	5,223,086	41	5,251,132	92	12,209,098	o	
7031	7/1/2016	9,489,881	9,489,881	46	7,613,314	24	1,754,014	1,104	924,930	19	926,034	89	10,293,362	o	
7048	7/1/2016	5,040,064	5,040,064	19	3,456,762	3	1,294,603	(3)	558,884	5	558,881	27	5,310,246	o	
7056	7/1/2016	6,578,105	6,578,105	30	2,579,333	24	947,928	1,242	2,383,673	22	2,384,915	76	5,912,176	o	
7060	7/1/2016	1,271,046	1,271,046	3	941,210	4	154,633	876	249,565	5	250,441	12	1,346,284	o	
7064	7/1/2016	15,439,647	15,439,647	33	6,029,656	19	1,276,873	233,633	6,196,751	72	6,430,384	124	13,736,913	o	
7065	7/1/2016	2,215,621	2,215,621	6	805,263	5	225,362	22,827	1,278,372	11	1,301,199	24	2,331,824	o	
7088	7/1/2016	1,963,216	1,963,216	7	908,405	7	205,845	5	591,585	9	591,590	21	1,705,840	o	
7099	7/1/2016	3,343,802	3,343,802	2	366,700	6	983,095	2,259	1,262,615	13	1,264,874	21	2,614,669	o	
7100	7/1/2016	2,473,160	2,473,160	17	1,323,820	20	528,185	409	712,962	9	713,371	46	2,565,376	o	
7101	7/1/2016	4,236,593	4,236,593	1	471,291	9	385,220	20,247	3,282,236	11	3,302,483	21	4,158,994	o	
7114	7/1/2016	1,534,823	1,534,823	2	1,164,487	7	210,303	786	336,240	6	337,026	15	1,711,816	o	
7115	7/1/2016	1,384,283	1,384,283	4	522,965	8	336,846	164	575,690	15	575,854	27	1,435,665	o	
7117	7/1/2016	6,167,297	6,167,297	6	2,086,326	19	1,831,093	5,793	2,863,609	26	2,869,402	51	6,786,821	o	
7118	7/1/2016	16,760,833	16,760,833	14	2,403,892	55	2,483,336	34,682	8,662,025	95	8,696,707	164	13,583,935	o	
7120	7/1/2016	4,032,015	4,032,015	3	359,844	4	103,390	2,252	3,329,253	34	3,331,505	41	3,794,739	o	
8000	7/1/2016	76,863,562	76,863,562	85	21,471,029	165	17,750,122	154,137	32,679,260	141	32,833,397	391	72,054,548	o	
8006	7/1/2016	4,880,757	4,880,757	20	3,078,671	51	1,151,668	307	796,154	26	796,461	97	5,026,800	o	
8026	7/1/2016	4,289,679	4,289,679	55	2,666,230	50	1,536,439	137	496,867	16	497,004	121	4,699,673	o	
8031	7/1/2016	27,401,389	27,401,389	146	12,045,701	262	7,638,828	1,206	8,131,647	144	8,132,853	552	27,817,382	o	
8051	7/1/2016	18,149,470	18,149,470	70	7,851,188	153	5,982,480	412	1,349,898	28	1,350,310	251	15,183,978	o	
8054	7/1/2016	2,246,125	2,246,125	8	1,459,611	29	734,158	1,367	260,008	12	261,375	49	2,455,144	o	
8066	7/1/2016	4,946,341	4,946,341	9	1,890,187	12	540,353	(17)	2,300,060	13	2,300,043	34	4,730,583	o	
8087	7/1/2016	1,510,379	1,510,379	5	1,223,875	6	285,947	-	-	-	-	11	1,509,822	o	
8104	7/1/2016	2,120,466	2,120,466	4	1,116,723	-	31,983	16,236	1,002,963	10	1,019,199	14	2,167,905	o	
8105	7/1/2016	35,380,326	35,380,326	37	11,590,945	77	3,603,098	120,329	20,076,380	130	20,196,709	244	35,390,752	o	
9007	7/1/2016	3,030,429	3,030,429	7	2,578,683	9	246,290	11,145	431,336	9	442,481	25	3,267,454	o	
9017	7/1/2016	1,179,244	1,179,244	7	847,937	30	684,134	15	59,733	6	59,748	43	1,591,819	o	
9026	7/1/2016	12,356,784	12,356,784	38	4,506,988	140	4,204,476	(146)	2,589,451	91	2,589,305	269	11,300,769	o	
9045	7/1/2016	1,986,054	1,986,054	6	708,281	8	609,179	18	466,532	14	466,550	28	1,784,010	o	
9057	7/1/2016	4,275,042	4,275,042	27	3,214,989	21	1,040,936	3	42,077	5	42,080	53	4,298,005	o	
9062	7/1/2016	2,772,016	2,772,016	4	1,716,904	1	271,922	50,704	1,040,290	13	1,090,994	18	3,079,820	o	
9072	7/1/2016	937,569	937,569	4	292,072	1	116,704	29,438	346,167	3	375,605	8	784,381	o	

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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Valuation Date: July 1, 2016
EIN: 13-5645888
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2016 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)
	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
6107		6.03%	29,393	27,973	-	27,943	-	30	-	4.63%	1	-	513	6.20%	32
6110		6.10%	466,210	-	-	-	-	-	-	4.09%	-	-	2,994	6.25%	187
6113		6.21%	43,462	-	-	-	-	-	-	3.40%	-	-	84,958	6.38%	5,420
6115		6.09%	24,867	67	-	-	-	67	-	4.76%	3	-	49,295	6.29%	3,101
6116		6.00%	120,051	10,121	-	-	-	10,121	-	6.58%	666	-	241	6.19%	15
6120		5.97%	33,973	13,160	55,836	-	-	13,160	55,836	4.65%	612	2,596	31,228	6.17%	1,927
6121		5.93%	16,063	-	-	-	-	-	-	6.30%	-	-	721	6.13%	44
6124		6.17%	115,684	586,547	-	-	-	586,547	-	4.19%	24,576	-	383	6.35%	24
6125		6.20%	1,256,105	-	-	-	-	-	-	3.56%	-	-	4,911	6.37%	313
6126		6.09%	25,480	-	1,560,574	-	144,299	-	1,416,275	4.05%	-	57,359	998	6.29%	63
6129		6.14%	45,985	-	-	-	-	-	-	3.62%	-	-	860	6.34%	55
6130		6.10%	79,748	-	-	-	-	-	-	4.51%	-	-	517	6.28%	32
6132		6.01%	12,238	-	-	-	-	-	-	5.78%	-	-	469	6.20%	30
6135		6.09%	37,976	-	-	-	-	-	-	5.38%	-	-	652	6.29%	41
6136		6.00%	42,107	251,278	36,799	-	-	251,278	36,799	5.20%	13,066	1,914	31,148	6.21%	1,934
6138		6.24%	209,923	1	-	-	-	1	-	3.14%	-	-	362,041	6.39%	23,134
6140		6.23%	32,496	-	358,916	-	-	-	358,916	2.95%	-	10,588	55,301	6.41%	3,545
6141		6.06%	134,421	212,483	-	-	-	212,483	-	4.79%	10,178	-	175,916	6.26%	11,012
6142		6.13%	210,686	226	-	-	-	226	-	3.68%	8	-	96,763	6.32%	6,115
6143		6.08%	82,827	449,149	-	-	-	449,149	-	5.28%	23,715	-	100,536	6.28%	6,314
7000		6.21%	6,475,438	-	-	-	-	-	-	3.46%	-	-	712,727	6.37%	45,401
7011		6.06%	349,406	289,028	-	-	-	289,028	-	5.75%	16,619	-	716,809	6.24%	44,729
7015		5.92%	51,302	77	-	76	-	1	-	5.89%	-	-	643	6.13%	39
7018*		6.03%	179,847	-	500,000	-	-	-	500,000	4.44%	-	22,200	1,643	6.23%	102
7027		6.06%	476,313	583,174	116,688	-	-	583,174	116,688	4.07%	23,735	4,749	524,071	6.25%	32,754
7031		5.98%	147,389	-	-	-	-	-	-	6.59%	-	-	1,416	6.17%	87
7048		5.97%	68,735	241,438	-	-	-	241,438	-	5.29%	12,772	-	885	6.18%	55
7056		6.06%	71,507	106,509	627,438	-	-	106,509	627,438	4.24%	4,516	26,603	110,462	6.25%	6,904
7060		6.02%	22,632	-	-	-	-	-	-	6.39%	-	-	272	6.22%	17
7064		6.09%	680,252	88,853	-	-	-	88,853	-	3.67%	3,261	-	1,001,243	6.28%	62,878
7065		6.04%	115,422	2,307	-	-	-	2,307	-	4.38%	101	-	1,133	6.23%	71
7088		6.08%	24,084	14,084	109,459	-	-	14,084	109,459	4.83%	680	5,287	40,856	6.26%	2,558
7099		6.17%	23,983	5,008	-	-	-	5,008	-	3.03%	152	-	804,829	6.35%	51,107
7100		6.09%	42,934	-	-	-	-	-	-	5.25%	-	-	1,119	6.26%	70
7101		6.04%	145,662	-	-	-	-	-	-	2.91%	-	-	160,520	6.24%	10,016
7114		6.07%	31,154	-	-	-	-	-	-	4.23%	-	-	913	6.27%	57
7115		6.00%	29,870	-	51	-	-	-	51	4.27%	-	2	75	6.20%	5
7117		5.98%	106,236	-	-	-	-	-	-	3.98%	-	-	646	6.19%	40
7118		6.14%	726,416	150,996	-	-	-	150,996	-	2.99%	4,515	-	1,000,000	6.31%	63,100
7120		6.10%	63,951	73,675	-	-	-	73,675	-	2.73%	2,011	-	167,755	6.28%	10,535
8000		6.18%	4,213,344	-	-	-	-	-	-	3.46%	-	-	1,128,444	6.35%	71,656
8006		6.00%	82,963	-	-	-	-	-	-	5.14%	-	-	384	6.18%	23
8026		6.06%	85,373	95	-	-	-	95	-	5.41%	5	-	3,291	6.23%	205
8031		6.14%	899,167	273,940	-	-	-	273,940	-	4.46%	12,218	-	1,765	6.30%	111
8051		6.06%	129,917	2,954,192	-	-	-	2,954,192	-	4.36%	128,803	-	508	6.23%	32
8054		6.08%	46,033	-	-	-	-	-	-	6.02%	-	-	1,107	6.26%	69
8066		6.06%	118,707	-	-	-	-	-	-	4.27%	-	-	55,746	6.26%	3,490
8087		5.97%	18,791	-	-	-	-	-	-	6.31%	-	-	17,234	6.16%	1,062
8104		6.10%	128,042	73,523	-	-	-	73,523	-	3.79%	2,787	-	703	6.28%	44
8105		6.17%	1,680,715	689,528	-	-	-	689,528	-	3.84%	26,478	-	332,952	6.36%	21,176
9007		6.11%	103,965	-	-	-	-	-	-	4.49%	-	-	1,220	6.28%	77
9017		6.02%	36,036	-	-	-	-	-	-	4.38%	-	-	73	6.16%	5
9026		6.14%	158,705	-	-	-	-	-	-	4.13%	-	-	145,057	6.30%	9,139
9045		6.07%	28,828	60,570	-	-	-	60,570	-	4.25%	2,574	-	48,697	6.25%	3,044
9057		6.01%	57,523	69	-	-	-	69	-	6.59%	5	-	903	6.18%	56
9062		6.05%	156,158	-	-	-	-	-	-	6.01%	-	-	33,682	6.24%	2,102
9072		6.11%	40,868	28,433	-	-	-	28,433	-	3.37%	958	-	8,991	6.29%	566

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2016 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

Employer Number	11c(b) Prefunding balance: Total available at beginning of current plan year to add to prefunding balance	11d(b) Prefunding balance: Portion of line 11c(b) to be added to prefunding balance	12(a) Carryover balance: Reduction in balances due to elections or deemed elections	12(b) Prefunding balance: Reduction in balances due to elections or deemed elections	13(a) Carryover balance: Balance at beginning of current year (9(a) + 10(a) - 12(a))	13(b) Prefunding balance: Balance at beginning of current year (9(b) + 10(b) + 11d(b) - 12(b))	14 Funding Target Attainment Percentage	15 Adjusted Funding Target Attainment Percentage	16 Prior year's funding percentage (for credit balance use)	17 If current value of assets < 70% of funding target, enter such percentage	18b Contributions made to the plan for the plan year by employer(s)	18c Contributions made to the plan for the plan year by employees	19a Discounted employer contributions: allocated toward unpaid minimum required contribution from prior years	19b Discounted employer contributions: made to avoid benefit restrictions adjusted to valuation date	19c Discounted employer contributions: allocated toward minimum required contribution for current year, adjusted to valuation date
6107	545	-	-	-	31	-	105.04%	105.04%	97.20%	-	30,783	-	-	-	29,610
6110	3,181	-	-	-	-	-	93.46%	93.46%	95.91%	-	857,122	-	-	-	833,590
6113	90,378	-	-	-	-	-	100.07%	100.07%	106.01%	-	90,000	-	-	-	87,502
6115	52,396	-	-	-	70	-	101.84%	101.84%	100.38%	-	48,000	-	-	-	46,980
6116	256	-	-	-	10,787	-	97.13%	97.13%	97.50%	-	188,724	-	-	-	183,663
6120	33,155	-	-	-	13,772	58,432	106.39%	109.27%	109.74%	-	35,059	-	-	-	34,000
6121	765	-	-	-	-	-	90.12%	90.12%	88.74%	-	53,276	-	-	-	51,856
6124	407	-	-	-	611,123	-	95.82%	104.59%	107.19%	-	683,000	-	-	-	643,009
6125	5,224	-	-	-	-	-	91.07%	91.07%	95.54%	-	1,756,058	-	-	-	1,710,511
6126	1,061	-	-	10,080	-	1,463,554	80.00%	136.63%	80.60%	-	26,311	-	-	-	25,789
6129	915	-	-	-	-	-	96.87%	96.87%	97.80%	-	102,000	-	-	-	99,945
6130	549	-	-	-	-	-	82.73%	82.73%	86.03%	-	133,805	-	-	-	130,316
6132	499	-	-	-	-	-	94.95%	94.95%	95.12%	-	26,477	-	-	-	25,769
6135	693	-	-	-	-	-	80.00%	80.00%	75.72%	-	155,531	-	-	-	151,502
6136	33,082	-	-	-	264,344	38,713	90.91%	100.22%	110.62%	-	43,460	-	-	-	42,502
6138	385,175	-	-	-	1	-	110.08%	110.08%	109.97%	-	360,984	-	-	-	353,540
6140	58,846	-	-	-	-	369,504	100.31%	119.74%	107.22%	-	33,580	-	-	-	32,715
6141	186,928	-	-	-	222,661	-	92.85%	92.85%	97.60%	-	300,000	-	-	-	296,786
6142	102,878	-	-	-	234	-	96.64%	96.64%	101.06%	-	1,450,000	-	-	-	1,329,337
6143	106,850	-	-	-	472,864	-	95.09%	104.02%	105.98%	-	198,636	-	-	-	193,371
7000	758,128	-	-	-	-	-	111.61%	121.26%	121.26%	-	13,967,922	-	-	-	13,384,213
7011	761,538	-	-	-	305,647	-	101.59%	102.53%	98.31%	-	1,020,000	-	-	-	991,068
7015	682	-	-	-	1	-	81.26%	81.26%	83.57%	-	124,033	-	-	-	121,124
7018*	1,745	-	-	22,200	-	500,000	91.99%	91.99%	97.00%	-	4,122,942	-	-	-	3,976,746
7027	556,825	-	-	-	606,909	121,437	102.14%	108.10%	109.82%	-	577,126	-	-	-	560,756
7031	1,503	-	-	-	-	-	92.19%	92.19%	90.54%	-	151,914	-	-	-	148,405
7048	940	-	-	-	254,210	-	90.12%	90.12%	96.91%	-	269,951	-	-	-	264,351
7056	117,366	117,366	-	-	111,025	771,407	96.33%	111.26%	100.44%	-	184,067	-	-	-	181,533
7060	289	-	-	-	-	-	94.41%	94.41%	93.54%	-	48,127	-	-	-	47,064
7064	1,064,121	-	-	-	92,114	-	111.72%	112.39%	113.34%	-	1,149,684	-	-	-	1,120,533
7065	1,204	-	-	-	2,408	-	94.91%	94.91%	95.91%	-	164,057	-	-	-	158,838
7088	43,414	-	-	-	14,764	114,746	107.49%	115.08%	108.53%	-	42,000	-	-	-	40,943
7099	855,936	-	-	-	5,160	-	127.68%	94.96%	97.43%	-	72,790	-	-	-	70,941
7100	1,189	-	-	-	-	-	96.40%	96.40%	94.30%	-	98,643	-	-	-	96,457
7101	170,536	-	-	-	-	-	101.86%	101.86%	105.06%	-	111,441	-	-	-	108,725
7114	970	-	-	-	-	-	89.66%	89.66%	89.81%	-	94,246	-	-	-	92,057
7115	80	-	-	-	-	53	96.41%	96.41%	95.30%	-	66,484	-	-	-	65,244
7117	686	-	-	-	-	-	90.87%	90.87%	94.34%	-	224,834	-	-	-	215,815
7118	1,063,100	-	-	-	155,511	-	122.24%	123.38%	128.58%	-	1,000,000	-	-	-	999,186
7120	178,290	-	-	-	75,686	-	104.25%	106.25%	108.62%	-	190,236	-	-	-	183,984
8000	1,200,100	-	-	-	-	-	106.67%	106.67%	115.83%	-	1,292,436	-	-	-	1,226,115
8006	407	-	-	-	-	-	97.09%	97.09%	96.01%	-	151,863	-	-	-	147,802
8026	3,496	-	-	-	100	-	91.27%	91.27%	88.08%	-	292,127	-	-	-	282,151
8031	1,876	-	-	-	286,158	-	97.47%	97.47%	101.58%	-	1,048,531	-	-	-	1,018,083
8051	540	-	-	-	3,082,995	-	99.22%	119.53%	119.26%	-	133,688	-	-	-	130,465
8054	1,176	-	-	-	-	-	91.48%	91.48%	89.01%	-	114,466	-	-	-	110,807
8066	59,236	-	-	-	-	-	104.56%	104.56%	108.63%	-	67,408	-	-	-	65,475
8087	18,296	-	-	-	-	-	100.03%	100.03%	101.61%	-	19,392	-	-	-	18,907
8104	747	-	-	-	76,310	-	94.29%	94.29%	101.22%	-	152,868	-	-	-	149,000
8105	354,128	-	-	-	716,006	-	97.94%	97.94%	109.58%	-	2,000,000	-	-	-	1,964,334
9007	1,297	-	-	-	-	-	92.74%	92.74%	95.56%	-	189,255	-	-	-	182,787
9017	78	-	-	-	-	-	74.08%	74.08%	86.03%	-	85,012	-	-	-	81,842
9026	154,196	-	-	-	-	-	109.34%	109.34%	110.69%	-	161,704	-	-	-	158,705
9045	51,741	-	-	-	63,144	-	107.78%	111.32%	111.88%	-	50,000	-	-	-	48,564
9057	959	-	-	-	74	-	99.46%	99.46%	94.59%	-	130,059	-	-	-	127,135
9062	35,784	-	-	-	-	-	90.00%	90.00%	89.20%	-	186,822	-	-	-	180,359
9072	9,557	-	-	-	29,391	-	115.78%	119.52%	131.09%	-	9,010	-	-	-	8,789

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2016
EIN: 13-5645888
PN: 333

2016 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
6107	Yes	Yes	-	-	-	-	-	-	-	29,393	29,393	-	-	-	-
6110	Yes	No	-	-	-	-	-	-	-	466,210	-	2,058,678	365,557	-	-
6113	No	-	-	-	-	-	-	-	-	43,462	1,837	-	-	-	-
6115	No	-	-	-	-	-	-	-	-	24,867	22,466	-	-	-	-
6116	Yes	Yes	-	-	-	-	-	-	-	120,051	-	94,231	63,497	-	-
6120	No	-	-	-	-	-	-	-	-	33,973	33,973	-	-	-	-
6121	Yes	No	-	-	-	-	-	-	-	16,063	-	105,559	35,688	-	-
6124	Yes	Yes	-	-	-	-	-	-	-	115,684	-	-	-	-	-
6125	Yes	Yes	-	-	-	-	-	-	-	1,256,105	-	1,450,290	449,174	-	-
6126	Yes	Yes	-	-	-	-	-	-	-	25,480	-	516,736	113,425	-	-
6129	Yes	Yes	-	-	-	-	-	-	-	45,885	-	58,533	52,758	-	-
6130	Yes	Yes	-	-	-	-	-	-	-	79,748	-	601,348	50,264	-	-
6132	Yes	No	-	-	-	-	-	-	-	12,238	-	41,516	13,478	-	-
6135	Yes	Yes	-	-	-	-	-	-	-	37,976	-	325,028	113,153	-	-
6136	No	Yes	-	-	-	-	-	-	-	42,107	-	-	-	-	-
6138	No	-	-	-	-	-	-	-	-	209,923	209,923	-	-	-	-
6140	No	-	-	-	-	-	-	-	-	32,496	6,079	-	-	-	-
6141	Yes	Yes	-	-	-	-	-	-	-	134,421	-	586,790	-	-	-
6142	No	-	-	-	-	-	-	-	-	210,686	-	126,884	20,964	-	-
6143	Yes	Yes	-	-	-	-	-	-	-	82,827	-	-	-	-	-
7000	No	-	-	-	-	-	-	-	-	6,475,438	6,475,438	-	-	-	-
7011	Yes	Yes	-	-	-	-	-	-	-	349,406	349,406	-	-	-	-
7015	Yes	Yes	-	-	-	-	-	-	-	51,302	-	614,020	69,311	-	-
7018*	Yes	Yes	-	-	-	-	-	-	-	179,847	-	1,024,767	169,316	-	-
7027	No	-	-	-	-	-	-	-	-	476,313	261,709	-	-	-	-
7031	Yes	Yes	-	-	-	-	-	-	-	147,389	-	803,481	310	-	-
7048	Yes	Yes	-	-	-	-	-	-	-	68,735	-	524,392	87,877	-	-
7056	Yes	Yes	-	-	-	-	-	-	-	71,507	-	-	-	-	-
7060	Yes	Yes	-	-	-	-	-	-	-	22,632	-	75,238	24,171	-	-
7064	No	-	-	-	-	-	-	-	-	680,252	680,252	-	-	-	-
7065	Yes	Yes	-	-	-	-	-	-	-	115,422	-	118,611	42,322	-	-
7088	No	-	-	-	-	-	-	-	-	24,084	24,084	-	-	-	-
7099	Yes	Yes	-	-	-	-	-	-	-	23,983	23,983	-	-	-	-
7100	Yes	Yes	-	-	-	-	-	-	-	42,934	-	92,216	52,971	-	-
7101	No	-	-	-	-	-	-	-	-	145,662	77,599	-	-	-	-
7114	Yes	Yes	-	-	-	-	-	-	-	31,154	-	176,993	60,459	-	-
7115	Yes	Yes	-	-	-	-	-	-	-	29,870	-	51,435	34,789	-	-
7117	Yes	No	-	-	-	-	-	-	-	106,236	-	619,524	109,505	-	-
7118	No	-	-	-	-	-	-	-	-	726,416	726,416	-	-	-	-
7120	No	-	-	-	-	-	-	-	-	63,951	63,951	-	-	-	-
8000	No	-	-	-	-	-	-	-	-	4,213,344	4,213,344	-	-	-	-
8006	Yes	Yes	-	-	-	-	-	-	-	82,963	-	146,043	64,673	-	-
8026	Yes	Yes	-	-	-	-	-	-	-	85,373	-	410,094	195,489	-	-
8031	No	-	-	-	-	-	-	-	-	899,167	-	702,151	116,012	-	-
8051	Yes	Yes	-	-	-	-	-	-	-	129,917	-	-	-	-	-
8054	Yes	Yes	-	-	-	-	-	-	-	46,033	-	209,019	63,997	-	-
8066	No	-	-	-	-	-	-	-	-	118,707	118,707	-	-	-	-
8087	No	-	-	-	-	-	-	-	-	18,791	557	-	-	-	-
8104	Yes	Yes	-	-	-	-	-	-	-	128,042	-	123,749	20,446	-	-
8105	No	-	-	-	-	-	-	-	-	1,680,715	-	726,432	120,024	-	-
9007	Yes	Yes	-	-	-	-	-	-	-	103,965	-	237,025	77,742	-	-
9017	Yes	No	-	-	-	-	-	-	-	36,036	-	412,575	45,567	-	-
9026	No	-	-	-	-	-	-	-	-	158,705	158,705	-	-	-	-
9045	No	-	-	-	-	-	-	-	-	28,828	28,828	-	-	-	-
9057	Yes	Yes	-	-	-	-	-	-	-	57,523	-	23,037	68,910	-	-
9062	Yes	No	-	-	-	-	-	-	-	156,158	-	307,804	23,786	-	-
9072	No	-	-	-	-	-	-	-	-	40,868	40,868	-	-	-	-

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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2016 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
	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 31a - line 31b + line 32a + line 32b - line 33)	Balances used to offset funding requirement: Carryover balance	Balances used to offset funding requirement: Prefunding balance	Balances used to offset funding requirement: Total balance	Additional cash requirements (line 34 minus line 35(3))	Contributions allocated toward minimum required contribution for current year, adjusted to valuation date (line 19c)	total Interest-adjusted excess contributions for current year	Portion of excess contribution attributable to use of prefunding and funding standard carryover balances	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	Unpaid minimum required contribution for all years	Alternative amortization schedule elected under Pension Relief Act of 2010	Eligible plan year(s) for which the election in line 41a was made	Amount of acceleration adjustment	Excess installment acceleration amont to be carried over to future plan years
Employer Number																
6107			-	-	-	-	-	29,610	29,610	-	-	-				
6110			831,767	-	-	-	831,767	833,590	1,823	-	-	-				
6113			41,625	-	-	-	41,625	87,502	45,877	-	-	-				
6115			2,401	-	-	-	2,401	46,980	44,579	-	-	-				
6116			183,548	-	-	-	183,548	183,663	115	-	-	-				
6120			-	-	-	-	-	34,000	34,000	-	-	-				
6121			51,751	-	-	-	51,751	51,856	105	-	-	-				
6124			115,684	-	-	-	115,684	643,009	527,325	-	-	-				
6125			1,705,279	-	-	-	1,705,279	1,710,511	5,232	-	-	-				
6126			138,905	-	113,420	113,420	25,485	25,789	304	304	-	-				
6129			98,643	-	-	-	98,643	99,945	1,302	-	-	-				
6130			130,012	-	-	-	130,012	130,316	304	-	-	-	15 years	2010, 2011	-	-
6132			25,716	-	-	-	25,716	25,769	53	-	-	-				
6135			151,129	-	-	-	151,129	151,502	373	-	-	-	15 years	2011	-	-
6136			42,107	-	-	-	42,107	42,502	395	-	-	-				
6138			-	-	-	-	-	353,540	353,540	-	-	-				
6140			26,417	-	-	-	26,417	32,715	6,298	-	-	-				
6141			134,421	-	-	-	134,421	296,786	162,365	-	-	-				
6142			231,650	-	-	-	231,650	1,329,337	1,097,687	-	-	-				
6143			82,827	-	-	-	82,827	193,371	110,544	-	-	-				
7000			-	-	-	-	-	13,384,213	13,384,213	-	-	-				
7011			-	-	-	-	-	991,068	991,068	-	-	-				
7015			120,613	-	-	-	120,613	121,124	511	-	-	-	15 years	2010, 2011	-	-
7018*			349,163	-	-	-	349,163	3,976,746	3,627,583	-	-	-				
7027			214,604	-	-	-	214,604	560,756	346,152	-	-	-				
7031			147,699	-	-	-	147,699	148,405	706	-	-	-	15 years	2010, 2011	-	-
7048			156,612	-	-	-	156,612	264,351	107,739	-	-	-	15 years	2011	-	-
7056			71,507	-	-	-	71,507	181,533	110,026	-	-	-				
7060			46,803	-	-	-	46,803	47,064	261	-	-	-				
7064			-	-	-	-	-	1,120,533	1,120,533	-	-	-				
7065			157,744	-	-	-	157,744	158,838	1,094	-	-	-				
7088			-	-	-	-	-	40,943	40,943	-	-	-				
7099			-	-	-	-	-	70,941	70,941	-	-	-				
7100			95,905	-	-	-	95,905	96,457	552	-	-	-				
7101			68,063	-	-	-	68,063	108,725	40,662	-	-	-				
7114			91,613	-	-	-	91,613	92,057	444	-	-	-				
7115			64,659	-	-	-	64,659	65,244	585	-	-	-				
7117			215,741	-	-	-	215,741	215,815	74	-	-	-				
7118			-	-	-	-	-	999,186	999,186	-	-	-				
7120			-	-	-	-	-	183,984	183,984	-	-	-				
8000			-	-	-	-	-	1,226,115	1,226,115	-	-	-				
8006			147,636	-	-	-	147,636	147,802	166	-	-	-				
8026			280,862	-	-	-	280,862	282,151	1,289	-	-	-				
8031			1,015,179	-	-	-	1,015,179	1,018,083	2,904	-	-	-				
8051			129,917	-	-	-	129,917	130,465	548	-	-	-				
8054			110,030	-	-	-	110,030	110,807	777	-	-	-				
8066			-	-	-	-	-	65,475	65,475	-	-	-				
8087			18,234	-	-	-	18,234	18,907	673	-	-	-				
8104			148,488	-	-	-	148,488	149,000	512	-	-	-				
8105			1,800,739	-	-	-	1,800,739	1,964,334	163,595	-	-	-				
9007			181,707	-	-	-	181,707	182,787	1,080	-	-	-				
9017			81,603	-	-	-	81,603	81,842	239	-	-	-	15 years	2010, 2011	-	-
9026			-	-	-	-	-	158,705	158,705	-	-	-				
9045			-	-	-	-	-	48,564	48,564	-	-	-				
9057			126,433	-	-	-	126,433	127,135	702	-	-	-				
9062			179,944	-	-	-	179,944	180,359	415	-	-	-	15 years	2010, 2011	-	-
9072			-	-	-	-	-	8,789	8,789	-	-	-				

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2016 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)
9074	7/1/2016	8,690,134	8,690,134	6	2,465,438	12	641,390	87,116	6,063,644	53	6,150,760	71	9,257,588	o	
9076	7/1/2016	6,696,225	6,696,225	3	1,149,063	7	558,370	15,948	3,635,956	24	3,651,904	34	5,359,337	o	
9077	7/1/2016	1,699,991	1,699,991	3	458,638	3	195,589	11,357	872,986	10	884,343	16	1,538,570	o	
9080	7/1/2016	1,887,444	1,887,444	5	537,133	8	36,852	17,183	1,767,973	34	1,785,156	47	2,359,141	o	
9082	7/1/2016	3,382,174	3,382,174	14	932,781	12	609,112	4,409	1,282,841	13	1,287,250	39	2,829,143	o	
9083	7/1/2016	2,621,603	2,621,603	7	378,911	7	84,933	13,456	1,518,723	53	1,532,179	67	1,996,023	o	
9084	7/1/2016	10,464,287	10,464,287	31	5,348,866	22	849,814	101,284	3,489,823	22	3,591,107	75	9,789,787	o	
9085	7/1/2016	4,344,293	4,344,293	2	147,507	13	132,353	14,701	4,937,276	73	4,951,977	88	5,231,837	o	
9087	7/1/2016	1,710,793	1,710,793	1	10,222	3	146,120	27,823	1,346,827	16	1,374,650	20	1,530,992	o	
10000	7/1/2016	59,519,614	59,519,614	75	19,561,027	139	10,979,557	196,245	25,779,811	109	25,976,056	323	56,516,640	o	
10008*	7/1/2016	18,046,152	18,046,152	16	4,665,660	6	2,040,351	12,207	6,935,052	21	6,947,259	43	13,653,270	o	
10019	7/1/2016	1,809,542	1,809,542	8	1,330,473	5	168,145	5,465	462,855	10	468,320	23	1,986,938	o	
10022	7/1/2016	4,019,783	4,019,783	3	1,401,573	3	609,084	11,294	2,419,333	4	2,430,627	10	4,441,284	o	
10026	7/1/2016	7,777,898	7,777,898	6	1,377,253	24	765,898	29,472	3,893,523	53	3,922,995	83	6,066,146	o	
10031	7/1/2016	8,184,814	8,184,814	20	3,175,636	38	1,797,547	10,318	2,146,124	30	2,156,442	88	7,129,625	o	
10035	7/1/2016	5,548,047	5,548,047	11	1,582,497	20	735,244	69,410	3,755,098	82	3,824,508	113	6,142,249	o	
10038	7/1/2016	3,901,390	3,901,390	20	2,245,057	25	841,343	526	903,862	12	904,388	57	3,990,788	o	
10047	7/1/2016	2,905,187	2,905,187	25	1,354,659	21	998,899	2,073	727,087	16	729,160	62	3,082,718	o	
10048	7/1/2016	813,805	813,805	2	694,485	3	121,590	122	85,585	4	85,707	9	901,782	o	
10049	7/1/2016	1,520,583	1,520,583	1	768,146	2	102,259	127	1,025,503	10	1,025,630	13	1,896,035	o	
10051	7/1/2016	3,988,358	3,988,358	26	1,214,383	26	562,703	4,965	2,584,694	32	2,589,659	84	4,366,745	o	
11009	7/1/2016	10,163,129	10,163,129	11	1,490,478	54	866,752	63,214	8,132,315	161	8,195,529	226	10,552,759	o	
11018	7/1/2016	1,523,072	1,523,072	-	-	8	66,468	73,148	1,546,362	45	1,619,510	53	1,685,978	o	
12000	7/1/2016	60,034,547	60,034,547	55	22,054,459	158	24,311,975	133,719	9,002,477	16	9,136,196	229	55,502,630	o	
12004	7/1/2016	14,558,017	14,558,017	19	4,872,125	74	4,473,595	673	4,350,429	47	4,351,102	140	13,696,822	o	
12026	7/1/2016	47,163,404	47,163,404	49	21,365,189	53	3,713,903	310,861	15,244,953	117	15,555,814	219	40,634,906	o	
12028	7/1/2016	13,576,907	13,576,907	36	8,110,765	39	2,017,670	13,769	2,953,601	47	2,967,370	122	13,095,805	o	
12033	7/1/2016	2,905,216	2,905,216	14	1,064,958	6	252,302	4,275	1,300,595	9	1,304,870	29	2,622,130	o	
12042	7/1/2016	1,119,157	1,119,157	2	203,979	6	219,559	268	819,612	6	819,900	14	1,243,438	o	
12043	7/1/2016	3,006,566	3,006,566	3	339,550	5	555,414	17,326	2,020,131	25	2,037,457	33	2,932,421	o	
13000	7/1/2016	579,384,916	579,384,916	728	358,325,585	629	71,490,474	112,001	154,052,536	224	154,164,537	1,581	583,980,596	o	
13001	7/1/2016	38,769,253	38,769,253	25	12,906,598	76	8,468,615	658,935	12,198,751	87	12,857,686	188	34,232,899	o	
13002**	7/1/2016	43,663,661	43,663,661	33	11,193,626	53	4,474,964	825,318	17,633,936	205	18,459,254	291	34,127,844	o	
109000	7/1/2016	65,215,618	65,215,618	56	24,520,175	189	17,129,140	1,628,151	26,271,777	96	27,899,928	341	69,549,243	o	
Orphans	7/1/2016	-	-	4,861	-	5,318	-	-	-	-	-	10,179	-	o	
Continuing Employer Total		3,291,788,923	3,291,788,923	10,662	1,365,836,907	14,428	558,635,445	28,150,289	1,190,705,221	11,502	1,218,855,510	36,592	3,143,327,862		-
Continuing and New Employer Total		3,291,788,923	3,291,788,923	10,662	1,365,836,907	14,428	558,635,445	28,150,289	1,190,705,221	11,502	1,218,855,510	36,592	3,143,327,862		-

