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

2017

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2017 or fiscal plan year beginning 07/01/2017 and ending 06/30/2018

A This return/report is for:
- [ ] a multiemployer plan
- [X] a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)
- [ ] a single-employer plan
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [ ] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

Part II Basic Plan Information—enter all requested information

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

1b Three-digit plan number (PN) ▶ 333

1c Effective date of plan 07/15/1943

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

701 WESTCHESTER AVENUE SUITE 320E
WHITE PLAINS, NY 10604

2b Employer Identification Number (EIN) 13-5645888

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

2d Business code (see instructions) 525100

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	04/15/2019	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

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 or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:
a Sponsor's name
c Plan Name

4b EIN

4d PN

5 Total number of participants at the beginning of the plan year	**5**	35445
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1) Total number of active participants at the beginning of the plan year	**6a(1)**	10889
a(2) Total number of active participants at the end of the plan year	**6a(2)**	10183
b Retired or separated participants receiving benefits	**6b**	11057
c Other retired or separated participants entitled to future benefits	**6c**	12411
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	33651
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f Total. Add lines **6d** and **6e**.	**6f**	33651
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	109
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 2017 Form M-1 annual report. If the plan was not required to file the 2017 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

2017

This Form is Open to Public Inspection

For calendar plan year 2017 or fiscal plan year beginning 07/01/2017 and ending 06/30/2018

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

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

A Name of plan
PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST

B Three-digit plan number (PN) ▶ 333

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

D Employer Identification Number (EIN)
13-5645888

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

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

Part I Basic Information

1 Enter the valuation date: Month 07 Day 01 Year 2017

2 Assets:

a Market value	**2a**	3635808550
b Actuarial value	**2b**	3635808550

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	10858	1451684702	1451684702
b For terminated vested participants	13698	551467444	551467444
c For active participants	10889	1219998718	1250163316
d Total	35445	3223150864	3253315462

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**	5.94 %
6 Target normal cost	**6**	109626059

Statement by Enrolled Actuary

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

SIGN HERE

Signature of actuary

04/09/2019
Date

DAVID M. FLAGG
Type or print name of actuary

17-03713
Most recent enrollment number

WILLIS TOWERS WATSON
Firm name

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

200 LIBERTY STREET
NEW YORK, NY 10281
Address of the firm

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

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	37850191	27373623
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	2249046	3062644
9	Amount remaining (line 7 minus line 8)	35601145	24310979
10	Interest on line 9 using prior year's actual return of 8.40 %	3211950	2412657
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		269907998
	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 6.13%		16476227
	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		286384225
	d Portion of (c) to be added to prefunding balance		7953202
12	Other reductions in balances due to elections or deemed elections	0	994
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	38813095	34675844

Part III Funding Percentages

14	Funding target attainment percentage	14	109.49%
15	Adjusted funding target attainment percentage	15	111.57%
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	103.74%
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
07/01/2017	164570408	211101			
			Totals ► 18(b)	164570408	18(c) 211101

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	157933222

20 Quarterly contributions and liquidity shortfalls:

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

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

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

Liquidity shortfall as of end of quarter of this plan year

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

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

21 Discount rate:

a Segment rates:	1st segment: 4.16%	2nd segment: 5.72%	3rd segment: 6.48%	☐ 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**	109626059
b Excess assets, if applicable, but not greater than line 31a	**31b**	72964933

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	55021982	10521624
b Waiver amortization installment		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**	47182750

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	1999158	1464396	3463554

36 Additional cash requirement (line 34 minus line 35)	**36**	43719196
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	157933222

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

a Total (excess, if any, of line 37 over line 36)	**38a**	114214026
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	263296
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

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

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

a Schedule elected	☐ 2 plus 7 years	☒ 15 years		
b Eligible plan year(s) for which the election in line 41a was made	☐ 2008	☐ 2009	☒ 2010	☒ 2011

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

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2017** **This Form is Open to Public Inspection.**

For calendar plan year 2017 or fiscal plan year beginning 07/01/2017 and ending 06/30/2018

A Name of plan
PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST

B Three-digit plan number (PN) ▶ 333

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

D Employer Identification Number (EIN)
13-5645888

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

PENTEGRA SERVICES, INC.

13-3745616

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13	CONTRACT ADMIN	19875851	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

GLOBAL RISK MANAGEMENT

26-3967537

(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	403148	Yes [ ] No [X]	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	272540	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

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

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	251789	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

(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	208053	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] 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	207220	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

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

ARIEL INVESTMENTS

02-0712418

(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.	178907	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

GRANT THORNTON LLP

36-6055558

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	AUDITOR	168536	Yes [ ] No [X]	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	82895	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

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

BANK OF NEW YORK MELLON

13-5160382

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
51	INVESTMENT MGMT	54948	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

ENTREPRENEUR 30

82-2999398

(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.	42222	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

PATTERSON,BELKNAP,WEBB & TYLER

13-5622951

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29	LEGAL COUNSEL	31000	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

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

CREDITSIGHTS, INC.

13-4137154

(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	12644	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

MORNINGSTAR, INC.

36-3297908

(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	11597	Yes [ ] No [X]	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 EVALUATIONS	7397	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

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

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

OMB No. 1210-0110

2017

This Form is Open to Public Inspection.

For calendar plan year 2017 or fiscal plan year beginning 07/01/2017 and ending 06/30/2018

A Name of plan
PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST

B Three-digit plan number (PN) ▶ 333

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

D Employer Identification Number (EIN)
13-5645888

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

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

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

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
25-6078093-023	C	68190294

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

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

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
94-3118550-001	C	64632004

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

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

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
04-0025081-146	C	57345796

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

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

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
04-0025081-002	C	265437653

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

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

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
94-3149382-001	C	152021679

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

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

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
94-6596958-001	C	106966584

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

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

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
94-6052285-001	C	243954355

a Name of MTIA, CCT, PSA, or 103-12 IE: 20 YR US HIGH QUALITY CORP BOND NL

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST 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) 63264349

a Name of MTIA, CCT, PSA, or 103-12 IE: RUSSELL 2000 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) 14538524

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 GLOBAL ADVISORS 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) 16888545

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, NA1482091

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) 103105047

a Name of MTIA, CCT, PSA, or 103-12 IE: INT GOV'T/CREDIT BOND INDEX FUND NL

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) 48836012

a Name of MTIA, CCT, PSA, or 103-12 IE: 5-20 YR US HIGH QUALITY CORP. BOND

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS 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) 80283532

a Name of MTIA, CCT, PSA, or 103-12 IE: RUSSELL 2000 INDEX FD

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) 17758783

a Name of MTIA, CCT, PSA, or 103-12 IE: RUSSELL 2000(R)GROWTH INDX NL CTF

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS 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) 14844674

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

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

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

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

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

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

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

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

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a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2017

This Form is Open to Public Inspection

For calendar plan year 2017 or fiscal plan year beginning 07/01/2017 and ending 06/30/2018

A Name of plan
PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST

B Three-digit plan number (PN) ▶ 333

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

D Employer Identification Number (EIN)
13-5645888

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	7987472	17551595
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	194504638	39351675
(2) Participant contributions	1b(2)	16919	0
(3) Other	1b(3)	34789603	16792122
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	910507	2996556
(2) U.S. Government securities	1c(2)	244721874	152342563
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	987872912	1012921283
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	19642813	22022500
(B) Common	1c(4)(B)	104988409	106890150
(5) Partnership/joint venture interests	1c(5)	484929109	621193737
(6) Real estate (other than employer real property)	1c(6)	76224199	89255221
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	1106473558	1318067832
(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)	215674388	366015698
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	221010953	74695995

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	**1d(1)**		
	(2) Employer real property	**1d(2)**		
e	Buildings and other property used in plan operation	**1e**	15265194	4946929
f	Total assets (add all amounts in lines 1a through 1e)	**1f**	3715012548	3845043856
	Liabilities			
g	Benefit claims payable	**1g**		
h	Operating payables	**1h**	44074972	18899264
i	Acquisition indebtedness	**1i**		
j	Other liabilities	**1j**		
k	Total liabilities (add all amounts in lines 1g through1j)	**1k**	44074972	18899264
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	**1l**	3670937576	3826144592

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)**	160736642	
	(B) Participants	**2a(1)(B)**	236642	
	(C) Others (including rollovers)	**2a(1)(C)**	678950	
	(2) Noncash contributions	**2a(2)**		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	**2a(3)**		161652234
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	**2b(1)(A)**		
	(B) U.S. Government securities	**2b(1)(B)**	2963104	
	(C) Corporate debt instruments	**2b(1)(C)**	43082601	
	(D) Loans (other than to participants)	**2b(1)(D)**		
	(E) Participant loans	**2b(1)(E)**		
	(F) Other	**2b(1)(F)**	4047943	
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	**2b(1)(G)**		50093648
	(2) Dividends: **(A)** Preferred stock	**2b(2)(A)**	1735113	
	(B) Common stock	**2b(2)(B)**	19907123	
	(C) Registered investment company shares (e.g. mutual funds)	**2b(2)(C)**	66709	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	**2b(2)(D)**		21708945
	(3) Rents	**2b(3)**		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	**2b(4)(A)**	1094458731	
	(B) Aggregate carrying amount (see instructions)	**2b(4)(B)**	1104857157	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	**2b(4)(C)**		-10398426
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	**2b(5)(A)**	3259515	
	(B) Other	**2b(5)(B)**	13608903	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	**2b(5)(C)**		16868418

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		136207659
(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)		65280498
c Other income	2c		58671898
d Total income. Add all **income** amounts in column (b) and enter total	2d		500084874
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	227511990	
(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)		227511990
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)	1655819	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	16888508	
(4) Other	2i(4)	68850901	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		87395228
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		314907218
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		185177656
l Transfers of assets:			
(1) To this plan	2l(1)		15544
(2) From this plan	2l(2)		29986184

Part III Accountant's Opinion

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

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

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

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

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

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

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

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

Part IV Compliance Questions

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

During the plan year:

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

			Yes	No	Amount
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X	
e	Was this plan covered by a fidelity bond?	4e	X		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			

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

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)
INTER-STATE FEDERAL SAVINGS & LOAN ASSOCIATION OF KANSAS CITY	48-0276300	333
NAUGATUCK VALLEY SAVINGS & LOAN	06-0465350	333
EUREKA SAVINGS BANK	36-1050060	333

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 4119992. (See instructions.)

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

2017

This Form is Open to Public Inspection.

For calendar plan year 2017 or fiscal plan year beginning 07/01/2017 and ending 06/30/2018

A Name of plan
PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST

B Three-digit plan number (PN) ▶ 333

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

D Employer Identification Number (EIN)
13-5645888

Part I Distributions

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 0

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 13-3745616

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

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year **3** 1658

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

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

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

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

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

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

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

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

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

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

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

Part III Amendments

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

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

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

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

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

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

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): _____

---

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: 26.0 % Investment-Grade Debt: 62.0 % High-Yield Debt: 0.0 % Real Estate: 2.0 % Other: 10.0 %

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

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

Employer ID No: 13-5645888
Plan Number: 333

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

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

As of June 30, 2018 and 2017, and
for the year ended June 30, 2018

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, 2018 and 2017 and the related consolidated statement of changes in net assets available for benefits for the year ended June 30, 2018, and the related notes to the consolidated 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, 2018 and 2017, and the changes in its financial status for the year ended June 30, 2018 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, 2018 and Schedule H, Part IV Line 4j - schedule of reportable transactions for the year ended June 30, 2018, are presented for purposes of additional analysis and are not a required part of the financial statements, but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Such supplementary information is the responsibility of the Plan's management and was derived from and relates directly to the underlying accounting and other records used to prepare the consolidated financial statements. The information has been subjected to the auditing procedures applied in the audit of the consolidated financial statements and certain additional procedures. These additional procedures included comparing and reconciling the information directly to the underlying accounting and other records used to prepare the consolidated financial statements or to the consolidated financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the supplemental schedules are fairly stated, in all material respects, in relation to the consolidated financial statements as a whole.