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** Liabilities of \$6,912,721 and assets of \$6,398,785 merged in on 10/1/2016

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, 2016
EIN: 13-5645888
PN: 333

2016 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)
	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
9074		6.08%	524,319	261,320	-	80,938	-	200,382	-	3.74%	7,494	-	8,388	6.28%	527
9076		6.14%	53,489	101,776	-	-	-	101,776	-	3.27%	3,328	-	234,539	6.34%	14,870
9077		6.07%	70,205	203,253	30,905	-	-	203,253	30,905	2.95%	5,996	912	43,075	6.27%	2,701
9080		6.17%	63,858	-	-	-	-	-	-	3.95%	-	-	9,512	6.36%	605
9082		6.03%	31,507	86,944	69,204	-	-	86,944	69,204	3.84%	3,339	2,657	30,107	6.23%	1,876
9083		6.11%	42,251	5,014	64,114	-	-	5,014	64,114	2.77%	139	1,776	97,880	6.30%	6,166
9084		6.07%	247,410	687,465	-	-	-	687,465	-	4.82%	33,136	-	242,504	6.26%	15,181
9085		6.19%	124,774	-	-	-	-	-	-	2.39%	-	-	715	6.38%	46
9087		6.26%	161,782	186,506	111,021	37,605	-	148,901	111,021	2.46%	3,663	2,731	755	6.45%	49
10000		6.17%	2,551,681	-	-	-	-	-	-	3.85%	-	-	502,064	6.35%	31,881
10008*		6.06%	430,702	39,550	260,668	-	-	39,550	260,668	3.98%	1,574	10,375	4,314,076	6.26%	270,062
10019		6.05%	81,857	-	-	-	-	-	-	4.24%	-	-	779	6.23%	49
10022		6.12%	291,942	50	-	-	-	50	-	4.44%	2	-	17,058	6.30%	1,075
10026		6.18%	269,800	1,104,163	371,185	-	-	1,104,163	371,185	3.34%	36,879	12,398	375,781	6.36%	23,900
10031		6.11%	82,671	667,282	-	-	-	667,282	-	4.28%	28,560	-	97,900	6.29%	6,158
10035		6.10%	613,478	181,809	-	-	-	181,809	-	4.11%	7,472	-	1,260	6.28%	79
10038		6.09%	62,813	19,361	-	-	-	19,361	-	4.84%	937	-	16,928	6.28%	1,063
10047		6.05%	54,974	39	-	-	-	39	-	4.52%	2	-	273	6.25%	17
10048		6.02%	16,347	-	-	1	-	-	-	2.55%	-	-	241	6.20%	15
10049		6.01%	39,152	-	-	-	-	-	-	5.21%	-	-	353	6.21%	22
10051		6.19%	239,735	-	125,736	-	66,386	-	59,350	3.87%	-	2,297	23	6.36%	1
11009		6.31%	1,132,050	-	965,647	-	-	-	965,647	3.12%	-	30,128	5,934	6.50%	386
11018		6.25%	204,061	-	-	-	-	-	-	2.31%	-	-	192	6.41%	12
12000		6.15%	1,501,488	1	-	-	-	1	-	3.80%	-	-	907,092	6.32%	57,328
12004		6.13%	174,658	-	1,083,016	-	-	-	1,083,016	4.21%	-	45,595	155,805	6.29%	9,801
12026		6.10%	984,584	3,025,790	-	-	-	3,025,790	-	4.35%	131,622	-	1,993,517	6.28%	125,193
12028		6.09%	169,320	155	588,406	-	-	155	588,406	5.29%	8	31,127	366,400	6.28%	23,010
12033		6.06%	79,669	-	171,297	-	-	-	171,297	4.21%	-	7,212	113,067	6.26%	7,078
12042		6.07%	25,983	-	12,603	-	12,575	-	28	3.02%	-	1	61,893	6.27%	3,881
12043		6.16%	220,983	6,339	-	-	-	6,339	-	3.07%	195	-	164,069	6.36%	10,435
13000		6.05%	15,588,402	-	-	-	-	-	-	4.90%	-	-	5,331,374	6.25%	333,211
13001		6.23%	1,689,859	1,133,860	-	-	-	1,133,860	-	3.91%	44,334	-	2,062,406	6.39%	131,788
13002**		6.16%	1,912,326	-	2,074,263	-	2,021,678	-	52,585	4.32%	-	2,272	12,222,635	6.34%	774,915
109000		6.22%	3,326,030	-	-	-	-	-	-	4.30%	-	-	10,013	6.39%	640
Orphans		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Continuing Employer Total	-	6.13%	119,933,605	37,208,407	25,474,138	628,987	2,919,703	36,579,420	22,554,435	4.17%	1,481,189	848,998	92,284,505	6.31%	5,825,379
Continuing and New Employer Total	-	6.13%	119,933,605	37,208,407	25,474,138	628,987	2,919,703	36,579,420	22,554,435	4.17%	1,481,189	848,998	92,284,505	6.31%	5,825,379

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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, 2016
EIN: 13-5645888
PN: 333

2016 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
	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
Employer Number															
9074	8,915	-	-	-	207,876	-	91.62%	91.62%	98.68%		600,000	-	-	-	588,875
9076	249,409	-	-	-	105,104	-	122.98%	124.94%	127.95%		55,247	-	-	-	53,826
9077	45,776	-	-	-	209,249	31,817	94.82%	110.49%	111.47%		72,000	-	-	-	70,366
9080	10,117	-	-	-	-	-	80.00%	80.00%	83.96%		224,695	-	-	-	219,325
9082	31,983	-	-	-	90,283	71,861	113.81%	119.54%	122.07%		32,524	-	-	-	31,596
9083	104,046	-	-	-	5,153	65,890	127.78%	131.34%	131.54%		100,000	-	-	-	98,027
9084	257,685	-	-	-	720,601	-	99.52%	106.88%	111.93%		350,000	-	-	-	341,923
9085	761	-	-	-	-	-	83.03%	83.03%	91.70%		301,557	-	-	-	293,471
9087	804	-	-	-	152,564	113,752	94.34%	111.74%	116.29%		140,000	-	-	-	136,039
10000	533,945	-	-	-	-	-	105.31%	105.31%	110.83%		6,350,000	-	-	-	6,123,020
10008*	4,584,138	-	-	-	41,124	271,043	129.88%	132.17%	100.52%		102,103	22,551	-	-	99,303
10019	828	-	-	-	-	-	91.07%	91.07%	95.35%		112,950	-	-	-	109,097
10022	18,133	-	-	-	52	-	90.50%	90.50%	91.02%		408,000	-	-	-	397,830
10026	399,681	-	-	-	1,141,042	383,583	103.08%	123.33%	119.98%		99,707	-	-	-	96,905
10031	104,058	-	-	-	695,842	-	105.04%	114.80%	115.70%		85,374	-	-	-	83,041
10035	1,339	-	169,259	-	20,022	-	90.00%	87.24%	92.90%		768,135	-	-	-	747,766
10038	17,991	-	-	-	20,298	-	97.25%	97.25%	100.93%		64,861	-	-	-	63,063
10047	290	-	-	-	41	-	94.23%	94.23%	95.96%		126,969	-	-	-	123,926
10048	256	-	-	-	-	-	90.24%	90.24%	96.27%		32,476	-	-	-	31,681
10049	375	-	-	-	-	-	80.19%	80.19%	81.67%		77,682	-	-	-	75,010
10051	24	-	-	-	-	61,647	89.92%	89.92%	92.65%		300,000	-	-	-	291,013
11009	6,320	-	-	330,130	-	665,645	90.00%	86.87%	93.99%		658,718	-	-	-	642,907
11018	204	-	-	-	-	-	90.33%	90.33%	106.85%		238,700	-	-	-	232,034
12000	964,420	-	-	-	1	-	108.16%	108.16%	113.28%		908,396	-	-	-	861,211
12004	165,606	-	-	-	-	1,128,611	98.04%	106.28%	98.78%		599,260	-	-	-	583,646
12026	2,118,710	-	-	-	3,157,412	-	108.29%	116.06%	115.82%		1,820,138	-	-	-	1,780,240
12028	389,410	-	-	-	163	619,533	98.94%	103.67%	98.20%		540,000	-	-	-	527,799
12033	120,145	-	-	-	-	178,509	103.98%	110.79%	100.93%		180,000	-	-	-	175,119
12042	65,774	-	-	-	-	29	90.00%	84.74%	88.50%		45,267	-	-	-	44,286
12043	174,504	-	-	-	6,534	-	102.30%	102.52%	111.06%		213,402	-	-	-	207,966
13000	5,664,585	-	-	-	-	-	99.21%	99.21%	103.81%		164,939,319	-	-	-	154,095,086
13001	2,194,194	-	-	-	1,178,194	-	109.80%	113.25%	114.39%		2,174,640	-	-	-	2,128,674
13002**	12,997,550	-	-	-	-	54,857	127.78%	89.69%	90.23%		1,718,941	-	-	-	1,669,501
109000	10,653	-	-	-	-	-	93.76%	93.76%	95.09%		7,028,525	-	-	-	6,739,720
Orphans															
Continuing Employer Total	98,109,884	5,912,198	169,259	1,170,965	37,891,350	28,144,666	102.62%	104.26%	106.26%		367,119,418	209,634	-	-	348,261,338
Continuing and New Employer Total	98,109,884	5,912,198	169,259	1,170,965	37,891,350	28,144,666	102.62%	104.26%	106.26%		367,119,418	209,634	-	-	348,261,338

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Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2016
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2016 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
9074	Yes	Yes	-	-	-	-	-	-	-	524,319	-	775,330	135,770	-	-
9076	No		-	-	-	-	-	-	-	53,489	53,489	-	-	-	-
9077	Yes	Yes	-	-	-	-	-	-	-	70,205	-	-	-	-	-
9080	Yes	Yes	-	-	-	-	-	-	-	63,858	-	471,697	154,340	-	-
9082	No		-	-	-	-	-	-	-	31,507	31,507	-	-	-	-
9083	No		-	-	-	-	-	-	-	42,251	42,251	-	-	-	-
9084	No		-	-	-	-	-	-	-	247,410	-	-	-	-	-
9085	Yes	No	-	-	-	-	-	-	-	124,774	-	887,544	167,707	-	-
9087	No		-	-	-	-	-	-	-	161,782	-	-	-	-	-
10000	No		-	-	-	-	-	-	-	2,551,681	2,551,681	-	-	-	-
10008*	No		-	-	-	-	-	-	-	430,702	430,702	-	-	-	-
10019	Yes	Yes	-	-	-	-	-	-	-	81,857	-	177,396	26,716	-	-
10022	Yes	Yes	-	-	-	-	-	-	-	291,942	-	421,553	104,701	-	-
10026	No		-	-	-	-	-	-	-	269,800	187,127	-	-	-	-
10031	No		-	-	-	-	-	-	-	82,671	82,671	-	-	-	-
10035	Yes	Yes	-	-	-	-	-	-	-	613,478	-	614,224	132,585	-	-
10038	No		-	-	-	-	-	-	-	62,813	-	109,696	18,124	-	-
10047	Yes	Yes	-	-	-	-	-	-	-	54,974	-	177,572	68,464	-	-
10048	Yes	No	-	-	-	-	-	-	-	16,347	-	87,977	15,160	-	-
10049	Yes	Yes	-	-	-	-	-	-	-	39,152	-	375,452	35,516	-	-
10051	Yes	Yes	-	-	-	-	-	-	-	239,735	-	440,034	79,161	-	-
11009	Yes	Yes	-	-	-	-	-	-	-	1,132,050	-	1,055,275	174,356	-	-
11018	No		-	-	-	-	-	-	-	204,061	-	162,906	26,916	-	-
12000	No		-	-	-	-	-	-	-	1,501,488	1,501,488	-	-	-	-
12004	Yes	Yes	-	-	-	-	-	-	-	174,658	-	1,126,334	160,354	-	-
12026	No		-	-	-	-	-	-	-	984,584	984,584	-	-	-	-
12028	Yes	Yes	-	-	-	-	-	-	-	169,320	-	-	-	-	-
12033	No		-	-	-	-	-	-	-	79,669	79,669	-	-	-	-
12042	Yes	Yes	-	-	-	-	-	-	-	25,983	-	124,310	18,095	-	-
12043	No		-	-	-	-	-	-	-	220,983	67,611	-	-	-	-
13000	No		-	-	-	-	-	-	-	15,588,402	-	4,595,680	759,314	-	-
13001	No		-	-	-	-	-	-	-	1,689,859	1,689,859	-	-	-	-
13002**	Yes	Yes	-	-	-	-	-	-	-	1,912,326	1,883,063	513,937	168,021	-	-
109000	Yes	Yes	-	-	-	-	-	-	-	3,326,030	-	4,333,625	780,467	-	-
Orphans	No		-	-	-	-	-	-	-	-	-	-	-	-	-
Continuing Employer Total			-	-	-	-	-	-	-	119,933,605	57,194,941	68,996,464	13,525,222	-	-
Continuing and New Employer Total	Yes	No	-	-	-	-	-	-	-	119,933,605	57,194,941	68,996,464	13,525,222	-	-

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Valuation Date: July 1, 2016
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2016 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
	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 31a - line 31b + line 32a + line 32b - line 33)	Balances used to offset funding requirement: Carryover balance	Balances used to offset funding requirement: Prefunding balance	Balances used to offset funding requirement: Total balance	Additional cash requirements (line 34 minus line 35(3))	Contributions allocated toward minimum required contribution for current year, adjusted to valuation date (line 19c)	total Interest-adjusted excess contributions for current year	Portion of excess contribution attributable to use of prefunding and funding standard carryover balances	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	Unpaid minimum required contribution for all years	Alternative amortization schedule elected under Pension Relief Act of 2010	Eligible plan year(s) for which the election in line 41a was made	Amount of acceleration adjustment	Excess installment acceleration amont to be carried over to future plan years
Employer Number																
9074			660,089	76,574	-	76,574	583,515	588,875	5,360	5,360	-	-				
9076			-	-	-	-	-	53,826	53,826	-	-	-				
9077			70,205	48,163	-	48,163	22,042	70,366	48,324	48,163	-	-				
9080			218,198	-	-	-	218,198	219,325	1,127	-	-	-				
9082			-	-	-	-	-	31,596	31,596	-	-	-				
9083			-	-	-	-	-	98,027	98,027	-	-	-				
9084			247,410	-	-	-	247,410	341,923	94,513	-	-	-				
9085			292,481	-	-	-	292,481	293,471	990	-	-	-				
9087			161,782	26,319	-	26,319	135,463	136,039	576	576	-	-				
10000			-	-	-	-	-	6,123,020	6,123,020	-	-	-				
10008*			-	-	-	-	-	99,303	99,303	-	-	-				
10019			108,573	-	-	-	108,573	109,097	524	-	-	-	15 years	2010	-	-
10022			396,643	52	-	52	396,591	397,830	1,239	52	-	-				
10026			82,673	-	-	-	82,673	96,905	14,232	-	-	-				
10031			-	-	-	-	-	83,041	83,041	-	-	-				
10035			746,063	-	-	-	746,063	747,766	1,703	-	-	-				
10038			80,937	18,123	-	18,123	62,814	63,063	249	249	-	-				
10047			123,438	-	-	-	123,438	123,926	488	-	-	-				
10048			31,507	-	-	-	31,507	31,681	174	-	-	-	15 years	2010, 2011	-	-
10049			74,668	-	-	-	74,668	75,010	342	-	-	-	15 years	2010, 2011	-	-
10051			318,896	-	27,883	27,883	291,013	291,013	-	-	-	-				
11009			1,306,406	-	664,753	664,753	641,653	642,907	1,254	1,254	-	-				
11018			230,977	-	-	-	230,977	232,034	1,057	-	-	-				
12000			-	-	-	-	-	861,211	861,211	-	-	-				
12004			335,012	-	-	-	335,012	583,646	248,634	-	-	-	15 years	2010	-	-
12026			-	-	-	-	-	1,780,240	1,780,240	-	-	-				
12028			169,320	-	-	-	169,320	527,799	358,479	-	-	-				
12033			-	-	-	-	-	175,119	175,119	-	-	-				
12042			44,078	-	29	29	44,049	44,286	237	29	-	-	15 years	2010	-	-
12043			153,372	-	-	-	153,372	207,966	54,594	-	-	-				
13000			16,347,716	-	-	-	16,347,716	154,095,086	137,747,370	-	-	-				
13001			-	-	-	-	-	2,128,674	2,128,674	-	-	-				
13002**			197,284	-	-	-	197,284	1,669,501	1,472,217	-	-	-	15 years	2010	-	-
109000			4,106,497	-	-	-	4,106,497	6,739,720	2,633,223	-	-	-				
Orphans			-	-	-	-	-	-	-	-	-	-				
Continuing Employer Total		-	76,263,886	2,249,046	3,062,644	5,311,690	70,952,196	348,261,338	277,309,142	429,177	-	-				
Continuing and New Employer Total		-	76,263,886	2,249,046	3,062,644	5,311,690	70,952,196	348,261,338	277,309,142	429,177	-	-	15 years	2010, 2011		

* Employers withdrawn from the plan between July 1, 2016 and June 30, 2017.

** Liabilities of \$6,912,721 and assets of \$6,398,785 merged in on 10/1/2016

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, 2016
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, 2016

The prior year Funding Standard Carryover Balance was \$37,851,394 on line 13(a) of the prior year Schedule SB and is \$37,208,407 on line 7(a) of the current year Schedule SB. The difference of \$(642,987) is due to the withdrawal of employers #1072, #5002, and #8103.

Please refer to the chart below for additional details by employer.

Employer	2015 Schedule SB Line 13(a)	2016 Schedule SB Line 7(a)	Difference
1072	\$ 11,362	\$ N/A	\$ (11,362)
5002	588,873	N/A	(588,873)
8103	42,752	N/A	(42,752)
Continuing ERs	37,208,407	37,208,407	(0)
Total	\$ 37,851,394	\$ 37,208,407	\$ (642,987)

The prior year Funding Standard Prefunding Balance was \$25,824,190 on line 13(b) of the prior year Schedule SB and is \$25,474,138 on line 7(b) of the current year Schedule SB. The difference of \$(350,052) is due to the withdrawal of employer #5002, and #8103.

Please refer to the chart below for additional details by employer.

Employer	2015 Schedule SB Line 13(b)	2016 Schedule SB Line 7(b)	Difference
5002	\$ 129,612	N/A	\$ (129,612)
8103	220,440	N/A	(220,440)
Continuing ERs	25,474,138	25,474,138	(0)
Total	\$ 25,824,190	\$ 25,474,138	\$ (350,052)

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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.

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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 \$99,891,539 on line 38a of the prior year Schedule SB and is \$92,284,505 on line 11a(b) of the current year Schedule SB. The difference of \$(7,607,034) is due to the withdrawal of employers #1072, #5002, #6071, #6087, and #8103.

Please refer to the chart below for additional details by employer.

Employer	2015 Schedule SB Line 38a	2016 Schedule SB Line 11a(b)	Difference
1072	\$ 428,778	\$ N/A	\$ (428,778)
5002	114,482	N/A	(114,482)
6071	1,596,480	N/A	(1,596,480)
6087	5,136,831	N/A	(5,136,831)
8103	330,463	N/A	(330,463)
Other Continuing ERs	92,284,505	92,284,505	(0)
Total	\$ 99,891,539	\$ 92,284,505	\$ (7,607,034)

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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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, 2016
EIN: 13-5645888
PN: 333

2016 FORM 5500 SCHEDULE SB, LINE 18B
SCHEDULE OF EMPLOYER CONTRIBUTIONS FOR PLAN YEAR JULY 01, 2016 TO JUNE 30, 2017

TOTAL EMPLOYER CONTRIBUTIONS: \$ 367,119,418

Employer Number	Date	Contribution Amount
1000	12/12/2016	\$ 625,497
1000	12/22/2016	\$ 5,000,000
1000	12/18/2017	\$ 6,200,000
1001	10/11/2016	\$ 160,821
1001	12/13/2016	\$ 574,505
1004	12/8/2016	\$ 49,617
1006	12/8/2016	\$ 426,314
1007	10/11/2016	\$ 254,941
1007	12/20/2016	\$ 911,158
1019	10/14/2016	\$ 125,400
1019	12/27/2016	\$ 158,995
1019	3/1/2017	\$ 158,995
1019	5/19/2017	\$ 158,995
1020	12/21/2016	\$ 187,000
1024	9/28/2016	\$ 14,991
1024	12/5/2016	\$ 69,009
1025	12/19/2016	\$ 41,717
1027	12/30/2016	\$ 275,759
1030	10/21/2016	\$ 26,840
1030	12/13/2016	\$ 32,470
1030	2/9/2017	\$ 32,470
1030	5/9/2017	\$ 32,470
1032	10/14/2016	\$ 80,000
1032	12/29/2016	\$ 265,000
1034	9/29/2016	\$ 98,724
1034	11/28/2016	\$ 431,740
1046	9/30/2016	\$ 100,000
1046	3/28/2017	\$ 400,055
1046	4/21/2017	\$ 200,000
1055	10/12/2016	\$ 216,491
1055	11/1/2016	\$ 764,388
1063	10/19/2016	\$ 10,493
1063	12/21/2016	\$ 288,000
1064	11/22/2016	\$ 57,373
1069	9/27/2016	\$ 30,575
1069	12/29/2016	\$ 139,164
1070	10/12/2016	\$ 72,435
1070	12/8/2016	\$ 423,475
1073	11/30/2016	\$ 620,000
1074	10/7/2016	\$ 179,105
1074	12/23/2016	\$ 2,658,312
1077	9/28/2016	\$ 47,417
1077	1/10/2017	\$ 175,793
1079	11/10/2016	\$ 654,108
1079	11/7/2017	\$ 440,000
1080	9/30/2016	\$ 385,531
1080	12/28/2016	\$ 5,583,859
1082	11/8/2016	\$ 1,704,829
1082	12/4/2017	\$ 1,470,000
1082	3/7/2018	\$ 750,000
1083	10/11/2016	\$ 41,227
1083	12/13/2016	\$ 147,257
1086	12/21/2016	\$ 100,000
1088	12/13/2016	\$ 323,603
2000	12/20/2016	\$ 1,400,000
2000	12/21/2017	\$ 6,200,000
2003	8/1/2016	\$ 1,000,000
2003	12/27/2016	\$ 1,600,000
2003	8/1/2017	\$ 1,500,000
2003	11/20/2017	\$ 1,025,000
2006	12/2/2016	\$ 1,235,438
2009	9/28/2016	\$ 15,497
2009	1/12/2017	\$ 55,326
2012	12/7/2016	\$ 1,071,814
2018	9/29/2016	\$ 40,481
2018	12/21/2016	\$ 275,601

Employer Number	Date	Contribution Amount
2019	9/28/2016	\$ 130,261
2019	12/22/2016	\$ 917,476
2022	12/23/2016	\$ 500,000
2022	12/27/2017	\$ 375,000
2023	12/20/2016	\$ 35,331
2026	12/14/2016	\$ 350,000
2027	10/5/2016	\$ 11,890
2027	1/19/2017	\$ 45,000
2029	10/6/2016	\$ 36,254
2029	12/13/2016	\$ 129,481
2030	1/5/2017	\$ 4,227,164
2032	12/1/2016	\$ 1,400,000
2032	12/6/2017	\$ 1,600,000
2033	11/8/2016	\$ 319,459
2034	12/28/2016	\$ 180,981
2037	11/30/2016	\$ 245,500
2038	12/13/2016	\$ 108,108
2039	10/14/2016	\$ 815,946
2039	1/5/2017	\$ 1,750,000
3000	12/16/2016	\$ 5,424,853
3000	3/27/2017	\$ 4,000,000
3011	12/29/2016	\$ 43,063
3012	10/13/2016	\$ 387,839
3012	12/14/2016	\$ 1,778,702
3019	10/12/2016	\$ 75,000
3019	12/21/2016	\$ 75,000
3019	2/17/2017	\$ 75,000
3019	5/23/2017	\$ 75,000
3023	12/8/2016	\$ 390,032
3031	12/23/2016	\$ 49,515
3032	12/15/2016	\$ 1,185,403
3036	12/28/2016	\$ 10,510
3036	2/24/2017	\$ 10,510
3036	5/30/2017	\$ 10,510
3054	10/7/2016	\$ 78,773
3054	12/30/2016	\$ 288,841
3063	9/29/2016	\$ 53,221
3063	11/4/2016	\$ 186,125
3069	10/13/2016	\$ 12,555
3069	11/8/2016	\$ 65,816
3073	10/5/2016	\$ 7,038
3073	10/31/2016	\$ 43,378
3074	10/12/2016	\$ 28,589
3074	12/23/2016	\$ 102,101
3077	12/9/2016	\$ 366,235
4000	12/12/2016	\$ 12,250,000
4000	12/27/2017	\$ 10,950,000
4026	10/11/2016	\$ 17,924
4026	1/12/2017	\$ 64,047
4079	10/13/2016	\$ 32,626
4079	12/12/2016	\$ 129,164
4084	9/27/2016	\$ 34,758
4084	12/28/2016	\$ 43,048
4084	2/23/2017	\$ 43,048
4084	6/14/2017	\$ 43,048
4087	10/14/2016	\$ 32,877
4087	12/28/2016	\$ 280,002
4088	12/15/2016	\$ 73,375
4090	12/15/2016	\$ 213,697
4091	10/14/2016	\$ 505,275
4091	12/9/2016	\$ 2,000,000
4091	4/28/2017	\$ 1,420,000
4091	5/8/2017	\$ 3,000,000
4092	12/16/2016	\$ 2,340,737
4094	10/3/2016	\$ 32,677
4094	12/19/2016	\$ 41,052

Employer Number	Date	Contribution Amount
4094	2/6/2017	\$ 41,052
4094	5/2/2017	\$ 41,052
4096	1/18/2017	\$ 55,906
4097	2/2/2017	\$ 39,200
5000	12/16/2016	\$ 6,578,602
5000	12/21/2017	\$ 2,500,000
5001	9/27/2016	\$ 82,861
5001	12/8/2016	\$ 592,000
5010	10/1/2016	\$ 5,394
5010	11/10/2016	\$ 36,632
5021	10/6/2016	\$ 8,005
5021	12/19/2016	\$ 28,586
5026	12/30/2016	\$ 778,918
5034	9/29/2016	\$ 25,177
5034	11/18/2016	\$ 89,858
5042	10/5/2016	\$ 16,085
5042	1/10/2017	\$ 34,181
5042	2/28/2017	\$ 34,181
5042	6/16/2017	\$ 34,181
5044	12/29/2016	\$ 150,000
5045	10/4/2016	\$ 29,731
5045	1/10/2017	\$ 801,970
5047	12/21/2016	\$ 104,651
5050	11/21/2016	\$ 54,765
5051	12/14/2016	\$ 788,305
5065	12/29/2016	\$ 441,417
5065	5/19/2017	\$ 230,000
5079	9/26/2016	\$ 50,000
5080	9/28/2016	\$ 20,953
5080	10/31/2016	\$ 74,793
5083	10/20/2016	\$ 41,173
5083	12/30/2016	\$ 49,772
5083	3/8/2017	\$ 49,772
5083	4/12/2017	\$ 2,826,612
5091	12/5/2016	\$ 252,000
5093	9/30/2016	\$ 9,252
5093	11/10/2016	\$ 40,416
5118	12/8/2016	\$ 23,879
5121	9/27/2016	\$ 132,000
5121	9/28/2016	\$ 41,445
5121	12/29/2016	\$ 41,445
5121	12/30/2016	\$ 132,000
5121	3/28/2017	\$ 132,000
5121	3/29/2017	\$ 41,445
5121	6/12/2017	\$ 41,445
5121	6/27/2017	\$ 132,000
5125	10/5/2016	\$ 21,087
5125	11/29/2016	\$ 25,465
5125	2/13/2017	\$ 25,465
5125	5/18/2017	\$ 25,465
5126	1/6/2017	\$ 250,000
5126	2/10/2017	\$ 250,000
5126	6/7/2017	\$ 250,000
5127	12/9/2016	\$ 94,350
5128	10/31/2016	\$ 28,642
5128	12/22/2016	\$ 34,661
5128	2/1/2017	\$ 34,661
5128	5/11/2017	\$ 34,661
5129	12/23/2016	\$ 1,049,803
5130	10/13/2016	\$ 80,823
5130	1/23/2017	\$ 97,766
5130	3/3/2017	\$ 97,766
5130	5/30/2017	\$ 97,766
6000	9/28/2016	\$ 960,668
6000	12/22/2016	\$ 1,586,312
6000	12/30/2016	\$ 1,250,000

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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PN: 333

2016 FORM 5500 SCHEDULE SB, LINE 18B
SCHEDULE OF EMPLOYER CONTRIBUTIONS FOR PLAN YEAR JULY 01, 2016 TO JUNE 30, 2017

TOTAL EMPLOYER CONTRIBUTIONS: \$ 367,119,418

Employer Number	Date	Contribution Amount
6000	3/29/2017	\$ 856,921
6000	6/30/2017	\$ 856,921
6016	9/30/2016	\$ 13,468
6016	12/30/2016	\$ 16,270
6016	2/28/2017	\$ 16,270
6016	5/31/2017	\$ 16,270
6028	10/6/2016	\$ 27,407
6028	12/19/2016	\$ 111,254
6037	12/22/2016	\$ 92,911
6040	10/25/2016	\$ 9,643
6040	11/4/2016	\$ 34,337
6042	10/7/2016	\$ 13,897
6042	12/23/2016	\$ 26,496
6044	10/7/2016	\$ 8,408
6044	11/4/2016	\$ 74,334
6049	10/11/2016	\$ 20,144
6049	12/28/2016	\$ 72,300
6050	10/12/2016	\$ 76,233
6070	10/12/2016	\$ 3,184
6070	1/30/2017	\$ 11,500
6077	11/1/2016	\$ 1,143,655
6079	10/7/2016	\$ 28,635
6079	12/30/2016	\$ 212,000
6086	10/3/2016	\$ 7,489
6086	12/1/2016	\$ 9,046
6086	2/3/2017	\$ 9,046
6086	5/1/2017	\$ 9,046
6093	1/10/2017	\$ 68,672
6099	10/18/2016	\$ 15,067
6099	12/29/2016	\$ 55,701
6107	12/20/2016	\$ 10,261
6107	2/23/2017	\$ 10,261
6107	5/16/2017	\$ 10,261
6110	10/27/2016	\$ 154,989
6110	12/30/2016	\$ 702,133
6113	12/19/2016	\$ 90,000
6115	11/1/2016	\$ 48,000
6116	9/29/2016	\$ 41,298
6116	1/10/2017	\$ 147,426
6120	1/10/2017	\$ 35,059
6121	10/31/2016	\$ 11,644
6121	12/30/2016	\$ 41,632
6124	9/28/2016	\$ 25,732
6124	10/24/2016	\$ 229,268
6124	11/28/2017	\$ 228,000
6124	12/22/2017	\$ 200,000
6125	10/11/2016	\$ 361,691
6125	12/23/2016	\$ 1,394,367
6126	11/2/2016	\$ 26,311
6129	10/7/2016	\$ 20,955
6129	11/10/2016	\$ 81,045
6130	10/13/2016	\$ 29,253
6130	12/28/2016	\$ 104,552
6132	10/27/2016	\$ 5,786
6132	12/30/2016	\$ 20,691
6135	10/13/2016	\$ 34,004
6135	12/27/2016	\$ 121,527
6136	11/18/2016	\$ 43,460
6138	11/4/2016	\$ 360,984
6140	12/6/2016	\$ 33,580
6141	9/6/2016	\$ 300,000
6142	12/14/2016	\$ 250,000
6142	3/6/2018	\$ 1,200,000
6143	10/14/2016	\$ 18,636
6143	12/21/2016	\$ 180,000
7000	12/6/2016	\$ 7,967,922
7000	8/1/2017	\$ 6,000,000