Grant Thornton LLP

New York, New York
April 15, 2019

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Consolidated Statements of Net Assets Available for Benefits

As of June 30, 2018 and 2017
(in thousands)

	2018	2017
ASSETS		
Investments, at fair value	$ 3,753,782	$ 3,449,416
Accrued investment income	9,148	12,518
Accounts receivable	7,327	11,347
Contributions receivable	39,352	194,522
Receivables for securities sold, not yet settled	317	10,925
Goodwill and intangible assets	12,620	13,033
Cash	17,552	7,987
Other assets	4,945	15,264
Total assets	3,845,043	3,715,012
LIABILITIES		
Accounts payable and other liabilities	18,382	25,615
Payables for securities purchased, not yet settled	516	18,460
Total liabilities	18,898	44,075
Net assets available for benefits	$ 3,826,145	$ 3,670,937

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, 2018
(in thousands)

ADDITIONS	
Contributions	$ 161,653
Investment income/(loss)	
Net appreciation in fair value of investments	206,967
Interest	51,084
Dividends	21,708
Less:	
Administrative asset fee	(15,391)
Investment advisory services	(1,497)
Net investment income	262,871
Administrative and service income	58,361
Other	311
Total additions	483,196
DEDUCTIONS	
Benefit payments	227,511
Administrative expenses	68,166
Other	2,341
Total deductions	298,018
Net increase	185,178
TRANSFER OF ASSETS	
Transfers into the Plan	16
Transfers out of the Plan	(29,986)
Total increase in net assets	155,208
NET ASSETS AVAILABLE FOR BENEFITS	
Beginning of year	3,670,937
End of year	$ 3,826,145

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

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 10).

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

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

Cash

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

Use of Estimates

The preparation of consolidated financial statements in conformity with U.S. GAAP requires plan management to make estimates and assumptions that affect the reported amounts of assets, liabilities and changes therein, disclosure of contingent assets and liabilities, and the actuarial present value of accumulated benefits and changes therein at the date of the consolidated financial statements. Actual results could differ

significantly from those estimates. Estimates that are particularly susceptible to change include assumptions used in determining the actuarial present value of accumulated plan benefits and the fair value of investments.

Risk and Uncertainties

Investment securities (see Note 6) 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, 2018.

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 10), 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, 2018.

Payment of Benefits

Benefit payments to participants are recorded upon distribution. As of June 30, 2018 and 2017, net assets available for benefits included $12,485 and $12,070, respectively, of benefits due to participants who have withdrawn from the Plan, or beneficiaries who have not yet received their distribution.

Contributions

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

Vesting

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

Pension Benefits

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

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.

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 2018 and 2017 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, 2017 and September 30, 2016, respectively, as described in IRS Notice 2014-53. The rates are as follows:

2018	Rate
Year	
1-5	3.92 %
6-20	5.52
21+	6.29

2017	Rate
Year	
1-5	4.16 %
6-20	5.72
21+	6.48

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

- For the 2018 and 2017 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 2033 and 2032, respectively, using scale AA) and annuitants (based on RP-2000 "Healthy Annuitants" table without collar or amount adjustments projected to 2025 and 2024, respectively using scale AA) were used.

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

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

- An interest rate of 4.15% 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, 2018. The rate used for this measurement as of July 1, 2017 was 3.82%.

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, 2018 and 2017.

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 $7,472 and $7,199 at June 30, 2018

and 2017, respectively. Pursuant to federal regulations, the interest rate credited to these contributions at June 30, 2018 and 2017, was 2.27% and 1.71%, respectively.

5. ACCUMULATED PLAN BENEFITS

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

The actuarial present value of accumulated plan benefits as of June 30, 2018 and 2017 is as follows:

	2018	2017
Vested benefits for:		
Retirees and beneficiaries currently receiving payments	$ 1,868,313	$ 1,889,196
Other participants	2,502,799	2,648,723
Total vested benefits	4,371,112	4,537,919
Nonvested benefits	42,549	44,856
Total actuarial present value of accumulated plan benefits	$ 4,413,661	$ 4,582,775

The changes in the actuarial present value of accumulated plan benefits for the year ended June 30, 2018 is as follows:

	2018
Changes in accumulated plan benefits	
Beginning of year	$ 4,582,775
Increase (decrease) during the year attributable to:	
Interest due to decrease in the discount period	170,338
Benefits paid	(227,514)
Withdrawn employers	(29,207)
New employers	-
Changes in benefits adopted by certain employers	(784)
Assumption changes	(242,671)
Benefits accumulated and actuarial experience	160,724
Net decrease	(169,114)
End of year	$ 4,413,661

6. FAIR VALUE MEASUREMENTS

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

Asset Valuation Techniques

Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs. The following is a description of the valuation methodologies used for assets at fair value. There have been no changes in the methodologies used at June 30, 2018 and 2017.

- Registered investment companies are valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end registered investment companies 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 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, 2018 and 2017, the Funds can be redeemed daily with 1-2 days' notice. As of June 30, 2018 and 2017, the Plan had no unfunded commitments for the Funds.

- 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, 2018 and 2017, the Plan had remaining capital commitments for additional contributions to real estate funds of $94,267 and $46,550, respectively.

- 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, 2018, $10,764 of these funds can be redeemed quarterly with a 65 day notice period, $26,709 can be redeemed quarterly with a 95 day notice period after a 3 year lockup period (which expires at the end of 2019), while $583,721 are not liquid and subject to the distributions of the fund manager. For the year ended June 30, 2017, $9,459 of these funds can be redeemed quarterly with a 65 day notice period while $25,610 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, 2018 and 2017, the Plan had remaining capital commitments for additional contributions to the limited partnerships totaling $586,956 and $405,062, 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, 2018 and 2017:

	Fair Value Measurements as of June 30, 2018			
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total
Registered investment companies	$ 366,016	$ -	$ -	$ 366,016
Common stocks	106,890	-	-	106,890
Corporate debt securities	-	1,012,921	-	1,012,921
Government securities	3,630	148,712	-	152,342
Municipal and other government debt and other	1,094	63,979	-	65,073
Preferred stock	-	22,023	-	22,023
Total investments in the fair value hierarchy	$ 477,630	$ 1,247,635	$ -	1,725,265
Investments valued at net asset value				2,028,517
Investments, at fair value				$ 3,753,782

	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	$ 380,835	$ 1,400,955	$ -	1,781,790
Investments valued at net asset value				1,667,626
Investments, at fair value				$ 3,449,416

The Plan's policy is to recognize all transfers between levels at the beginning of the reporting period. For the year ended June 30, 2018 there were no transfers.

The following tables set forth a summary of the Plan's investments with a reported NAV at June 30, 2018 and 2017:

	Fair Value Estimated Using Net Asset Value Per Share June 30, 2018				
Investment	Fair Value	Unfunded Commitment	Redemption Frequency	Other Redemption Restrictions	Redemption Notice Period
Common collective trust funds - equity	$ 832,411	$ -	daily	None	1-2 days
Common collective trust funds - fixed	417,467	-	daily	None	1-2 days
Common collective trust funds - short term	68,190	-	daily	None	NA
Private equity - liquid	37,473	-	quarterly	None	65-95 days*
Private equity - illiquid	583,721	586,956	subject to distributions by fund manager	None	NA
Real estate funds	89,255	94,267	varies as per funds' cash flow availability	None	NA
Total	$ 2,028,517	$ 681,223			

* Of the $37,473 fair value $26,709 is subject to a 3 year lockup period which expires at the end of 2019.

	Fair Value Estimated Using Net Asset Value Per Share June 30, 2017				
Investment	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	76,224	46,550	varies as per funds' cash flow availability	None	NA
Total	$ 1,667,626	$ 422,176			

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

7. 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 $69,591 and $108,854 as of June 30, 2018 and 2017, respectively, are included in the consolidated statements of net assets available for benefits. Income earned on these investments was $1,639 for the year ended June 30, 2018, 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 $327 for the year ended June 30, 2018, 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 $0 and $2,104 as of June 30, 2018 and 2017, 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.

8. PLAN TERMINATION

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

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

9. 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.

10. 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, 2018, income related to the operations of PSI in the amount of $39,106 is included in administrative and service income is 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 $32,013 for the year ended June 30, 2018 is included in administrative expenses in the consolidated statement of changes in net assets available for benefits as presented herein. PSI administrative expenses include payroll, other employee, professional, office and other expenses.

Non-interest bearing cash from PSI as presented on Form 5500 is included in other assets in the consolidated statements of net assets available for benefits in the amount of $16,508 and $6,824 as of June 30, 2018 and 2017, 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 $3,834 and $4,247 as of June 30, 2018 and 2017, respectively, and are included on the consolidated statements of net assets available for benefits.

11. SUBSEQUENT EVENTS

Subsequent events were evaluated through April 15, 2019, which is the date the consolidated financial statements are available to be issued. During the period from July 1, 2018 through April 15, 2019, the Plan made approximately $321,293 in capital commitments, of which approximately $36,240 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, 2018

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, par or Maturity Value			(d) Cost	(e) Current Value
		Cusip	Rate	Maturity	Par Value	
	FEDERAL FARM CR BK CONS BD	US3133EEK749	2.680%	5/13/2025	$ 4,450,000	$ 4,493,788	$ 4,353,613
	FEDERAL HOME LN MTG CORP STRIP	US3134A32L91	0.000%	3/15/2027	7,468,000	5,659,995	5,635,427
	FEDERAL JUDICIARY OFFICE BLDG	US313490CD49	0.000%	2/15/2020	8,615,000	857,633	8,253,859
	FEDERAL NATL MTG ASSN	US3135G0ZA44	1.875%	2/19/2019	5,000,000	5,089,900	4,988,850
	FEDERAL NATL MTG ASSN	US31364FCB58	6.090%	9/27/2027	2,960,000	3,876,682	3,658,797
	FEDERAL NATL MTG ASSN STRIP	US31358C4X17	0.000%	2/6/2028	1,700,000	1,229,338	1,234,234
	FEDERAL NATL MTG ASSN STRIP	US31358C4Y99	0.000%	8/6/2028	3,757,000	2,623,851	2,670,513
	FEDERAL NATL MTG ASSN STRIP	US31359YBF34	0.000%	5/15/2028	5,000,000	3,555,250	3,581,200
	FEDERAL NATL MTG ASSN STRIP	US31359YCX31	0.000%	1/15/2028	5,000,000	3,456,000	3,638,800
	FEDERAL NATL MTG ASSN STRIP	US31364EAV65	0.000%	10/8/2027	9,440,000	6,535,977	6,938,306
	FINANCING CORP STRIP	US31771EAM30	0.000%	12/6/2018	9,200,000	3,271,922	9,109,104
	FINANCING CORP STRIP PO	US31771KAA51	0.000%	9/26/2019	5,000,000	4,700,620	4,846,950
	RESOLUTION FDG CORP	US761157AD86	8.875%	7/15/2020	1,000,000	994,010	1,122,140
	RESOLUTION FDG CORP PRIN STRIP	US76116FAD96	0.000%	7/15/2020	5,000,000	4,576,150	4,742,450
	RESOLUTION FDG CORP STRIP	US76116EGK01	0.000%	1/15/2027	4,000,000	3,101,560	3,052,680
	RESOLUTION FDG CORP STRIP	US76116EGL83	0.000%	7/15/2027	5,000,000	3,656,800	3,755,900
	RESOLUTION FDG CORP STRIP	US76116EHH62	0.000%	4/15/2027	5,000,000	3,860,000	3,785,750
	RESOLUTION FDG CORP STRIP	US76116EHJ29	0.000%	10/15/2027	8,615,000	6,134,788	6,402,840
	RESOLUTION FDG CORP STRIP	US76116EHM57	0.000%	4/15/2029	9,000,000	6,051,690	6,288,570
	SBA GTD PARTN CTFS 2011-20J 1	US83162CUH41	2.760%	10/1/2031	3,839,260	3,776,872	3,797,412
	SBA GTD PARTN CTFS 2013-20A 1	US83162CVG58	2.130%	1/1/2033	4,152,402	3,986,306	4,025,795
	SBA GTD PARTN CTFS 2013-20I 1	US83162CVU43	3.620%	9/1/2033	9,559,465	9,830,362	9,751,801
	SBA GTD PARTN CTFS 2013-20J 1	US83162CVV26	3.370%	10/1/2033	3,155,078	3,200,925	3,183,537
	SBA GTD PARTN CTFS 2013-20K 1	US83162CVX81	3.380%	11/1/2033	3,072,450	3,101,615	3,102,161
	SBA GTD PARTN CTFS 2014-20F 1	US83162CWH23	2.990%	6/1/2034	5,086,701	5,015,169	5,024,237
	SBA GTD PARTN CTFS 2015-20F 1	US83162CXB44	2.980%	6/1/2035	1,790,514	1,769,251	1,761,221
	SBA GTD PARTN CTFS 2016-20L 1	US83162CYE73	2.810%	12/1/2036	4,580,626	4,418,873	4,440,093
	SBA GTD PARTN CTFS 2017-10A 1	US831641FH33	2.845%	3/10/2027	4,573,870	4,467,573	4,496,343
	SBA GTD PARTN CTFS 2017-20E 1	US83162CYQ04	2.880%	5/1/2037	5,015,759	4,854,315	4,876,572
	SBA GTD PARTN CTFS 2017-20F 1	US83162CYR86	2.810%	6/1/2037	5,916,142	5,721,303	5,722,743
	SBA GTD PARTN CTFS 2017-20G 1	US83162CYT43	2.980%	7/1/2037	4,257,177	4,178,686	4,150,918
	SBA GTD PARTN CTFS 2018-20E 1	US83162CZL08	3.500%	5/1/2038	4,000,000	3,999,375	3,994,188
	TENNESSEE VALLEY AUTH STRIP	US88059ENN03	0.000%	1/15/2028	3,211,000	2,134,705	2,325,310
	U S TREASURY BOND	US912810EL80	8.000%	11/15/2021	790,000	1,072,548	925,382
	U S TREASURY BOND	US912810EQ77	6.250%	8/15/2023	750,000	892,852	875,183
	U S TREASURY BOND	US912810ET17	7.625%	2/15/2025	240,000	326,025	309,619
	U S TREASURY BOND	US912810FB99	6.125%	11/15/2027	125,000	149,336	158,525

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, 2018

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, par or Maturity Value				(d) Cost	(e) Current Value
		Cusip	Rate	Maturity	Par Value		
	U S TREASURY NOTE	US912828JH40	4.000%	15-Aug-18	$ 445,000	$ 455,916	$ 446,135
	U S TREASURY NOTE	US912828JR22	3.750%	15-Nov-18	910,000	913,413	915,405
	TOTAL US GOVERNMENT SECURITIES				170,675,444	137,991,373	152,342,563
	AEGON FUNDING CO LLC	US007634AA64	5.750%	15-Dec-20	4,430,000	4,705,189	4,671,789
	ALBANIA GOVERNMENT INTERNATION	XS0059746155	0.000%	31-Aug-25	10,000,000	6,900,000	6,806,660
	ALTRIA GROUP INC	US02209SAD53	9.700%	10-Nov-18	4,000,000	5,273,800	4,098,040
	AMAZON.COM INC	US023135BC96	3.150%	22-Aug-27	10,000,000	9,597,750	9,576,900
	AMERICA MOVIL SAB DE CV	US02364WBD65	3.125%	16-Jul-22	8,000,000	7,863,920	7,862,560
	AMERICAN INTERNATIONAL GROUP I	US026874DD67	3.750%	10-Jul-25	4,000,000	3,884,880	3,863,720
	AMERIPRISE FINANCIAL INC	US03076CAD83	7.300%	28-Jun-19	5,000,000	6,198,450	5,209,150
	AMGEN INC	US031162BN92	3.625%	15-May-22	5,000,000	5,202,400	5,029,650
	ANHEUSER-BUSCH INBEV FINANCE I	US035242AP13	3.650%	1-Feb-26	3,500,000	3,421,065	3,426,290
	ARL SECOND LLC 1A A1 144A	US00214MAA18	2.920%	15-Jun-44	6,933,323	6,794,657	6,802,422
	ASSOCIATES CORP OF NORTH AMERI	US046003JU47	6.950%	1-Nov-18	5,000,000	5,075,200	5,065,700
	ATHENE HOLDING LTD	US04686JAA97	4.125%	12-Jan-28	4,000,000	3,714,880	3,688,640
	BANK OF AMERICA CORP	US06051GGL77	3.705%	24-Apr-28	5,000,000	4,818,150	4,822,150
	BANK OF AMERICA CORP	US638585AP43	7.250%	15-Oct-25	5,300,000	5,978,382	6,193,368
	BANK OF NEW YORK MELLON CORP/T	US06406HCQ02	3.950%	18-Nov-25	3,000,000	3,048,180	3,047,220
	BERKSHIRE HATHAWAY FINANCE COR	US084664BZ33	2.900%	15-Oct-20	2,000,000	2,083,380	2,003,320
	BERKSHIRE HATHAWAY FINANCE COR	US084664CG43	1.700%	15-Mar-19	3,000,000	3,028,710	2,984,370
	BLACKROCK INC	US09247XAH44	4.250%	24-May-21	4,000,000	4,406,300	4,131,720
	BLACKROCK INC	US09247XAJ00	3.375%	1-Jun-22	5,000,000	5,241,950	5,038,750
	BLACKSTONE HOLDINGS FINAN 144A	US09256BAJ61	3.150%	2-Oct-27	4,579,000	4,308,556	4,296,842
	BRISTOL-MYERS SQUIBB CO	US110122AT56	2.000%	1-Aug-22	5,000,000	4,685,850	4,765,500
	BRITISH TELECOMMUNICATIONS PLC	US111021AE12	9.625%	15-Dec-30	325,000	440,566	464,324
	CANADIAN PACIFIC RAILWAY CO	US136440AL88	9.450%	1-Aug-21	1,250,000	1,424,061	1,461,438
	CARDINAL HEALTH INC	US14149YAY41	3.200%	15-Mar-23	5,000,000	4,988,868	4,845,050
	CARGILL INC 144A	US141781BH64	3.050%	19-Apr-21	3,000,000	2,991,600	2,983,770
	CBS CORP	US925524AH30	7.875%	30-Jul-30	5,000,000	7,161,800	6,171,950
	CHARLES SCHWAB CORP/THE	US808513AM75	3.450%	13-Feb-26	5,000,000	5,010,350	4,917,150
	CHUBB INA HOLDINGS INC	US00440EAU10	2.875%	3-Nov-22	5,000,000	4,916,650	4,912,700
	CIBOLO CANYONS SPECIAL IM 144A	US69342WAB72	3.000%	20-Aug-20	3,670,162	3,665,574	3,640,801

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, 2018

(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		
	CITICORP LEASE PASS-THROU 144A	US17305BAB71	8.040%	15-Dec-19	$ 7,443,478	$ 8,494,125	$ 7,937,204
	CITIGROUP INC	US172967AM36	6.875%	1-Jun-25	6,000,000	7,515,510	6,875,820
	CITIGROUP INC	US172967KU42	4.125%	25-Jul-28	10,000,000	10,158,000	9,573,900
	CITIZENS FINANCIAL GROUP INC	US174610AC92	4.023%	1-Oct-24	10,000,000	9,669,300	9,702,700
	COCA-COLA BOTTLING CO CONSOLID	US191098AK89	3.800%	25-Nov-25	5,000,000	4,912,750	4,905,850
	COMCAST CABLE HOLDINGS LLC	US879240AQ23	10.125%	15-Apr-22	2,500,000	2,857,925	3,076,875
	CONOCOPHILLIPS HOLDING CO	US208251AE82	6.950%	15-Apr-29	4,360,000	5,509,383	5,373,090
	CONTINENTAL AIRLINES 2000-2 CL	US210805DD61	7.707%	2-Oct-22	1,002,355	1,045,456	1,073,121
	COVENTRY HEALTH CARE INC	US222862AJ30	5.450%	15-Jun-21	3,000,000	3,500,850	3,156,240
	CREDIT SUISSE GROUP FUNDING GU	US225433AD39	2.750%	26-Mar-20	2,600,000	2,578,524	2,571,582
	CSX TRANSPORTATION INC	US126410LK34	9.750%	15-Jun-20	1,512,000	1,518,940	1,693,924
	CVS HEALTH CORP	US126650BJ87	6.250%	1-Jun-27	5,000,000	6,418,990	5,640,050
	CVS HEALTH CORP	US126650CH13	1.900%	20-Jul-18	5,000,000	5,067,500	4,998,950
	DELL EQUIPMENT FINANC 1 B 144A	US24704AAE64	3.340%	22-Jun-23	4,350,000	4,359,855	4,349,348
	DOUBLELINE OPPORTUNISTIC FUND	999Z89702			87,653	100,000,000	133,832,531
	DUKE ENERGY PROGRESS LLC	US144141DC90	2.800%	15-May-22	2,177,000	2,141,167	2,149,047
	EBAY INC	US278642AL76	3.450%	1-Aug-24	8,000,000	7,977,030	7,762,080
	ELECTRICITE DE FRANCE SA 144A	US268317AB08	6.500%	26-Jan-19	5,000,000	5,755,000	5,102,050
	ELEMENT RAIL LEASIN 1A B1 144A	US28618XAF96	5.927%	19-Mar-46	15,000,000	15,975,000	15,386,550
	EQUINOR ASA	US85771PAG72	2.450%	17-Jan-23	1,300,000	1,245,816	1,253,642
	EQUINOR ASA	US656531AC45	7.750%	15-Jun-23	100,000	116,246	118,914
	EXELON GENERATION CO LLC	US30161MAJ27	5.750%	1-Oct-41	167,000	186,594	167,135
	FINIAL HOLDINGS INC	US989822AA99	7.125%	15-Oct-23	4,943,000	5,942,254	5,590,681
	FIVE CORNERS FUNDING TRUS 144A	US33829TAA43	4.419%	15-Nov-23	3,000,000	3,086,910	3,086,760
	FORD MOTOR CREDIT CO LLC	US345397XK41	3.157%	4-Aug-20	2,000,000	1,993,700	1,986,200
	FORD MOTOR CREDIT CO LLC	US345397YQ02	2.979%	3-Aug-22	2,000,000	1,929,900	1,926,420
	GENERAL ELECTRIC CO	US36962GXZ26	6.750%	15-Mar-32	5,335,000	7,261,494	6,519,637
	GENERAL MILLS INC	US370334BT00	3.650%	15-Feb-24	8,000,000	8,218,080	7,899,280
	GENERAL MILLS INC	US370334BV55	2.200%	21-Oct-19	5,000,000	4,994,150	4,941,450
	GEORGIA-PACIFIC LLC	US373298BP28	7.250%	1-Jun-28	6,104,000	8,295,257	7,656,003
	GEORGIA-PACIFIC LLC	US373298BR83	7.750%	15-Nov-29	4,247,000	6,152,374	5,687,115
	GMAC COMMERCIAL BRAG CERT 144A	US36185PAA30	5.550%	10-Aug-38	8,397,909	9,103,860	8,439,899
	GMAC COMMERCIAL MO STEW A 144A	US36186TAA43	6.045%	10-Nov-40	9,824,508	10,880,643	10,315,733
	GOLDEN BEAR 2016-1 L 2A A 144A	US38082JAA79	3.160%	20-Sep-47	2,668,169	2,578,119	2,578,118
	GOLDMAN SACHS GROUP INC/THE	US38141EC238	3.850%	8-Jul-24	5,000,000	4,997,850	4,958,000