Employer Number	Date	Contribution Amount
7011	12/27/2016	\$ 1,020,000
7015	10/14/2016	\$ 27,138
7015	12/12/2016	\$ 96,895
7018	9/27/2016	\$ 39,161
7018	10/24/2016	\$ 320,572
7018	2/22/2017	\$ 3,763,209
7027	12/27/2016	\$ 577,126
7031	10/11/2016	\$ 33,232
7031	12/8/2016	\$ 118,682
7048	9/27/2016	\$ 35,238
7048	11/17/2016	\$ 234,713
7056	7/1/2016	\$ 72,543
7056	11/21/2016	\$ 111,524
7060	9/29/2016	\$ 10,531
7060	12/2/2016	\$ 37,596
7064	12/7/2016	\$ 1,149,684
7065	9/28/2016	\$ 35,492
7065	12/1/2016	\$ 42,855
7065	2/27/2017	\$ 42,855
7065	5/2/2017	\$ 42,855
7088	12/6/2016	\$ 42,000
7099	10/13/2016	\$ 13,044
7099	12/17/2016	\$ 59,746
7100	9/27/2016	\$ 21,579
7100	12/1/2016	\$ 77,064
7101	12/2/2016	\$ 111,441
7114	10/5/2016	\$ 20,613
7114	12/8/2016	\$ 73,633
7115	9/30/2016	\$ 14,548
7115	11/4/2016	\$ 51,936
7117	10/18/2016	\$ 39,163
7117	2/1/2017	\$ 61,687
7117	3/30/2017	\$ 61,857
7117	7/7/2017	\$ 61,857
7117	7/13/2017	\$ 270
7118	7/6/2016	\$ 1,000,000
7120	1/23/2017	\$ 190,236
8000	1/19/2017	\$ 836,163
8000	12/28/2017	\$ 456,273
8006	10/11/2016	\$ 33,218
8006	1/6/2017	\$ 118,645
8026	9/27/2016	\$ 63,194
8026	1/9/2017	\$ 76,311
8026	2/1/2017	\$ 76,311
8026	6/14/2017	\$ 76,311
8031	12/29/2016	\$ 1,048,531
8051	10/14/2016	\$ 29,231
8051	12/13/2016	\$ 104,457
8054	9/29/2016	\$ 24,757
8054	12/29/2016	\$ 29,903
8054	2/2/2017	\$ 29,903
8054	4/27/2017	\$ 29,903
8066	12/29/2016	\$ 67,408
8087	12/8/2016	\$ 19,392
8104	10/12/2016	\$ 29,974
8104	12/20/2016	\$ 122,894
8105	10/19/2016	\$ 2,000,000
9007	10/11/2016	\$ 37,521
9007	1/4/2017	\$ 50,578
9007	2/15/2017	\$ 50,578
9007	5/8/2017	\$ 50,578
9017	11/3/2016	\$ 18,361
9017	1/13/2017	\$ 22,217
9017	3/22/2017	\$ 22,217
9017	5/31/2017	\$ 22,217
9026	10/24/2016	\$ 161,704
9045	12/29/2016	\$ 50,000

Employer Number	Date	Contribution Amount
9057	10/11/2016	\$ 28,447
9057	12/2/2016	\$ 101,612
9062	10/13/2016	\$ 41,772
9062	1/19/2017	\$ 49,475
9062	2/27/2017	\$ 50,475
9062	5/15/2017	\$ 45,100
9072	12/1/2016	\$ 9,010
9074	10/4/2016	\$ 148,520
9074	11/1/2016	\$ 451,480
9076	12/8/2016	\$ 55,247
9077	9/27/2016	\$ 15,796
9077	12/6/2016	\$ 56,204
9080	10/13/2016	\$ 45,341
9080	12/7/2016	\$ 179,354
9082	12/29/2016	\$ 32,524
9083	11/1/2016	\$ 100,000
9084	11/23/2016	\$ 350,000
9085	10/24/2016	\$ 48,302
9085	12/22/2016	\$ 253,255
9087	12/21/2016	\$ 140,000
10000	9/1/2016	\$ 3,500,000
10000	8/30/2017	\$ 2,850,000
10008	12/21/2016	\$ 102,103
10019	10/4/2016	\$ 24,429
10019	12/19/2016	\$ 29,507
10019	2/16/2017	\$ 29,507
10019	6/15/2017	\$ 29,507
10022	10/11/2016	\$ 100,000
10022	12/21/2016	\$ 308,000
10026	12/22/2016	\$ 99,707
10031	12/19/2016	\$ 85,374
10035	10/14/2016	\$ 149,576
10035	12/29/2016	\$ 618,559
10038	12/22/2016	\$ 64,861
10047	10/4/2016	\$ 27,774
10047	12/15/2016	\$ 99,195
10048	11/3/2016	\$ 4,973
10048	12/6/2016	\$ 27,503
10049	10/13/2016	\$ 16,800
10049	12/28/2016	\$ 20,294
10049	2/28/2017	\$ 20,294
10049	5/30/2017	\$ 20,294
10051	7/15/2016	\$ 25,000
10051	8/16/2016	\$ 25,000
10051	9/15/2016	\$ 25,000
10051	10/17/2016	\$ 25,000
10051	11/15/2016	\$ 25,000
10051	12/15/2016	\$ 25,000
10051	1/13/2017	\$ 25,000
10051	3/22/2017	\$ 50,000
10051	4/17/2017	\$ 25,000
10051	5/16/2017	\$ 25,000
10051	6/16/2017	\$ 25,000
11009	10/11/2016	\$ 225,502
11009	12/16/2016	\$ 433,216
11018	12/19/2016	\$ 238,700
12000	1/19/2017	\$ 572,817
12000	12/28/2017	\$ 335,579
12004	10/12/2016	\$ 75,378
12004	12/19/2016	\$ 523,882
12026	11/15/2016	\$ 1,820,138
12028	10/7/2016	\$ 40,129
12028	11/23/2016	\$ 499,871
12033	12/19/2016	\$ 180,000
12042	9/29/2016	\$ 12,102
12042	12/1/2016	\$ 33,165
12043	12/6/2016	\$ 213,402

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2016
EIN: 13-5645888
PN: 333

2016 FORM 5500 SCHEDULE SB, LINE 18B
SCHEDULE OF EMPLOYER CONTRIBUTIONS FOR PLAN YEAR JULY 01, 2016 TO JUNE 30, 2017

TOTAL EMPLOYER CONTRIBUTIONS: \$ 367,119,418

Employer Number	Date	Contribution Amount
13000	10/4/2016	\$ 16,598,877
13000	10/5/2017	\$ 148,340,442
13001	9/30/2016	\$ 1,087,320
13001	12/16/2016	\$ 1,087,320
13002	9/8/2016	\$ 50,000
13002	12/30/2016	\$ 1,668,941
109000	10/12/2016	\$ 920,641
109000	12/15/2016	\$ 4,307,884
109000	1/2/2018	\$ 1,800,000

Employer Number	Date	Contribution Amount

Employer Number	Date	Contribution Amount

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institution
Plan Name: Pentegra Defined Benefit Plan for Financial Institution:
Valuation Date: July 1, 2016
EIN: 13-5645888
PN: 333

2016 FORM 5500 SCHEDULE SB, LINE 18C
SCHEDULE OF EMPLOYEE CONTRIBUTIONS FOR PLAN YEAR JULY 01, 2016 TO JUNE 30, 2017

TOTAL EMPLOYEE CONTRIBUTIONS: \$ 209,634

Date	Contribution Amount
8/2016	\$ 24,829
9/2016	\$ 19,865
10/2016	\$ 22,108
11/2016	\$ 19,864
12/2016	\$ 18,182
1/2017	\$ 32,461
2/2017	\$ 16,722
3/2017	\$ 16,672
4/2017	\$ 16,625
5/2017	\$ 5,387
6/2017	\$ 16,919

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2016
EIN: 13-5645888
PN: 333

2016 FORM 5500 SCHEDULE SB, LINE 19

DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2016

TOTAL: \$ 367,119,418 \$ 366,520,573 \$ 598,845 \$ 348,261,338

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	12/12/2016	2016	\$ 625,497	\$ 625,497	6.18%	0.4481	\$ -	11.18%	0.0000	0.0000	\$ 608,914
1000	12/22/2016	2016	\$ 5,000,000	\$ 5,000,000	6.18%	0.4754	\$ -	11.18%	0.0000	0.0000	\$ 4,859,471
1000	12/18/2017	2016	\$ 6,200,000	\$ 6,200,000	6.18%	1.4637	\$ -	11.18%	0.0000	0.0000	\$ 5,678,998
1001	10/11/2016	2016	\$ 160,821	\$ 160,821	6.03%	0.2787	\$ -	11.03%	0.0000	0.0000	\$ 158,218
1001	12/13/2016	2016	\$ 574,505	\$ 574,505	6.03%	0.4508	\$ -	11.03%	0.0000	0.0000	\$ 559,539
1004	12/8/2016	2016	\$ 49,617	\$ 49,617	6.04%	0.4372	\$ -	11.04%	0.0000	0.0000	\$ 48,361
1006	12/8/2016	2016	\$ 426,314	\$ 426,314	6.09%	0.4372	\$ -	11.09%	0.0000	0.0000	\$ 415,438
1007	10/11/2016	2016	\$ 254,941	\$ 254,941	6.11%	0.2787	\$ -	11.11%	0.0000	0.0000	\$ 250,762
1007	12/20/2016	2016	\$ 911,158	\$ 911,158	6.11%	0.4699	\$ -	11.11%	0.0000	0.0000	\$ 886,114
1019	10/14/2016	2016	\$ 125,400	\$ 125,400	6.16%	0.2869	\$ -	11.16%	0.0000	0.0000	\$ 123,268
1019	12/27/2016	2016	\$ 158,995	\$ 158,995	6.16%	0.4891	\$ -	11.16%	0.0000	0.0000	\$ 154,414
1019	3/1/2017	2016	\$ 158,995	\$ 158,995	6.16%	0.6658	\$ -	11.16%	0.0000	0.0000	\$ 152,792
1019	5/19/2017	2016	\$ 158,995	\$ 158,995	6.16%	0.8822	\$ -	11.16%	0.0000	0.0000	\$ 150,828
1020	12/21/2016	2016	\$ 187,000	\$ 187,000	6.07%	0.4727	\$ -	11.07%	0.0000	0.0000	\$ 181,863
1024	9/28/2016	2016	\$ 14,991	\$ 14,991	6.08%	0.2432	\$ -	11.08%	0.0000	0.0000	\$ 14,777
1024	12/5/2016	2016	\$ 69,009	\$ 69,009	6.08%	0.4290	\$ -	11.08%	0.0000	0.0000	\$ 67,284
1025	12/19/2016	2016	\$ 41,717	\$ 41,717	6.08%	0.4672	\$ -	11.08%	0.0000	0.0000	\$ 40,582
1027	12/30/2016	2016	\$ 275,759	\$ 275,759	6.17%	0.4973	\$ -	11.17%	0.0000	0.0000	\$ 267,670
1030	10/21/2016	2016	\$ 26,840	\$ -	6.12%	0.3060	\$ 26,840	11.12%	0.2896	0.0164	\$ 26,337
1030	12/13/2016	2016	\$ 32,470	\$ 32,470	6.12%	0.4508	\$ -	11.12%	0.0000	0.0000	\$ 31,612
1030	2/9/2017	2016	\$ 32,470	\$ 32,470	6.12%	0.6110	\$ -	11.12%	0.0000	0.0000	\$ 31,313
1030	5/9/2017	2016	\$ 32,470	\$ 32,470	6.12%	0.8548	\$ -	11.12%	0.0000	0.0000	\$ 30,862
1032	10/14/2016	2016	\$ 80,000	\$ 80,000	6.12%	0.2869	\$ -	11.12%	0.0000	0.0000	\$ 78,648
1032	12/29/2016	2016	\$ 265,000	\$ 265,000	6.12%	0.4945	\$ -	11.12%	0.0000	0.0000	\$ 257,329
1034	9/29/2016	2016	\$ 98,724	\$ 98,724	6.03%	0.2459	\$ -	11.03%	0.0000	0.0000	\$ 97,313
1034	11/28/2016	2016	\$ 431,740	\$ 431,740	6.03%	0.4098	\$ -	11.03%	0.0000	0.0000	\$ 421,503
1046	9/30/2016	2016	\$ 100,000	\$ 100,000	6.17%	0.2486	\$ -	11.17%	0.0000	0.0000	\$ 98,522
1046	3/28/2017	2016	\$ 400,055	\$ 400,055	6.17%	0.7397	\$ -	11.17%	0.0000	0.0000	\$ 382,724
1046	4/21/2017	2016	\$ 200,000	\$ 200,000	6.17%	0.8055	\$ -	11.17%	0.0000	0.0000	\$ 190,584
1055	10/12/2016	2016	\$ 216,491	\$ 216,491	6.12%	0.2814	\$ -	11.12%	0.0000	0.0000	\$ 212,902
1055	11/1/2016	2016	\$ 764,388	\$ 764,388	6.12%	0.3361	\$ -	11.12%	0.0000	0.0000	\$ 749,280
1063	10/19/2016	2016	\$ 10,493	\$ 309	5.98%	0.3005	\$ 10,184	10.98%	0.2896	0.0109	\$ 10,307
1063	12/21/2016	2016	\$ 288,000	\$ 288,000	5.98%	0.4727	\$ -	10.98%	0.0000	0.0000	\$ 280,201
1064	11/22/2016	2016	\$ 57,373	\$ 57,373	5.99%	0.3934	\$ -	10.99%	0.0000	0.0000	\$ 56,075
1069	9/27/2016	2016	\$ 30,575	\$ 30,575	6.09%	0.2404	\$ -	11.09%	0.0000	0.0000	\$ 30,143
1069	12/29/2016	2016	\$ 139,164	\$ 139,164	6.09%	0.4945	\$ -	11.09%	0.0000	0.0000	\$ 135,154
1070	10/12/2016	2016	\$ 72,435	\$ 72,435	6.13%	0.2814	\$ -	11.13%	0.0000	0.0000	\$ 71,232
1070	12/8/2016	2016	\$ 423,475	\$ 423,475	6.13%	0.4372	\$ -	11.13%	0.0000	0.0000	\$ 412,603
1073	11/30/2016	2016	\$ 620,000	\$ 620,000	6.14%	0.4153	\$ -	11.14%	0.0000	0.0000	\$ 604,845
1074	10/7/2016	2016	\$ 179,105	\$ 179,105	6.12%	0.2678	\$ -	11.12%	0.0000	0.0000	\$ 176,279
1074	12/23/2016	2016	\$ 2,658,312	\$ 2,658,312	6.12%	0.4781	\$ -	11.12%	0.0000	0.0000	\$ 2,583,873
1077	9/28/2016	2016	\$ 47,417	\$ 47,417	6.11%	0.2432	\$ -	11.11%	0.0000	0.0000	\$ 46,738
1077	11/10/2017	2016	\$ 175,793	\$ 175,793	6.11%	0.5288	\$ -	11.11%	0.0000	0.0000	\$ 170,366
1079	11/10/2016	2016	\$ 654,108	\$ 654,108	6.06%	0.3607	\$ -	11.06%	0.0000	0.0000	\$ 640,375
1079	11/7/2017	2016	\$ 440,000	\$ 440,000	6.06%	1.3516	\$ -	11.06%	0.0000	0.0000	\$ 406,366
1080	9/30/2016	2016	\$ 385,531	\$ 385,531	6.03%	0.2486	\$ -	11.03%	0.0000	0.0000	\$ 379,959
1080	12/28/2016	2016	\$ 5,583,859	\$ 5,574,043	6.03%	0.4918	\$ 9,816	11.03%	0.2896	0.2022	\$ 5,425,271
1082	11/8/2016	2016	\$ 1,704,829	\$ 1,704,829	6.11%	0.3552	\$ -	11.11%	0.0000	0.0000	\$ 1,669,292
1082	12/4/2017	2016	\$ 1,470,000	\$ 1,470,000	6.11%	1.4254	\$ -	11.11%	0.0000	0.0000	\$ 1,350,838
1082	3/7/2018	2016	\$ 750,000	\$ 750,000	6.11%	1.6807	\$ -	11.11%	0.0000	0.0000	\$ 678,850
1083	10/11/2016	2016	\$ 41,227	\$ 41,227	6.01%	0.2787	\$ -	11.01%	0.0000	0.0000	\$ 40,562
1083	12/13/2016	2016	\$ 147,257	\$ 147,257	6.01%	0.4508	\$ -	11.01%	0.0000	0.0000	\$ 143,433
1086	12/21/2016	2016	\$ 100,000	\$ 100,000	5.84%	0.4727	\$ -	10.84%	0.0000	0.0000	\$ 97,353
1088	12/13/2016	2016	\$ 323,603	\$ 323,603	6.10%	0.4508	\$ -	11.10%	0.0000	0.0000	\$ 315,079
2000	12/20/2016	2016	\$ 1,400,000	\$ 1,400,000	6.13%	0.4699	\$ -	11.13%	0.0000	0.0000	\$ 1,361,399
2000	12/21/2017	2016	\$ 6,200,000	\$ 6,200,000	6.13%	1.4720	\$ -	11.13%	0.0000	0.0000	\$ 5,680,140
2003	8/1/2016	2016	\$ 1,000,000	\$ 1,000,000	6.12%	0.0847	\$ -	11.12%	0.0000	0.0000	\$ 994,981
2003	12/27/2016	2016	\$ 1,600,000	\$ 1,600,000	6.12%	0.4891	\$ -	11.12%	0.0000	0.0000	\$ 1,554,187
2003	8/1/2017	2016	\$ 1,500,000	\$ 1,500,000	6.12%	1.0834	\$ -	11.12%	0.0000	0.0000	\$ 1,406,505
2003	11/20/2017	2016	\$ 1,025,000	\$ 1,025,000	6.12%	1.3871	\$ -	11.12%	0.0000	0.0000	\$ 943,929
2006	12/2/2016	2016	\$ 1,235,438	\$ 1,235,438	6.05%	0.4208	\$ -	11.05%	0.0000	0.0000	\$ 1,205,277
2009	9/28/2016	2016	\$ 15,497	\$ 15,497	6.03%	0.2432	\$ -	11.03%	0.0000	0.0000	\$ 15,278
2009	1/12/2017	2016	\$ 55,326	\$ 55,326	6.03%	0.5342	\$ -	11.03%	0.0000	0.0000	\$ 53,622
2012	12/7/2016	2016	\$ 1,071,814	\$ 1,071,814	6.10%	0.4344	\$ -	11.10%	0.0000	0.0000	\$ 1,044,595
2018	9/29/2016	2016	\$ 40,481	\$ 40,481	6.03%	0.2459	\$ -	11.03%	0.0000	0.0000	\$ 39,902
2018	12/21/2016	2016	\$ 275,601	\$ 275,601	6.03%	0.4727	\$ -	11.03%	0.0000	0.0000	\$ 268,078

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2016

EIN: 13-5645888

PN: 333

2016 FORM 5500 SCHEDULE SB, LINE 19

DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2016

TOTAL: \$ 367,119,418 \$ 366,520,573 \$ 598,845 \$ 348,261,338

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
2019	9/28/2016	2016	\$ 130,261	\$ 130,261	6.06%	0.2432	\$ -	11.06%	0.0000	0.0000	\$ 128,411
2019	12/22/2016	2016	\$ 917,476	\$ 917,476	6.06%	0.4754	\$ -	11.06%	0.0000	0.0000	\$ 892,169
2022	12/23/2016	2016	\$ 500,000	\$ 500,000	6.10%	0.4781	\$ -	11.10%	0.0000	0.0000	\$ 486,043
2022	12/27/2017	2016	\$ 375,000	\$ 375,000	6.10%	1.4884	\$ -	11.10%	0.0000	0.0000	\$ 343,366
2023	12/20/2016	2016	\$ 35,331	\$ 35,331	6.00%	0.4699	\$ -	11.00%	0.0000	0.0000	\$ 34,377
2026	12/14/2016	2016	\$ 350,000	\$ 350,000	6.05%	0.4536	\$ -	11.05%	0.0000	0.0000	\$ 340,798
2027	10/5/2016	2016	\$ 11,890	\$ 11,890	6.03%	0.2623	\$ -	11.03%	0.0000	0.0000	\$ 11,709
2027	1/19/2017	2016	\$ 45,000	\$ 33,110	6.03%	0.5534	\$ 11,890	11.03%	0.5425	0.0110	\$ 43,559
2029	10/6/2016	2016	\$ 36,254	\$ 36,254	6.03%	0.2650	\$ -	11.03%	0.0000	0.0000	\$ 35,696
2029	12/13/2016	2016	\$ 129,481	\$ 129,481	6.03%	0.4508	\$ -	11.03%	0.0000	0.0000	\$ 126,108
2030	1/5/2017	2016	\$ 4,227,164	\$ 4,227,164	6.19%	0.5151	\$ -	11.19%	0.0000	0.0000	\$ 4,098,399
2032	12/1/2016	2016	\$ 1,400,000	\$ 1,400,000	6.22%	0.4180	\$ -	11.22%	0.0000	0.0000	\$ 1,365,127
2032	12/6/2017	2016	\$ 1,600,000	\$ 1,600,000	6.22%	1.4309	\$ -	11.22%	0.0000	0.0000	\$ 1,467,645
2033	11/8/2016	2016	\$ 319,459	\$ 319,459	6.25%	0.3552	\$ -	11.25%	0.0000	0.0000	\$ 312,654
2034	12/28/2016	2016	\$ 180,981	\$ 180,981	6.12%	0.4918	\$ -	11.12%	0.0000	0.0000	\$ 175,770
2037	11/30/2016	2016	\$ 245,500	\$ 245,500	5.89%	0.4153	\$ -	10.89%	0.0000	0.0000	\$ 239,734
2038	12/13/2016	2016	\$ 108,108	\$ 108,108	6.14%	0.4508	\$ -	11.14%	0.0000	0.0000	\$ 105,242
2039	10/14/2016	2016	\$ 815,946	\$ 815,946	6.30%	0.2869	\$ -	11.30%	0.0000	0.0000	\$ 801,769
2039	1/5/2017	2016	\$ 1,750,000	\$ 1,750,000	6.30%	0.5151	\$ -	11.30%	0.0000	0.0000	\$ 1,695,788
3000	12/16/2016	2016	\$ 5,424,853	\$ 5,424,853	6.17%	0.4590	\$ -	11.17%	0.0000	0.0000	\$ 5,277,797
3000	3/27/2017	2016	\$ 4,000,000	\$ 4,000,000	6.17%	0.7370	\$ -	11.17%	0.0000	0.0000	\$ 3,827,340
3011	12/29/2016	2016	\$ 43,063	\$ 43,063	6.05%	0.4945	\$ -	11.05%	0.0000	0.0000	\$ 41,830
3012	10/13/2016	2016	\$ 387,839	\$ 387,839	6.19%	0.2842	\$ -	11.19%	0.0000	0.0000	\$ 381,276
3012	12/14/2016	2016	\$ 1,778,702	\$ 1,778,702	6.19%	0.4536	\$ -	11.19%	0.0000	0.0000	\$ 1,730,904
3019	10/12/2016	2016	\$ 75,000	\$ 75,000	6.03%	0.2814	\$ -	11.03%	0.0000	0.0000	\$ 73,774
3019	12/21/2016	2016	\$ 75,000	\$ 75,000	6.03%	0.4727	\$ -	11.03%	0.0000	0.0000	\$ 72,953
3019	2/17/2017	2016	\$ 75,000	\$ 75,000	6.03%	0.6329	\$ -	11.03%	0.0000	0.0000	\$ 72,272
3019	5/23/2017	2016	\$ 75,000	\$ 75,000	6.03%	0.8932	\$ -	11.03%	0.0000	0.0000	\$ 71,179
3023	12/8/2016	2016	\$ 390,032	\$ 390,032	6.12%	0.4372	\$ -	11.12%	0.0000	0.0000	\$ 380,034
3031	12/23/2016	2016	\$ 49,515	\$ 49,515	6.17%	0.4781	\$ -	11.17%	0.0000	0.0000	\$ 48,118
3032	12/15/2016	2016	\$ 1,185,403	\$ 1,185,403	6.17%	0.4563	\$ -	11.17%	0.0000	0.0000	\$ 1,153,458
3036	12/28/2016	2016	\$ 10,510	\$ 10,510	6.08%	0.4918	\$ -	11.08%	0.0000	0.0000	\$ 10,209
3036	2/24/2017	2016	\$ 10,510	\$ 10,510	6.08%	0.6521	\$ -	11.08%	0.0000	0.0000	\$ 10,113
3036	5/30/2017	2016	\$ 10,510	\$ 10,510	6.08%	0.9123	\$ -	11.08%	0.0000	0.0000	\$ 9,959
3054	10/7/2016	2016	\$ 78,773	\$ 78,773	6.05%	0.2678	\$ -	11.05%	0.0000	0.0000	\$ 77,544
3054	12/30/2016	2016	\$ 288,841	\$ 288,841	6.05%	0.4973	\$ -	11.05%	0.0000	0.0000	\$ 280,526
3063	9/29/2016	2016	\$ 53,221	\$ 53,221	6.11%	0.2459	\$ -	11.11%	0.0000	0.0000	\$ 52,450
3063	11/4/2016	2016	\$ 186,125	\$ 186,125	6.11%	0.3443	\$ -	11.11%	0.0000	0.0000	\$ 182,363
3069	10/13/2016	2016	\$ 12,555	\$ 12,555	6.07%	0.2842	\$ -	11.07%	0.0000	0.0000	\$ 12,347
3069	11/8/2016	2016	\$ 65,816	\$ 65,816	6.07%	0.3552	\$ -	11.07%	0.0000	0.0000	\$ 64,453
3073	10/5/2016	2016	\$ 7,038	\$ 7,038	6.27%	0.2623	\$ -	11.27%	0.0000	0.0000	\$ 6,927
3073	10/31/2016	2016	\$ 43,378	\$ 43,378	6.27%	0.3333	\$ -	11.27%	0.0000	0.0000	\$ 42,508
3074	10/12/2016	2016	\$ 28,589	\$ 28,589	5.98%	0.2814	\$ -	10.98%	0.0000	0.0000	\$ 28,126
3074	12/23/2016	2016	\$ 102,101	\$ 102,101	5.98%	0.4781	\$ -	10.98%	0.0000	0.0000	\$ 99,305
3077	12/9/2016	2016	\$ 366,235	\$ 366,235	6.24%	0.4399	\$ -	11.24%	0.0000	0.0000	\$ 356,612
4000	12/12/2016	2016	\$ 12,250,000	\$ 12,250,000	6.18%	0.4481	\$ -	11.18%	0.0000	0.0000	\$ 11,925,227
4000	12/27/2017	2016	\$ 10,950,000	\$ 10,950,000	6.18%	1.4884	\$ -	11.18%	0.0000	0.0000	\$ 10,015,044
4026	10/11/2016	2016	\$ 17,924	\$ 17,924	6.08%	0.2787	\$ -	11.08%	0.0000	0.0000	\$ 17,632
4026	1/12/2017	2016	\$ 64,047	\$ 64,047	6.08%	0.5342	\$ -	11.08%	0.0000	0.0000	\$ 62,059
4079	10/13/2016	2016	\$ 32,626	\$ 32,626	6.10%	0.2842	\$ -	11.10%	0.0000	0.0000	\$ 32,082
4079	12/12/2016	2016	\$ 129,164	\$ 129,164	6.10%	0.4481	\$ -	11.10%	0.0000	0.0000	\$ 125,782
4084	9/27/2016	2016	\$ 34,758	\$ 34,758	6.18%	0.2404	\$ -	11.18%	0.0000	0.0000	\$ 34,260
4084	12/28/2016	2016	\$ 43,048	\$ 43,048	6.18%	0.4918	\$ -	11.18%	0.0000	0.0000	\$ 41,797
4084	2/23/2017	2016	\$ 43,048	\$ 43,048	6.18%	0.6493	\$ -	11.18%	0.0000	0.0000	\$ 41,404
4084	6/14/2017	2016	\$ 43,048	\$ 43,048	6.18%	0.9534	\$ -	11.18%	0.0000	0.0000	\$ 40,656
4087	10/14/2016	2016	\$ 32,877	\$ 32,877	6.06%	0.2869	\$ -	11.06%	0.0000	0.0000	\$ 32,327
4087	12/28/2016	2016	\$ 280,002	\$ 280,002	6.06%	0.4918	\$ -	11.06%	0.0000	0.0000	\$ 272,016
4088	12/15/2016	2016	\$ 73,375	\$ 73,375	5.97%	0.4563	\$ -	10.97%	0.0000	0.0000	\$ 71,459
4090	12/15/2016	2016	\$ 213,697	\$ 213,697	6.01%	0.4563	\$ -	11.01%	0.0000	0.0000	\$ 208,081
4091	10/14/2016	2016	\$ 505,275	\$ 505,275	6.20%	0.2869	\$ -	11.20%	0.0000	0.0000	\$ 496,630
4091	12/9/2016	2016	\$ 2,000,000	\$ 2,000,000	6.20%	0.4399	\$ -	11.20%	0.0000	0.0000	\$ 1,947,772
4091	4/28/2017	2016	\$ 1,420,000	\$ 1,420,000	6.20%	0.8247	\$ -	11.20%	0.0000	0.0000	\$ 1,351,278
4091	5/8/2017	2016	\$ 3,000,000	\$ 3,000,000	6.20%	0.8521	\$ -	11.20%	0.0000	0.0000	\$ 2,850,111
4092	12/16/2016	2016	\$ 2,340,737	\$ 2,340,737	6.19%	0.4590	\$ -	11.19%	0.0000	0.0000	\$ 2,277,088
4094	10/3/2016	2016	\$ 32,677	\$ 32,677	6.11%	0.2568	\$ -	11.11%	0.0000	0.0000	\$ 32,183
4094	12/19/2016	2016	\$ 41,052	\$ 41,052	6.11%	0.4672	\$ -	11.11%	0.0000	0.0000	\$ 39,930
4094	2/6/2017	2016	\$ 41,052	\$ 41,052	6.11%	0.6027	\$ -	11.11%	0.0000	0.0000	\$ 39,610

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2016
EIN: 13-5645888
PN: 333