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

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	GOLDMAN SACHS GROUP INC/THE	US38141GGQ10	5.250%	27-Jul-21	$ 5,000,000	$ 5,640,100	$ 5,254,650
	GOLDMAN SACHS GROUP INC/THE	US38141GVM31	4.000%	3-Mar-24	5,000,000	5,136,800	5,003,500
	GOLDMAN SACHS GROUP INC/THE	US38148YAC21	2.876%	31-Oct-22	5,000,000	4,895,700	4,881,100
	GRACIE POINT PREMIUM A A1 144A	US38411BAG32	3.687%	28-Jul-38	18,488,000	18,488,000	18,488,000
	GRACIE POINT PREMIUM A A2 144A	US38411BAH15	3.737%	28-Jul-38	8,330,000	8,330,000	8,330,000
	GUARDIAN LIFE GLOBAL FUND 144A	US40139LAA17	2.000%	26-Apr-21	2,500,000	2,416,250	2,417,825
	GUARDIAN LIFE GLOBAL FUND 144A	US40139LAC72	1.950%	27-Oct-21	2,500,000	2,394,315	2,397,350
	HANA SBL LOAN TRUST 1A A 144A	US40964KAA34	5.164%	25-Aug-42	6,796,740	7,000,642	6,967,270
	HERO FUNDING TRUST 2A A1 144A	US42771LAB80	3.280%	20-Sep-48	4,865,202	4,786,142	4,803,560
	HERO FUNDING TRUST 3A A2 144A	US42770XAC11	3.910%	20-Sep-42	3,928,457	3,950,555	3,970,138
	HOME DEPOT INC/THE	US437076BC57	3.750%	15-Feb-24	5,000,000	5,261,150	5,108,100
	HOME DEPOT INC/THE	US437076BT82	2.800%	14-Sep-27	4,000,000	3,719,720	3,715,040
	INTEL CORP	US458140AM21	2.700%	15-Dec-22	5,000,000	5,028,050	4,896,600
	INTEL CORP	US458140AR18	3.100%	29-Jul-22	5,000,000	5,124,800	4,996,100
	INTEL CORP	US458140AX85	3.150%	11-May-27	5,000,000	4,844,650	4,843,100
	INTERCONTINENTAL EXCHANGE INC	US45866FAD69	3.750%	1-Dec-25	5,000,000	4,998,350	4,984,490
	INTERNATIONAL BUSINESS MACHINE	US459200AM34	7.000%	30-Oct-25	20,000	23,334	23,858
	INVESCO FINANCE PLC	US46132FAA84	3.125%	30-Nov-22	2,500,000	2,467,675	2,459,725
	JACKSON NATIONAL LIFE GLO 144A	US46849LSN28	2.600%	9-Dec-20	3,000,000	2,963,850	2,953,110
	JACKSON NATIONAL LIFE GLO 144A	US46849LSR32	2.100%	25-Oct-21	3,000,000	2,884,170	2,875,980
	JM SMUCKER CO/THE	US832696AK43	3.500%	15-Mar-25	4,700,000	4,738,634	4,495,127
	JOHN DEERE CAPITAL CORP	US24422ERM39	2.750%	15-Mar-22	5,000,000	4,922,250	4,911,000
	JOHNSON & JOHNSON	US478160AU81	5.150%	15-Jul-18	115,000	120,809	115,131
	JP MORGAN MORTGAGE T 2 A5 144A	US46648HAE36	3.500%	25-May-47	8,456,594	8,662,724	8,356,806
	KEENAN DEVELOPMENT ASSOCI 144A	US48730PAC41	5.020%	15-Jul-28	675,651	707,311	685,360
	KEURIG DR PEPPER INC	US26138EAR09	2.700%	15-Nov-22	5,000,000	4,770,600	4,760,650
	KKR GROUP FINANCE CO LLC 144A	US48248NAA81	6.375%	29-Sep-20	4,105,000	4,402,921	4,368,172
	KROGER CO/THE	US501044BT76	7.700%	1-Jun-29	1,500,000	2,003,565	1,850,835
	KROGER CO/THE	US501044BV23	8.000%	15-Sep-29	2,795,000	3,669,794	3,505,657
	LAKE COUNTRY MORTG HE1 M5 144A	US50820TAJ88	4.064%	25-Jul-34	3,000,000	3,060,000	3,078,660
	LCOR ALEXANDRIA LLC 144A	US50181QAH11	6.800%	15-Sep-28	14,987,570	17,654,261	17,492,293
	LCOR ALEXANDRIA LLC 144A	US50181QAN88	9.628%	24-Aug-24	778,810	898,202	921,333
	LEGG MASON INC	US524901AV77	4.750%	15-Mar-26	2,500,000	2,567,975	2,539,900
	LIBERTY MUTUAL GROUP INC 144A	US53079EAW49	4.950%	1-May-22	3,000,000	3,250,770	3,115,080

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	LONGTRAIN LEASING I 1A A2 144A	US543190AB89	4.060%	15-Jan-45	$ 11,000,000	$ 11,330,000	$ 10,989,777
	MACQUARIE BANK LTD 144A	US55608XAA54	6.625%	7-Apr-21	3,364,000	3,640,386	3,604,997
	MARBURY WATER SYSTEM 144A	US56613QAB95	4.250%	15-Aug-31	4,860,000	4,860,000	4,860,000
	MASSMUTUAL GLOBAL FUNDING 144A	US57629WBV19	3.600%	9-Apr-24	5,000,000	4,989,650	4,983,750
	MASSMUTUAL GLOBAL FUNDING 144A	US57629WCD02	2.500%	13-Apr-22	5,000,000	4,859,450	4,874,850
	METROPOLITAN LIFE GLOBAL 144A	US59217GBR92	2.500%	3-Dec-20	5,000,000	4,994,400	4,921,650
	MICROSOFT CORP	US594918BB90	2.700%	12-Feb-25	5,000,000	4,820,050	4,795,350
	MOBIL CORP	US607059AT90	8.625%	15-Aug-21	240,000	313,238	280,966
	MORGAN STANLEY	US6174467X10	5.000%	24-Nov-25	7,700,000	7,816,501	7,982,051
	MORGAN STANLEY	US61746BED47	2.625%	17-Nov-21	5,000,000	4,877,700	4,854,000
	NATIONAL RURAL UTILITIES COOPE	US637432LR45	10.375%	1-Nov-18	5,000,000	6,301,330	5,128,000
	NBCUNIVERSAL MEDIA LLC	US63946BAD29	5.150%	30-Apr-20	8,000,000	9,006,430	8,266,880
	NEW YORK LIFE GLOBAL FUND 144A	US64952WCN11	2.900%	17-Jan-24	1,479,000	1,442,247	1,433,817
	NEW YORK LIFE GLOBAL FUND 144A	US64952WCV37	1.950%	28-Sep-20	10,000,000	9,757,500	9,749,600
	NORFOLK SOUTHERN CORP	US655844AJ75	7.800%	15-May-27	2,177,000	2,655,047	2,742,563
	NORFOLK SOUTHERN RAILWAY CO	US655855FA75	9.750%	15-Jun-20	2,088,000	2,097,584	2,350,274
	NOVARTIS SECURITIES INVESTMENT	US66989GAA85	5.125%	10-Feb-19	80,000	82,346	81,137
	NP SPE II LLC 1A B1 144A	US62946AAE47	5.607%	21-Oct-47	8,000,000	8,360,000	8,061,200
	OCCIDENTAL PETROLEUM CORP	US674599BE44	9.250%	1-Aug-19	500,000	496,250	532,770
	OHANA MILITARY COMMUNITIE 144A	US677071AM45	5.462%	1-Oct-26	6,658,467	7,541,180	7,133,948
	OMNICOM GROUP INC / OMNICOM CA	US681919AZ97	3.625%	1-May-22	5,000,000	5,158,950	4,963,550
	ORACLE CORP	US68389XAU90	3.400%	8-Jul-24	8,000,000	8,052,000	7,925,920
	ORACLE CORP	US68389XBC83	2.950%	15-May-25	6,000,000	5,729,490	5,727,960
	PACIFIC BEACON LLC 144A	US69403WAA53	5.379%	15-Jul-26	1,540,829	1,737,131	1,633,186
	PACIFICORP	US695114BE78	6.710%	15-Jan-26	3,500,000	4,414,865	4,122,615
	PEOPLE'S UNITED FINANCIAL INC	US712704AA31	3.650%	6-Dec-22	5,000,000	5,077,500	4,987,300
	PFS FINANCING CORP D A 144A	US69335PCL76	2.400%	17-Oct-22	5,000,000	4,904,297	4,907,750
	PFS FINANCING CORP D A 144A	US69335PCV58	3.190%	17-Apr-23	7,630,000	7,606,752	7,611,154
	PHILIP MORRIS INTERNATIONAL IN	US718172BM02	3.250%	10-Nov-24	5,000,000	5,153,100	4,861,900
	PNC BANK NA	US69349LAQ14	4.200%	1-Nov-25	7,000,000	6,966,280	7,116,620
	PNC BANK NA	US69353REQ74	3.250%	1-Jun-25	2,128,000	2,132,107	2,069,523
	PNC FINANCIAL SERVICES GROUP I	US693476BF90	6.700%	10-Jun-19	5,000,000	5,975,100	5,174,950
	PNC FINANCIAL SERVICES GROUP I	US693476BN25	3.300%	8-Mar-22	5,000,000	5,141,950	4,970,300
	PRINCIPAL LIFE GLOBAL FUN 144A	US74256LAU35	3.000%	18-Apr-26	5,000,000	4,718,800	4,687,450

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	PROTECTIVE LIFE GLOBAL FU 144A	US74368CAF14	2.262%	8-Apr-20	$ 3,000,000	$ 2,956,380	$ 2,952,330
	PUBLIC SERVICE CO OF COLORADO	US744448CP44	3.700%	15-Jun-28	500,000	498,925	502,355
	RAYMOND JAMES FINANCIAL INC	US754730AE94	3.625%	15-Sep-26	4,375,000	4,318,890	4,201,400
	REINSURANCE GROUP OF AMERICA I	US759351AG40	6.450%	15-Nov-19	2,135,000	2,242,408	2,227,830
	ROCHESTER GAS & ELECTRIC 144A	US771367CD97	3.100%	1-Jun-27	6,000,000	5,694,840	5,691,600
	ROYAL BANK OF CANADA	US78008S7D27	2.200%	27-Jul-18	7,000,000	7,129,360	6,998,950
	ROYAL BANK OF CANADA	US78012KJA60	2.350%	30-Oct-20	5,000,000	4,912,200	4,903,650
	SALESFORCE.COM INC	US79466LAF13	3.700%	11-Apr-28	4,000,000	3,971,600	3,971,400
	SEQUOIA MORTGAGE TRU 2 A1 144A	US81745HAA05	4.000%	25-Jul-44	7,152,023	7,348,704	7,219,896
	SEQUOIA MORTGAGE TRUST 20 3 B3	US81745FAG19	4.131%	25-Jul-42	2,031,083	2,112,326	2,041,604
	SEQUOIA MORTGAGE TRUST 20 5 B3	US81744XAE85	3.898%	25-Nov-42	3,120,537	3,245,359	3,095,198
	SEQUOIA MORTGAGE TRUST 4 B3	US81744VAJ17	4.070%	25-Sep-42	2,192,418	2,280,115	2,185,929
	SMB PRIVATE EDUCATI C A2A 144A	US78449KAB61	2.340%	15-Sep-34	2,100,000	2,037,000	2,040,150
	SOFI CONSUMER LOAN PR 5 B 144A	US83404YAB92	4.550%	25-Sep-28	7,978,000	8,317,065	8,135,645
	SOFI PROFESSIONAL B A2FX 144A	US83404RAB42	3.340%	25-Aug-47	5,127,000	5,107,573	5,123,360
	SOUTH CAROLINA ELECTRIC & GAS	US837004BW93	5.800%	15-Jan-33	3,000,000	3,744,000	3,217,590
	SOUTHERN POWER CO	US843646AM23	4.150%	1-Dec-25	8,000,000	8,012,150	8,012,400
	SOUTHERN UNION CO	US844030AA45	7.600%	1-Feb-24	6,000,000	7,003,440	6,817,260
	SPIRIT MASTER FUNDI 4A A2 144A	US84861CAB19	4.629%	20-Jan-45	9,703,549	10,237,245	9,754,759
	SWISS RE TREASURY US CORP 144A	US87089HAA14	2.875%	6-Dec-22	3,250,000	3,167,353	3,164,428
	TM 1505 L L C / LX CRO	US009A1LBGG0	6.070%	5-Jun-34	10,633,806	12,174,432	11,803,525
	TOPAZ SOLAR FARMS LLC 144A	US89054XAA37	5.750%	30-Sep-39	5,028,680	5,232,643	5,374,150
	TORO MTG FDG TR 2017 144A	US891098AA37	4.000%	25-Apr-74	23,003,818	22,334,332	22,831,289
	TOWD POINT MORTGAGE 5 A1B 144A	US89171VAK35	2.750%	25-May-55	5,080,073	5,108,648	5,007,326
	TRICON AMERICAN HO SFR1 D 144A	US89613DAD57	3.414%	17-Sep-34	10,000,000	10,087,500	9,685,900
	TRITON CONTAINER FIN 1A A 144A	US89679HAJ41	3.950%	20-Mar-43	3,900,000	3,891,469	3,885,921
	TRITON CONTAINER FIN 2A A 144A	US89679HAN52	4.190%	22-Jun-43	4,750,000	4,748,307	4,748,290
	UNITED INSURANCE HOLDINGS CORP	US910710AA09	6.250%	15-Dec-27	11,000,000	11,000,000	11,250,030
	UNITED TECHNOLOGIES CORP	US913017AT69	6.700%	1-Aug-28	50,000	52,937	60,559
	UNUM GROUP	US91529YAD85	7.375%	15-Jun-32	5,000,000	6,359,000	6,098,200
	US BANCORP	US91159HHG83	3.700%	30-Jan-24	3,000,000	3,149,280	3,026,910
	USAA CAPITAL CORP 144A	US90327QCY35	2.000%	1-Jun-21	3,000,000	2,903,730	2,901,780
	VELOCITY COMMERCIAL 1 AFL 144A	US92258MAA53	4.494%	25-Jun-45	1,818,000	1,834,232	1,834,362
	VELOCITY COMMERCIAL 2 AFX 144A	US92258VAB36	3.070%	25-Nov-47	9,289,311	9,358,980	9,166,506

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	VELOCITY COMMERCIAL CAPI 2 AFL	US92258TAA07	3.864%	25-Oct-46	$ 6,031,653	$ 6,137,207	$ 6,112,055
	VISA INC	US92826CAD48	3.150%	14-Dec-25	5,000,000	4,837,200	4,836,900
	WACHOVIA CORP	US337358BH79	7.574%	1-Aug-26	9,000,000	11,453,340	10,810,890
	WALMART INC	US931142DP52	3.300%	22-Apr-24	4,000,000	4,144,760	3,982,240
	WALT DISNEY CO/THE	US25468PDF09	3.150%	17-Sep-25	5,000,000	5,298,950	4,833,050
	WASTE MANAGEMENT INC	US902917AH67	7.000%	15-Jul-28	7,661,000	9,491,558	9,453,674
	WELLS FARGO & CO	US94974BFJ44	3.450%	13-Feb-23	5,000,000	5,006,700	4,900,150
	XLIT LTD	US98372PAM05	5.750%	1-Oct-21	1,365,000	1,468,795	1,456,428
	XLIT LTD	US98372PAK49	6.250%	15-May-27	6,633,000	7,977,575	7,582,315
	TOTAL CORPORATE DEBT INSTRUMENTS				861,502,830	1,002,451,861	1,012,921,283
	HOUSTON TX HGR EDU FIN CORP	US442378EG63	8.750%	15-May-26	2,060,000	2,451,400	2,373,347
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EAR27	6.000%	1-Dec-18	400,000	416,520	396,236
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EAS00	6.250%	1-Dec-19	375,000	393,803	360,874
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EAT82	5.400%	1-Dec-20	935,000	935,000	862,416
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EAU55	5.750%	1-Dec-21	700,000	700,000	616,952
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EAV39	5.950%	1-Dec-22	1,205,000	1,205,000	1,027,660
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EBB65	6.900%	1-Dec-34	4,100,000	4,034,564	2,984,431
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EBC49	7.000%	1-Dec-40	4,500,000	4,420,755	3,168,360
	NEW JERSEY ST ECON DEV AUTH LE	US645913AA22	7.425%	15-Feb-29	5,000,000	6,412,739	6,087,150
	NEW YORK CITY NY TRANSITIONAL	US64971WFJ45	2.850%	1-Aug-22	4,000,000	4,070,920	3,951,640
	NEW YORK CITY NY TRANSITIONAL	US64971WVD90	3.160%	1-Aug-25	5,000,000	4,979,100	4,893,650
	NEW YORK ST TRANSPRTN DEV CORP	US650116BJ43	3.573%	1-Jul-29	2,975,000	3,046,549	2,892,087
	TEXAS ST PUBLIC FIN AUTH CHRT	US88276PCH73	8.125%	15-Feb-27	9,235,000	10,915,404	10,620,989
	TEXAS ST PUBLIC FIN AUTH CHRT	US88276PDD50	7.500%	15-Aug-30	1,000,000	1,085,000	1,018,020
	TEXAS ST TECH UNIV REVENUES	US882806FQ02	3.140%	15-Feb-25	10,000,000	10,000,000	9,913,000
	TEXAS ST TRANSPRTN COMMISSION	US88283LHT61	5.028%	1-Apr-26	10,000,000	11,455,000	10,909,500
	TOTAL STATE AND MUNICIPAL SECURITIES				61,485,000	66,521,753	62,076,311

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	FARM CREDIT BANK OF TEXAS	US30767E3071	0.000%		$ 15,000	$ 18,692,850	$ 16,987,500
	FIRSTAR REALTY LLC 144A	US33765A2024	0.000%		1,000	914,950	1,160,000
	FIRST NATIONAL OF COLORADO STA	US321107AA26	3.741%	15-Sep-37	5,000,000	3,850,000	3,875,000
	TOTAL PREFERRED				5,016,000	23,457,800	22,022,500
	ENTREPRENEURSHARES GLBL-INST	US2938282082			2,325,519	34,187,911	37,371,090
	ENTREPRENEUR US SM CAP-INST	US2938285051			9,958,290	101,969,549	152,063,093
	ENTREPRENEUR US LRG CAP-RTL	US2938286042			7,565,248	77,989,912	111,587,412
	ERSHARES ENTREPRENEUR 30 ETF	US2938288022			3,665,770	55,468,511	64,994,102
	TOTAL REGISTERED INVESTMENT COMPANIES				23,514,828	269,615,883	366,015,698
	3M CO	US88579Y1010			400	28,690	78,688
	ASKUL CORP	JP3119920001			3,400	96,492	110,197
	AZIMUT HOLDING SPA	IT0003261697			6,120	127,805	94,712
	BAIDU INC	US0567521085			12,773	3,022,992	3,103,839
	BANCO SANTANDER CHILE	US05965X1090			29,509	917,122	927,468
	BANCO SANTANDER MEXICO SA INST	US05969B1035			34,117	246,671	228,243
	BB SEGURIDADE PARTICIPACOES SA	US05541J1034			22,653	215,883	140,902
	CHINA MOBILE LTD	HK0941009539			280,000	2,799,700	2,487,556
	CIE GENERALE DES ETABLISSEMENT	FR0000121261			14,877	2,170,322	1,811,654
	DAITO TRUST CONSTRUCTION CO LT	JP3486800000			900	185,802	146,337
	DEUTSCHE BOERSE AG	DE0005810055			28,519	3,301,412	3,800,893
	DIALOG SEMICONDUCTOR PLC	GB0059822006			9,195	281,143	140,207
	DUBAI FINANCIAL MARKET PJSC	AED000901010			322,776	92,459	84,799
	ENDESA SA	ES0130670112			49,607	1,136,637	1,094,373
	FABRINET	KYG3323L1005			2,644	75,159	97,537
	FORTRESS TRANSPORTATION & INFR	US34960P1012			1,602,471	23,299,928	28,956,651
	FS BANCORP/LAGRANGE IN	US30262T1060			16,896	760,320	1,647,360
	GALAPAGOS NV	BE0003818359			350	32,690	32,258
	GEA GROUP AG	DE0006602006			3,235	141,432	109,118
	GEMALTO NV	NL0000400653			27,539	1,621,859	1,601,870
	GLAXOSMITHKLINE PLC	GB0009252882			146,880	2,595,330	2,966,562
	GOLUB CAPITAL BDC INC	US38173M1027			1,643,425	25,635,929	30,074,678
	HYDRO ONE LIMITED	CA4488112083			8,545	150,955	130,177

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, 2018

(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		
	IGM FINANCIAL INC	CA4495861060			$ 25,469	$ 887,833	$ 737,864
	ITALGAS SPA	IT0005211237			18,849	102,417	103,918
	JAPAN TOBACCO INC	JP3726800000			27,600	859,077	771,200
	KASIKORNBANK PCL	TH0016010017			80,800	578,158	487,775
	KONINKLIJKE AHOLD DELHAIZE NV	NL0011794037			103,615	2,269,445	2,480,607
	KUEHNE + NAGEL INTERNATIONAL A	CH0025238863			985	154,180	148,005
	LI & FUNG LTD	BMG5485F1692			1,240,000	685,415	455,194
	MABUCHI MOTOR CO LTD	JP3870000001			5,100	265,532	242,649
	MAGNA INTL INC	CA5592224011			1,395	80,056	81,084
	MULTIPLUS SA	BRMPLUACNOR3			13,982	104,225	106,299
	NATIONAL GRID PLC	GB00BDR05C01			39,599	461,045	438,320
	NESTLE SA	CH0038863350			327	27,655	25,325
	NINTENDO CO LTD	JP3756600007			5,000	1,823,765	1,634,090
	NIPPON TELEGRAPH & TELEPHONE C	JP3735400008			27,000	1,272,933	1,227,572
	NOKIA OYJ	FI0009000681			214,196	1,022,405	1,232,917
	NOVARTIS AG	CH0012005267			1,263	104,898	95,754
	NTT DOCOMO INC	JP3165650007			67,700	1,603,793	1,725,123
	ONO PHARMACEUTICAL CO LTD	JP3197600004			5,400	125,733	126,609
	PHILIP MORRIS INTERNATIONAL IN	US7181721090			15,556	1,384,183	1,255,991
	RECKITT BENCKISER GROUP PLC	GB00B24CGK77			15,293	1,402,518	1,259,690
	ROCHE HOLDING AG	CH0012032048			11,828	2,916,658	2,627,187
	RTL GROUP SA	LU0061462528			4,778	385,061	324,114
	SAFRAN SA	FR0000073272			6,862	719,284	833,620
	SANOFI	FR0000120578			575	49,784	46,088
	SECOM CO LTD	JP3421800008			3,600	268,793	276,488
	SEVEN BANK LTD	JP3105220002			157,900	544,975	483,258
	SGS SA	CH0002497458			65	166,769	172,949
	SHIMAMURA CO LTD	JP3358200008			8,000	879,887	704,194
	SINGAPORE EXCHANGE LTD	SG1J26887955			18,100	100,622	95,179
	SNAM SPA	IT0003153415			275,002	1,226,306	1,148,177
	SUBARU CORP	JP3814800003			16,800	526,639	489,144
	SUNCOR ENERGY INC	CA8672241079			10,564	374,637	429,643