2016 FORM 5500 SCHEDULE SB, LINE 19

DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2016

TOTAL: \$ 367,119,418 \$ 366,520,573 \$ 598,845 \$ 348,261,338

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
4094	5/2/2017	2016	\$ 41,052	\$ 41,052	6.11%	0.8356	\$ -	11.11%	0.0000	0.0000	\$ 39,067
4096	1/18/2017	2016	\$ 55,906	\$ 55,906	6.13%	0.5507	\$ -	11.13%	0.0000	0.0000	\$ 54,104
4097	2/2/2017	2016	\$ 39,200	\$ 39,200	6.16%	0.5918	\$ -	11.16%	0.0000	0.0000	\$ 37,838
5000	12/16/2016	2016	\$ 6,578,602	\$ 6,578,602	6.18%	0.4590	\$ -	11.18%	0.0000	0.0000	\$ 6,399,994
5000	12/21/2017	2016	\$ 2,500,000	\$ 2,500,000	6.18%	1.4720	\$ -	11.18%	0.0000	0.0000	\$ 2,288,792
5001	9/27/2016	2016	\$ 82,861	\$ 82,861	6.03%	0.2404	\$ -	11.03%	0.0000	0.0000	\$ 81,703
5001	12/8/2016	2016	\$ 592,000	\$ 592,000	6.03%	0.4372	\$ -	11.03%	0.0000	0.0000	\$ 577,039
5010	10/1/2016	2016	\$ 5,394	\$ 5,394	6.08%	0.2514	\$ -	11.08%	0.0000	0.0000	\$ 5,315
5010	11/10/2016	2016	\$ 36,632	\$ 36,632	6.08%	0.3607	\$ -	11.08%	0.0000	0.0000	\$ 35,860
5021	10/6/2016	2016	\$ 8,005	\$ 8,005	6.00%	0.2650	\$ -	11.00%	0.0000	0.0000	\$ 7,882
5021	12/19/2016	2016	\$ 28,586	\$ 28,586	6.00%	0.4672	\$ -	11.00%	0.0000	0.0000	\$ 27,818
5026	12/30/2016	2016	\$ 778,918	\$ 778,918	6.12%	0.4973	\$ -	11.12%	0.0000	0.0000	\$ 756,247
5034	9/29/2016	2016	\$ 25,177	\$ 25,177	5.99%	0.2459	\$ -	10.99%	0.0000	0.0000	\$ 24,819
5034	11/18/2016	2016	\$ 89,858	\$ 89,858	5.99%	0.3825	\$ -	10.99%	0.0000	0.0000	\$ 87,881
5042	10/5/2016	2016	\$ 16,085	\$ 16,085	6.14%	0.2623	\$ -	11.14%	0.0000	0.0000	\$ 15,836
5042	11/10/2017	2016	\$ 34,181	\$ 34,181	6.14%	0.5288	\$ -	11.14%	0.0000	0.0000	\$ 33,121
5042	2/28/2017	2016	\$ 34,181	\$ 34,181	6.14%	0.6630	\$ -	11.14%	0.0000	0.0000	\$ 32,857
5042	6/16/2017	2016	\$ 34,181	\$ 34,181	6.14%	0.9589	\$ -	11.14%	0.0000	0.0000	\$ 32,283
5044	12/29/2016	2016	\$ 150,000	\$ 150,000	6.06%	0.4945	\$ -	11.06%	0.0000	0.0000	\$ 145,698
5045	10/4/2016	2016	\$ 29,731	\$ 29,731	6.08%	0.2596	\$ -	11.08%	0.0000	0.0000	\$ 29,279
5045	11/10/2017	2016	\$ 801,970	\$ 801,970	6.08%	0.5288	\$ -	11.08%	0.0000	0.0000	\$ 777,327
5047	12/21/2016	2016	\$ 104,651	\$ 104,651	6.11%	0.4727	\$ -	11.11%	0.0000	0.0000	\$ 101,758
5050	11/21/2016	2016	\$ 54,765	\$ 54,765	6.02%	0.3907	\$ -	11.02%	0.0000	0.0000	\$ 53,528
5051	12/14/2016	2016	\$ 788,305	\$ 788,305	6.10%	0.4536	\$ -	11.10%	0.0000	0.0000	\$ 767,416
5065	12/29/2016	2016	\$ 441,417	\$ 441,417	6.16%	0.4945	\$ -	11.16%	0.0000	0.0000	\$ 428,559
5065	5/19/2017	2016	\$ 230,000	\$ 230,000	6.16%	0.8822	\$ -	11.16%	0.0000	0.0000	\$ 218,185
5079	9/26/2016	2016	\$ 50,000	\$ 50,000	6.11%	0.2377	\$ -	11.11%	0.0000	0.0000	\$ 49,300
5080	9/28/2016	2016	\$ 20,953	\$ 20,953	6.00%	0.2432	\$ -	11.00%	0.0000	0.0000	\$ 20,658
5080	10/31/2016	2016	\$ 74,793	\$ 74,793	6.00%	0.3333	\$ -	11.00%	0.0000	0.0000	\$ 73,354
5083	10/20/2016	2016	\$ 41,173	\$ -	6.04%	0.3033	\$ 41,173	11.04%	0.2896	0.0137	\$ 40,422
5083	12/30/2016	2016	\$ 49,772	\$ 49,772	6.04%	0.4973	\$ -	11.04%	0.0000	0.0000	\$ 48,341
5083	3/8/2017	2016	\$ 49,772	\$ 49,772	6.04%	0.6849	\$ -	11.04%	0.0000	0.0000	\$ 47,812
5083	4/12/2017	2016	\$ 2,826,612	\$ 2,826,612	6.04%	0.7808	\$ -	11.04%	0.0000	0.0000	\$ 2,700,094
5091	12/5/2016	2016	\$ 252,000	\$ 252,000	6.09%	0.4290	\$ -	11.09%	0.0000	0.0000	\$ 245,690
5093	9/30/2016	2016	\$ 9,252	\$ 9,252	5.88%	0.2486	\$ -	10.88%	0.0000	0.0000	\$ 9,121
5093	11/10/2016	2016	\$ 40,416	\$ 40,416	5.88%	0.3607	\$ -	10.88%	0.0000	0.0000	\$ 39,592
5118	12/8/2016	2016	\$ 23,879	\$ 23,879	6.07%	0.4372	\$ -	11.07%	0.0000	0.0000	\$ 23,272
5121	9/27/2016	2016	\$ 132,000	\$ 132,000	6.05%	0.2404	\$ -	11.05%	0.0000	0.0000	\$ 130,149
5121	9/28/2016	2016	\$ 41,445	\$ 41,445	6.05%	0.2432	\$ -	11.05%	0.0000	0.0000	\$ 40,857
5121	12/29/2016	2016	\$ 41,445	\$ 41,445	6.05%	0.4945	\$ -	11.05%	0.0000	0.0000	\$ 40,258
5121	12/30/2016	2016	\$ 132,000	\$ 132,000	6.05%	0.4973	\$ -	11.05%	0.0000	0.0000	\$ 128,200
5121	3/28/2017	2016	\$ 132,000	\$ 132,000	6.05%	0.7397	\$ -	11.05%	0.0000	0.0000	\$ 126,387
5121	3/29/2017	2016	\$ 41,445	\$ 41,445	6.05%	0.7425	\$ -	11.05%	0.0000	0.0000	\$ 39,676
5121	6/12/2017	2016	\$ 41,445	\$ 41,445	6.05%	0.9479	\$ -	11.05%	0.0000	0.0000	\$ 39,200
5121	6/27/2017	2016	\$ 132,000	\$ 132,000	6.05%	0.9890	\$ -	11.05%	0.0000	0.0000	\$ 124,550
5125	10/5/2016	2016	\$ 21,087	\$ 21,087	6.02%	0.2623	\$ -	11.02%	0.0000	0.0000	\$ 20,766
5125	11/29/2016	2016	\$ 25,465	\$ 25,465	6.02%	0.4126	\$ -	11.02%	0.0000	0.0000	\$ 24,858
5125	2/13/2017	2016	\$ 25,465	\$ 25,465	6.02%	0.6219	\$ -	11.02%	0.0000	0.0000	\$ 24,556
5125	5/18/2017	2016	\$ 25,465	\$ 25,465	6.02%	0.8795	\$ -	11.02%	0.0000	0.0000	\$ 24,189
5126	1/6/2017	2016	\$ 250,000	\$ 250,000	6.17%	0.5178	\$ -	11.17%	0.0000	0.0000	\$ 242,368
5126	2/10/2017	2016	\$ 250,000	\$ 250,000	6.17%	0.6137	\$ -	11.17%	0.0000	0.0000	\$ 240,981
5126	6/7/2017	2016	\$ 250,000	\$ 250,000	6.17%	0.9342	\$ -	11.17%	0.0000	0.0000	\$ 236,400
5127	12/9/2016	2016	\$ 94,350	\$ 94,350	6.16%	0.4399	\$ -	11.16%	0.0000	0.0000	\$ 91,901
5128	10/31/2016	2016	\$ 28,642	\$ -	6.08%	0.3333	\$ 28,642	11.06%	0.2896	0.0437	\$ 28,029
5128	12/22/2016	2016	\$ 34,661	\$ 34,661	6.06%	0.4754	\$ -	11.06%	0.0000	0.0000	\$ 33,705
5128	2/1/2017	2016	\$ 34,661	\$ 34,661	6.06%	0.5890	\$ -	11.06%	0.0000	0.0000	\$ 33,480
5128	5/11/2017	2016	\$ 34,661	\$ 34,661	6.06%	0.8603	\$ -	11.06%	0.0000	0.0000	\$ 32,950
5129	12/23/2016	2016	\$ 1,049,803	\$ 1,049,803	6.13%	0.4781	\$ -	11.13%	0.0000	0.0000	\$ 1,020,360
5130	10/13/2016	2016	\$ 80,823	\$ 80,823	6.18%	0.2842	\$ -	11.18%	0.0000	0.0000	\$ 79,457
5130	1/23/2017	2016	\$ 97,766	\$ 16,943	6.18%	0.5644	\$ 80,823	11.18%	0.5425	0.0219	\$ 94,434
5130	3/3/2017	2016	\$ 97,766	\$ 97,766	6.18%	0.6712	\$ -	11.18%	0.0000	0.0000	\$ 93,909
5130	5/30/2017	2016	\$ 97,766	\$ 97,766	6.18%	0.9123	\$ -	11.18%	0.0000	0.0000	\$ 92,561
6000	9/28/2016	2016	\$ 960,668	\$ 960,668	6.23%	0.2432	\$ -	11.23%	0.0000	0.0000	\$ 946,653
6000	12/22/2016	2016	\$ 1,586,312	\$ 1,586,312	6.23%	0.4754	\$ -	11.23%	0.0000	0.0000	\$ 1,541,383
6000	12/30/2016	2016	\$ 1,250,000	\$ 1,250,000	6.23%	0.4973	\$ -	11.23%	0.0000	0.0000	\$ 1,212,993
6000	3/29/2017	2016	\$ 856,921	\$ 856,921	6.23%	0.7425	\$ -	11.23%	0.0000	0.0000	\$ 819,319
6000	6/30/2017	2016	\$ 856,921	\$ 856,921	6.23%	0.9973	\$ -	11.23%	0.0000	0.0000	\$ 806,799

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2016
EIN: 13-5645888
PN: 333

2016 FORM 5500 SCHEDULE SB, LINE 19
DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2016

TOTAL: \$ 367,119,418 \$ 366,520,573 \$ 598,845 \$ 348,261,338

Employer Number	Date	Applicable Plan Year	Amount of Contribution	Amount of Contribution that is Timely	Effective Interest Rate for Timely Contributions	Discount Period for Timely Contributions	Amount of Contribution for Late Quarterly Installment	Effective Interest Rate for Late Quarterly Installments	Discount Period for Late Quarterly not subject to penalty interest	Discount Period for Late Quarterly Penalty Interest	Interest Adjusted Contribution
6016	9/30/2016	2016	\$ 13,468	\$ 13,468	6.09%	0.2486	\$ -	11.09%	0.0000	0.0000	\$ 13,271
6016	12/30/2016	2016	\$ 16,270	\$ 16,270	6.09%	0.4973	\$ -	11.09%	0.0000	0.0000	\$ 15,799
6016	2/28/2017	2016	\$ 16,270	\$ 16,270	6.09%	0.6630	\$ -	11.09%	0.0000	0.0000	\$ 15,645
6016	5/31/2017	2016	\$ 16,270	\$ 16,270	6.09%	0.9151	\$ -	11.09%	0.0000	0.0000	\$ 15,413
6028	10/6/2016	2016	\$ 27,407	\$ 27,407	6.08%	0.2650	\$ -	11.08%	0.0000	0.0000	\$ 26,982
6028	12/19/2016	2016	\$ 111,254	\$ 111,254	6.08%	0.4672	\$ -	11.08%	0.0000	0.0000	\$ 108,228
6037	12/22/2016	2016	\$ 92,911	\$ 92,911	6.09%	0.4754	\$ -	11.09%	0.0000	0.0000	\$ 90,336
6040	10/25/2016	2016	\$ 9,643	\$ -	6.17%	0.3169	\$ 9,643	11.17%	0.2896	0.0273	\$ 9,450
6040	11/4/2016	2016	\$ 34,337	\$ 34,337	6.17%	0.3443	\$ -	11.17%	0.0000	0.0000	\$ 33,637
6042	10/7/2016	2016	\$ 13,897	\$ 13,897	6.04%	0.2678	\$ -	11.04%	0.0000	0.0000	\$ 13,680
6042	12/23/2016	2016	\$ 26,496	\$ 26,496	6.04%	0.4781	\$ -	11.04%	0.0000	0.0000	\$ 25,763
6044	10/7/2016	2016	\$ 8,408	\$ 8,408	6.20%	0.2678	\$ -	11.20%	0.0000	0.0000	\$ 8,274
6044	11/4/2016	2016	\$ 74,334	\$ 74,334	6.20%	0.3443	\$ -	11.20%	0.0000	0.0000	\$ 72,810
6049	10/11/2016	2016	\$ 20,144	\$ 20,144	6.10%	0.2787	\$ -	11.10%	0.0000	0.0000	\$ 19,814
6049	12/28/2016	2016	\$ 72,300	\$ 72,300	6.10%	0.4918	\$ -	11.10%	0.0000	0.0000	\$ 70,225
6050	10/12/2016	2016	\$ 76,233	\$ 76,233	6.03%	0.2814	\$ -	11.03%	0.0000	0.0000	\$ 74,987
6070	10/12/2016	2016	\$ 3,184	\$ 3,184	5.93%	0.2814	\$ -	10.93%	0.0000	0.0000	\$ 3,133
6070	1/30/2017	2016	\$ 11,500	\$ 8,316	5.93%	0.5836	\$ 3,184	10.93%	0.5425	0.0411	\$ 11,114
6077	11/1/2016	2016	\$ 1,143,655	\$ 1,143,655	6.08%	0.3361	\$ -	11.08%	0.0000	0.0000	\$ 1,121,193
6079	10/7/2016	2016	\$ 28,635	\$ 28,635	6.11%	0.2678	\$ -	11.11%	0.0000	0.0000	\$ 28,184
6079	12/30/2016	2016	\$ 212,000	\$ 212,000	6.11%	0.4973	\$ -	11.11%	0.0000	0.0000	\$ 205,839
6086	10/3/2016	2016	\$ 7,489	\$ 7,489	6.05%	0.2568	\$ -	11.05%	0.0000	0.0000	\$ 7,377
6086	12/1/2016	2016	\$ 9,046	\$ 9,046	6.05%	0.4180	\$ -	11.05%	0.0000	0.0000	\$ 8,827
6086	2/3/2017	2016	\$ 9,046	\$ 9,046	6.05%	0.5945	\$ -	11.05%	0.0000	0.0000	\$ 8,736
6086	5/1/2017	2016	\$ 9,046	\$ 9,046	6.05%	0.8329	\$ -	11.05%	0.0000	0.0000	\$ 8,614
6093	1/10/2017	2016	\$ 68,672	\$ 68,672	6.15%	0.5288	\$ -	11.15%	0.0000	0.0000	\$ 66,539
6099	10/18/2016	2016	\$ 15,067	\$ -	6.03%	0.2978	\$ 15,067	11.03%	0.2896	0.0082	\$ 14,801
6099	12/29/2016	2016	\$ 55,701	\$ 55,701	6.03%	0.4945	\$ -	11.03%	0.0000	0.0000	\$ 54,111
6107	12/20/2016	2016	\$ 10,261	\$ 10,261	6.03%	0.4699	\$ -	11.03%	0.0000	0.0000	\$ 9,983
6107	2/23/2017	2016	\$ 10,261	\$ 10,261	6.03%	0.6493	\$ -	11.03%	0.0000	0.0000	\$ 9,878
6107	5/16/2017	2016	\$ 10,261	\$ 10,261	6.03%	0.8740	\$ -	11.03%	0.0000	0.0000	\$ 9,749
6110	10/27/2016	2016	\$ 154,989	\$ -	6.10%	0.3224	\$ 154,989	11.10%	0.2896	0.0328	\$ 151,829
6110	12/30/2016	2016	\$ 702,133	\$ 702,133	6.10%	0.4973	\$ -	11.10%	0.0000	0.0000	\$ 681,761
6113	12/19/2016	2016	\$ 90,000	\$ 90,000	6.21%	0.4672	\$ -	11.21%	0.0000	0.0000	\$ 87,502
6115	11/1/2016	2016	\$ 48,000	\$ 48,000	6.09%	0.3634	\$ -	11.09%	0.0000	0.0000	\$ 46,980
6116	9/29/2016	2016	\$ 41,298	\$ 41,298	6.00%	0.2459	\$ -	11.00%	0.0000	0.0000	\$ 40,710
6116	1/10/2017	2016	\$ 147,426	\$ 147,426	6.00%	0.5288	\$ -	11.00%	0.0000	0.0000	\$ 142,953
6120	1/10/2017	2016	\$ 35,059	\$ 35,059	5.97%	0.5288	\$ -	10.97%	0.0000	0.0000	\$ 34,000
6121	10/31/2016	2016	\$ 11,644	\$ -	5.93%	0.3333	\$ 11,644	10.93%	0.2896	0.0437	\$ 11,400
6121	12/30/2016	2016	\$ 41,632	\$ 41,632	5.93%	0.4973	\$ -	10.93%	0.0000	0.0000	\$ 40,456
6124	9/28/2016	2016	\$ 25,732	\$ 25,732	6.17%	0.2432	\$ -	11.17%	0.0000	0.0000	\$ 25,360
6124	10/24/2016	2016	\$ 229,268	\$ 229,268	6.17%	0.3142	\$ -	11.17%	0.0000	0.0000	\$ 224,995
6124	11/28/2017	2016	\$ 228,000	\$ 228,000	6.17%	1.4090	\$ -	11.17%	0.0000	0.0000	\$ 209,555
6124	12/22/2017	2016	\$ 200,000	\$ 200,000	6.17%	1.4747	\$ -	11.17%	0.0000	0.0000	\$ 183,099
6125	10/11/2016	2016	\$ 361,691	\$ 361,691	6.20%	0.2787	\$ -	11.20%	0.0000	0.0000	\$ 355,678
6125	12/23/2016	2016	\$ 1,394,367	\$ 1,394,367	6.20%	0.4781	\$ -	11.20%	0.0000	0.0000	\$ 1,354,833
6126	11/2/2016	2016	\$ 26,311	\$ 26,311	6.09%	0.3388	\$ -	11.09%	0.0000	0.0000	\$ 25,789
6129	10/7/2016	2016	\$ 20,955	\$ 20,955	6.14%	0.2678	\$ -	11.14%	0.0000	0.0000	\$ 20,623
6129	11/10/2016	2016	\$ 81,045	\$ 81,045	6.14%	0.3607	\$ -	11.14%	0.0000	0.0000	\$ 79,322
6130	10/13/2016	2016	\$ 29,253	\$ 29,253	6.10%	0.2842	\$ -	11.10%	0.0000	0.0000	\$ 28,765
6130	12/28/2016	2016	\$ 104,552	\$ 104,552	6.10%	0.4918	\$ -	11.10%	0.0000	0.0000	\$ 101,551
6132	10/27/2016	2016	\$ 5,786	\$ -	6.01%	0.3224	\$ 5,786	11.01%	0.2896	0.0328	\$ 5,670
6132	12/30/2016	2016	\$ 20,691	\$ 20,691	6.01%	0.4973	\$ -	11.01%	0.0000	0.0000	\$ 20,099
6135	10/13/2016	2016	\$ 34,004	\$ 34,004	6.09%	0.2842	\$ -	11.09%	0.0000	0.0000	\$ 33,438
6135	12/27/2016	2016	\$ 121,527	\$ 121,527	6.09%	0.4891	\$ -	11.09%	0.0000	0.0000	\$ 118,064
6136	11/18/2016	2016	\$ 43,460	\$ 43,460	6.00%	0.3825	\$ -	11.00%	0.0000	0.0000	\$ 42,502
6138	11/4/2016	2016	\$ 360,984	\$ 360,984	6.24%	0.3443	\$ -	11.24%	0.0000	0.0000	\$ 353,540
6140	12/6/2016	2016	\$ 33,580	\$ 33,580	6.23%	0.4317	\$ -	11.23%	0.0000	0.0000	\$ 32,715
6141	9/6/2016	2016	\$ 300,000	\$ 300,000	6.06%	0.1831	\$ -	11.06%	0.0000	0.0000	\$ 296,786
6142	12/14/2016	2016	\$ 250,000	\$ 250,000	6.13%	0.4536	\$ -	11.13%	0.0000	0.0000	\$ 243,344
6142	3/6/2018	2016	\$ 1,200,000	\$ 1,200,000	6.13%	1.6779	\$ -	11.13%	0.0000	0.0000	\$ 1,085,993
6143	10/14/2016	2016	\$ 18,636	\$ 18,636	6.08%	0.2869	\$ -	11.08%	0.0000	0.0000	\$ 18,323
6143	12/21/2016	2016	\$ 180,000	\$ 180,000	6.08%	0.4727	\$ -	11.08%	0.0000	0.0000	\$ 175,048
7000	12/6/2016	2016	\$ 7,967,922	\$ 7,967,922	6.21%	0.4317	\$ -	11.21%	0.0000	0.0000	\$ 7,763,358
7000	8/1/2017	2016	\$ 6,000,000	\$ 6,000,000	6.21%	1.0834	\$ -	11.21%	0.0000	0.0000	\$ 5,620,855
7011	12/27/2016	2016	\$ 1,020,000	\$ 1,020,000	6.06%	0.4891	\$ -	11.06%	0.0000	0.0000	\$ 991,068

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, 2016

EIN: 13-5645888

PN: 333

2016 FORM 5500 SCHEDULE SB, LINE 19

DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2016

TOTAL: \$ 367,119,418 \$ 366,520,573 \$ 598,845 \$ 348,261,338

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
7015	10/14/2016	2016	\$ 27,138	\$ 27,138	5.92%	0.2869	\$ -	10.92%	0.0000	0.0000	\$ 26,694
7015	12/12/2016	2016	\$ 96,895	\$ 96,895	5.92%	0.4481	\$ -	10.92%	0.0000	0.0000	\$ 94,430
7018	9/27/2016	2016	\$ 39,161	\$ 39,161	6.03%	0.2404	\$ -	11.03%	0.0000	0.0000	\$ 38,614
7018	10/24/2016	2016	\$ 320,572	\$ 320,572	6.03%	0.3142	\$ -	11.03%	0.0000	0.0000	\$ 314,728
7018	2/22/2017	2016	\$ 3,763,209	\$ 3,763,209	6.03%	0.6466	\$ -	11.03%	0.0000	0.0000	\$ 3,623,404
7027	12/27/2016	2016	\$ 577,126	\$ 577,126	6.06%	0.4891	\$ -	11.06%	0.0000	0.0000	\$ 560,756
7031	10/11/2016	2016	\$ 33,232	\$ 33,232	5.98%	0.2787	\$ -	10.98%	0.0000	0.0000	\$ 32,898
7031	12/8/2016	2016	\$ 118,682	\$ 118,682	5.98%	0.4372	\$ -	10.98%	0.0000	0.0000	\$ 115,707
7048	9/27/2016	2016	\$ 35,238	\$ 35,238	5.97%	0.2404	\$ -	10.97%	0.0000	0.0000	\$ 34,750
7048	11/17/2016	2016	\$ 234,713	\$ 234,713	5.97%	0.3798	\$ -	10.97%	0.0000	0.0000	\$ 229,601
7056	7/1/2016	2016	\$ 72,543	\$ 72,543	6.06%	0.0000	\$ -	11.06%	0.0000	0.0000	\$ 72,543
7056	11/21/2016	2016	\$ 111,524	\$ 111,524	6.06%	0.3907	\$ -	11.06%	0.0000	0.0000	\$ 108,990
7060	9/29/2016	2016	\$ 10,531	\$ 10,531	6.02%	0.2459	\$ -	11.02%	0.0000	0.0000	\$ 10,381
7060	12/2/2016	2016	\$ 37,596	\$ 37,596	6.02%	0.4208	\$ -	11.02%	0.0000	0.0000	\$ 36,683
7064	12/7/2016	2016	\$ 1,149,684	\$ 1,149,684	6.09%	0.4344	\$ -	11.09%	0.0000	0.0000	\$ 1,120,533
7065	9/28/2016	2016	\$ 35,492	\$ 35,492	6.04%	0.2432	\$ -	11.04%	0.0000	0.0000	\$ 34,989
7065	12/1/2016	2016	\$ 42,855	\$ 42,855	6.04%	0.4180	\$ -	11.04%	0.0000	0.0000	\$ 41,817
7065	2/27/2017	2016	\$ 42,855	\$ 42,855	6.04%	0.6603	\$ -	11.04%	0.0000	0.0000	\$ 41,227
7065	5/2/2017	2016	\$ 42,855	\$ 42,855	6.04%	0.8356	\$ -	11.04%	0.0000	0.0000	\$ 40,805
7088	12/6/2016	2016	\$ 42,000	\$ 42,000	6.08%	0.4317	\$ -	11.08%	0.0000	0.0000	\$ 40,943
7099	10/13/2016	2016	\$ 13,044	\$ 13,044	6.17%	0.2842	\$ -	11.17%	0.0000	0.0000	\$ 12,824
7099	12/17/2016	2016	\$ 59,746	\$ 59,746	6.17%	0.4617	\$ -	11.17%	0.0000	0.0000	\$ 58,117
7100	9/27/2016	2016	\$ 21,579	\$ 21,579	6.09%	0.2404	\$ -	11.09%	0.0000	0.0000	\$ 21,274
7100	12/1/2016	2016	\$ 77,064	\$ 77,064	6.09%	0.4180	\$ -	11.09%	0.0000	0.0000	\$ 75,183
7101	12/2/2016	2016	\$ 111,441	\$ 111,441	6.04%	0.4208	\$ -	11.04%	0.0000	0.0000	\$ 108,725
7114	10/5/2016	2016	\$ 20,613	\$ 20,613	6.07%	0.2623	\$ -	11.07%	0.0000	0.0000	\$ 20,297
7114	12/8/2016	2016	\$ 73,633	\$ 73,633	6.07%	0.4372	\$ -	11.07%	0.0000	0.0000	\$ 71,760
7115	9/30/2016	2016	\$ 14,548	\$ 14,548	6.00%	0.2486	\$ -	11.00%	0.0000	0.0000	\$ 14,339
7115	11/4/2016	2016	\$ 51,936	\$ 51,936	6.00%	0.3443	\$ -	11.00%	0.0000	0.0000	\$ 50,905
7117	10/18/2016	2016	\$ 39,163	\$ -	5.98%	0.2978	\$ 39,163	10.98%	0.2896	0.0082	\$ 38,477
7117	2/1/2017	2016	\$ 61,687	\$ 22,524	5.98%	0.5890	\$ 39,163	10.98%	0.5425	0.0466	\$ 59,531
7117	3/30/2017	2016	\$ 61,857	\$ 61,857	5.98%	0.7452	\$ -	10.98%	0.0000	0.0000	\$ 59,237
7117	7/7/2017	2016	\$ 61,857	\$ 61,857	5.98%	1.0150	\$ -	10.98%	0.0000	0.0000	\$ 58,316
7117	7/13/2017	2016	\$ 270	\$ 270	5.98%	1.0315	\$ -	10.98%	0.0000	0.0000	\$ 254
7118	7/6/2016	2016	\$ 1,000,000	\$ 1,000,000	6.14%	0.0137	\$ -	11.14%	0.0000	0.0000	\$ 999,186
7120	1/23/2017	2016	\$ 190,236	\$ 190,236	6.10%	0.5644	\$ -	11.10%	0.0000	0.0000	\$ 183,984
8000	1/19/2017	2016	\$ 836,163	\$ 836,163	6.18%	0.5534	\$ -	11.18%	0.0000	0.0000	\$ 808,869
8000	12/28/2017	2016	\$ 456,273	\$ 456,273	6.18%	1.4911	\$ -	11.18%	0.0000	0.0000	\$ 417,246
8006	10/11/2016	2016	\$ 33,218	\$ 33,218	6.00%	0.2787	\$ -	11.00%	0.0000	0.0000	\$ 32,683
8006	1/6/2017	2016	\$ 118,645	\$ 118,645	6.00%	0.5178	\$ -	11.00%	0.0000	0.0000	\$ 115,119
8026	9/27/2016	2016	\$ 63,194	\$ 63,194	6.06%	0.2404	\$ -	11.06%	0.0000	0.0000	\$ 62,306
8026	1/9/2017	2016	\$ 76,311	\$ 76,311	6.06%	0.5260	\$ -	11.06%	0.0000	0.0000	\$ 73,985
8026	2/1/2017	2016	\$ 76,311	\$ 76,311	6.06%	0.5890	\$ -	11.06%	0.0000	0.0000	\$ 73,712
8026	6/14/2017	2016	\$ 76,311	\$ 76,311	6.06%	0.9534	\$ -	11.06%	0.0000	0.0000	\$ 72,148
8031	12/29/2016	2016	\$ 1,048,531	\$ 1,048,531	6.14%	0.4945	\$ -	11.14%	0.0000	0.0000	\$ 1,018,083
8051	10/14/2016	2016	\$ 29,231	\$ 29,231	6.06%	0.2869	\$ -	11.06%	0.0000	0.0000	\$ 28,742
8051	12/13/2016	2016	\$ 104,457	\$ 104,457	6.06%	0.4508	\$ -	11.06%	0.0000	0.0000	\$ 101,723
8054	9/29/2016	2016	\$ 24,757	\$ 24,757	6.08%	0.2459	\$ -	11.08%	0.0000	0.0000	\$ 24,400
8054	12/29/2016	2016	\$ 29,903	\$ 29,903	6.08%	0.4945	\$ -	11.08%	0.0000	0.0000	\$ 29,043
8054	2/2/2017	2016	\$ 29,903	\$ 29,903	6.08%	0.5918	\$ -	11.08%	0.0000	0.0000	\$ 28,877
8054	4/27/2017	2016	\$ 29,903	\$ 29,903	6.08%	0.8219	\$ -	11.08%	0.0000	0.0000	\$ 28,487
8066	12/29/2016	2016	\$ 67,408	\$ 67,408	6.06%	0.4945	\$ -	11.06%	0.0000	0.0000	\$ 65,475
8087	12/8/2016	2016	\$ 19,392	\$ 19,392	5.97%	0.4372	\$ -	10.97%	0.0000	0.0000	\$ 18,907
8104	10/12/2016	2016	\$ 29,974	\$ 29,974	6.10%	0.2814	\$ -	11.10%	0.0000	0.0000	\$ 29,479
8104	12/20/2016	2016	\$ 122,894	\$ 122,894	6.10%	0.4699	\$ -	11.10%	0.0000	0.0000	\$ 119,521
8105	10/19/2016	2016	\$ 2,000,000	\$ 2,000,000	6.17%	0.3005	\$ -	11.17%	0.0000	0.0000	\$ 1,964,334
9007	10/11/2016	2016	\$ 37,521	\$ 37,521	6.11%	0.2787	\$ -	11.11%	0.0000	0.0000	\$ 36,906
9007	1/4/2017	2016	\$ 50,578	\$ 50,578	6.11%	0.5123	\$ -	11.11%	0.0000	0.0000	\$ 49,064
9007	2/15/2017	2016	\$ 50,578	\$ 50,578	6.11%	0.6274	\$ -	11.11%	0.0000	0.0000	\$ 48,731
9007	5/8/2017	2016	\$ 50,578	\$ 50,578	6.11%	0.8521	\$ -	11.11%	0.0000	0.0000	\$ 48,086
9017	11/3/2016	2016	\$ 18,361	\$ -	6.02%	0.3415	\$ 18,361	11.02%	0.2896	0.0519	\$ 17,955
9017	1/13/2017	2016	\$ 22,217	\$ 22,217	6.02%	0.5370	\$ -	11.02%	0.0000	0.0000	\$ 21,530
9017	3/22/2017	2016	\$ 22,217	\$ 22,217	6.02%	0.7233	\$ -	11.02%	0.0000	0.0000	\$ 21,297
9017	5/31/2017	2016	\$ 22,217	\$ 22,217	6.02%	0.9151	\$ -	11.02%	0.0000	0.0000	\$ 21,060
9026	10/24/2016	2016	\$ 161,704	\$ 161,704	6.14%	0.3142	\$ -	11.14%	0.0000	0.0000	\$ 158,705
9045	12/29/2016	2016	\$ 50,000	\$ 50,000	6.07%	0.4945	\$ -	11.07%	0.0000	0.0000	\$ 48,564
9057	10/11/2016	2016	\$ 28,447	\$ 28,447	6.01%	0.2787	\$ -	11.01%	0.0000	0.0000	\$ 27,988

PN: 333

DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2016

\$ 348,261.338

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
9057	12/2/2016	2016	\$ 101,612	\$ 101,612	6.01%	0.4208	\$ -	11.01%	0.0000	0.0000	\$ 99.147
9062	10/13/2016	2016	\$ 41,772	\$ 41,772	6.05%	0.2842	\$ -	11.05%	0.0000	0.0000	\$ 41.081
9062	1/19/2017	2016	\$ 49,475	\$ 10,273	6.05%	0.5534	\$ 39,202	11.05%	0.5425	0.0110	\$ 47.873
9062	2/27/2017	2016	\$ 50,475	\$ 50,475	6.05%	0.6603	\$ -	11.05%	0.0000	0.0000	\$ 48.555
9062	5/15/2017	2016	\$ 45,100	\$ 45,100	6.05%	0.8712	\$ -	11.05%	0.0000	0.0000	\$ 42.850
9072	12/1/2016	2016	\$ 9,010	\$ 9,010	6.11%	0.4180	\$ -	11.11%	0.0000	0.0000	\$ 8.789
9074	10/4/2016	2016	\$ 148,520	\$ 148,520	6.08%	0.2596	\$ -	11.08%	0.0000	0.0000	\$ 146.264
9074	11/1/2016	2016	\$ 451,480	\$ 451,480	6.08%	0.3361	\$ -	11.08%	0.0000	0.0000	\$ 442.613
9076	12/8/2016	2016	\$ 55,247	\$ 55,247	6.14%	0.4372	\$ -	11.14%	0.0000	0.0000	\$ 53.826
9077	9/27/2016	2016	\$ 15,796	\$ 15,796	6.07%	0.2404	\$ -	11.07%	0.0000	0.0000	\$ 15.574
9077	12/6/2016	2016	\$ 56,204	\$ 56,204	6.07%	0.4317	\$ -	11.07%	0.0000	0.0000	\$ 54.792
9080	10/13/2016	2016	\$ 45,341	\$ 45,341	6.17%	0.2842	\$ -	11.17%	0.0000	0.0000	\$ 44.576
9080	12/7/2016	2016	\$ 179,354	\$ 179,354	6.17%	0.4344	\$ -	11.17%	0.0000	0.0000	\$ 174.749
9082	12/29/2016	2016	\$ 32,524	\$ 32,524	6.03%	0.4945	\$ -	11.03%	0.0000	0.0000	\$ 31.596
9083	11/1/2016	2016	\$ 100,000	\$ 100,000	6.11%	0.3361	\$ -	11.11%	0.0000	0.0000	\$ 98.027
9084	11/23/2016	2016	\$ 350,000	\$ 350,000	6.07%	0.3962	\$ -	11.07%	0.0000	0.0000	\$ 341.923
9085	10/24/2016	2016	\$ 48,302	\$ -	6.19%	0.3142	\$ 48,302	11.19%	0.2896	0.0246	\$ 47.345
9085	12/22/2016	2016	\$ 253,255	\$ 253,255	6.19%	0.4754	\$ -	11.19%	0.0000	0.0000	\$ 246.126
9087	12/21/2016	2016	\$ 140,000	\$ 140,000	6.26%	0.4727	\$ -	11.26%	0.0000	0.0000	\$ 136.039
10000	9/1/2016	2016	\$ 3,500,000	\$ 3,500,000	6.17%	0.1694	\$ -	11.17%	0.0000	0.0000	\$ 3,464.682
10000	8/30/2017	2016	\$ 2,850,000	\$ 2,850,000	6.17%	1.1628	\$ -	11.17%	0.0000	0.0000	\$ 2,658.338
10008	12/21/2016	2016	\$ 102,103	\$ 102,103	6.06%	0.4727	\$ -	11.06%	0.0000	0.0000	\$ 99.303
10019	10/4/2016	2016	\$ 24,429	\$ 24,429	6.05%	0.2596	\$ -	11.05%	0.0000	0.0000	\$ 24.059
10019	12/19/2016	2016	\$ 29,507	\$ 29,507	6.05%	0.4672	\$ -	11.05%	0.0000	0.0000	\$ 28.708
10019	2/16/2017	2016	\$ 29,507	\$ 29,507	6.05%	0.6301	\$ -	11.05%	0.0000	0.0000	\$ 28.435
10019	6/15/2017	2016	\$ 29,507	\$ 29,507	6.05%	0.9562	\$ -	11.05%	0.0000	0.0000	\$ 27.895
10022	10/11/2016	2016	\$ 100,000	\$ 100,000	6.12%	0.2787	\$ -	11.12%	0.0000	0.0000	\$ 98.358
10022	12/21/2016	2016	\$ 308,000	\$ 308,000	6.12%	0.4727	\$ -	11.12%	0.0000	0.0000	\$ 299.472
10026	12/22/2016	2016	\$ 99,707	\$ 99,707	6.18%	0.4754	\$ -	11.18%	0.0000	0.0000	\$ 96.905
10031	12/19/2016	2016	\$ 85,374	\$ 85,374	6.11%	0.4672	\$ -	11.11%	0.0000	0.0000	\$ 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, 2016
EIN: 13-5645888
PN: 333

2016 FORM 5500 SCHEDULE SB, LINE 19
DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2016

TOTAL: \$ 367,119,418 \$ 366,520,573 \$ 598,845 \$ 348,261,338

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
13000	10/5/2017	2016	\$ 148,340,442	\$ 148,340,442	6.05%	1.2613	\$ -	11.05%	0.0000	0.0000	\$ 137,747,370
13001	9/30/2016	2016	\$ 1,087,320	\$ 1,087,320	6.23%	0.2486	\$ -	11.23%	0.0000	0.0000	\$ 1,071,103
13001	12/16/2016	2016	\$ 1,087,320	\$ 1,087,320	6.23%	0.4590	\$ -	11.23%	0.0000	0.0000	\$ 1,057,571
13002	9/8/2016	2016	\$ 50,000	\$ 50,000	6.16%	0.1885	\$ -	11.16%	0.0000	0.0000	\$ 49,440
13002	12/30/2016	2016	\$ 1,668,941	\$ 1,668,941	6.16%	0.4973	\$ -	11.16%	0.0000	0.0000	\$ 1,620,061
109000	10/12/2016	2016	\$ 920,641	\$ 920,641	6.22%	0.2814	\$ -	11.22%	0.0000	0.0000	\$ 905,139
109000	12/15/2016	2016	\$ 4,307,884	\$ 4,307,884	6.22%	0.4563	\$ -	11.22%	0.0000	0.0000	\$ 4,190,892
109000	1/2/2018	2016	\$ 1,800,000	\$ 1,800,000	6.22%	1.5055	\$ -	11.22%	0.0000	0.0000	\$ 1,643,689

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2016
EIN: 13-5645888
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 and satisfy “age plus service” retirement eligibility under plans which include those provisions, 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.

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
1073	January 1 Basic	10	5 YEAR	1.75% High-3
1074	W-2 (Includes Commissions)	70	5 YEAR	1.75% High-5
1077	Basic as Earned	40	5 YEAR	1.00% Career
1079	January 1 Basic	10	5 YEAR	1.15% High-5 w/ 25 Year Service Cap
1080	Basic as Earned and Full Commission	41	2-5 YEAR	(2% High-5 - .65% High-3 up to Floating Covered Compensation) for service <= 25 Years + (.5% High-5 for Service > 25 Years (service capped at 10 years on the .5% piece) only w/ >20 Years @1/1/1995)
1082	Basic as Earned and Full Commission	41	5 YEAR	50% / 62% High-3 w/ Floating Covered Compensation w/ 25 Year Service Minimum (no project & prorate w/ unreduced 62 & 30)
1083	January 1 Basic	10	5 YEAR	2.00% High-3
1086	W-2 (Includes section 125, 402(g), 414(b)(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	Split Accrual Rate: 2.00% High-5 for service up to 7/1/2016 + 1.50% High-5 for service after 7/1/2016
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
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 btl)
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
3064	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

Retirement Fund ID#	Salary Def	Salary Def code	Vesting	Benefit Formula
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	1.00% 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 3402(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
5010	January 1 Basic	10	5 YEAR	1.00% Career
5021	January 1 Basic	10	5 YEAR	1.50% High-5
5026	Basic as Earned and Full Commission	41	5 YEAR	1.50% High-5
5034	W-2 (Includes Commissions)	70	5 YEAR	1.00% High-5
5042	January 1 Basic, Prior Year Bonus & OT	30	2-6 YEAR	2.00% High-5
5044	January 1 Basic	10	5 YEAR	2.00% High-5
5045	January 1 Basic	10	5 YEAR	1.50% High-3
5047	W-2 (Includes Commissions)	70	5 YEAR	2.50% High-5
5060	January 1 Basic	10	2-6 YEAR	1.00% / 1.50% High-5 w/ Floating Covered Compensation
5061	January 1 Basic	10	5 YEAR	2.00% High-5
5065	January 1 Basic	10	5 YEAR	1.00% High-3
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
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
6060	January 1 Basic	10	5 YEAR	1.50% High-5
6070	W-2 (Includes Commissions)	70	5 YEAR	2.00% High-3
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
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

Retirement Fund ID#	Salary Def	Salary Def code	Vesting	Benefit Formula
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
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
7066	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
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
8104	January 1 Basic	10	5 YEAR	2.50% High-3
8105	Basic as Earned plus OT and Full Commission	51	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
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

Retirement Fund ID#	Salary Def	Salary Def code	Vesting	Benefit Formula
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 btl + 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	3 YEAR	Cash Balance Plan effective 3/1/2017
101000	January 1 Basic	10	2-6 YEAR	2.00% High-3
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 and Full Commission	51	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	3 YEAR	Cash Balance Plan effective 3/1/2017
202000	Basic as Earned	40	5 YEAR	1.50% High-5 w/ 30 Year Service Cap
205121	January 1 Basic	10	2-6 YEAR	1.5% High-5
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	3 YEAR	Cash Balance Plan effective 3/1/2017
313002		70	5 YEAR	See Notes

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									
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									
1086																	
1088	+	.012	5		35			U	+	.004	5	2		35			U
2000	+	.025	3		30			U									
2003	+	.02	5					U	+	.015	5						U
2006	+	.02	5					U									
2009	+	.02	0					U									
2012	+	.02	5					U									
2018	+	.7	5				25	P									
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									

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
4079	+	.375	5	3			25	P		+	.5	5	3			25	P
4084	+	.01	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									
5010	+	.01	0					U									
5021	+	.015	5					U									
5026	+	.015	5					U									
5034	+	.01	5					U									
5042	+	.02	5					U									
5044	+	.02	5					U									
5045	+	.015	3					U									
5047	+	.025	5					U									
5050	+	.01	5	2				P		+	.015	5	2				P
5051	+	.02	5					U									
5065	+	.01	3					U									
5079	+	.02	0					U									
5080	+	.015	5					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									
6077	+	.01	5					U									
6079	+	.015	5					U									
6086	+	.02	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									

[illegible]

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			BASIC	0	NO	0		0	YES	2/1/2017
1046	A/E	1	12X	12	0%	0	YES	1			BASIC	0	NO	0		0	YES	7/1/2015
1065	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		
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
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	9/1/2002
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
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	YES	1/1/2017
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	YES	10/1/2015
2038	None	N/A	10 C&C	10	0%	0	NO	0	65		BASIC	0	NO	0		0	YES	12/1/2016
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			BASIC	0	NO	0		0	YES	2/1/2016
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
3064	A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	1/1/2016
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		BASIC	0	NO	0		0	YES	10/1/2015

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
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	CONTRIB	1		
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
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			BASIC	0	NO	0		0	YES	7/1/2016
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
5042	3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0	CONTRIB	1	YES	1/1/2017
5044	3%	3	12X	12	1%	1	YES	1	59.5		BASIC	0	NO	0		0	YES	6/1/2016
5045	3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	11/15/2016
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		
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			BASIC	0	NO	0		0	YES	4/1/2016
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	YES	7/1/2017
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
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		
6093	A/E	1	10 C&C	10	0%	0	NO	0		10/1/2006	BASIC	0	NO	0		0	YES	1/1/2016
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

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
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		SPECIAL	SPECIAL	YES	1		0		
7011	3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	7/1/2015
7015	A/E	1	10 C&C	10	1%	1	NO	0		3/1/2004	BASIC	0	NO	0		0	YES	7/1/2006
7027	3%	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	12/1/2016
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
7066	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	YES	1		1/1/2004	SPECIAL	SPECIAL	NO	0		0	YES	1/1/2017
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		
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
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		PVAB	21	PVAB	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	YES	7/1/2017
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		
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

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
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		BASIC	0	NO	0		0	YES	1/1/2017
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	N/A	N/A	10 C&C	10	1%	1	NO	0	45		SPECIAL	SPECIAL	YES	1		0		
101000	R/70	7	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	12/1/998
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	7/1/2017
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		SPECIAL	SPECIAL	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	N/A	N/A	10 C&C	10	0%	0	NO	0	45		SPECIAL	SPECIAL	YES	1		0		
202000	SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0	59.5		1-3 TIMES	1	YES	1		0		
205121	A/E	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0		
205129	SPECIAL	SPECIAL	10 C&C	10	0%	0	NO	0	< \$10,000		100 TIMES	100	NO	0		0		
213002	N/A	N/A	10 C&C	10	0%	0	NO	0	45		SPECIAL	SPECIAL	YES	1		0		
313002	SPECIAL	SPECIAL	ST. LIFE	11	0%	0	NO	0			REA	20	NO	0		0	YES	4/1/2003

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			Plan elected 100% immediate vesting for all active ppts at the plan freeze date (2/1/2017)
1046			
1065			
1063			
1064			
1069			
1070			
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 @1/1/1996))
1082			Benefit Formula: 50% / 62% High-3 w/ Floating CC w/ 25 Year Svc Min (no project & prorate w/ unreduced 62 & 30)
1083			
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 b/t 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			Benefit Formula: Split Accrual Rate: 2.00% High-5 for service up to 7/1/2016 + 1.50% High-5 for service after 7/1/2016
2006			Vesting: 100% immediate vesting for employees from 2035
2009	2/1/2001		
2012			
2018			
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 b/tb
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 b/t)
3000		103000	
3011			
3012			
3019			
3023		103023	
3031			
3032			
3036			
3064			
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			

Retirement Fund ID#	High to Career Prot Date	Split Plan No	Special Provision 1
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 / 1.9% High-5 w/ Floating Covered Compensation for service after 7/1/2007 + 7/1/2007 Frozen SSPIA 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			
5010	1/1/2003		
5021			
5026			
5034			
5042			
5044			
5045			
5047			
5060			
5061			
5065			
5079			
5080			
5091			
5093			
5118			
5121		105121/205121	
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			
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			
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

Retirement Fund ID#	High to Career Prot Date	Split Plan No	Special Provision 1
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: 1/12 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			
7027			
7031			
7048			
7066			
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, 30 Year Treasury Lump Sum)
8006			
8026		108026	
8031			
8051			
8054			
8066			
8087			
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
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			

Retirement Fund ID#	High to Career Prot Date	Split Plan No	Special Provision 1
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		113002/213002/313002	Cash Balance Plan effective 3/1/2017 (traditional DB plan was frozen 2/28/2017) - see resolution or Board minutes for details
101000		1000	Effective 1/1/16, client adopted 2% H-3 and Rule of 70 with 3% default ERF's for future service accruals only. An offset was calculated to protect the old 1.5% H-5 and splits protect the old R70 - AE
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		5121/205121	
105129		5129/205129	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	Death Benefit: Max (Basic, 1-3X, PPA Lump Sum)
107088		7088	
108026		8026	
108066		8066	
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		13002/213002/313002	Cash Balance Plan effective 3/1/2017 (traditional DB plan was frozen 2/28/2017) - see resolution or Board minutes for details
202000		2000/102000	ERF: Special Rule of 70 - if age + vest svc >=70 yrs then 3% ERF table otherwise use AE ERF table
205121		5121/105121	Formerly 5072. Participant data records protect 2% H-5 (frozen add-on), 12X, Rule of 80 ERF, 1% Incr and RAP (split), age 45 Early Ret Age (spec guaranty) and 2-5 vesting (special vesting schedule).
205129		5129/105129	Benefit Formula: 30% H-5 w/ 30 Year Service Minimum (15 Year Minimum if enrolled on or before 1/1/2002)
213002		13002/113002/313002	Cash Balance Plan effective 3/1/2017 (traditional DB plan was frozen 2/28/2017) - see resolution or Board minutes for details
313002		13002/113002/213002	Benefit Formula: Plan was frozen 4/1/2003 (former RSG plan - no actives)

Retirement Fund ID#	Special Provision 2	Special Provision 3
1000		
1001		
1004		
1006		
1007		
1019	ER withdrew 10/1/2004 with a QSP and was reinstated in the Fund 7/1/2006 as a frozen plan.	
1020		
1024		
1025		
1027		
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1032		
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1046		
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1063		
1064		
1069		
1070		
1073		
1074		
1077		
1079	Normal Form: St. Life	Death Benefit: REA Minimum (50% J&S)
1080	ERF: True Actuarial Equivalence - Up84 mortality, .7% interest, 2 year setback for participants and 1 year setback for beneficiaries	Lump Sum: Cashed out for amounts less than \$15,000; Effect 1/1/09 allows for in-service distrib if age 65 (plan is frozen)
1082	Unreduced Retirement Age: Unreduced if age 62 with 30 years vesting service	Normal Form: St. Life Annuity normal form for terms prior to 1/1/1999 and 10C&C for terms on or after 1/1/1999
1083		
1086	Cash Balance: Interest Credit = Interest Rate on 30 Year Treasury Securities for the Month of December of the preceding Calendar Year	Cash Balance: Annuity conversion = Annuity conversion is based on 30 year treasury with 3 month look back
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.	Lump Sum: Available at any age (annuities available at any age as well)
2000		
2003		
2006		
2009		
2012		
2018		
2022		
2023		
2026	ERF: True Actuarial Equivalence (Up84 Mortality, .6% interest, no setbacks)	Lump Sum: Any Age
2027	Vesting: 3 Year Cliff	
2029	ERF: 1/25 per year back to age 60 + 15 years service; otherwise use MEDB AE ERPs.	Normal Form: St Life, Death Benefit: PVAB
2030	Normal Form: St Life, Death Benefit: Present Value of Accrued Benefit if Single, 100% J&S if Married	Disability: Special
2032	Service: 1,000 hour rule; For EE's enrolled in the prior plan the 4/30/97 accid bft is payable as a lump sum at any age (annuity offered too)	ERF: 5% per year for 55 + 10, reduced 5% for each year of service between 25 and 30 years
2033	Vesting: 1-5 year vesting schedule (20% increments)	NRD: 1/1 nearest
2034	Unreduced Retirement Age: Age 60 with Rule of 75 points, then the benefit is unreduced, otherwise use special AVE erfs	ERF: 7.2% for each year between 60 - 65 and 3.6% for each year between 55 - 60
2037	Membership: January 1 closest to attainment of the eligibility requirements	Lump Sum: Benefit and lump sum are payable at any age
2038	ERF: None (Early Retirement at Age 65 only)	
2039	NRD = Earlier of age 65 or age 60 and 30 years benefit service	Optional Forms: 1005 J&S, 75% J&S, LS < \$10,000 and 55+15
3000		
3011		
3012		
3019		
3023		
3031		
3032		
3036		
3054		
3063		
3069		
3073	Benefit Formula: Guaranteed minimum benefit as of 6/30/1999 for all participants of the prior plan.	Salary Definition: Special definition of W-2 salary.
3074	ERF: Up84 unisex mortality and 6% interest (no setback)	NRD: January 1 nearest attainment of age 65
3077	Normal Form: St Life	In-service distributions are allowed at age 65
4000		
4026		

Retirement Fund ID#	Special Provision 2	Special Provision 3
4079		
4084		
4087	ERF: 5% per year	Unreduced Retirement Age: Unreduced age 62 with 30 years of benefit service
4088	ERF: Up84, no setback for participants, 3 year setback for beneficiaries with 6% interest	Normal Form: St Life
4090	ERF: 1/15 & 1/30	Optional Forms: SS Level Income Option, 100% J&S
4091	ERF & Optional Forms: GAM 83 mortality and interest + GATT for 2nd month before the calendar quarter in which payment occurs	Employee Contributions: level 2.5% for all employees
4092	ERF: 1/15 & 1/30	Early Retirement: 55+5 or 30 years of benefit service (any age)
4094	ERF: 1/15 & 1/30	NRD: 65+5
4096	ERF: 1/15, 1/30 per year at SSNRA 65 but ERF's change when SSNRA = 66 or 67 (special tables were provided by prior actuary)	In service distributions are allowed at age 65 (as protected by the prior plan)
4097	Adopted age 45 ERA & LSA effective 7/2/2011. A/E ERF's also adopted for early commencement.	In-service distributions allowed at age 65
5000		
5001		
5010		
5021		
5026		
5034		
5042		
5044		
5045		
5047		
5060		
5061		
5065		
5079		
5080		
5091		
5093		
5118		
5121		
5125	ERF: 1/15 & 1/30	Normal Form: St Life with PVAB death benefit
5126	ERF: 1/15 & 1/30	Normal Form: St. Life
5127	ERF: 1/15 & 1/30	Normal Form: Straight Life with PVAB Death Benefit
5128	ERF: 1/15 & 1/30 back to age 55, 7.5% interest and no mortality prior to age 55	Lump Sum and Annuities: Available at any age
5129	ERF: 8% interest, no mortality	ERA: Age 60
5130	ERF: 1/15 & 1/30	
6000	Salary definition excludes LTI effective 8/1/2008	
6016		
6028		
6037		
6040		
6042		
6044		
6049		
6060		
6070		
6077		
6079		
6086		
6093		
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6107		
6110		
6113		
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6120		
6121		
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6125		
6126		
6129		
6130		

Retirement Fund ID#	Special Provision 2	Special Provision 3
6132		
6135		
6136		
6138	Death Benefit: PVAB accrued benefit except pvab of married member not less than afe of 1/2 50% J&S	Lump Sum: Lump sums and annuities are payable at any age
6140	Death Benefit: Pre-Ret-married = Q 50% J&S except age 65 + married then 100% J&S, Post Ret-single - none, married & >ERA then act eq of 5 C&C	Normal Form: 5 C&C
6141	ERF: 1/15 & 1/30	Salary Definition: W-2 salary definition excludes bonuses
6142	ERF: Up84 @ 6.5% interest	Exclusions: EE's hired on or after 10/1/1999 and EE's covered by a collective bargaining agreement
6143	ERF: 1/15 & 1/30, Normal Form: St. Life annuity with REA Death Benefit	Vesting: 3 to 7 year graded vesting (20% decrements), Normal Form: St Life
7000	Death Benefit: Max (Basic, 1-3X, PPA Lump Sum)	
7011		
7015		
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	Lump Sum: Annuity and lump sum can be taken at any age
8000	Early Retirement Age: For employees hired on or after 1/1/2004, the early retirement age is 55	Increment: 2% starting at age 66%, 1% starting at commencement as early as age 45 (age 55 if enrolled on or after 1/2004) but changes to 2% starting at age 65 (not retro)
8006		
8026		
8031		
8051		
8054		
8066		
8087		
8104		
8105	ERF: 1/15 & 1/30	Salary Definition: Salary as earned excluding bonus and special payments
9007		
9017		
9026		
9045		
9057		
9062		
9072		
9074		
9076	Unreduced Retirement Age: If the participant attains Age 62 with service>=15, then the benefit is unreduced. Otherwise use the Fund's A/E ERF's.	ERF: Lump sum before 62 + 15 uses act equivalent (1983 Individual AM, 8%) - any age
9077	Unreduced Retirement Age: If the participant attains Age 62 with service>=10, then the benefit is reduced 1/15 per year back to age 62. Otherwise use the IAMS male 8% Actuarial Equivalence ERF's.	ERF: Lump sum uses Gatt & 1/15 er's if eligible otherwise act equiv lump sums (1983 IAM, male, 8%)
9080	Death Benefit: Special PVAB: Pre-Ret & married then REA, single N/A; Post-ret then PVAB	Disability: Immediate benefit - lump sum available
9082	ERF: 1/15 & 1/30	Death Benefit: minimum (12 x Monthly High-5, 100X death benefit). Effective 4/1/10 dth bft = PVAB only.
9083	Lump sum and annuities are available at any age	
9084	Optional Forms: 75% J&S, 100% J&S	
9085	ERF: 7.5%, GAR94	Optional Forms: 5 C&C, 100% J&S - all options based on GAR94 and 7.5% interest; LS any age
9087	ERF: 1/15 & 1/30; MEDB AE ERF under age 55.	Death Benefit: maximum (PVAB, minimum (24 x Monthly High-5, 100X death benefit))
10000		
10019		
10022		
10026		
10031		
10035		
10038		
10047		
10048		

Retirement Fund ID#	Special Provision 2	Special Provision 3
10049	ERF: 1/15 & 1/30	Normal Form: St Life with PVAB death benefit
10051	Effective 4/15/2017, ER froze benefits for 3 executives (Kyle Hughbanks, Michael Fouts and Brian Holen) in order to pass coverage testing.	
11009	ERF: 6.5% UP84 unisex mortality	EE's hired prior to 10/1/2007 and attaining NRD (age 62) can take an in-service distribution
11018	Lump Sum and Annuities available at vested termination	Benefit Formula: Project and Prorate
12000		
12004		
12026		
12028		
12033		
12042		
12043	ERF: 1983 GAM unisex mortality, 8% interest	ERA & LSA: Age 54.5 with 15 Years Vesting Service
13000		
13001		
13002	Death Benefit: Greater of REA, Basic or PPA Lump Sum	
101000		
101019	ER withdrew 10/1/2004 with a QSP and was reinstated in the Fund 7/1/2006 as a frozen plan.	
101074		
101079	Cash Balance: Annuity conversion - Annuity conversion is based on 30 year treasury with 3 month look back	Lump Sum: Annuity and lump sum can be taken at any age
101080	ERF: 7.5% interest and 1983 GAM Male mortality	Vesting: 100% at age 55
102000	ERF: Special Rule of 70 - if age + vest svc >=70 pts then 3% ERF table otherwise use AE ERF table	
103000		
103023		
104000		
104091		
105000	Death Benefit: PVAB	
105121		
105129	ERF: 8% interest, no mortality	ERA: Age 60
105130	ERF: 1/15 & 1/30	Plan is frozen as of 1/1/2010 for employees hired on or after 7/1/2005. Actively accruing EE's are in 5130.
106000	ERF: Special Rule of 70 - if age + vest svc >=70 pts then 3% ERF table otherwise use AE ERF table	Salary definition excludes LTI effective 8/1/2008
107000		
107088		
108026		
108066		
108105	ERF: 1/15 & 1/30	Salary Definition: Salary as earned excluding bonus and special payments
109000	ERF: Rule of 70 with A/E ERF default	Effective 1/1/2009, restored participants from any MEDB plan are allowed to be enrolled into plan 109000.
111009	NRD: Later of Age 62 or 5th anniversary in the plan	EE's hired prior to 10/1/2007 and attaining NRD (age 62) can take an in-service distribution
112028		
113001		
113002	Death Benefit: Greater of REA, Basic or PPA Lump Sum	
202000		
205121		
205129	ERF: 8% interest, no mortality	ERA: Age 60
213002	Death Benefit: Greater of REA, Basic or PPA Lump Sum	
313002	ERF: Special AE ERF based on Combined Annuity Mortality Table (Modified and Makehamized) Rated Black 3 Years at 3% interest per annum	

Retirement Fund ID#	Special Provision 4	Special Provision 5
1000		
1001		
1004		
1006		
1007		
1019		
1020		
1024		
1025		
1027		
1030		
1032		
1034		
1046		
1055		
1063		
1064		
1069		
1070		
1073		
1074		
1077		
1079	Unreduced Retirement Age: Rule of 95 (age + vesting service > 95 then benefit is unreduced)	
1080	Death Benefit: Special Present Value (different for married & single)	Acquired Slades Ferry Bancorp 1/1/2009. EE's have enr code = 70 and protected benefit options.
1082	1084 merged into 1082 on 7/1/2016	
1083		
1086	Lump Sum: Benefits available at any age if age 55 + 10 is met. Otherwise the lump sum <= \$25,000. Different opt forms and for 1 year following commence. LSF is max of our GATT & prior month GATT	NRD: Later of age 65, participation date + 5 years, date of termination. Death Benefit: Account Balance, 7/1 COLA
1088		
2000		
2003		
2006		
2009		
2012		
2018		
2022		
2023		
2026	Death Benefit: Maximum (Basic, 1-3X, 30 Year Treasury Lump Sum)	
2027		
2029	Lump Sum: Any Age	Vesting: 3 to 7 year graded vesting (20% decrements)
2030	Optional Forms: 66.67% J&S, 100% J&S (no C&C), Social Security Level Income Option, LS < \$20,000	
2032	Normal Form: St Life, Benefit Formula: High-3 average salary is the highest 3 years of the last 5	NRD: age 65 + 5 years vesting service; Optional Forms: 50, 66.67, 100 J&S
2033	Death Benefit: 100 Times death benefit has a \$5,000 minimum value	
2034	Optional Forms: 5, 10 & 15 certain (no life), 66.667% J&S, 100% J&S, SSPIA amount	Disability: Participant must have 10 years of service and meet special eligibility (ex: no alcoholism or armed services cause) to get unreduced benefit.
2037	ERP: True Actuarial Equivalence 6% (1.06^-1), no mortality	Normal Form: St Life
2038		
2039		
3000		
3011		
3012		
3019		
3023		
3031		
3032		
3036		
3054		
3063		
3069		
3073		
3074	Optional Forms: 75% & 100% J&S, Lump sum at any age	Normal Form: St Life, Death Benefit: married (50% J&S) single (privat)
3077	Optional Forms: LS any age, 100% J&S, 75% J&S, 66.67% J&S	
4000		
4026		

Retirement Fund ID#	Special Provision 4	Special Provision 5
4079		
4084		
4087	Optional Forms: 15 C&C, 100% J&S, 75% J&S, SS Level Income Option	
4088	Optional Forms: 5 C&C, 15 C&C, 100% J&S, 66.67% J&S, SS Level Income Option	
4090		
4091	Optional Forms: 75% & 100% J&S	
4092	Optional Forms: 100% J&S, 40% J&S, Cash Refund; Disability: 15% or 67% H-3 depending on cause	COLA: 2% on retirement benefits accrued up to 1/1/2000. COLA starts on 1/1 following 30 months after 7/1 following DOT.
4094		
4096	Optional Forms: 100% J&S, 75% J&S, 66.67% J&S, LS (and annuity) at any age if < \$300,000	Death Benefit: Works like standard REA but a lump sum can be paid if < \$300,000
4097	Optional Forms: 100% J&S, 75% J&S, 5 C&C	
5000		
5001		
5010		
5021		
5026		
5034		
5042		
5044		
5045		
5047		
5060		
5061		
5065		
5079		
5080		
5091		
5093		
5118		
5121		
5125	Optional Form: 100% J&S	
5126	Optional Forms: 66.67% J&S, 75% J&S, 100% J&S, 20 C&C, 20 Year Certain, LS any age	Acquired State Bank & Trust Co. 1/1/2009. Acq. EE's get prior service protected with a FAO as of 12/31/2008.
5127	Salary Definition: Section 415 compensation	Optional Forms: 5 C&C, 15 C&C, 66.67% J&S, 100% J&S, LS any age
5128	On 5/1/2007 the client changed vesting schedules from 5 yr to 2-6 yr so vesting is protected for participants as of 5/1/2007	
5129	Optional Forms: LS up to \$10K, 100% J&S, 75% J&S, 67% J&S, 5 C&C, 15 C&C	
5130	Optional Forms: 5 C&C, 10 C&C, 15 C&C, 20 C&C, 100% J&S, 75% J&S, 67% J&S	
6000		
6016		
6028		
6037		
6040		
6042		
6044		
6049		
6060		
6070		
6077		
6079		
6086		
6093		
6099		
6107		
6110		
6113		
6115		
6116		
6120		
6121		
6124		
6125		
6126		
6129		
6130		

Retirement Fund ID#	Special Provision 4	Special Provision 5
6132		
6135		
6136		
6138		
6140	Optional Forms: If Lump Sum <\$25,000 (but > \$1,000) then LS and Annuities are available at any age. Lump sums > \$25k available at 55+10 or later.	
6141	Optional Forms: 5 C&C, 15 C&C, 100% J&S, 66.67% J&S	
6142	Normal Form: St Life with REA Death Benefit	Vesting: service uses hourly credit (1000 hrs = 1 year svc credit), Optional Forms: 100% J&S, 75% J&S
6143	Vesting: service is based on the 1,000 rule	Optional Forms: 66.67% J&S, 100% J&S, 5 C&FC, 10 C&C, 15 C&C, LS at any age <= \$15,000
7000		
7011		
7015		
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		
8051		
8054		
8066		
8087		
8104		
8105	Vesting: 3-7 graded schedule	Optional Forms: 100% J&S, 66.67% J&S
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	Death Benefit: Maximum of 66.667 Times Projected Monthly Bft or PVAB for ASDB and PVAB for Retiree DB
9077	Lump Sum: Lump sum and annuities payable at any age, Salary Definition: Special W-2 includes EE 401(k) contribs and sect 125 contribs	Death Benefit: Effective 8/1/2004 = 100X (was PVAB while the plan was frozen)
9080	Optional Forms: 5 C&C, 15 C&C, 66.67%, 75%, 100% J&S, LS any age	Exclusions: Employees covered under a collective bargaining agreement
9082	Disability: maximum (12 x Monthly High-5, AE benefit). Effective 4/1/10 disab bft = PVAB only.	
9083		
9084		
9085	Death Benefit: Max (PVAB, PPA Lump Sum)	
9087	Disability: maximum (24 x Monthly High-5, PVAB)	
10000		
10019		
10022		
10026		
10031		
10035		
10038		
10047		
10048		

Retirement Fund ID#	Special Provision 4	Special Provision 5
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	NRD: Enrolled prior to 1/1/2002 then NRD = nearest 1/1
13000		
13001		
13002		
101000		
101019		
101074		
101079	Death Benefit: Account Balance	
101080	Optional Forms: 10 C&C, 15 C&C, 20 C&C, 100% J&S, 75% J&S, 67% J&S, 50% J&S, LS age 55+10	
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		
111009	Optional Forms: 75% J&S, 100% J&S, Life expectancy	
112028		
113001		
113002		
202000		
205121		
205129	Optional Forms: LS up to \$10K, 100% J&S, 75% J&S, 67% J&S, 5 C&C, 15 C&C	
213002		
313002		

Pentegra DB Plan

Summary of Plan Amendments

Employer	Effective date	Amendment
1072	10/17/2015	Freeze
2037	9/30/2015	Freeze
6000/106000	10/1/2015	Membership eligibility - now 21 and 1 year
3011	2/1/2016	Freeze as of 2/1/2016 - takes away enhanced active death.
8103	3/31/2016	Freeze
5042	7/1/2014	6 participants are being added and granted vesting service.
4026	10/1/2015	Freeze - takes away enhanced active death
3054	1/1/2016	Freeze - takes away enhanced active death
6093	7/1/2015	11 participants are being added with <1000 hours and granted vesting service.
6093	1/1/2016	Freeze - takes away enhanced death
101000	1/1/2016	Formula and ERF changes for service on or after January 1, 2016
5080	3/3/2016	Freeze - takes away enhanced active death
2003	7/1/2016	Formula changes
5021	6/30/2016	Freeze - takes away enhanced death
5044	6/1/2016	Freeze - takes away enhanced death
5130/105130	7/1/2014	Employees hired 1/1/2005-1/1/2010 get pay and service from 7/1/2014 and full vesting service.
5121/205121	7/1/2016	merge, new vesting schedule
1082/1084	7/1/2016	1084 merges into 1082, identical plan provisions
2030	1/1/2017	Freeze
13002	10/1/2016	Merger of external RSG plan

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2016
EIN: 13-5645888
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 and satisfy “age plus service” retirement eligibility under plans which include those provisions, 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.