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, 2018

(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		
	SWISSCOM AG	CH0008742519			$ 2,667	$ 1,401,837	$ 1,190,407
	TECNICAS REUNIDAS SA	ES0178165017			30,496	968,093	982,359
	TELEFONICA DEUTSCHLAND HOLDING	DE000A1J5RX9			381,882	1,938,401	1,505,245
	TENARIS SA	US88031M1099			14,066	450,216	511,862
	THALES SA	FR0000121329			1,508	161,153	194,289
	UBS GROUP AG	CH0244767585			9,828	179,766	151,683
	WAL-MART DE MEXICO SAB DE CV	MX01WA000038			83,412	194,611	222,197
	TOTAL EQUITY- COMMON STOCKS				7,213,893	97,605,495	106,890,150
	A&M Capital Opportunities Fund, LP	99VVBECL9			5,065,668	5,725,587	5,065,668
	A & M CAPITAL PARTNERS LP	99VVAXFT8			12,871,115	10,199,313	12,871,115
	AEA MEZZANINE FUND III LP	99VVAVPT1			11,646,291	13,175,802	11,646,291
	ARCLIGHT ENERGY PARTNERS FD VI	99VVA61H8			27,194,545	23,355,441	27,194,545
	ARROWHEAD CAP III	99VVBKTL7			630,129	902,136	630,129
	BISON CAPITAL PARTNERS IV L.P	99VVAVP04			13,473,054	11,971,798	13,473,054
	BISON CAPITAL PARTNERS V L.P	999K60946			7,386,694	7,372,143	7,386,694
	CENTERFIELD CAPITAL PARTNERS	99VVAPLN1			6,943,319	8,010,638	6,943,319
	DC CAPITAL PARTNERS FUND II (CAYMAN) LP	99VVBBUX9			5,032,160	4,323,221	5,032,160
	DYAL II PENSION INVESTORS LP	99VVA3GR7			12,420,031	16,466,410	12,420,031
	DYAL III PENSION INVESTORS LP	99VVA6A88			9,975,964	7,695,984	9,975,964
	DYAL OFFSHORE INVESTORS II LP	99VVAKWD2			10,340,927	15,108,758	10,340,927
	ENERGY IMPACT FUND LP	99VVBJUN4			12,215,565	13,940,887	12,215,565
	GOLDPOINT MEZZANINE PARTNERS IV, LP	99VVBCTT8			5,600,910	5,389,834	5,600,910
	GOLDPOINT PARTNERS CO-INVESTMENT V LP	99VVAZEX5			21,311,356	16,816,003	21,311,356
	GOLDPOINT PARTNERS CO-INVESTMENT VI LP	99VVBKT29			2,990,234	3,338,395	2,990,234
	GOLUB CAPITAL INVESTMENT	99VVA3H70			3,333,333	50,000,000	50,000,000
	GREENSPRING OPPORTUNITIES IV, LP	99VVBE826			13,891,911	13,456,821	13,891,911
	HARBERT CREDIT SOLUTIONS FUND IV, LP	99VVBH9R3			5,296,315	5,128,304	5,296,315
	HARBERT MEZZANINE PARTNERS III LP	99VVA3K68			11,531,080	13,665,795	11,531,080
	HIGHSTAR CAPITAL GP IV L.P.	99VVALMM1			12,126,848	16,032,589	12,126,848
	ICG NORTH AMERICAN PRIVATE DEBT	99VVA0Q50			10,051,885	9,626,516	10,051,885
	LIGHTHOUSE PRTNRS-INLET POINT ALT INCOME OFFSHORE FUND	99VVBE9U3			25,000	25,000,000	26,709,585
	LOVELL MINNICK EQUITY PARTNERS IV	99VVA49P7			12,560,537	10,725,046	12,560,537

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

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

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(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		
	MEDLEY OPPORTUNITY FUND II L P	99VVAT3G8			$ 8,828,889	$ 15,498,052	$ 8,828,889
	MIDOCEAN TACTICAL CREDIT FUND LP	99VVBCB75			14,586,557	12,182,209	14,586,557
	MML CAPITAL PARTNERS FUND VI LP	EX99WH5L2			15,392,926	11,703,426	15,392,926
	MONARCH CAPITAL PARTNERS FD III LP	99VVA3K50			23,666,075	19,253,365	23,666,075
	MORGAN STANLEY IFHF SPV LP	99VVAJMK0			189,429	-	189,429
	NB PRIVATE EQUITY CREDIT OPPORTUNITIES FUND	99VVBGXK3			9,820,870	10,799,826	9,820,870
	NB SECONDARY OPPORTUNITIES FD III LP	99VVAXKM7			12,376,020	6,380,263	12,376,020
	NB Secondary Opportunities Offshore Fund IV LP	NC99WMHS9			2,484,974	1,856,037	2,484,974
	NB STRATEGIC CO-INVESTMENT PARTNERS III LP	99VVA6634			11,712,249	9,345,369	11,712,249
	NB STRATEGIC CO-INVESTMENT PARTNERS II LP	99VVATAM7			10,651,180	11,432,353	10,651,180
	NEW CANAAN FUNDING MEZZANINE VI	99VVA8BY6			3,309,275	3,137,106	3,309,275
	NEW CANAAN FUNDING MEZZANINE V	99VVAPLZ4			3,210,513	6,042,726	3,210,513
	NYLCAP MEZZANINE PARTNERS III LP	999313315			14,773,495	19,050,554	14,773,495
	OAK HILL CAPITAL PARTNERS IV	99VVBH571			7,309,437	7,460,222	7,309,437
	PALLADIUM EQUITY PARTNERS IV LP	99VVAZSG7			14,727,794	14,607,594	14,727,794
	PWP GROWTH EQUITY FUND I LP	99VVA1RP3			43,546,597	27,684,487	43,546,597
	PWP GROWTH EQUITY FUND II LP	99VVBNAV9			4,865,363	5,278,784	4,865,363
	RCP DIRECT II FEEDER LTD	99VVA08C5			29,007,102	21,483,591	29,007,102
	RCP FUND VIII FEEDER LTD	99VVAT3F0			13,231,934	10,269,317	13,231,934
	RCP SOF II FEEDER LP	99VVAR422			11,720,945	12,424,044	11,720,945
	RFE INVT PARTNERS VIII L P	99VVATNT8			9,325,180	10,353,719	9,325,180
	STIEVEN FINANCIAL OFFSHORE	99VVAQ9L7			2,417	4,000,000	10,763,819
	TALARA CAPITAL ENERGY II	99VVBPW99			337,644	494,249	337,644
	TRILANTIC CAPITAL PARTNERS V LP	99VVAQC33			14,919,978	14,778,851	14,919,978
	TRILANTIC CAPITAL PARTNERS VI PARALLEL (NORTH AMERICA) LP	99VVBQGG9			1,681,349	1,938,884	1,681,349
	TRINITY HUNT PARTNERS V LP	99VVBM6A2			-	251,524	-
	TRINITY HUNT PARTNERS IV LP	99VVATGT6			20,758,064	12,949,886	20,758,064
	VCFA PRIVATE EQUITY PART IV LP	99VVABVY7			354,475	2,953,294	354,475
	VCFA VENTURE PARTNERS III LP	999058266			375,480	2,553,410	375,480
	TOTAL PRIVATE EQUITY				537,081,083	583,590,561	621,193,737

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

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	BEACON CAPITAL STRATEGIC PARTNERS VII LP	99VVA8CL3			$ 9,239,533	$ 8,393,016	$ 9,239,533
	NB REAL ESTATE SECONDARY OPPORTUNITIES OFFSHORE	99VVBUU41			2,808,292	-	2,808,292
	OAKTREE RE OPPORTUNITIES FUND VI CAYMAN	99VVAXF84			12,142,482	15,190,817	12,142,482
	PRIME STORAGE FUND II LP	9SG000136			7,764,470	7,561,549	7,764,470
	SENTINEL REAL ESTATE FUND	999178023			659	44,047,170	57,300,444
	TOTAL REAL ESTATE FUNDS				31,955,435	75,192,552	89,255,221
	BLACKROCK EAFE EQUITY INDEX	999G05866			409,216	85,878,285	106,966,584
	BLACKROCK EQUITY INDEX FUND	99VVAHQK0			248,208	163,638,013	243,954,355
	BLACKROCK INT TERM CREDIT BD	999F25668			1,910,399	93,325,978	103,105,047
	BLACKROCK INTERMEDIATE	999G05841			1,482,091	47,484,895	48,836,012
	BLACKROCK LONG TERM CREDIT BD	999G05874			780,635	60,406,780	64,632,004
	BLACKROCK RUSSELL 1000 VALUE	99VVAHQL8			1,180,594	98,566,325	152,021,679
	BLACKROCK RUSSELL 2000 EQUITY	999G05858			260,744	4,610,301	14,538,524
	BLACKROCK RUSSELL 2000 GROWTH	99VVALMN9			358,685	7,401,576	17,758,783
	SSGA S & P 500 FLAGSHIP	999G05833			401,372	189,710,262	265,437,653
	SSGA 20+ YEAR HIGH QUALITY US	999G36978			4,164,868	58,262,731	63,264,349
	SSGA 5-20 YEAR HIGH QUALITY US	999G36960			6,036,810	67,958,717	80,283,532
	SSGA LONG CREDIT INDEX	999G05825			1,365,409	54,552,538	57,345,796
	SSGA RUSSELL 2000 GROWTH FUND	99VVALMP4			312,822	6,349,710	14,844,674
	SSGA S&P MIDCAP 400 INDEX NL	99VVAQ9F0			60,892	8,707,578	16,888,545
	BNY EB TEMP INV FD	996115960	1.147%	31-Dec-49	68,190,294	68,190,294	68,190,294
	TOTAL COMMON COLLECTIVE				87,163,041	1,015,043,986	1,318,067,832

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

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		Cusip	Rate	Maturity	Par Value	
	ALLY BANK CD		0.0135	10-Sep-18	$ 100,000	$ 100,000	$ 100,000
	GOLDMAN SACHS BANK USA CD		0.0245	18-Nov-19	100,000	100,000	100,000
	MB FINANCIAL BANK NA CD		0.016	22-Mar-19	100,000	100,000	100,000
	MIDLAND STATES BANK		0.022	23-Sep-19	100,000	100,000	99,261
	SYNOVUS BANK CD		0.015	21-Dec-18	100,000	100,000	100,000
	TOTAL CERTIFICATE OF DEPOSITS				500,000	500,000	499,261
	AUSTRALIAN DOLLAR	AUD			32,019	23,621	23,657
	CANADIAN DOLLAR	CAD			35,814	26,954	27,226
	EURO CURRENCY UNIT	EUR			443,153	513,104	517,403
	HONG KONG DOLLAR	HKD			398,664	50,797	50,815
	JAPANESE YEN	JPY			14,224,156	129,042	128,417
	NORWEGIAN KRONE	NOK			84,205	10,309	10,331
	POUND STERLING	GBP			227,922	304,127	300,914
	SWEDISH KRONA	SEK			39,124	4,402	4,373
	PEOPLES UNITED BANK					30,151	30,151
	BNY MELLON CASH RESERVE	996087094	0.001	31-Dec-49	1,404,007	1,404,007	1,404,007
	TOTAL INTEREST BEARING CASH				16,889,064	2,496,514	2,497,295
	TOTAL INVESTMENTS						3,753,781,850

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

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	ALLY BANK CD		0.0135	10-Sep-18	$ 100,000	$ 100,000	$ 100,000
	GOLDMAN SACHS BANK USA CD		0.0245	18-Nov-19	100,000	100,000	100,000
	MB FINANCIAL BANK NA CD		0.016	22-Mar-19	100,000	100,000	100,000
	MIDLAND STATES BANK		0.022	23-Sep-19	100,000	100,000	99,261
	SYNOVUS BANK CD		0.015	21-Dec-18	100,000	100,000	100,000
	TOTAL CERTIFICATE OF DEPOSITS				500,000	500,000	499,261
	AUSTRALIAN DOLLAR	AUD			32,019	23,621	23,657
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	EURO CURRENCY UNIT	EUR			443,153	513,104	517,403
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	NORWEGIAN KRONE	NOK			84,205	10,309	10,331
	POUND STERLING	GBP			227,922	304,127	300,914
	SWEDISH KRONA	SEK			39,124	4,402	4,373
	PEOPLES UNITED BANK					30,151	30,151
	BNY MELLON CASH RESERVE	996087094	0.001	31-Dec-49	1,404,007	1,404,007	1,404,007
	TOTAL INTEREST BEARING CASH				16,889,064	2,496,514	2,497,295
	TOTAL INVESTMENTS						$ 3,753,781,850