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 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, 2017

(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value			(d) Cost	(e) Current value
		Cusip	Rate	Maturity	Par Value	
*	FEDERAL HOME LN BK CONS BD	313379XK0	3.100%	29-Jun-32	2,000,000	2,012,920
	FEDERAL HOME LN BK CONS BD	3133XM087	5.000%	17-Nov-17	90,000	91,266
*	FEDERAL FARM CR BK CONS BD	3133EA5P9	3.050%	19-Jul-32	3,775,000	3,773,113
	FEDERAL FARM CR BK CONS BD	3133EC7M0	2.920%	17-Dec-30	4,500,000	4,452,930
	FEDERAL FARM CR BK CONS BD	3133EEK74	2.680%	13-May-25	4,450,000	4,476,122
	FEDERAL FARM CR BK CONS BD	3133EEY20	2.400%	17-Jun-22	3,000,000	3,061,110
	FEDERAL FARM CR BK CONS BD	3133EG6B6	3.300%	2-Feb-32	5,000,000	5,097,300
	FEDERAL FARM CR BK CONS BD	3133EGW76	3.410%	19-Dec-34	3,000,000	3,057,180
	FEDERAL HOME LN MTG CORP	3137EABP3	4.875%	13-Jun-18	100,000	103,368
	FEDERAL HOME LN MTG CORP STRIP	3134A32L9	0.000%	15-Mar-27	7,468,000	5,652,156
	FEDERAL HOME LN MTG CORP STRIP	3134A4CP7	0.000%	15-Mar-31	10,000,000	6,466,900
	FEDERAL JUDICIARY OFFICE BLDG	313490CD4	0.000%	15-Feb-20	8,615,000	8,125,582
	FEDERAL NATL MTG ASSN	31359MFJ7	7.125%	15-Jan-30	230,000	335,733
	FEDERAL NATL MTG ASSN	31359MFP3	7.250%	15-May-30	205,000	303,872
	FEDERAL NATL MTG ASSN	3135G0ZA4	1.875%	19-Feb-19	5,000,000	5,038,750
	FEDERAL NATL MTG ASSN	31364FCB5	6.090%	27-Sep-27	2,960,000	3,838,262
	FEDERAL NATL MTG ASSN STRIP	31358C4X1	0.000%	6-Feb-28	1,700,000	1,229,338
	FEDERAL NATL MTG ASSN STRIP	31358C4Y9	0.000%	6-Aug-28	3,757,000	2,623,851
	FEDERAL NATL MTG ASSN STRIP	31359YBF3	0.000%	15-May-28	5,000,000	3,555,250
	FEDERAL NATL MTG ASSN STRIP	31359YCX3	0.000%	15-Jan-28	5,000,000	3,456,000
	FEDERAL NATL MTG ASSN STRIP	31359YQK6	0.000%	15-Jul-32	5,000,000	2,275,000
	FEDERAL NATL MTG ASSN STRIP	31358DDR2	0.000%	15-May-30	5,800,000	3,872,370
	FEDERAL NATL MTG ASSN STRIP	31364EAV6	0.000%	8-Oct-27	9,440,000	6,535,977
	FINANCING CORP STRIP	317705AA9	10.700%	6-Oct-17	2,000,000	2,162,500
	FINANCING CORP STRIP	31771EAM3	0.000%	6-Dec-18	9,200,000	3,271,922
	FINANCING CORP STRIP	31771KAD9	0.000%	30-Nov-17	6,000,000	5,668,200
	FINANCING CORP STRIP PO	31771KAA5	0.000%	26-Sep-19	5,000,000	4,700,620
	ISRAEL ST AID	465139JE4	0.000%	15-May-23	3,059,000	2,539,704
	RESOLUTION FDG CORP	761157AD8	8.875%	15-Jul-20	1,000,000	994,010
	RESOLUTION FDG CORP PRIN STRIP	76116FAD9	0.000%	15-Jul-20	5,000,000	4,576,150
	RESOLUTION FDG CORP STRIP	76116EGK0	0.000%	15-Jan-27	4,000,000	3,101,560
	RESOLUTION FDG CORP STRIP	76116EGL8	0.000%	15-Jul-27	5,000,000	3,656,800
	RESOLUTION FDG CORP STRIP	76116EHH6	0.000%	15-Apr-27	5,000,000	3,860,000
	RESOLUTION FDG CORP STRIP	76116EHJ2	0.000%	15-Oct-27	8,615,000	6,134,788
	RESOLUTION FDG CORP STRIP	76116EHM5	0.000%	15-Apr-29	9,000,000	6,051,690
	SBA GTD PARTN CTF5 2013-20J 1	83162CVU4	3.620%	1-Sep-33	15,985,927	16,438,938
	SBA GTD PARTN CTF5 2013-20J 1	83162CVV2	3.370%	1-Oct-33	3,779,002	3,833,916
	SBA GTD PARTN CTF5 2013-20K 1	83162CVX8	3.380%	1-Nov-33	3,564,215	3,598,047
	TENNESSEE VALLEY AUTH BD	880591DV1	4.700%	15-Jul-33	5,743,000	6,895,046
	TENNESSEE VALLEY AUTH STRIP	88059E5E0	0.000%	15-Mar-30	3,100,000	1,976,374
	TENNESSEE VALLEY AUTH STRIP	88059E5L4	0.000%	15-Mar-33	3,000,000	1,788,000
	TENNESSEE VALLEY AUTH STRIP	88059ENN0	0.000%	15-Jan-28	3,211,000	2,134,705
	TENNESSEE VALLEY AUTH STRIP	88059ESQ8	0.000%	1-May-30	1,400,000	886,200
	TENNESSEE VALLEY AUTH STRIP	88059EU77	0.000%	15-Dec-29	5,614,000	3,588,076
	TENNESSEE VALLEY AUTH STRIP	88059EU85	0.000%	15-Jun-30	5,273,000	3,246,624
	TENNESSEE VALLEY AUTH STRIP	88059FBG5	0.000%	1-May-30	6,100,000	3,896,845
	U S TREASURY BOND	912810EL8	8.000%	15-Nov-21	790,000	1,072,548
	U S TREASURY BOND	912810EQ7	6.250%	15-Aug-23	750,000	892,852
	U S TREASURY BOND	912810ET1	7.625%	15-Feb-25	240,000	326,025
	U S TREASURY BOND	912810FB9	6.125%	15-Nov-27	125,000	149,336
	U S TREASURY BOND	912810FM5	6.250%	15-May-30	300,000	367,078
	U S TREASURY BOND	912810FP8	5.375%	15-Feb-31	675,000	745,031
	U S TREASURY NOTE	912828HA1	4.750%	15-Aug-17	980,000	1,065,444
	U S TREASURY NOTE	912828HR4	3.500%	15-Feb-18	850,000	843,359
	U S TREASURY NOTE	912828JH4	4.000%	15-Aug-18	445,000	455,916
	U S TREASURY NOTE	912828JR2	3.750%	15-Nov-18	910,000	913,413
	U S TREASURY NOTE	912828B5	0.750%	15-Aug-19	2,255,000	2,223,529
	U S TREASURY NOTE	912828C3	0.750%	31-Aug-18	2,330,000	2,329,199
	U S TREASURY NOTE	912828G4	0.875%	15-Sep-19	1,820,000	1,799,383
	U S TREASURY NOTE	912828K82	1.000%	15-Aug-18	1,800,000	1,794,234
	U S TREASURY NOTE	912828N22	1.250%	15-Dec-18	3,480,000	3,478,836
	U S TREASURY NOTE	912828N63	1.125%	15-Jan-19	975,000	972,113
	U S TREASURY NOTE	912828P53	0.750%	15-Feb-19	2,955,000	2,929,002
	U S TREASURY NOTE	912828P95	1.000%	15-Mar-19	3,855,000	3,848,697
	U S TREASURY NOTE	912828R85	0.875%	15-Jun-19	2,470,000	2,471,818
	U S TREASURY NOTE	912828RP7	1.750%	31-Oct-18	3,890,000	3,922,214
	U S TREASURY NOTE	912828S43	0.750%	15-Jul-19	2,175,000	2,167,209
	U S TREASURY NOTE	912828T42	0.750%	30-Sep-18	1,590,000	1,586,708
	U S TREASURY NOTE	912828T59	1.000%	15-Oct-19	3,160,000	3,129,103
	U S TREASURY NOTE	912828UB4	1.000%	30-Nov-19	1,865,000	1,842,780
	U S TREASURY NOTE	912828V31	1.375%	15-Jan-20	2,900,000	2,893,630
	U S TREASURY NOTE	912828W22	1.375%	15-Feb-20	590,000	588,271
	U S TREASURY NOTE	912828W63	1.625%	15-Mar-20	2,860,000	2,875,947
	U S TREASURY NOTE	912828WL0	1.500%	31-May-19	3,515,000	3,530,515
	U S TREASURY NOTE	912828X21	1.500%	15-Apr-20	2,410,000	2,413,577
	U S TREASURY NOTE	912828X96	1.500%	15-May-20	1,510,000	1,512,890
	U S TREASURY NOTE	912828XU9	1.500%	15-Jun-20	2,180,000	2,178,552

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(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value			(d) Cost	(e) Current value
		Cusip	Rate	Maturity	Par Value	
	US TREAS-CPI INFLAT	912828C99	0.125%	15-Apr-19	1,653,868	1,654,612
	US TREAS-CPI INFLAT	912828UX6	0.125%	15-Apr-18	1,126,461	1,122,372
	TOTAL US GOVERNMENT SECURITIES				275,164,474	226,480,364
						244,721,874
	AARP INC/DC 144A	00036AAB1	7.500%	1-May-31	5,000,000	6,823,200
	ALABAMA POWER CO	010392EC8	5.700%	15-Feb-33	10,000,000	11,894,300
	ALBANIA GOVERNMENT INTERNATIONAL	X7330WAA7	0.000%	31-Aug-25	10,000,000	6,709,310
	ALTRIA GROUP INC	02209SAD5	9.700%	10-Nov-18	4,000,000	5,273,800
	AMERICA MOVIL SAB DE CV	02364WBD6	3.125%	16-Jul-22	8,000,000	7,863,920
	AMERIPRISE FINANCIAL INC	03076CAD8	7.300%	28-Jun-19	5,000,000	6,198,450
	AMGEN INC	031162BN9	3.625%	15-May-22	5,000,000	5,202,400
	ANTHEM INC	94973VBH9	2.250%	15-Aug-19	5,000,000	4,974,150
	ASSOCIATES CORP OF NORTH AMERI	046003JU4	6.950%	1-Nov-18	5,000,000	5,075,200
	AURORA MILITARY HOUSING L 144A	05178TAA9	5.820%	15-Jul-34	2,416,718	2,669,313
	AURORA MILITARY HOUSING L 144A	05178RAB1	5.625%	15-Dec-35	6,000,000	6,503,470
	BANK OF AMERICA CORP	06053FAA7	4.100%	24-Jul-23	5,000,000	5,217,550
	BANK OF AMERICA CORP	638585AP4	7.250%	15-Oct-25	5,300,000	5,978,382
	BELVOIR LAND LLC	081331AC4	5.170%	15-Dec-35	5,000,000	6,012,200
	BELVOIR LAND LLC 144A	081331AE0	5.300%	15-Dec-35	2,601,382	2,725,519
	BERKSHIRE HATHAWAY ENERGY CO	59562VAM9	6.125%	1-Apr-36	2,405,000	3,016,880
	BERKSHIRE HATHAWAY FINANCE COR	084664BQ3	4.250%	15-Jan-21	3,000,000	3,142,500
	BERKSHIRE HATHAWAY FINANCE COR	084664BZ3	2.900%	15-Oct-20	2,000,000	2,083,380
	BERKSHIRE HATHAWAY FINANCE COR	084664CC4	1.700%	15-Mar-19	3,000,000	3,028,710
	BLACKROCK INC	09247XAH4	4.250%	24-May-21	4,000,000	4,406,300
	BLACKROCK INC	09247XAJ0	3.375%	1-Jun-22	5,000,000	5,241,950
	BLACKSTONE HOLDINGS FINAN 144A	09256BAB3	5.875%	15-Mar-21	7,000,000	7,090,580
	BRISTOL-MYERS SQUIBB CO	110122AT5	2.000%	1-Aug-22	5,000,000	4,685,850
	BRITISH TELECOMMUNICATIONS PLC	111021AE1	9.125%	15-Dec-30	325,000	440,566
	BURLINGTON RESOURCES FINANCE C	12201PAB2	7.200%	15-Aug-31	5,040,000	6,623,105
	CANADIAN PACIFIC RAILWAY CO	136440AL8	9.450%	1-Aug-21	1,250,000	1,424,061
	CARDINAL HEALTH INC	14149YAY4	3.200%	15-Mar-23	5,000,000	4,988,868
	CBS CORP	925524AH3	7.875%	30-Jul-30	5,000,000	7,161,800
	CHARLES SCHWAB CORP/THE	808513AE5	7.000%	29-Aug-49	3,500,000	4,025,000
	CHARLES SCHWAB CORP/THE	808513AM7	3.450%	13-Feb-26	5,000,000	5,010,350
	CIBOLO CANYONS SPECIAL IM 144A	69342WAB7	3.000%	20-Aug-20	4,801,239	4,795,238
	CITICORP LEASE PASS-THROU 144A	17305BAB7	8.040%	15-Dec-19	7,443,478	8,494,125
	CITIGROUP INC	172967AM3	6.875%	1-Jun-25	6,000,000	7,515,510
	CITIGROUP INC	172967GS4	1.750%	1-May-18	4,000,000	4,009,680
	CITIGROUP INC	172967KU4	4.125%	25-Jul-28	10,000,000	10,158,000
	CITIZENS FINANCIAL GROUP INC	174610AC9	4.023%	1-Oct-24	10,000,000	9,669,300
	COMCAST CABLE HOLDINGS LLC	879240AQ2	10.125%	15-Apr-22	2,500,000	2,857,925
	COMMONWEALTH EDISON CO	202795HK9	5.900%	15-Mar-36	1,590,000	2,013,671
	COMMONWEALTH EDISON CO	202795HS2	6.150%	15-Sep-17	3,000,000	3,369,900
	CONOCOPHILLIPS HOLDING CO	208251AE8	6.950%	15-Apr-29	4,360,000	5,509,383
	CONTINENTAL AIRLINES 2000-2 CL	210805DD6	7.707%	2-Oct-22	1,717,509	1,791,362
	COVENTRY HEALTH CARE INC	222862AJ3	5.450%	15-Jun-21	3,000,000	3,500,850
	CSX TRANSPORTATION INC	126410LK3	9.750%	15-Jun-20	1,512,000	1,518,940
	CVS HEALTH CORP	126650BJ8	6.250%	1-Jun-27	5,000,000	6,418,990
	CVS HEALTH CORP	126650CH1	1.900%	20-Jul-18	5,000,000	5,067,500
	DIRECTV HOLDINGS LLC / DIRECTV	25459HAT2	5.200%	15-Mar-20	4,500,000	4,928,715
	DOUBLELINE OPPORTUNISTIC FUND	999289702	0.000%	0-Jan-00	87,653	100,000,000
	DUKE ENERGY FLORIDA LLC	341099CB3	5.900%	1-Mar-33	1,335,000	1,657,763
	EBAY INC	278642AL7	3.450%	1-Aug-24	8,000,000	7,977,030
	ELECTRICITE DE FRANCE SA 144A	268317AB0	6.500%	26-Jan-19	5,000,000	5,755,000
	EXELON GENERATION CO LLC	30161MAJ2	5.750%	1-Oct-41	167,000	186,594
	FINIAL HOLDINGS INC	989822AA9	7.125%	15-Oct-23	4,943,000	5,942,254
	FLORIDA POWER & LIGHT CO	341081EP8	5.850%	1-Feb-33	3,883,000	4,837,014
	FLORIDA POWER & LIGHT CO	341081ER4	5.950%	1-Oct-33	5,500,000	7,143,120
	FLORIDA POWER & LIGHT CO	341081EX1	6.200%	1-Jun-36	2,891,000	3,775,097
	FORT EUSTIS/FORT STORY HO 144A	347314BF2	5.510%	15-Dec-40	5,000,000	5,448,850
	FORT IRWIN LAND LLC 144A	347466AC8	5.170%	15-Dec-35	10,890,000	11,500,602
	GE CAPITAL INTERNATIONAL FUNDI	36164QNA2	4.418%	15-Nov-35	10,000,000	10,469,350
	GENERAL ELECTRIC CO	36962GXZ2	6.750%	15-Mar-32	5,335,000	7,261,494
	GENERAL MILLS INC	370334BT0	3.650%	15-Feb-24	8,000,000	8,218,080
	GENERAL MILLS INC	370334BV5	2.200%	21-Oct-19	5,000,000	4,994,150
	GEORGIA-PACIFIC LLC	373298BP2	7.250%	1-Jun-28	6,104,000	8,295,257
	GEORGIA-PACIFIC LLC	373298BR8	7.750%	15-Nov-29	4,247,000	6,152,374
	GMAC COMMERCIAL BRAG CERT 144A	36185PAA3	5.550%	10-Aug-38	8,606,886	9,930,401
	GMAC COMMERCIAL MO STEW A 144A	36186TAA4	6.045%	10-Nov-40	10,014,191	11,090,717
	GOLDMAN SACHS GROUP INC/THE	38141EC23	3.850%	8-Jul-24	5,000,000	4,997,850
	GOLDMAN SACHS GROUP INC/THE	38141GGQ1	5.250%	27-Jul-21	5,000,000	5,640,100
	GOLDMAN SACHS GROUP INC/THE	38141GVM3	4.000%	3-Mar-24	5,000,000	5,136,800
	HOME DEPOT INC/THE	437076AZ5	2.700%	1-Apr-23	4,000,000	4,053,720
	HOME DEPOT INC/THE	437076BC5	3.750%	15-Feb-24	5,000,000	5,261,150
	INTEL CORP	458140AM2	2.700%	15-Dec-22	5,000,000	5,028,050
	INTEL CORP	458140AN0	4.000%	15-Dec-32	6,700,000	6,985,156
	INTEL CORP	458140AR1	3.100%	29-Jul-22	5,000,000	5,124,800

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		Cusip	Rate	Maturity	Par Value	
	INTERNATIONAL BANK FOR RECONST	45905UBH6	0.000%	1-May-30	5,000,000	3,435,150
	INTERNATIONAL BUSINESS MACHINE	459200AM3	7.000%	30-Oct-25	20,000	23,334
	JBG/ROCKVILLE NCI CAMPUS 144A	46611JAB8	6.100%	15-Jul-33	4,000,000	4,700,000
	JM SMUCKER CO/THE	832696AK4	3.500%	15-Mar-25	4,700,000	4,738,634
	JM SMUCKER CO/THE	832696AM0	4.250%	15-Mar-35	5,000,000	5,060,450
	JOHNSON & JOHNSON	478160AU8	5.150%	15-Jul-18	115,000	120,809
	JP MORGAN MORTGAGE T 2 A5 144A	46648HAE3	3.500%	25-May-47	9,945,013	10,187,423
	JPMORGAN CHASE BANK NA	48121CYK6	6.000%	1-Oct-17	10,000,000	9,914,800
	KEENAN DEVELOPMENT ASSOCI 144A	48730PAC4	5.020%	15-Jul-28	753,631	788,946
	KROGER CO/THE	501044BT7	7.700%	1-Jun-29	1,500,000	2,003,565
	KROGER CO/THE	501044BV2	8.000%	15-Sep-29	2,795,000	3,669,794
	LAKE COUNTRY MORTG HE1 M5 144A	50820TAJ8	3.232%	25-Jul-34	3,000,000	3,060,000
	LAVENDER TRUST SE RR1A A2 144A	519440DE8	6.000%	26-Nov-36	405,852	417,013
	LCOR ALEXANDRIA LLC 144A	50181QAH1	6.800%	15-Sep-28	14,987,570	17,654,261
	LCOR ALEXANDRIA LLC 144A	50181QAN8	9.628%	24-Aug-24	976,708	1,236,762
	LEONARD WOOD FAMILY COMMU 144A	526602AE7	5.909%	15-Jul-40	6,274,279	6,035,229
	LIBERTY MUTUAL GROUP INC 144A	53079EAE4	7.000%	15-Mar-34	1,000,000	1,246,360
	LIBERTY MUTUAL GROUP INC 144A	53079EAW4	4.950%	1-May-22	3,000,000	3,250,770
	LUBRIZOL CORP/THE	549271AF1	6.500%	1-Oct-34	4,322,000	5,577,671
	MARBURY WATER SYSTEM 144A	56613QA89	4.250%	15-Aug-31	4,985,000	4,985,000
	METLIFE INC	59156RAM0	5.700%	15-Jun-35	10,000,000	12,542,200
	METROPOLITAN LIFE GLOBAL 144A	59217GBR9	2.500%	3-Dec-20	5,000,000	4,994,400
	MID-ATLANTIC MILITARY FAM 144A	59524EAB8	5.240%	1-Aug-50	0	0
	MOBIL CORP	607059AT9	8.625%	15-Aug-21	240,000	313,238
	MORGAN STANLEY	6174467X1	5.000%	24-Nov-25	7,700,000	7,816,501
	MORGAN STANLEY	617446HD4	7.250%	1-Apr-32	7,560,000	10,523,887
	MORGAN STANLEY	61744YAD0	5.950%	28-Dec-17	9,000,000	9,147,071
	NATIONAL RURAL UTILITIES COOPE	637432LR4	10.375%	1-Nov-18	5,000,000	6,301,330
	NATIONWIDE MUTUAL INSURAN 144A	638671AE7	7.875%	1-Apr-33	4,567,000	6,310,315
	NBCUNIVERSAL MEDIA LLC	63946BAD2	5.150%	30-Apr-20	8,000,000	9,006,430
	NEW YORK AND PRESBYTERIAN HOSP	649322AC8	3.563%	1-Aug-36	6,000,000	5,709,600
	NORFOLK SOUTHERN CORP	655844AJ7	7.800%	15-May-27	2,177,000	2,655,047
	NORFOLK SOUTHERN RAILWAY CO	655855FA7	9.750%	15-Jun-20	2,088,000	2,097,584
	NOVARTIS SECURITIES INVESTMENT	66989GAA8	5.125%	10-Feb-19	80,000	82,346
	OCCIDENTAL PETROLEUM CORP	674599BE4	9.250%	1-Aug-19	500,000	496,250
	OHANA MILITARY COMMUNITIE 144A	677071AG7	5.780%	1-Oct-36	6,280,000	7,043,020
	OHANA MILITARY COMMUNITIE 144A	677071AN2	5.558%	1-Oct-36	1,350,000	1,499,040
	OHIO NATIONAL FINANCIAL S 144A	67740QAG1	6.625%	1-May-31	2,350,000	2,840,183
	OMNICOM GROUP INC	681919AZ9	3.625%	1-May-22	5,000,000	5,158,950
	ORACLE CORP	68389XAU9	3.400%	8-Jul-24	8,000,000	8,052,000
	PACIFICORP	695114BE7	6.710%	15-Jan-26	3,500,000	4,414,865
	PACIFICORP	695114BT4	7.700%	15-Nov-31	9,110,000	14,006,625
	PACIFICORP	695114BX5	5.900%	15-Aug-34	3,000,000	3,607,080
	PENN MUTUAL LIFE INSURANC 144A	707567AA1	6.650%	15-Jun-34	1,500,000	1,823,760
	PEOPLE'S UNITED FINANCIAL INC	712704AA3	3.650%	6-Dec-22	5,000,000	5,077,500
	PHILIP MORRIS INTERNATIONAL IN	718172BM0	3.250%	10-Nov-24	5,000,000	5,153,100
	PNC BANK NA	69349LAQ1	4.200%	1-Nov-25	7,000,000	6,966,280
	PNC BANK NA	69353REQ7	3.250%	1-Jun-25	2,128,000	2,132,107
	PNC FINANCIAL SERVICES GROUP I	693476BF9	6.700%	10-Jun-19	5,000,000	5,975,100
	PNC FINANCIAL SERVICES GROUP I	693476BN2	3.300%	8-Mar-22	5,000,000	5,141,950
	PRIVATE EXPORT FUNDING CORP	742651DR0	2.050%	15-Nov-22	5,000,000	4,878,118
	PRUDENTIAL FINANCIAL INC	74432QAH8	5.400%	13-Jun-35	10,629,000	12,248,093
	PSEG POWER LLC	69362BAJ1	8.625%	15-Apr-31	4,000,000	5,698,400
	PUBLIC SERVICE CO OF OKLAHOMA	744533BJ8	6.625%	15-Nov-37	5,000,000	6,502,750
	RAYMOND JAMES FINANCIAL INC	754730AE9	3.625%	15-Sep-26	2,250,000	2,246,598
	ROYAL BANK OF CANADA	78008SD2	2.200%	27-Jul-18	7,000,000	7,129,360
	SEQUOIA MORTGAGE TRU 2 A1 144A	81745HAA0	4.000%	25-Jul-44	9,548,668	9,811,257
	SOFI CONSUMER LOAN PR 4 C 144A	83402VAC5	5.920%	25-Nov-25	10,000,000	10,575,000
	SOUTH CAROLINA ELECTRIC & GAS	837004BW9	5.800%	15-Jan-33	3,000,000	3,744,000
	SOUTHERN CALIFORNIA EDISON CO	842400ES8	6.000%	15-Jan-34	3,000,000	3,975,960
	STATOIL ASA	656531AC4	7.750%	15-Jun-23	100,000	116,246
	TEVA PHARMACEUTICAL FINANCE CO	88163VAD1	6.150%	1-Feb-36	10,000,000	11,313,300
	TM 1505 L L C / LX CRO	87277*AB9	6.070%	5-Jun-34	10,633,806	12,174,432
	TOPAZ SOLAR FARMS LLC 144A	89054XAA3	5.750%	30-Sep-39	5,276,769	5,490,795
	TOWD POINT MORTGAGE 5 A1B 144A	89171VAK3	2.750%	25-May-55	6,836,326	6,874,781
	TRANSALTA CORP	89346DAC1	6.900%	15-May-18	6,000,000	5,989,740
	TYSON FOODS INC	902494AZ6	4.875%	15-Aug-34	5,334,000	5,467,670
	UNITED TECHNOLOGIES CORP	913017AT6	6.700%	1-Aug-28	50,000	52,937
	UNUM GROUP	91529YAD8	7.375%	15-Jun-32	5,000,000	6,359,000
	US BANCORP	91159HHG8	3.700%	30-Jan-24	3,000,000	3,149,280
	VELOCITY COMMERCIAL 1 AFL 144A	92258MAA5	3.662%	25-Jun-45	4,736,799	4,779,092
	VELOCITY COMMERCIAL CAPI 2 AFL	92258TAA0	3.032%	25-Oct-46	8,445,853	8,593,655
	VERIZON COMMUNICATIONS INC	92343VBR4	5.150%	15-Sep-23	5,000,000	5,706,000
	VERIZON COMMUNICATIONS INC	92343VBZ6	5.050%	15-Mar-34	5,000,000	5,514,700
	VERIZON COMMUNICATIONS INC	92343VCH5	2.625%	21-Feb-20	5,000,000	5,059,750
	VERIZON COMMUNICATIONS INC	92343VCQ5	4.400%	1-Nov-34	4,300,000	4,409,994
	WACHOVIA CORP	337358BH7	7.574%	1-Aug-26	4,000,000	5,124,560
	WAL-MART STORES INC	931142BF9	7.550%	15-Feb-30	6,000,000	8,578,020

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, 2017

(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value			(d) Cost	(e) Current value
		Cusip	Rate	Maturity	Par Value	
	WAL-MART STORES INC	931142DP5	3.300%	22-Apr-24	4,000,000	4,144,760
	WALT DISNEY CO/THE	25468PDF0	3.150%	17-Sep-25	5,000,000	5,298,950
	WASTE MANAGEMENT INC	902917AH6	7.000%	15-Jul-28	7,661,000	9,491,558
	WELLS FARGO & CO	949748FJ4	3.450%	13-Feb-23	5,000,000	5,006,700
	WELLS FARGO & CO	949748GA2	3.300%	9-Sep-24	11,000,000	10,871,580
	XLIT LTD	98372PAK4	6.250%	15-May-27	6,633,000	7,977,575
	TOTAL CORPORATE DEBT INSTRUMENTS				773,311,330	954,811,438
	CALIFORNIA ST PUBLIC WKS BRD L	130685C81	7.804%	1-Mar-35	12,000,000	16,546,220
	CALIFORNIA ST UNIV REVENUE	13077CTM6	6.434%	1-Nov-30	6,800,000	8,943,836
	CMWLTH FING AUTH PA	20281PCT7	6.218%	1-Jun-39	5,350,000	6,530,157
	CMWLTH FING AUTH PA	20281PKL5	4.014%	1-Jun-33	10,000,000	9,814,600
	CONTRA COSTA CA CMNTY CLG DIST	212204FA4	6.504%	1-Aug-34	1,905,000	2,425,903
	CUYAHOGA CNTY OH	23223PCX3	6.034%	1-Dec-34	2,000,000	2,463,560
	DIST OF COLUMBIA REVENUE	25483VEC4	7.625%	1-Oct-35	9,510,000	11,664,360
	EL PASO TX	283734JD4	6.018%	15-Aug-35	3,000,000	3,526,710
	HOUSTON TX HGR EDU FIN CORP	442378EG6	8.750%	15-May-26	2,060,000	2,451,400
	ILLINOIS ST FIN AUTH REVENUE	45200FCE7	6.286%	1-Jul-33	3,000,000	3,445,620
	IRVINE RANCH CA WTR DIST	4636324P1	6.622%	1-May-40	5,300,000	6,927,563
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAQ4	5.750%	1-Dec-17	250,000	258,308
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAR2	6.000%	1-Dec-18	400,000	416,520
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAS0	6.250%	1-Dec-19	375,000	393,803
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAT8	5.400%	1-Dec-20	935,000	935,000
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAU5	5.750%	1-Dec-21	700,000	700,000
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EAV3	5.950%	1-Dec-22	1,205,000	1,205,000
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EBB6	6.900%	1-Dec-34	4,100,000	4,034,564
	LA PAZ CNTY AZ INDL DEV AUTH I	50375EBC4	7.000%	1-Dec-40	4,500,000	4,420,755
	MET TRANSPRTN AUTH NY REVENUE	59259YGF0	6.814%	15-Nov-40	3,500,000	4,478,145
	NEW JERSEY ST ECON DEV AUTH LE	645913AA2	7.425%	15-Feb-29	5,000,000	6,412,739
	NEW YORK CITY NY HSG DEV CORP	64966NAB3	6.170%	1-Jun-36	5,785,000	7,073,493
	NEW YORK CITY NY TRANSITIONAL	64971WFJ4	2.850%	1-Aug-22	4,000,000	4,070,920
	NEW YORK CITY NY TRANSITIONAL	64971WVD9	3.160%	1-Aug-25	5,000,000	4,979,100
	NEW YORK NY	64966HYM6	5.968%	1-Mar-36	3,430,000	4,274,740
	NEW YORK ST TRANSPRTN DEV CORP	650116BH8	3.473%	1-Jul-28	7,000,000	7,152,320
	NEW YORK ST TRANSPRTN DEV CORP	650116BJ4	3.573%	1-Jul-29	2,975,000	3,046,549
	OGLETHORPE GA PWR CORP	67704LAA9	5.534%	1-Jan-35	19,500,000	21,480,070
	TEXAS ST PUBLIC FIN AUTH CHRT	88276PCH7	8.125%	15-Feb-27	9,235,000	10,915,404
	TEXAS ST PUBLIC FIN AUTH CHRT	88276PDD5	7.500%	15-Aug-30	1,000,000	1,085,000
	TEXAS ST TECH UNIV REVENUES	882806FQ0	3.140%	15-Feb-25	10,000,000	10,000,000
	TEXAS ST TRANSPRTN COMMISSION	88283LHT6	5.028%	1-Apr-26	20,000,000	22,910,000
	TUCSON AZ COPS	898735PQ2	6.750%	1-Jul-30	5,000,000	6,223,950
	UTAH ST BRD OF RGTS REVENUE	91754RQD2	6.241%	1-Aug-30	8,600,000	10,933,524
	TOTAL STATE AND MUNICIPAL SECURITIES				183,415,000.00	212,139,831
	FARM CREDIT BANK OF TEXAS 144A	30767E307	0.000%		15,000	18,692,850
	FIRSTAR REALTY LLC 144A	33765A202	0.000%		1,000	914,950
	TOTAL PREFERRED				16,000	19,607,800
	ENTREPRENEUR US SM CAP-INST	293828505			9,006,598	89,825,954
	ENTREPRENEUR US LRG CAP-RTL	293828604			7,672,028	76,910,225
	ENTREPRENEURSHARES GLBL-INST	293828208			279,590	3,000,000
	TOTAL MUTUAL FUNDS				16,958,216	169,736,178
	3M CO	88579Y101			400	28,690
	AKAMAI TECHNOLOGIES INC	00971T101			20,919	1,014,869
	ALEXANDRIA REAL ESTATE EQUITIE	015271109			8,445	1,003,611
	ALPHABET INC-CL A	02079K305			4,337	4,338,923
	AMAZON.COM INC	023135106			3,893	3,921,273
	BLACKROCK INC	09247X101			5,020	2,080,463
	CERNER CORP	156782104			19,310	1,315,473
	CHIPOTLE MEXICAN GRILL INC	169656105			2,360	1,093,782
	CONTINENTAL RESOURCES INC/OK	212015101			34,176	1,212,879
	DISH NETWORK CORP	25470M109			24,176	1,566,184
	FACEBOOK INC	30303M102			25,366	3,882,573
	FEDEX CORP	31428X106			9,535	1,951,252
	FIRST REPUBLIC BANK/CA	33616C100			12,572	1,201,678
	FLEETCOR TECHNOLOGIES INC	339041105			7,820	1,141,135
	FORTRESS TRANSPORTATION & INFR	34960P101			1,602,471	24,607,545
	FS BANCORP/LAGRANGE IN	30262T106			16,896	760,320
	GOLUB CAPITAL BDC INC	38173M102			1,521,077	23,506,811
	INTERCONTINENTAL EXCHANGE INC	45866F104			27,326	1,720,396
	MICROCHIP TECHNOLOGY INC	595017104			14,355	1,235,966
	NETFLIX INC	64110L106			12,579	2,081,505
	NVIDIA CORP	67066G104			14,117	2,105,226

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, 2017

(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value			(d) Cost	(e) Current value
		Cusip	Rate	Maturity	Par Value	
	PROLOGIS INC	74340W103			26,869	1,519,928
	REGENERON PHARMACEUTICALS INC	75886F107			3,698	1,776,311
	SALESFORCE.COM INC	79466L302			22,113	2,018,240
	SEI INVESTMENTS CO	784117103			17,642	908,704
	STARBUCKS CORP	855244109			36,070	2,296,851
	SYNOPSYS INC	871607107			13,693	1,041,021
	TWITTER INC	90184L102			58,928	1,031,104
	UNDER ARMOUR INC	904311107			45,955	951,393
	UNIVERSAL HEALTH SERVICES INC	913903100			9,543	1,080,559
	WHOLE FOODS MARKET INC	966837106			27,976	975,179
	WORKDAY INC	98138H101			12,137	1,241,818
	WYNN RESORTS LTD	983134107			8,058	1,065,243
	ZAYO GROUP HOLDINGS INC	98919V105			28,178	902,082
	TOTAL EQUITY- COMMON STOCKS				3,698,010	98,578,985
	A&M CAPITAL OPPORTUNITIES FUND, LP	99VVBEC19			587,743	1,066,464
	A & M CAPITAL PARTNERS LP	99VVAXF78			4,751,743	4,879,095
	AEA MEZZANINE FUND III LP	99VVAVP11			7,537,721	8,966,415
	ARCLIGHT ENERGY PARTNERS FD VI	99VVA61H8			17,439,957	16,972,155
	BISON CAPITAL PARTNERS IV LP	99VVAVP04			13,523,464	11,434,841
	BISON CAPITAL PARTNERS V LP	999K60946			0	0
	CENTERFIELD CAPITAL PARTNERS	99VVAAPL1			9,189,359	8,965,102
	DC CAPITAL PARTNERS FUND II (CAYMAN) LP	99VVBUX97			1,248,915	1,647,124
	DYAL II PENSION INVESTORS LP	99VVA3GR7			7,266,364	10,777,738
	DYAL III PENSION INVESTORS LP	99VVA6A88			7,756,670	7,541,296
	DYAL OFFSHORE INVESTORS II LP	99VVAKWD2			11,535,563	14,916,165
	GOLDPOINT MEZZANINE PARTNERS IV, LP	99VVBCTT8			4,325,220	4,274,020
	GOLDPOINT PARTNERS CO-INVESTMENT V LP	99VVAZEX5			21,664,308	17,305,869
	GOLUB CAPITAL INVESTMENT	99VVA3H70			3,333,333	50,000,000
	GREENSPRING OPPORTUNITIES IV, LP	99VVBEB26			10,247,780	10,256,821
	HARBERT CREDIT SOLUTIONS FUND IV, LP	99VVBH9R3			2,384,465	2,398,401
	HARBERT MEZZANINE PARTNERS III LP	99VVA3K68			10,939,651	13,260,145
	HIGHSTAR CAPITAL GP IV L.P.	99VVALMM1			20,920,716	19,368,492
	ICG NORTH AMERICAN PRIVATE DEBT	99VVA0Q50			6,834,983	6,501,858
	LOVELL MINNICK EQUITY PARTNERS IV	99VVA49P7			6,915,498	6,481,272
	MEDLEY OPPORTUNITY FUND II L P	99VVA13G8			11,633,503	15,498,052
	MIDOCCEAN TACTICAL CREDIT FUND LP	99VVBCEB7			13,780,256	12,745,551
	MML CAPITAL PARTNERS FUND VI LP	EX99WH5L2			7,626,219	7,260,365
	MONARCH CAPITAL PARTNERS FD III LP	99VVA3K50			17,712,084	14,435,864
	MORGAN STANLEY IFHF SPV LP	99VVAJMK0			334,597	53,265
	NB PRIVATE EQUITY CREDIT OPPORTUNITIES FUND	99VVBGXK3			4,574,397	4,392,120
	NB SECONDARY OPPORTUNITIES FD III LP	99VVAAXM7			12,519,530	8,529,867
	NB SECONDARY OPPORTUNITIES OFFSHORE FUND IV LP	NC99WMHS9			562,174	400,000
	NB STRATEGIC CO-INVESTMENT PARTNERS III LP	99VVA6634			5,404,990	4,483,071
	NB STRATEGIC CO-INVESTMENT PARTNERS II LP	99VVA1AM7			13,416,193	12,425,752
	NEW CANAAN FUNDING MEZZANINE VI	99VVA8BY6			2,357,948	2,376,689
	NEW CANAAN FUNDING MEZZANINE V	99VVAAPL2			5,042,306	7,842,890
	NYLCAP MEZZANINE PARTNERS III LP	999313315			16,704,994	20,060,292
	PALLADIUM EQUITY PARTNERS IV LP	99VVAZSG7			14,666,363	13,492,890
	PWP GROWTH EQUITY FUND I LP	99VVA1RP3			28,763,694	21,317,311
	RCP DIRECT II FEEDER LTD	99VVA08C5			18,219,827	14,243,823
	RCP FUND VIII FEEDER LTD	99VVA13F0			10,918,284	8,651,746
	RCP SOF II FEEDER LP	99VVAR422			9,980,415	9,864,740
	RFE INVT PARTNERS VIII L P	99VVA1NT8			6,743,016	9,105,373
	ROTHSCHILD ALTERNATIVE INCOME OFFSHORE FUND LTD	99VVBEB9J			25,000	25,000,000
	STIEVEN FINANCIAL OFFSHORE	99VVAQ9L7			2,444	4,000,000
	TRILANTIC CAPITAL PARTNERS V LP	99VVAQC33			16,575,153	12,925,836
	TRINITY HUNT PARTNERS IV LP	99VVA1TG6			16,221,421	11,211,743
	VCFA PRIVATE EQUITY PART IV LP	99VVA1BV7			426,356	2,976,544
	VCFA VENTURE PARTNERS III LP	999058266			476,028	2,584,835
	TOTAL PRIVATE EQUITY				403,090,646	462,891,892
	BEACON CAPITAL STRATEGIC PARTNERS VII LP	99VVA8CL3			5,453,514	4,859,333
	MORGAN STANLEY RE III - INTL	99VVA1BVW1			53,848	1,418,726
	OAKTREE RE OPPORTUNITIES FUND VI CAYMAN	99VVA1F84			17,344,727	17,591,627
	SENTINEL REAL ESTATE FUND	999178023			630	41,551,359
	TOTAL REAL ESTATE FUNDS				22,852,719	65,421,045
	BLACKROCK EAFE EQUITY INDEX	999G05866			288,746	55,907,833
	BLACKROCK EQUITY INDEX FUND	99VVAHQK0			219,586	133,705,036
	BLACKROCK INT TERM CREDIT BD	999F25668			1,637,638	78,359,777
	BLACKROCK INTERMEDIATE	999G05841			1,032,661	32,495,128
	BLACKROCK LONG TERM CREDIT BD	999G05874			543,390	40,422,879
	BLACKROCK RUSSELL 1000 VALUE	99VVAHQL8			783,296	48,593,660
	BLACKROCK RUSSELL 2000 EQUITY	999G05858			966,065	17,081,287

(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value			(d) Cost	(e) Current value	
		Cusip	Rate	Maturity	Par Value		
	BLACKROCK RUSSELL 2000 GROWTH	99VVALMN9			682,062	14,074,559	27,666,973
	SSGA S & P 500 FLAGSHIP	999G05833			363,794	151,528,598	210,321,307
	SSGA 20+ YEAR HIGH QUALITY US	999G36978			2,865,700	38,262,731	44,346,707
	SSGA 5-20 YEAR HIGH QUALITY US	999G36960			6,045,083	68,051,855	81,566,307
	SSGA LONG CREDIT INDEX	999G05825			426,017	14,561,743	18,099,325
	SSGA RUSSELL 2000 GROWTH FUND	99VVALMP4			635,929	12,908,161	24,757,334
	SSGA S&P MIDCAP 400 INDEX NL	99VVQAQ9F0			317,033	45,335,911	77,492,667
	BNY EB TEMP INV FD	996115960			54,746,148	54,746,148	54,746,148
	TOTAL COMMON COLLECTIVE				71,553,148	806,035,307	1,106,473,558
	ALLY BANK CD		1.350%	10-Sep-18	100,000	100,000	100,000
	DISCOVER BANK CD		1.100%	26-Apr-18	100,000	100,000	100,000
	SANTANDER BANK CD		0.950%	24-Aug-17	100,000	100,000	100,000
	SYNOVUS BANK CD		1.500%	21-Dec-18	100,000	100,000	100,034
	WELLS FARGO BK CD		1.000%	2-Feb-18	100,000	100,000	100,000
	TOTAL CERTIFICATE OF DEPOSITS				500,000	500,000	500,034
	PEOPLES UNITED BANK					24,621	24,621
	BNY MELLON CASH RESERVE	996087094			885,886	885,886	885,886
	TOTAL INTEREST BEARING CASH					910,506	910,507
	TOTAL INVESTMENTS						3,449,415,570
	* 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, 2016
EIN: 13-5645888
PN: 333

2016 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL: \$ 86,202,102 \$ 68,996,464 \$ 13,525,222

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
1001	Shortfall Base	7/1/2016	\$ (318,055)	7	\$ (318,055)	\$ (52,550)
1001	Shortfall Base	7/1/2015	\$ 1,912,183	6	\$ 1,699,354	\$ 318,002
1007	Shortfall Base	7/1/2016	\$ 251,748	7	\$ 251,748	\$ 41,595
1007	Shortfall Base	7/1/2015	\$ 355,453	6	\$ 315,891	\$ 59,113
1007	Shortfall Base	7/1/2013	\$ 1,045,321	4	\$ 654,663	\$ 174,456
1019	Shortfall Base	7/1/2016	\$ 228,779	7	\$ 228,779	\$ 37,800
1019	Shortfall Base	7/1/2015	\$ 945,747	6	\$ 840,486	\$ 157,281
1024	Shortfall Base	7/1/2016	\$ 10,361	7	\$ 10,361	\$ 1,712
1024	Shortfall Base	7/1/2015	\$ 132,544	6	\$ 117,789	\$ 22,042
1024	Shortfall Base	7/1/2014	\$ (152,599)	5	\$ (117,311)	\$ (25,539)
1024	Shortfall Base	7/1/2013	\$ 133,397	4	\$ 83,544	\$ 22,263
1024	Shortfall Base	7/1/2012	\$ (236,910)	3	\$ (115,582)	\$ (40,209)
1024	Shortfall Base	7/1/2011	\$ 163,203	2	\$ 51,343	\$ 26,228
1024	Shortfall Base	7/1/2010	\$ 192,354	1	\$ 31,831	\$ 31,831
1027	Shortfall Base	7/1/2016	\$ 593,495	7	\$ 593,495	\$ 98,059
1030	Shortfall Base	7/1/2016	\$ 59,268	7	\$ 59,268	\$ 9,792
1030	Shortfall Base	7/1/2015	\$ 111,244	6	\$ 98,861	\$ 18,500
1032	Shortfall Base	7/1/2016	\$ 50,028	7	\$ 50,028	\$ 8,266
1032	Shortfall Base	7/1/2015	\$ 214,151	6	\$ 190,316	\$ 35,614
1034	Shortfall Base	7/1/2016	\$ 321,579	7	\$ 321,579	\$ 53,132
1034	Shortfall Base	7/1/2015	\$ 177,360	6	\$ 157,622	\$ 29,496
1055	Shortfall Base	7/1/2016	\$ 750,925	7	\$ 750,925	\$ 124,070
1055	Shortfall Base	7/1/2015	\$ 214,265	6	\$ 190,417	\$ 35,633
1069	Shortfall Base	7/1/2016	\$ 190,894	7	\$ 190,894	\$ 31,540
1069	Shortfall Base	7/1/2015	\$ 255,061	6	\$ 226,670	\$ 42,417
1069	Shortfall Base	7/1/2014	\$ (291,158)	5	\$ (223,828)	\$ (48,728)
1069	Shortfall Base	7/1/2013	\$ 335,149	4	\$ 209,898	\$ 55,934
1070	Shortfall Base	7/1/2016	\$ 585,406	7	\$ 585,406	\$ 96,723
1074	Shortfall Base	7/1/2016	\$ 278,607	7	\$ 278,607	\$ 46,032
1074	Shortfall Base	7/1/2015	\$ 1,200,592	6	\$ 1,066,963	\$ 199,662
1077	Shortfall Base	7/1/2016	\$ 166,134	7	\$ 166,134	\$ 27,449
1077	Shortfall Base	7/1/2015	\$ 631,240	6	\$ 560,981	\$ 104,977
1080	Shortfall Base	7/1/2016	\$ 1,673,236	7	\$ 1,673,236	\$ 276,458
1080	Shortfall Base	7/1/2015	\$ 2,867,731	6	\$ 2,548,550	\$ 476,913
1080	Shortfall Base	7/1/2014	\$ (2,993,302)	5	\$ (2,301,096)	\$ (500,956)
1080	Shortfall Base	7/1/2013	\$ 3,756,041	4	\$ 2,352,327	\$ 626,853
1080	Shortfall Base	7/1/2012	\$ (6,660,166)	3	\$ (3,249,360)	\$ (1,130,394)
1080	Shortfall Base	7/1/2011	\$ 4,787,909	2	\$ 1,506,295	\$ 769,468
1080	Shortfall Base	7/1/2010	\$ 4,184,977	1	\$ 692,530	\$ 692,530
1083	Shortfall Base	7/1/2016	\$ (39,334)	7	\$ (39,334)	\$ (6,499)
1083	Shortfall Base	7/1/2015	\$ 270,304	6	\$ 240,217	\$ 44,952
1083	Shortfall Base	7/1/2014	\$ (207,674)	5	\$ (159,649)	\$ (34,756)
1083	Shortfall Base	7/1/2013	\$ 374,899	4	\$ 234,793	\$ 62,568
1083	Shortfall Base	7/1/2012	\$ (613,916)	3	\$ (299,518)	\$ (104,197)
1083	Shortfall Base	7/1/2011	\$ 503,486	2	\$ 158,399	\$ 80,916
1083	Shortfall Base	7/1/2010	\$ 452,380	1	\$ 74,860	\$ 74,860
2009	Shortfall Base	7/1/2015	\$ 77,719	6	\$ 69,069	\$ 12,925
2018	Shortfall Base	7/1/2016	\$ 347,873	7	\$ 347,873	\$ 57,477
2018	Shortfall Base	7/1/2015	\$ 142,139	6	\$ 126,318	\$ 23,638
2026	Shortfall Base	7/1/2016	\$ 138,490	7	\$ 138,490	\$ 22,882
2027	Shortfall Base	7/1/2016	\$ 35,077	7	\$ 35,077	\$ 5,796
2027	Shortfall Base	7/1/2015	\$ 81,897	6	\$ 72,783	\$ 13,620
2027	Shortfall Base	7/1/2014	\$ (126,980)	5	\$ (97,615)	\$ (21,251)
2027	Shortfall Base	7/1/2013	\$ 150,385	4	\$ 94,183	\$ 25,098
2029	Shortfall Base	7/1/2011	\$ 619,880	2	\$ 195,016	\$ 99,621
2030	Shortfall Base	7/1/2016	\$ 4,343,089	7	\$ 4,343,089	\$ 717,580
2030	Shortfall Base	7/1/2015	\$ 3,864,586	6	\$ 3,434,454	\$ 642,693
2034	Shortfall Base	7/1/2016	\$ 232,642	7	\$ 232,642	\$ 38,438
2037	Shortfall Base	7/1/2016	\$ 323,427	7	\$ 323,427	\$ 53,438
2039	Shortfall Base	7/1/2016	\$ 4,125,666	7	\$ 4,125,666	\$ 681,657
3012	Shortfall Base	7/1/2016	\$ 2,880,265	7	\$ 2,880,265	\$ 475,887
3023	Shortfall Base	7/1/2016	\$ 234,960	7	\$ 234,960	\$ 38,821
3054	Shortfall Base	7/1/2016	\$ (37,312)	7	\$ (37,312)	\$ (6,165)
3054	Shortfall Base	7/1/2015	\$ 837,599	6	\$ 744,371	\$ 139,295
3069	Shortfall Base	7/1/2016	\$ 114,137	7	\$ 114,137	\$ 18,858
3069	Shortfall Base	7/1/2015	\$ 51,468	6	\$ 45,738	\$ 8,559
3073	Shortfall Base	7/1/2016	\$ 14,395	7	\$ 14,395	\$ 2,378
3073	Shortfall Base	7/1/2015	\$ 74,317	6	\$ 66,045	\$ 12,359
3073	Shortfall Base	7/1/2014	\$ (33,667)	5	\$ (25,879)	\$ (5,634)

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2016
EIN: 13-5645888
PN: 333

2016 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL: \$ 86,202,102 \$ 68,996,464 \$ 13,525,222

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
3073	Shortfall Base	7/1/2013	\$ 44,986	4	\$ 28,174	\$ 7,508
3074	Shortfall Base	7/1/2016	\$ 88,022	7	\$ 88,022	\$ 14,543
3074	Shortfall Base	7/1/2015	\$ 172,177	6	\$ 153,016	\$ 28,634
3074	Shortfall Base	7/1/2014	\$ (109,676)	5	\$ (84,312)	\$ (18,355)
3074	Shortfall Base	7/1/2013	\$ 245,836	4	\$ 153,962	\$ 41,028
3074	Shortfall Base	7/1/2012	\$ (411,029)	3	\$ (200,533)	\$ (69,762)
3074	Shortfall Base	7/1/2011	\$ 175,624	2	\$ 55,253	\$ 28,225
3074	Shortfall Base	7/1/2010	\$ 297,039	1	\$ 49,154	\$ 49,154
4026	Shortfall Base	7/1/2016	\$ (74,483)	7	\$ (74,483)	\$ (12,306)
4026	Shortfall Base	7/1/2015	\$ 253,983	6	\$ 225,713	\$ 42,238
4079	Shortfall Base	7/1/2016	\$ 45,881	7	\$ 45,881	\$ 7,581
4079	Shortfall Base	7/1/2015	\$ 42,940	6	\$ 38,160	\$ 7,141
4079	Shortfall Base	7/1/2014	\$ (43,947)	5	\$ (33,785)	\$ (7,355)
4079	Shortfall Base	7/1/2013	\$ 132,430	4	\$ 82,940	\$ 22,102
4079	Shortfall Base	7/1/2012	\$ (130,700)	3	\$ (63,766)	\$ (22,183)
4079	Shortfall Base	7/1/2011	\$ 92,054	2	\$ 28,960	\$ 14,794
4079	Shortfall Base	7/1/2010	\$ 74,139	1	\$ 12,269	\$ 12,269
4084	Shortfall Base	7/1/2016	\$ 37,584	7	\$ 37,584	\$ 6,210
4084	Shortfall Base	7/1/2015	\$ 39,781	6	\$ 35,355	\$ 6,616
4087	Shortfall Base	7/1/2016	\$ 11,306	7	\$ 11,306	\$ 1,868
4087	Shortfall Base	7/1/2015	\$ (84,836)	6	\$ (75,391)	\$ (14,108)
4087	Shortfall Base	7/1/2014	\$ (159,956)	5	\$ (122,966)	\$ (26,770)
4087	Shortfall Base	7/1/2013	\$ 335,434	4	\$ 210,074	\$ 55,981
4087	Shortfall Base	7/1/2012	\$ (594,374)	3	\$ (289,983)	\$ (100,880)
4087	Shortfall Base	7/1/2011	\$ 534,932	2	\$ 168,291	\$ 85,969
4087	Shortfall Base	7/1/2010	\$ 581,968	9	\$ 418,393	\$ 56,900
4088	Shortfall Base	7/1/2016	\$ 33,923	7	\$ 33,923	\$ 5,605
4091	Shortfall Base	7/1/2015	\$ 391,177	6	\$ 347,639	\$ 65,054
4092	Shortfall Base	7/1/2016	\$ 2,140,951	7	\$ 2,140,951	\$ 353,735
4094	Shortfall Base	7/1/2016	\$ 139,883	7	\$ 139,883	\$ 23,112
4094	Shortfall Base	7/1/2015	\$ 72,210	6	\$ 64,174	\$ 12,009
4097	Shortfall Base	7/1/2016	\$ 145,682	7	\$ 145,682	\$ 24,070
4097	Shortfall Base	7/1/2015	\$ 140,656	6	\$ 125,003	\$ 23,392
4097	Shortfall Base	7/1/2014	\$ 40,079	5	\$ 30,813	\$ 6,708
5001	Shortfall Base	7/1/2016	\$ 365,316	7	\$ 365,316	\$ 60,359
5001	Shortfall Base	7/1/2015	\$ 588,895	6	\$ 523,350	\$ 97,935
5010	Shortfall Base	7/1/2016	\$ 16,885	7	\$ 16,885	\$ 2,790
5010	Shortfall Base	7/1/2015	\$ 46,103	6	\$ 40,971	\$ 7,667
5010	Shortfall Base	7/1/2014	\$ (100,895)	5	\$ (77,564)	\$ (16,886)
5010	Shortfall Base	7/1/2013	\$ 186,754	4	\$ 116,961	\$ 31,168
5010	Shortfall Base	7/1/2012	\$ (178,750)	3	\$ (87,208)	\$ (30,338)
5010	Shortfall Base	7/1/2011	\$ 111,352	2	\$ 35,031	\$ 17,895
5010	Shortfall Base	7/1/2010	\$ 45,370	1	\$ 7,508	\$ 7,508
5021	Shortfall Base	7/1/2016	\$ (7,395)	7	\$ (7,395)	\$ (1,222)
5021	Shortfall Base	7/1/2015	\$ 24,783	6	\$ 22,022	\$ 4,121
5034	Shortfall Base	7/1/2016	\$ 56,790	7	\$ 56,790	\$ 9,383
5034	Shortfall Base	7/1/2015	\$ 193,721	6	\$ 172,157	\$ 32,216
5034	Shortfall Base	7/1/2014	\$ (239,045)	5	\$ (183,764)	\$ (40,006)
5034	Shortfall Base	7/1/2013	\$ 277,337	4	\$ 173,689	\$ 46,285
5034	Shortfall Base	7/1/2012	\$ (521,245)	3	\$ (254,305)	\$ (88,468)
5034	Shortfall Base	7/1/2011	\$ 293,190	10	\$ 217,158	\$ 27,317
5034	Shortfall Base	7/1/2010	\$ 371,562	1	\$ 61,486	\$ 61,486
5042	Shortfall Base	7/1/2016	\$ 78,549	7	\$ 78,549	\$ 12,978
5042	Shortfall Base	7/1/2015	\$ 44,160	6	\$ 39,245	\$ 7,344
5045	Shortfall Base	7/1/2016	\$ 90,198	7	\$ 90,198	\$ 14,903
5045	Shortfall Base	7/1/2015	\$ 105,502	6	\$ 93,758	\$ 17,545
5080	Shortfall Base	7/1/2016	\$ 118,556	7	\$ 118,556	\$ 19,588
5080	Shortfall Base	7/1/2015	\$ 27,022	6	\$ 24,015	\$ 4,494
5083	Shortfall Base	7/1/2016	\$ (36,756)	7	\$ (36,756)	\$ (6,073)
5083	Shortfall Base	7/1/2015	\$ 326,517	6	\$ 290,176	\$ 54,301

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2016
EIN: 13-5645888
PN: 333

2016 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL: \$ 86,202,102 \$ 68,996,464 \$ 13,525,222

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
5093	Shortfall Base	7/1/2016	\$ 14,583	7	\$ 14,583	\$ 2,409
5093	Shortfall Base	7/1/2015	\$ 79,033	6	\$ 70,234	\$ 13,143
5093	Shortfall Base	7/1/2014	\$ (140,679)	5	\$ (108,147)	\$ (23,544)
5093	Shortfall Base	7/1/2013	\$ 108,856	4	\$ 68,173	\$ 18,167
5093	Shortfall Base	7/1/2012	\$ (131,379)	3	\$ (64,096)	\$ (22,298)
5093	Shortfall Base	7/1/2011	\$ 151,149	2	\$ 47,552	\$ 24,291
5093	Shortfall Base	7/1/2010	\$ 68,595	1	\$ 11,351	\$ 11,351
5118	Shortfall Base	7/1/2011	\$ 452,449	10	\$ 335,122	\$ 42,156
5121	Shortfall Base	7/1/2016	\$ 1,112,774	7	\$ 1,112,774	\$ 183,856
5121	Shortfall Base	7/1/2015	\$ 575,423	6	\$ 511,380	\$ 95,695
5125	Shortfall Base	7/1/2016	\$ (25,589)	7	\$ (25,599)	\$ (4,230)
5125	Shortfall Base	7/1/2015	\$ 255,381	6	\$ 226,959	\$ 42,471
6016	Shortfall Base	7/1/2016	\$ (27,479)	7	\$ (27,479)	\$ (4,540)
6016	Shortfall Base	7/1/2015	\$ 127,595	6	\$ 113,391	\$ 21,219
6016	Shortfall Base	7/1/2014	\$ (145,324)	5	\$ (111,716)	\$ (24,321)
6016	Shortfall Base	7/1/2013	\$ 158,757	4	\$ 99,425	\$ 26,495
6016	Shortfall Base	7/1/2012	\$ (458,626)	3	\$ (223,754)	\$ (77,840)
6016	Shortfall Base	7/1/2011	\$ 262,722	10	\$ 194,589	\$ 24,478
6016	Shortfall Base	7/1/2010	\$ 293,807	1	\$ 48,619	\$ 48,619
6028	Shortfall Base	7/1/2016	\$ 103,337	7	\$ 103,337	\$ 17,074
6028	Shortfall Base	7/1/2015	\$ 211,985	6	\$ 188,392	\$ 35,254
6040	Shortfall Base	7/1/2016	\$ 144,567	7	\$ 144,567	\$ 23,886
6042	Shortfall Base	7/1/2016	\$ 88,805	7	\$ 88,805	\$ 14,673
6042	Shortfall Base	7/1/2015	\$ (80,690)	6	\$ (71,709)	\$ (13,419)
6042	Shortfall Base	7/1/2013	\$ 234,976	4	\$ 147,162	\$ 39,216
6044	Shortfall Base	7/1/2016	\$ (936)	7	\$ (936)	\$ (155)
6044	Shortfall Base	7/1/2015	\$ 17,861	6	\$ 15,871	\$ 2,970
6070	Shortfall Base	7/1/2016	\$ 1,965	7	\$ 1,965	\$ 325
6070	Shortfall Base	7/1/2015	\$ 11,547	6	\$ 10,260	\$ 1,920
6079	Shortfall Base	7/1/2016	\$ 84,156	7	\$ 84,156	\$ 13,905
6079	Shortfall Base	7/1/2015	\$ 50,918	6	\$ 45,252	\$ 8,468
6086	Shortfall Base	7/1/2016	\$ 11,215	7	\$ 11,215	\$ 1,853
6086	Shortfall Base	7/1/2015	\$ 35,269	6	\$ 31,342	\$ 5,865
6086	Shortfall Base	7/1/2014	\$ (17,016)	5	\$ (13,082)	\$ (2,848)
6086	Shortfall Base	7/1/2013	\$ 43,934	4	\$ 27,514	\$ 7,332
6086	Shortfall Base	7/1/2012	\$ (61,928)	3	\$ (30,214)	\$ (10,511)
6086	Shortfall Base	7/1/2011	\$ 63,138	2	\$ 19,864	\$ 10,147
6086	Shortfall Base	7/1/2010	\$ 36,209	1	\$ 5,992	\$ 5,992
6099	Shortfall Base	7/1/2016	\$ 70,405	7	\$ 70,405	\$ -
6099	Shortfall Base	7/1/2015	\$ (154,891)	6	\$ (137,652)	\$ -
6099	Shortfall Base	7/1/2014	\$ (367,763)	5	\$ (282,715)	\$ -
6099	Shortfall Base	7/1/2013	\$ 320,850	4	\$ 200,940	\$ -
6099	Shortfall Base	7/1/2012	\$ (628,072)	3	\$ (306,423)	\$ -
6099	Shortfall Base	7/1/2011	\$ 392,798	10	\$ 290,938	\$ -
6099	Shortfall Base	7/1/2010	\$ 420,637	9	\$ 302,412	\$ -
6110	Shortfall Base	7/1/2016	\$ 898,587	7	\$ 898,587	\$ 148,468
6110	Shortfall Base	7/1/2015	\$ 1,305,380	6	\$ 1,160,091	\$ 217,089
6116	Shortfall Base	7/1/2016	\$ 64,984	7	\$ 64,984	\$ 10,737
6116	Shortfall Base	7/1/2015	\$ (37,367)	6	\$ (33,207)	\$ (6,214)
6116	Shortfall Base	7/1/2013	\$ 220,573	4	\$ 138,141	\$ 36,812
6116	Shortfall Base	7/1/2012	\$ (407,670)	3	\$ (198,895)	\$ (69,192)
6116	Shortfall Base	7/1/2011	\$ 206,986	2	\$ 65,119	\$ 33,265
6116	Shortfall Base	7/1/2010	\$ 351,034	1	\$ 58,089	\$ 58,089
6121	Shortfall Base	7/1/2016	\$ 16,474	7	\$ 16,474	\$ 2,722
6121	Shortfall Base	7/1/2015	\$ 97,794	6	\$ 86,907	\$ 16,263
6121	Shortfall Base	7/1/2014	\$ (54,125)	5	\$ (41,607)	\$ (9,058)
6121	Shortfall Base	7/1/2013	\$ 98,855	4	\$ 61,910	\$ 16,498
6121	Shortfall Base	7/1/2012	\$ (146,168)	3	\$ (71,312)	\$ (24,808)
6121	Shortfall Base	7/1/2011	\$ 124,214	2	\$ 39,079	\$ 19,963
6121	Shortfall Base	7/1/2010	\$ 85,257	1	\$ 14,108	\$ 14,108
6125	Shortfall Base	7/1/2016	\$ 1,079,561	7	\$ 1,079,561	\$ 178,369
6125	Shortfall Base	7/1/2015	\$ 668,902	6	\$ 594,450	\$ 111,240
6125	Shortfall Base	7/1/2014	\$ (851,636)	5	\$ (654,694)	\$ (142,529)
6125	Shortfall Base	7/1/2013	\$ 1,299,214	4	\$ 813,672	\$ 216,829
6125	Shortfall Base	7/1/2012	\$ (2,017,662)	3	\$ (984,377)	\$ (342,447)
6125	Shortfall Base	7/1/2011	\$ 1,130,436	2	\$ 355,639	\$ 181,673
6125	Shortfall Base	7/1/2010	\$ 1,486,822	1	\$ 246,039	\$ 246,039