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39				2							2
40-44											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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49											0
50-54								1			1
55-59											0
60-64				2							2
65-69				1							1
70 & Up											0
All Ages	0	0	0	3	0	0	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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39				2							2
40-44				2							2
45-49				1							1
50-54					1						1
55-59				2	2	1					5
60-64				1	1						2
65-69											0
70 & Up											0
All Ages	0	0	0	8	4	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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39				2							2
40-44					1						1
45-49											0
50-54						1		1			2
55-59											0
60-64						2					2
65-69											0
70 & Up											0
All Ages	0	0	0	2	1	3	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, 2017
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, 2017

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

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34				1							1
35-39			1	1	3						5
40-44					1						1
45-49			2	2							4
50-54				2	1	1	1				5
55-59			1		1		1				3
60-64			1								1
65-69						1					1
70 & Up											0
All Ages	0	0	5	6	6	2	2	0	0	0	21 16,888

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 1034

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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34	1										1
35-39		1	1								2
40-44			1		1						2
45-49	1	3	3	1	1						9
50-54		1	2	4							7
55-59		4	2	1	3	1					11
60-64	1	1		1	1						4
65-69			2	1	1						4
70 & Up											0
All Ages	3	10	11	8	7	1	0	0	0	0	40 9,225

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		3									3
30-34		1	1	1							3
35-39				3	3						6
40-44		2			1						3
45-49			1	2	3	1					7
50-54			3	1	2	1	1	1			9
55-59		2			1	1					4
60-64			1	2							3
65-69				2			1				3
70 & Up											0
All Ages	0	8	6	11	10	3	2	1	0	0	41 6,033

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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49							1				1
50-54				1							1
55-59											0
60-64											0
65-69					1						1
70 & Up											0
All Ages	0	0	0	1	1	0	1	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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49											0
50-54											0
55-59											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, 2017
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, 2017

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

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			4								4
30-34				2							2
35-39			7	9	6						22 3,694
40-44			4	4	4	1					13
45-49			1	4	6	1	2				14
50-54			2	7	3	4	6	2	1		25 12,959
55-59			5	4	4	2	4	3	3		25 15,305
60-64			3	3	4	4	1				15
65-69			2		3						5
70 & Up			1								1
All Ages	0	0	29 1,135	33 3,415	30 9,694	12	13	5	4	0	126 9,633

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

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

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39					1						1
40-44					2	2					4
45-49					5	3	2	1			11
50-54				1	3	3	2	2			11
55-59					4	2	3		1		10
60-64					2	1	1				4
65-69											0
70 & Up											0
All Ages	0	0	0	1	17	11	8	3	1	0	41 8,079

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34				5							5
35-39				13	3						16
40-44				8	4	5					17
45-49				11	16	7	5				39 4,605
50-54				5	24 4,684	2	6	9			46 6,550
55-59				11	24 3,828	5	3	6	3		52 7,302
60-64				10	14	5	8	5	6	2	50 6,892
65-69				6	6	1	2			2	17
70 & Up											0
All Ages	0	0	0	69 1,442	91 3,742	25 7,197	24 9,228	20 16,996	9	4	242 5,825

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49						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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34				3							3
35-39				7	1						8
40-44				5	5	1					11
45-49				9	3	3	1				16
50-54				14	8			1			23 7,891
55-59				12	6	2			2		22 8,081
60-64				13	1	2	1		1	1	19
65-69				3	1						4
70 & Up											0
All Ages	0	0	0	66 3,107	25 9,560	8	2	1	3	1	106 7,259

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44						1					1
45-49					1						1
50-54					3						3
55-59					1	2					3
60-64					1						1
65-69											0
70 & Up						1					1
All Ages	0	0	0	0	6	4	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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			1	1							2
35-39			1	1							2
40-44				2							2
45-49				2		2					4
50-54				1	1						2
55-59				2		1			1		4
60-64				2	1			2			5
65-69								1			1
70 & Up											0
All Ages	0	0	2	11	2	3	0	3	1	0	22 17,341

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34				2							2
35-39				2							2
40-44			2	4		1					7
45-49			1	3	3	1					8
50-54				5	3	1	3				12
55-59			9	5	1	3	1	1	3		23 5,726
60-64			1	4	3	2			1	2	13
65-69				2	1						3
70 & Up				1	1						2
All Ages	0	0	13	28 1,747	12	8	4	1	4	2	72 7,619

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

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

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39					1						1
40-44				1							1
45-49				2							2
50-54				1							1
55-59			1	3					1		5
60-64				1		1					2
65-69				1							1
70 & Up											0
All Ages	0	0	1	9	1	1	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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34				4							4
35-39			1	11							12
40-44				4	3						7
45-49			2	4	3		2				11
50-54			1	2			2				5
55-59				3		1	1				5
60-64			1	3	1		1				6
65-69				1					1		2
70 & Up											0
All Ages	0	0	5	32 818	7	1	6	1	0	0	52 1,918

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 2030

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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	7	20									27
		461									365
25-29	11	131	12								154
		1,032									1,120
30-34	7	127	42	8							184
		1,371	3,584								2,108
35-39	8	87	46	21	5						167
		2,086	4,565	9,017							3,917
40-44	6	67	28	8	11	7					127
		1,951	5,671								5,375
45-49	5	90	48	10	8	19	7	1			188
		2,371	7,041								7,730
50-54	4	89	43	5	6	10	8	4			169
		2,167	6,738								7,236
55-59	5	96	38	8	12	4	5	2	7		177
		2,614	7,902								8,997
60-64	1	55	17	2	2	5	3		1	1	87
		3,147									9,076
65-69		21	16	3	1						41
		2,853									6,678
70 & Up	1	4	5	1							11
All Ages	55	787	295	66	45	45	23	7	8	1	1,332
	200	1,961	5,852	11,827	17,643	23,775	32,931				5,489

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39					1						1
40-44			1		1						2
45-49											0
50-54											0
55-59											0
60-64											0
65-69									1		1
70 & Up											0
All Ages	0	0	1	2	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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		1									1
30-34		1	1								2
35-39											0
40-44				1		1					2
45-49			1								1
50-54				1							1
55-59											0
60-64					1						1
65-69											0
70 & Up										1	1
All Ages	0	2	2	2	1	1	0	0	0	1	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, 2017
EIN: 13-5645888
PN: 333
Employer: 2038

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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			1								1
30-34											0
35-39		1									1
40-44											0
45-49				1							1
50-54		1					1				2
55-59			1	1							2
60-64			1	1							2
65-69		1			1	1					3
70 & Up											0
All Ages	0	3	3	3	1	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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49					1						1
50-54											0
55-59					1	1	1				3
60-64					1						1
65-69											0
70 & Up											0
All Ages	0	0	0	0	3	1	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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39				3							3
40-44				3	3						6
45-49				2	1	2	2				7
50-54				3	3	2	1				9
55-59				6	7	1	1	2	5		22 6,497
60-64				2	5	1			1	1	10
65-69				2		1		1		1	5
70 & Up					2	1	1				4
All Ages	0	0	0	21 700	21 4,489	8	5	3	6	2	66 5,908

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49				1							1
50-54								2			2
55-59					1	1					2
60-64								1			1
65-69											0
70 & Up											0
All Ages	0	0	0	1	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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		1	5								6
30-34			1	1							2
35-39			1	2	3						6
40-44		1			1	1					3
45-49		1	2								3
50-54		3	1	1		1	2	1			9
55-59		1						1			2
60-64			1	3	1	1					6
65-69				1							1
70 & Up											0
All Ages	0	7	11	8	5	3	2	2	0	0	38 8,947

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39				2	1						3
40-44				2							2
45-49					1						1
50-54					3		1				4
55-59				1				1	1		3
60-64					1	2		1	1		5
65-69					2		2				4
70 & Up					1						1
All Ages	0	0	0	5	9	2	3	2	2	0	23 7,293

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44					1						1
45-49			1								1
50-54											0
55-59			1	2							3
60-64			1	1							2
65-69											0
70 & Up											0
All Ages	0	0	3	3	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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34				3							3
35-39				1	1						2
40-44											0
45-49				1		1					2
50-54											0
55-59				1							1
60-64				3		1	1	2			7
65-69						1		1			2
70 & Up											0
All Ages	0	0	0	9	1	3	1	3	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, 2017
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, 2017

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

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			3	3							6
30-34			2	1							3
35-39				1	1	1					3
40-44				1	1						2
45-49			1	1	1		1				4
50-54				1	1						2
55-59			2			1	1		1	1	6
60-64								1		1	2
65-69			1		1						2
70 & Up											0
All Ages	0	0	9	8	5	2	2	1	1	2	30 5,292

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34					1						1
35-39					1						1
40-44				1	3						4
45-49						1	1				2
50-54				1		1					2
55-59			1		3	3	1				8
60-64					3		1				4
65-69											0
70 & Up											0
All Ages	0	0	1	2	11	5	3	0	0	0	22 5,075

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			1	1							2
35-39			3		2						5
40-44											0
45-49				2		1					3
50-54				2		1	1	3	1		8
55-59				1	1				3	1	6
60-64				1						1	2
65-69										1	1
70 & Up											0
All Ages	0	0	4	7	3	2	1	3	4	3	27 8,426

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34				1							1
35-39											0
40-44											0
45-49					1	1	1				3
50-54				1							1
55-59								1	2	1	4
60-64						1					1
65-69											0
70 & Up											0
All Ages	0	0	0	2	1	2	1	1	2	1	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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			1	1							2
35-39			1	1	2						4
40-44			1	1	1						3
45-49			1		2	1					4
50-54			2		1			1			4
55-59				1	1	1		3	3		9
60-64					1		2		3	3	9
65-69								1		2	3
70 & Up											0
All Ages	0	0	6	4	8	2	2	5	6	5	38 17,837

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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											0
60-64						1					1
65-69											0
70 & Up											0
All Ages	0	0	0	0	0	1	1	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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39						1					1
40-44											0
45-49					1			1			2
50-54											0
55-59											0
60-64											0
65-69							1				1
70 & Up											0
All Ages	0	0	0	1	1	1	1	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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39					1						1
40-44											0
45-49						2					2
50-54											0
55-59					1	2					3
60-64											0
65-69				1		1					2
70 & Up						1					1
All Ages	0	0	1	2	6	0	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, 2017
EIN: 13-5645888
PN: 333
Employer: 5042

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, 2017

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

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

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

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 5045

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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44				2							2
45-49				1							1
50-54											0
55-59		1	4	1				1			7
60-64		1			1	1					3
65-69											0
70 & Up											0
All Ages	0	2	4	4	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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34				1							1
35-39					1						1
40-44						1					1
45-49											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	1	3	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, 2017
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, 2017

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

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49											0
50-54					1		1				2
55-59						1					1
60-64					1				1		2
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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		1									1
30-34											0
35-39		2									2
40-44											0
45-49		1	2		1						4
50-54											0
55-59			1	1	1						3
60-64				2					1		3
65-69											0
70 & Up											0
All Ages	0	4	3	3	2	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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39					1						1
40-44											0
45-49					1						1
50-54											0
55-59						1					1
60-64											0
65-69					1						1
70 & Up											0
All Ages	0	0	0	0	3	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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49							1				1
50-54											0
55-59					1						1
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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49					1	1	1				3
50-54					1						1
55-59							1	1	1	1	4
60-64					1			1		1	3
65-69							1				1
70 & Up							1				1
All Ages	0	0	0	0	3	1	4	2	1	2	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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		2									2
25-29		11	8								19
30-34		5	16	9							30 1,688
35-39		1	7	18	6						32 3,234
40-44		4	9	16	5	4	2				40 4,075
45-49		2	6	14	6	7	3				38 7,137
50-54		3	12	15	8	8	5	3	1		55 6,851
55-59		5	12	17	8	5	4	7	5		63 10,705
60-64		3	7	5	3	3	3	3	3	8	38 13,740
65-69		2	5	3	1		2			2	15
70 & Up			5	1	1	1			1		9
All Ages	0	38 245	87 2,470	98 3,806	38 7,535	28 14,157	19	13	10	10	341 7,080