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2016 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL: \$ 86,202,102 \$ 68,996,464 \$ 13,525,222

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
6126	Shortfall Base	7/1/2016	\$ 130,726	7	\$ 130,726	\$ 21,599
6126	Shortfall Base	7/1/2015	\$ 257,864	6	\$ 229,166	\$ 42,884
6126	Shortfall Base	7/1/2014	\$ (190,560)	5	\$ (146,493)	\$ (31,892)
6126	Shortfall Base	7/1/2013	\$ 484,346	4	\$ 303,337	\$ 80,834
6129	Shortfall Base	7/1/2016	\$ 62,359	7	\$ 62,359	\$ 10,303
6129	Shortfall Base	7/1/2015	\$ 68,433	6	\$ 60,818	\$ 11,381
6129	Shortfall Base	7/1/2014	\$ (133,267)	5	\$ (102,447)	\$ (22,303)
6129	Shortfall Base	7/1/2013	\$ 133,861	4	\$ 83,833	\$ 22,340
6129	Shortfall Base	7/1/2012	\$ (279,664)	3	\$ (136,443)	\$ (47,466)
6129	Shortfall Base	7/1/2011	\$ 77,393	2	\$ 24,348	\$ 12,438
6129	Shortfall Base	7/1/2010	\$ 399,233	1	\$ 66,065	\$ 66,065
6130	Shortfall Base	7/1/2016	\$ 122,636	7	\$ 122,636	\$ 20,262
6130	Shortfall Base	7/1/2015	\$ 213,632	6	\$ 189,856	\$ 35,528
6130	Shortfall Base	7/1/2014	\$ (233,087)	5	\$ (179,184)	\$ (39,009)
6130	Shortfall Base	7/1/2013	\$ 268,839	4	\$ 168,368	\$ 44,867
6130	Shortfall Base	7/1/2012	\$ (478,503)	3	\$ (233,453)	\$ (81,214)
6130	Shortfall Base	7/1/2011	\$ 353,714	10	\$ 261,986	\$ 32,956
6130	Shortfall Base	7/1/2010	\$ 377,143	9	\$ 271,139	\$ 36,874
6132	Shortfall Base	7/1/2016	\$ 18,771	7	\$ 18,771	\$ 3,101
6132	Shortfall Base	7/1/2015	\$ 45,414	6	\$ 40,357	\$ 7,552
6132	Shortfall Base	7/1/2014	\$ (43,145)	5	\$ (33,169)	\$ (7,221)
6132	Shortfall Base	7/1/2013	\$ 70,102	4	\$ 43,902	\$ 11,699
6132	Shortfall Base	7/1/2012	\$ (111,068)	3	\$ (54,188)	\$ (18,851)
6132	Shortfall Base	7/1/2011	\$ 56,177	2	\$ 17,673	\$ 9,028
6132	Shortfall Base	7/1/2010	\$ 49,371	1	\$ 8,170	\$ 8,170
6135	Shortfall Base	7/1/2016	\$ 37,425	7	\$ 37,425	\$ 6,183
6135	Shortfall Base	7/1/2015	\$ 73,690	6	\$ 65,489	\$ 12,255
6135	Shortfall Base	7/1/2014	\$ (35,100)	5	\$ (26,982)	\$ (5,874)
6135	Shortfall Base	7/1/2013	\$ 239,732	4	\$ 150,138	\$ 40,009
6135	Shortfall Base	7/1/2012	\$ (266,744)	3	\$ (130,139)	\$ (45,273)
6135	Shortfall Base	7/1/2011	\$ 190,331	10	\$ 140,978	\$ 17,734
6135	Shortfall Base	7/1/2010	\$ 532,506	1	\$ 88,119	\$ 88,119
6141	Shortfall Base	7/1/2016	\$ 110,658	7	\$ 110,658	\$ -
6141	Shortfall Base	7/1/2015	\$ (399,420)	6	\$ (354,965)	\$ -
6141	Shortfall Base	7/1/2013	\$ 288,541	4	\$ 180,706	\$ -
6141	Shortfall Base	7/1/2012	\$ (1,001,087)	3	\$ (488,410)	\$ -
6141	Shortfall Base	7/1/2011	\$ 465,894	10	\$ 345,075	\$ -
6141	Shortfall Base	7/1/2010	\$ 1,104,034	9	\$ 793,726	\$ -
6142	Shortfall Base	7/1/2016	\$ 126,884	7	\$ 126,884	\$ 20,964
7015	Shortfall Base	7/1/2016	\$ 124,511	7	\$ 124,511	\$ 20,572
7015	Shortfall Base	7/1/2015	\$ 233,898	6	\$ 207,865	\$ 38,898
7015	Shortfall Base	7/1/2014	\$ (117,774)	5	\$ (90,541)	\$ (19,711)
7015	Shortfall Base	7/1/2013	\$ 252,975	4	\$ 158,435	\$ 42,220
7015	Shortfall Base	7/1/2012	\$ (383,303)	3	\$ (187,006)	\$ (65,056)
7015	Shortfall Base	7/1/2011	\$ 279,655	10	\$ 207,134	\$ 26,056
7015	Shortfall Base	7/1/2010	\$ 269,321	9	\$ 193,622	\$ 26,332
7018	Shortfall Base	7/1/2016	\$ 1,024,767	7	\$ 1,024,767	\$ 169,316
7031	Shortfall Base	7/1/2016	\$ (126,254)	7	\$ (126,254)	\$ (20,860)
7031	Shortfall Base	7/1/2015	\$ 494,539	6	\$ 439,494	\$ 82,243
7031	Shortfall Base	7/1/2014	\$ (585,057)	5	\$ (449,764)	\$ (97,915)
7031	Shortfall Base	7/1/2013	\$ 745,145	4	\$ 466,669	\$ 124,359
7031	Shortfall Base	7/1/2012	\$ (1,383,182)	3	\$ (674,826)	\$ (234,760)
7031	Shortfall Base	7/1/2011	\$ 1,178,052	10	\$ 872,560	\$ 109,762
7031	Shortfall Base	7/1/2010	\$ 383,346	9	\$ 275,602	\$ 37,481
7048	Shortfall Base	7/1/2016	\$ 224,522	7	\$ 224,522	\$ 37,096
7048	Shortfall Base	7/1/2015	\$ (20,701)	6	\$ (18,399)	\$ (3,443)
7048	Shortfall Base	7/1/2013	\$ 375,539	4	\$ 235,190	\$ 62,674
7048	Shortfall Base	7/1/2012	\$ (643,252)	3	\$ (313,830)	\$ (109,176)
7048	Shortfall Base	7/1/2011	\$ 457,424	10	\$ 338,802	\$ 42,619
7048	Shortfall Base	7/1/2010	\$ 351,141	1	\$ 58,107	\$ 58,107
7060	Shortfall Base	7/1/2016	\$ 15,822	7	\$ 15,822	\$ 2,614
7060	Shortfall Base	7/1/2015	\$ 84,283	6	\$ 74,905	\$ 14,017
7060	Shortfall Base	7/1/2014	\$ (84,133)	5	\$ (64,675)	\$ (14,080)
7060	Shortfall Base	7/1/2013	\$ 111,133	4	\$ 69,599	\$ 18,547
7060	Shortfall Base	7/1/2012	\$ (120,219)	3	\$ (58,652)	\$ (20,404)
7060	Shortfall Base	7/1/2011	\$ 95,923	2	\$ 30,178	\$ 15,416

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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2016 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL: \$ 86,202,102 \$ 68,996,464 \$ 13,525,222

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
7060	Shortfall Base	7/1/2010	\$ 48,714	1	\$ 8,061	\$ 8,061
7065	Shortfall Base	7/1/2016	\$ 65,907	7	\$ 65,907	\$ 10,889
7065	Shortfall Base	7/1/2015	\$ 111,754	6	\$ 99,315	\$ 18,585
7065	Shortfall Base	7/1/2014	\$ (151,602)	5	\$ (116,544)	\$ (25,372)
7065	Shortfall Base	7/1/2013	\$ 174,253	4	\$ 109,129	\$ 29,081
7065	Shortfall Base	7/1/2012	\$ (232,507)	3	\$ (113,435)	\$ (39,462)
7065	Shortfall Base	7/1/2011	\$ 166,595	2	\$ 52,412	\$ 26,774
7065	Shortfall Base	7/1/2010	\$ 131,902	1	\$ 21,827	\$ 21,827
7100	Shortfall Base	7/1/2016	\$ 20,706	7	\$ 20,706	\$ 3,421
7100	Shortfall Base	7/1/2015	\$ 134,136	6	\$ 119,205	\$ 22,307
7100	Shortfall Base	7/1/2014	\$ (149,294)	5	\$ (114,771)	\$ (24,986)
7100	Shortfall Base	7/1/2013	\$ 198,111	4	\$ 124,072	\$ 33,063
7100	Shortfall Base	7/1/2012	\$ (351,404)	3	\$ (171,443)	\$ (59,642)
7100	Shortfall Base	7/1/2011	\$ 231,584	2	\$ 72,857	\$ 37,218
7100	Shortfall Base	7/1/2010	\$ 251,329	1	\$ 41,590	\$ 41,590
7114	Shortfall Base	7/1/2016	\$ 61,758	7	\$ 61,758	\$ 10,204
7114	Shortfall Base	7/1/2015	\$ 96,794	6	\$ 86,020	\$ 16,097
7114	Shortfall Base	7/1/2014	\$ (62,265)	5	\$ (47,868)	\$ (10,421)
7114	Shortfall Base	7/1/2013	\$ 213,662	4	\$ 133,810	\$ 35,658
7114	Shortfall Base	7/1/2012	\$ (283,039)	3	\$ (138,090)	\$ (48,039)
7114	Shortfall Base	7/1/2011	\$ 158,571	2	\$ 49,887	\$ 25,484
7114	Shortfall Base	7/1/2010	\$ 190,209	1	\$ 31,476	\$ 31,476
7115	Shortfall Base	7/1/2016	\$ 40,837	7	\$ 40,837	\$ 6,747
7115	Shortfall Base	7/1/2015	\$ 31,073	6	\$ 27,617	\$ 5,168
7115	Shortfall Base	7/1/2014	\$ (91,551)	5	\$ (70,380)	\$ (15,322)
7115	Shortfall Base	7/1/2013	\$ 127,341	4	\$ 79,750	\$ 21,252
7115	Shortfall Base	7/1/2012	\$ (186,976)	3	\$ (91,221)	\$ (31,734)
7115	Shortfall Base	7/1/2011	\$ 104,974	2	\$ 33,024	\$ 16,870
7115	Shortfall Base	7/1/2010	\$ 192,218	1	\$ 31,808	\$ 31,808
7117	Shortfall Base	7/1/2016	\$ 293,362	7	\$ 293,362	\$ 48,470
7117	Shortfall Base	7/1/2015	\$ 367,013	6	\$ 326,162	\$ 61,035
8006	Shortfall Base	7/1/2016	\$ 47,834	7	\$ 47,834	\$ 7,903
8006	Shortfall Base	7/1/2015	\$ 239,620	6	\$ 212,952	\$ 39,850
8006	Shortfall Base	7/1/2014	\$ (284,931)	5	\$ (219,041)	\$ (47,686)
8006	Shortfall Base	7/1/2013	\$ 456,402	4	\$ 285,835	\$ 76,170
8006	Shortfall Base	7/1/2012	\$ (696,756)	3	\$ (339,934)	\$ (118,257)
8006	Shortfall Base	7/1/2011	\$ 335,974	2	\$ 105,699	\$ 53,995
8006	Shortfall Base	7/1/2010	\$ 318,457	1	\$ 52,698	\$ 52,698
8026	Shortfall Base	7/1/2016	\$ 37,780	7	\$ 37,780	\$ 6,242
8026	Shortfall Base	7/1/2015	\$ 216,678	6	\$ 192,560	\$ 36,034
8026	Shortfall Base	7/1/2014	\$ (351,109)	5	\$ (269,913)	\$ (58,761)
8026	Shortfall Base	7/1/2013	\$ 1,114,353	4	\$ 697,897	\$ 185,977
8026	Shortfall Base	7/1/2012	\$ (1,193,841)	3	\$ (582,450)	\$ (202,624)
8026	Shortfall Base	7/1/2011	\$ 686,181	2	\$ 215,876	\$ 110,277
8026	Shortfall Base	7/1/2010	\$ 715,154	1	\$ 118,344	\$ 118,344
8031	Shortfall Base	7/1/2016	\$ 702,151	7	\$ 702,151	\$ 116,012
8054	Shortfall Base	7/1/2016	\$ 37,726	7	\$ 37,726	\$ 6,233
8054	Shortfall Base	7/1/2015	\$ 161,168	6	\$ 143,231	\$ 26,803
8054	Shortfall Base	7/1/2014	\$ (121,503)	5	\$ (93,407)	\$ (20,335)
8054	Shortfall Base	7/1/2013	\$ 323,251	4	\$ 202,445	\$ 53,948
8054	Shortfall Base	7/1/2012	\$ (377,339)	3	\$ (184,097)	\$ (64,044)
8054	Shortfall Base	7/1/2011	\$ 271,158	2	\$ 85,307	\$ 43,578
8054	Shortfall Base	7/1/2010	\$ 107,649	1	\$ 17,814	\$ 17,814
8104	Shortfall Base	7/1/2016	\$ 123,749	7	\$ 123,749	\$ 20,446
8105	Shortfall Base	7/1/2016	\$ 726,432	7	\$ 726,432	\$ 120,024
9007	Shortfall Base	7/1/2016	\$ 153,486	7	\$ 153,486	\$ 25,359
9007	Shortfall Base	7/1/2015	\$ 148,716	6	\$ 132,164	\$ 24,732
9007	Shortfall Base	7/1/2014	\$ (146,791)	5	\$ (112,846)	\$ (24,567)
9007	Shortfall Base	7/1/2013	\$ 175,102	4	\$ 109,662	\$ 29,223
9007	Shortfall Base	7/1/2012	\$ (363,546)	3	\$ (177,368)	\$ (61,703)
9007	Shortfall Base	7/1/2011	\$ 306,894	2	\$ 96,550	\$ 49,321
9007	Shortfall Base	7/1/2010	\$ 213,782	1	\$ 35,377	\$ 35,377
9017	Shortfall Base	7/1/2016	\$ 141,385	7	\$ 141,385	\$ 23,360
9017	Shortfall Base	7/1/2015	\$ 94,849	6	\$ 84,294	\$ 15,774
9017	Shortfall Base	7/1/2014	\$ (105,645)	5	\$ (81,216)	\$ (17,681)
9017	Shortfall Base	7/1/2013	\$ 151,052	4	\$ 94,599	\$ 25,209
9017	Shortfall Base	7/1/2012	\$ (224,686)	3	\$ (109,620)	\$ (38,135)

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2016 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL: \$ 86,202,102 \$ 68,996,464 \$ 13,525,222

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
9017	Shortfall Base	7/1/2011	\$ 193,872	10	\$ 143,593	\$ 18,063
9017	Shortfall Base	7/1/2010	\$ 194,096	9	\$ 139,540	\$ 18,977
9057	Shortfall Base	7/1/2016	\$ (103,756)	7	\$ (103,756)	\$ (17,143)
9057	Shortfall Base	7/1/2015	\$ 182,189	6	\$ 161,913	\$ 30,299
9057	Shortfall Base	7/1/2014	\$ (242,820)	5	\$ (186,667)	\$ (40,638)
9057	Shortfall Base	7/1/2013	\$ 411,019	4	\$ 257,413	\$ 68,596
9057	Shortfall Base	7/1/2012	\$ (593,095)	3	\$ (289,360)	\$ (100,663)
9057	Shortfall Base	7/1/2011	\$ 357,618	2	\$ 112,508	\$ 57,473
9057	Shortfall Base	7/1/2010	\$ 428,971	1	\$ 70,986	\$ 70,986
9062	Shortfall Base	7/1/2016	\$ 5,153	7	\$ 5,153	\$ 851
9062	Shortfall Base	7/1/2015	\$ 140,567	6	\$ 124,923	\$ 23,377
9062	Shortfall Base	7/1/2014	\$ (59,157)	5	\$ (45,475)	\$ (9,900)
9062	Shortfall Base	7/1/2013	\$ 173,390	4	\$ 108,589	\$ 28,937
9062	Shortfall Base	7/1/2012	\$ (325,731)	3	\$ (158,919)	\$ (55,285)
9062	Shortfall Base	7/1/2011	\$ 184,380	10	\$ 136,566	\$ 17,179
9062	Shortfall Base	7/1/2010	\$ 190,510	9	\$ 136,967	\$ 18,627
9074	Shortfall Base	7/1/2016	\$ 425,356	7	\$ 425,356	\$ 70,279
9074	Shortfall Base	7/1/2015	\$ 393,806	6	\$ 349,974	\$ 65,491
9080	Shortfall Base	7/1/2016	\$ 194,192	7	\$ 194,192	\$ 32,085
9080	Shortfall Base	7/1/2015	\$ 248,712	6	\$ 221,032	\$ 41,362
9080	Shortfall Base	7/1/2014	\$ (114,722)	5	\$ (88,193)	\$ (19,200)
9080	Shortfall Base	7/1/2013	\$ 377,747	4	\$ 236,575	\$ 63,043
9080	Shortfall Base	7/1/2012	\$ (651,813)	3	\$ (318,007)	\$ (110,629)
9080	Shortfall Base	7/1/2011	\$ 509,566	2	\$ 160,312	\$ 81,893
9080	Shortfall Base	7/1/2010	\$ 397,544	1	\$ 65,786	\$ 65,786
9085	Shortfall Base	7/1/2016	\$ 507,964	7	\$ 507,964	\$ 83,928
9085	Shortfall Base	7/1/2015	\$ 400,799	6	\$ 356,189	\$ 66,654
9085	Shortfall Base	7/1/2014	\$ (290,452)	5	\$ (223,286)	\$ (48,610)
9085	Shortfall Base	7/1/2013	\$ 393,879	4	\$ 246,677	\$ 65,735
10019	Shortfall Base	7/1/2016	\$ 103,702	7	\$ 103,702	\$ 17,134
10019	Shortfall Base	7/1/2015	\$ 67,868	6	\$ 60,316	\$ 11,287
10019	Shortfall Base	7/1/2014	\$ (111,641)	5	\$ (85,823)	\$ (18,684)
10019	Shortfall Base	7/1/2013	\$ 127,194	4	\$ 79,660	\$ 21,228
10019	Shortfall Base	7/1/2012	\$ (210,087)	3	\$ (102,497)	\$ (35,657)
10019	Shortfall Base	7/1/2011	\$ 125,600	2	\$ 39,514	\$ 20,185
10019	Shortfall Base	7/1/2010	\$ 114,788	9	\$ 82,524	\$ 11,223
10022	Shortfall Base	7/1/2016	\$ 139,033	7	\$ 139,033	\$ 22,972
10022	Shortfall Base	7/1/2015	\$ 315,288	6	\$ 280,194	\$ 52,433
10022	Shortfall Base	7/1/2014	\$ (141,363)	5	\$ (108,671)	\$ (23,658)
10022	Shortfall Base	7/1/2013	\$ 368,131	4	\$ 230,552	\$ 61,438
10022	Shortfall Base	7/1/2012	\$ (455,595)	3	\$ (222,276)	\$ (77,326)
10022	Shortfall Base	7/1/2011	\$ 220,145	2	\$ 69,259	\$ 35,380
10022	Shortfall Base	7/1/2010	\$ 202,214	1	\$ 33,462	\$ 33,462
10035	Shortfall Base	7/1/2016	\$ 128,466	7	\$ 128,466	\$ 21,226
10035	Shortfall Base	7/1/2015	\$ 256,485	6	\$ 227,936	\$ 42,654
10035	Shortfall Base	7/1/2013	\$ 411,672	4	\$ 257,822	\$ 68,705
10038	Shortfall Base	7/1/2016	\$ 109,696	7	\$ 109,696	\$ 18,124
10047	Shortfall Base	7/1/2016	\$ 128,181	7	\$ 128,181	\$ 21,179
10047	Shortfall Base	7/1/2015	\$ 160,745	6	\$ 142,852	\$ 26,732
10047	Shortfall Base	7/1/2014	\$ (196,680)	5	\$ (151,197)	\$ (32,916)
10047	Shortfall Base	7/1/2013	\$ 195,913	4	\$ 122,695	\$ 32,696
10047	Shortfall Base	7/1/2012	\$ (409,135)	3	\$ (199,608)	\$ (69,440)
10047	Shortfall Base	7/1/2011	\$ 288,743	2	\$ 90,840	\$ 46,404
10047	Shortfall Base	7/1/2010	\$ 264,736	1	\$ 43,809	\$ 43,809
10048	Shortfall Base	7/1/2016	\$ 59,484	7	\$ 59,484	\$ 9,828
10048	Shortfall Base	7/1/2015	\$ 32,060	6	\$ 28,493	\$ 5,332
10049	Shortfall Base	7/1/2016	\$ 56,383	7	\$ 56,383	\$ 9,316
10049	Shortfall Base	7/1/2015	\$ 125,201	6	\$ 111,264	\$ 20,821
10049	Shortfall Base	7/1/2014	\$ (81,880)	5	\$ (62,943)	\$ (13,703)
10049	Shortfall Base	7/1/2013	\$ 131,119	4	\$ 82,118	\$ 21,883
10049	Shortfall Base	7/1/2012	\$ (258,938)	3	\$ (126,330)	\$ (43,948)
10049	Shortfall Base	7/1/2011	\$ 223,165	10	\$ 165,295	\$ 20,793
10049	Shortfall Base	7/1/2010	\$ 208,175	9	\$ 149,665	\$ 20,354
10051	Shortfall Base	7/1/2016	\$ 145,278	7	\$ 145,278	\$ 24,003
10051	Shortfall Base	7/1/2015	\$ 331,672	6	\$ 294,756	\$ 55,158
11009	Shortfall Base	7/1/2016	\$ 1,055,275	7	\$ 1,055,275	\$ 174,356
11018	Shortfall Base	7/1/2016	\$ 162,906	7	\$ 162,906	\$ 26,916

2016 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
12004	Shortfall Base	7/1/2013	\$ 941,949	4	\$ 589,923	\$ 157,204
12004	Shortfall Base	7/1/2012	\$ (1,917,667)	3	\$ (935,590)	\$ (325,475)
12004	Shortfall Base	7/1/2011	\$ 1,089,144	2	\$ 342,649	\$ 175,037
12004	Shortfall Base	7/1/2010	\$ 1,570,871	9	\$ 1,129,352	\$ 153,588
12042	Shortfall Base	7/1/2016	\$ 179	7	\$ 179	\$ 30
12042	Shortfall Base	7/1/2015	\$ 54,669	6	\$ 48,586	\$ 9,092
12042	Shortfall Base	7/1/2014	\$ (87,213)	5	\$ (67,045)	\$ (14,596)
12042	Shortfall Base	7/1/2013	\$ 95,975	4	\$ 60,105	\$ 16,017
12042	Shortfall Base	7/1/2012	\$ (128,116)	3	\$ (62,504)	\$ (21,744)
12042	Shortfall Base	7/1/2011	\$ 81,218	2	\$ 25,552	\$ 13,053
12042	Shortfall Base	7/1/2010	\$ 166,131	9	\$ 119,437	\$ 16,243
13000	Shortfall Base	7/1/2016	\$ 4,595,680	7	\$ 4,595,680	\$ 759,314
13002	Shortfall Base	10/1/2016	\$ 152,821	7	\$ 152,821	\$ 18,938
13002	Shortfall Base	10/1/2015	\$ 590,810	6	\$ 590,810	\$ 82,919
13002	Shortfall Base	10/1/2014	\$ (449,865)	5	\$ (449,865)	\$ (73,453)
13002	Shortfall Base	10/1/2013	\$ 152,235	4	\$ 152,235	\$ 30,426
13002	Shortfall Base	10/1/2012	\$ (376,033)	3	\$ (376,033)	\$ (98,111)
13002	Shortfall Base	10/1/2011	\$ 342,555	2	\$ 342,555	\$ 131,242
13002	Shortfall Base	10/1/2010	\$ 101,414	1	\$ 101,414	\$ 76,061
109000	Shortfall Base	7/1/2016	\$ 1,391,693	7	\$ 1,391,693	\$ 229,940
109000	Shortfall Base	7/1/2015	\$ 3,310,383	6	\$ 2,941,932	\$ 550,521

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SCHEDULE SB ATTACHMENTS

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 4.00% depending on the plan provisions for 2015 to rates varying from 2.25% to 4.00% depending on plan provisions for 2016.
- The mortality table used to calculate the funding target 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 \$45,303 for the prior valuation to \$0 to \$47,568 for the current valuation, and the "per participant" charge range was changed from \$83 to \$677 for the prior valuation to \$87 to \$711 for the current valuation.
- The retirement rates were updated to more closely align with recent plan experience based on an experience study conducted in 2016.
- The termination rates were updated for participants with 0-2 years of service to more closely align with recent plan experience based on an experience study conducted in 2016.
- Commencement age for terminated vested participants whose early retirement age is less than or equal to 45 was changed from age 55 to 60, based on an experience study conducted in 2016.
- Lump Sum election rates were updated based on an experience study conducted in 2016: active lump sum election rate was changed from 50% to 45%, vested terminated lump sum election rate was changed from 66-2/3% to 70%.
- Salary increase rates were updated based on actual compensation increases received by the participant population over the period 2010-2015.

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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:

07/01/2016 valuation: 3-segment rates for March 2016 (24 month average from March 2014 through February 2016) reflecting corridors as defined under the Highway and Transportation Funding Act of 2014 (HATFA) and the Bipartisan Budget Act of 2015 (90%-110% corridor surrounding the 25-year trailing average of the 24-month average segment rates as of September 30, 2015, as described in IRS Notice 2014-53); Rates for select years are as follows:

	Three Segment Rates	
Year	Reflecting Corridors	Not Reflecting Corridors
1	4.43%	1.46%
10	5.91	3.93
30	6.65	4.94

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	
Year	Reflecting Corridors	Not Reflecting Corridors
1	4.72%	1.25%
10	6.11	4.08
30	6.81	5.15

The basis chosen was selected by Pentegra from among choices prescribed by law, all of which are based on observed market data over certain periods of time.

The interest rates used to determine ASC 960 liabilities are as follows:

07/01/2016 valuation: The Willis Towers Watson RATE:Link 10-90 yield curve as of June 30, 2016

07/01/2015 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"		Plan Has Adopted "Rule of"			
			Participant Does Not Meet Points Requirement for "Rule of"		Participant Meets Points Requirement for "Rule Of"	
	7/1/2016	7/1/2015	7/1/2016	7/1/2015	7/1/2016	7/1/2015
45	5.5%	5.5%	5.0%	3.5%	3.0%	4.0%
55	6.5	7.0	6.0	5.0	9.0	8.0
60	7.0	8.0	6.0	8.0	12.0	12.0
62	16.0	20.0	15.0	20.0	20.0	25.0
64	14.0	20.0	8.0	20.0	25.0	15.0
65	30.0	30.0	30.0	30.0	30.0	30.0
69	25.0	15.0	25.0	15.0	25.0	15.0
70	100.0	100.0	100.0	100.0	100.0	100.0

Retirement rates were based on an experience study conducted in 2016. The rates will be subject to annual review thereafter to confirm their continued suitability.

Mortality

07/01/2016 valuation: Separate rates for non-annuitants (based on RP-2000 "Employees" table without collar or amount adjustments, projected to 2031 using Scale AA) and annuitants (based on RP-2000 "Healthy Annuitants" table without collar or amount adjustments, projected to 2023 using Scale AA).

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).

Assumptions used for funding purposes are as prescribed by IRC §430(h).

For ASC 960 purposes:

07/01/2016 valuation: Separate rates for non-annuitants and annuitants based on 103.4% of RP-2015 mortality tables with white collar adjustments, projected generationally using Scale MP-2015, for valuing both annuities and lump sums was used in both valuation years.

07/01/2015 valuation: Separate rates for non-annuitants and annuitants based on RP-2015 mortality tables without collar or amount adjustments, projected generationally using Scale MP-2015, for valuing both annuities and lump sums was used in both valuation years.

This mortality table for ASC 960 was selected by Pentegra based on an experience study conducted in 2016.

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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	0-2 Years of Service		3+ Years of Service	
	7/1/2016	7/1/2015	7/1/2016	7/1/2015
25	22.0	32.0	16.0	16.0
35	14.0	22.0	11.0	11.0
45	11.0	12.6	6.3	6.3
55	9.0	10.6	5.3	5.3
60	6.0	9.8	4.9	4.9
62	5.0	8.4	4.2	4.2
64	5.0	7.0	3.5	3.5

Termination rates were based on an experience study conducted in 2016. The rates will be subject to annual review thereafter to confirm their continued suitability.

Assumed termination rates differ by age and service because of observed differences in termination rates by age and service.

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Salary Increase

Representative values of the assumed rates of future salary increase are as follows:

Annual Rate of Salary Increase		
Age	2016	2015
20	11.0	10.0
25	10.2	9.0
30	8.1	8.0
35	6.4	7.0
40	5.7	6.0
45	5.1	5.8
50	4.6	5.6
55	4.7	5.4
60	4.9	5.2
65	4.5	5.0

Salary increase rates were based on an experience study conducted in 2016. The rates will be subject to annual review thereafter to confirm their continued suitability.

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:

07/01/2016 valuation: Varying from 2.25% to 4.00% depending on the plan provisions.

07/01/2015 valuation: Varying from 2.50% to 4.00% depending on the plan provisions.

The plan credits interest to cash balance accounts using the 1, 3, and 30-year Treasury rates, but with a minimum interest credit rate of 2.00% to 4.00%, based on plan provisions. The interest crediting rate assumptions for the July 1, 2016 valuation were developed as follows:

Employer	Plan Provision	2016 ICR Assumption	2015 ICR Assumption
1086	December 30-year Treasury rate with 4.00% floor	4.00%	4.00%
101079	October 1-year Treasury rate + 1.00% with 4.00% floor	4.00%	4.00%
111009	3-year Treasury rate with 2.00% floor	2.25%	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)	2016 Benefit Commencement Age	2015 Benefit Commencement Age
On or before age 45	60	55
Later than age 45	ERA plus 5 years	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.

Benefit commencement ages were based on an experience study conducted in 2016. The assumption will be subject to annual review thereafter to confirm its continued suitability.

PBGC Variable Premium Interest Rates and Maximum Tax Deductible Contribution

07/01/2016 valuation: Three segment rates for March 2016 (24 month average from March 2014 through February 2016); Rates for select years are as follows:

Three Segment Rates – March 2016	
Year	Rate
1	1.46%
10	3.93
30	4.94

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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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.

07/01/2016 valuation: Flat dollar amount varies from \$0 to \$47,568, the "per participant" charge varies from \$87 to \$711, and the percentage for the asset-based charge varies from 0.4% to 0.6% depending on an employer's asset value.

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.

Future Increases in Maximum Benefits and Plan Compensation Limitations

Accrued benefits projected to be paid in future years are limited to the maximum presently allowed under IRC Section 415. Plan compensation is limited to the maximum presently allowed under IRC Section 401(a)(17). No provision is made for future increases in the maximum annual benefit or compensation limit.

Calculation of Lump Sum

As required by IRC §430, lump sum benefits are valued using "annuity substitution" under IRC §1.430(d)-1(f)(4) with application of generational mortality and without recognition of the phase-in of IRC §417(e)(3) assumptions.

7/1/2016 Valuation: 45% of the active participants and 70% of the terminated vested participants 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.

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7/1/2015 Valuation: 50% of the active participants and 66 2/3% of the terminated vested participants 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 election rates were based on an experience study conducted in 2016. The rates will be subject to annual review thereafter to confirm their continued suitability.

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 2016/2017 plan year is based on projecting the most recent pay provided on the data (January 1, 2016 pay rate for fixed pay plans and 2015 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.

Benefits not Included in Valuation

We believe that we have reflected all significant plan provisions in this valuation.

Actuarial Cost Method

Traditional unit credit method

Funding Target

Present value of accrued benefits as required by regulations under IRC §430.

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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, 2016 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.

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.

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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.

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.

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.

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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
- (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 4.00% depending on the plan provisions for 2015 to rates varying from 2.25% to 4.00% depending on plan provisions for 2016.
- The segment interest rates used to calculate the funding target were updated to the current valuation date as required by IRC §430.
- The mortality table used to calculate the funding target was updated to include one additional year of projected mortality improvement, as required by IRC §430.

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- 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 \$45,303 for the prior valuation to \$0 to \$47,568 for the current valuation, and the “per participant” charge range was changed from \$83 to \$677 for the prior valuation to \$87 to \$711 for the current valuation.
- The retirement rates were updated to more closely align with recent plan experience based on an experience study conducted in 2016.
- The termination rates were updated for participants with 0-2 years of service to more closely align with recent plan experience based on an experience study conducted in 2016.
- Commencement age for terminated vested participants whose early retirement age is less than or equal to 45 was changed from age 55 to 60, based on an experience study conducted in 2016.
- Lump Sum election rates were updated based on an experience study conducted in 2016: active lump sum election rate was changed from 50% to 45%, vested terminated lump sum election rate was changed from 66-2/3% to 70%.
- Salary increase rates were updated based on actual compensation increases received by the participant population over the period 2010-2015.