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		1									1
25-29		1	1								2
30-34			4	1							5
35-39		2	1	1	5						9
40-44			3	2	1						6
45-49		2	1	2		3					8
50-54		1	2	1		3	2	4	1		14
55-59			1				1	1	5		8
60-64					1	1	1	2	1	5	11
65-69				2						1	3
70 & Up											0
All Ages	0	7	13	9	7	7	4	7	7	6	67 9,223

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 5130

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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34		4	3		1						8
35-39		1									1
40-44		1	1	1	1	2					6
45-49		1			1						2
50-54		1	1	1							3
55-59				1	2	2		1	4	2	12
60-64							1		1	1	3
65-69				1						2	3
70 & Up			1								1
All Ages	0	8	6	4	5	4	1	1	5	5	39 14,373

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44					1	1					2
45-49					1	1					2
50-54						2					2
55-59				1							1
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	0	1	2	4	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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34				1							1
35-39				2	2						4
40-44				1		1					2
45-49					1	2					3
50-54				2	1						3
55-59					4			1			5
60-64						1		1			2
65-69					2						2
70 & Up											0
All Ages	0	0	0	6	10	4	0	2	0	0	22 7,899

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39				1							1
40-44				1	1	1					3
45-49				1							1
50-54				2	2		1	1	1		7
55-59				2	5	1					8
60-64					1	1	1				3
65-69					1		1				2
70 & Up				1							1
All Ages	0	0	0	8	10	3	3	1	1	0	26 5,763

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			1	1							2
35-39				1	1						2
40-44				1	2	1					4
45-49							1				1
50-54					1		1				2
55-59				2							2
60-64					1				2		3
65-69						1					1
70 & Up											0
All Ages	0	0	1	5	5	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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44				1							1
45-49				1							1
50-54							1				1
55-59					1						1
60-64									1		1
65-69											0
70 & Up											0
All Ages	0	0	0	2	1	0	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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			1								1
30-34			2	2							4
35-39			1	4	1						6
40-44			1	1	1						3
45-49			1	1	2						4
50-54			1	2	2						5
55-59			2	3	1						6
60-64			2		1						3
65-69				1	1						2
70 & Up											0
All Ages	0	0	11	14	9	0	0	0	0	0	34 6,283

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				2							2
35-39				3	1						4
40-44				2	5						7
45-49				1	2	1	1				5
50-54			1	1	2						4
55-59								5			5
60-64			1	1			1	1	1		5
65-69											0
70 & Up											0
All Ages	0	0	2	10	10	1	2	6	1	0	32 6,859

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49											0
50-54											0
55-59											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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34		2		2							4
35-39			1								1
40-44					2						2
45-49		1		1	1						3
50-54				1	2						3
55-59		2			1						3
60-64		1		2			1	1			5
65-69											0
70 & Up											0
All Ages	0	6	1	6	6	0	1	1	0	0	21 9,135

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

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

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

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

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34				4							4
35-39			1	10	2						13
40-44				7	1						8
45-49				9	4	2					15
50-54			1	7		4	1				13
55-59			1	4	5		1	1			12
60-64						2		1	1		4
65-69					1						1
70 & Up				1		1					2
All Ages	0	0	3	42 1,950	13	9	2	2	1	0	72 4,599

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			1								1
35-39				3							3
40-44					2						2
45-49				1		2	1				4
50-54				1			2				3
55-59						1					1
60-64			1		1						2
65-69											0
70 & Up											0
All Ages	0	0	2	5	3	3	3	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, 2017
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, 2017

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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											0
55-59					1		1				2
60-64						2					2
65-69				1							1
70 & Up											0
All Ages	0	0	0	4	5	2	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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			1								1
30-34											0
35-39				1							1
40-44			1	1							2
45-49					1						1
50-54			2								2
55-59			1						1		2
60-64			2	1			1				4
65-69											0
70 & Up											0
All Ages	0	0	7	3	1	0	1	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, 2017
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, 2017

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

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			2								2
30-34			1	4							5
35-39			4	3	1						8
40-44					3	3					6
45-49				3	3	1					7
50-54			1		1		2	1			5
55-59			2	5	5		1	1			14
60-64				1	4	2	2	2			11
65-69			2	2	1						5
70 & Up											0
All Ages	0	0	12	18	18	6	5	4	0	0	63 8,491

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49							1				1
50-54						1					1
55-59											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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34				2							2
35-39				2							2
40-44				1							1
45-49				3	1	1	2				7
50-54				1							1
55-59				1		1	3				5
60-64				3		1	1				5
65-69						1					1
70 & Up											0
All Ages	0	0	0	13	1	4	6	0	0	0	24 4,177

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39					2						2
40-44				2	3						5
45-49				2	2	1					5
50-54				2							2
55-59				2	2		1				5
60-64				3	3		1			1	8
65-69				2							2
70 & Up											0
All Ages	0	0	0	13	12	1	2	0	0	1	29 3,929

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49											0
50-54											0
55-59											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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49			1								1
50-54				1							1
55-59			1	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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49					1		1				2
50-54				1							1
55-59							1				1
60-64								1			1
65-69											0
70 & Up											0
All Ages	0	0	0	1	1	0	2	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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			1	1							2
35-39											0
40-44					2						2
45-49			1		1	1					3
50-54			2		2		1				5
55-59					2	1					3
60-64								1			1
65-69			2	1							3
70 & Up											0
All Ages	0	0	6	2	7	2	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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39				3	4						7
40-44				1	1	4					6
45-49				1	2	1	2				6
50-54					1			1			2
55-59				3	1	2	5	1	1		13
60-64				2	2	1		2	1	1	9
65-69					1				1		2
70 & Up								1			1
All Ages	0	0	0	10	12	8	7	5	3	1	46 9,314

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29				1							1
30-34				1							1
35-39				2							2
40-44				1	4						5
45-49				1		1					2
50-54				3	1	4	1	1			10
55-59				4	1	1					6
60-64			1	1		1				2	5
65-69											0
70 & Up											0
All Ages	0	0	1	14	6	7	1	1	0	2	32 5,501

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39				1							1
40-44				1	1	1					3
45-49				1			1				2
50-54			2	1	1	1	1	2			8
55-59					1		1	3			5
60-64				2	1	1		1	2		7
65-69							1				1
70 & Up											0
All Ages	0	0	2	6	4	3	4	6	2	0	27 33,793

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39					1						1
40-44											0
45-49											0
50-54											0
55-59											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, 2017
EIN: 13-5645888
PN: 333
Employer: 7027

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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		1	2								3
30-34											0
35-39				3	1						4
40-44					1						1
45-49						2	1				3
50-54						1		1			2
55-59					4		2	4			10
60-64		1	2	2	2	1	1		2	1	12
65-69		1		1		2	1				5
70 & Up											0
All Ages	0	3	4	6	8	6	5	5	2	1	40 14,269

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

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

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49											0
50-54				1			1	1			3
55-59								1	1		2
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	0	1	0	0	1	2	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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			3								3
35-39				1							1
40-44						1					1
45-49				1		1	1				3
50-54			1			1	1				3
55-59			1		1			1	1		4
60-64									1	1	2
65-69			1	1							2
70 & Up					1						1
All Ages	0	0	6	3	2	3	2	1	2	1	20 12,060

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39				1							1
40-44					1	1					2
45-49											0
50-54											0
55-59									1		1
60-64				1							1
65-69											0
70 & Up											0
All Ages	0	0	0	2	1	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, 2017
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, 2017

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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			3				4
55-59											0
60-64									1		1
65-69											0
70 & Up											0
All Ages	0	0	2	1	1	0	3	0	1	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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			1								1
30-34			1								1
35-39											0
40-44			1	1							2
45-49							1				1
50-54				1							1
55-59			1	1		2			1		5
60-64				1							1
65-69											0
70 & Up											0
All Ages	0	0	4	4	2	1	0	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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44							1				1
45-49						1					1
50-54								1	2		3
55-59					1		1				2
60-64								1	1		2
65-69											0
70 & Up											0
All Ages	0	0	0	1	1	2	2	3	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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39					1						1
40-44						1					1
45-49											0
50-54							1	1			2
55-59			1								1
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	1	1	1	1	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, 2017
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, 2017

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

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		1									1
30-34		1									1
35-39				3							3
40-44					1						1
45-49		1	1		1	1					4
50-54					1		1	1			3
55-59		1	1								2
60-64				1		1			1		3
65-69			1		2				1		4
70 & Up										1	1
All Ages	0	4	3	4	5	2	1	1	2	1	23 13,196

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			1								1
30-34			2	1							3
35-39				1							1
40-44				2	1						3
45-49			1		1	2	1				5
50-54					2						2
55-59				2		2	2				6
60-64			2	3		2			2		9
65-69						1					1
70 & Up						1					1
All Ages	0	0	6	9	4	8	3	0	2	0	32 12,759

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 8000

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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			4	2							6
35-39			10	6							16
40-44			10	3	4						17
45-49			7	9	5						21 28,264
50-54			13	3	5	1	1	6			29 33,674
55-59			5	5	5		4	4			23 45,951
60-64			2	5	4		1	1	1		14
65-69			2	1							3
70 & Up			1		1						2
All Ages	0	0	54 16,956	34 30,598	24 45,097	1	6	11	1	0	131 31,518

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39					3						3
40-44					2						2
45-49											0
50-54					1	4		1			6
55-59					3	1	2				6
60-64					2		1			1	4
65-69					1	1					2
70 & Up											0
All Ages	0	0	0	0	12	6	3	1	0	1	23 2,390

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

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

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39				1	1						2
40-44					1						1
45-49					2						2
50-54					4	1	1				6
55-59						4		2			6
60-64					2				1		3
65-69							1				1
70 & Up											0
All Ages	0	0	0	1	10	5	2	2	1	0	21 4,716

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

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

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

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

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			2								2
30-34			6	8							14
35-39				12	1						13
40-44				4	6	1					11
45-49						4	2				6
50-54			1	8	3	2	1				15
55-59			2	3	2		1	4			12
60-64				4	1	1	1		2		9
65-69			1								1
70 & Up				1	2						3
All Ages	0	0	12	40 1,751	15	8	5	4	2	0	86 4,138

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

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

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

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

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34				1							1
35-39											0
40-44					2						2
45-49				2							2
50-54				2	1		1	1			5
55-59				1	2	1	1				5
60-64				2	2	1		1			6
65-69											0
70 & Up											0
All Ages	0	0	0	8	7	2	2	2	0	0	21 21,740

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			1								1
30-34			2								2
35-39			2	1							3
40-44				2	1						3
45-49			1	1	1						3
50-54			3	4		1					8
55-59				3			1	1	2		7
60-64			1			2		1			4
65-69											0
70 & Up			1								1
All Ages	0	0	11	11	2	3	1	2	2	0	32 8,091

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

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

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			1								1
30-34			3	3							6
35-39			3	3							6
40-44			3		1	1					5
45-49			6	2	1	1					10
50-54			2		1	1	1	2			7
55-59			5			2	1		1		9
60-64			5								5
65-69			1								1
70 & Up			1							1	2
All Ages	0 	0 	30 1,171	8 	3 	5 	2 	2 	1 	1 	52 4,023

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 9084

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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34		1									1
35-39			1	1							2
40-44				2							2
45-49				2							2
50-54			1	4	2	1	1				9
55-59				2							2
60-64					1	1					2
65-69							1				1
70 & Up				1							1
All Ages	0	1	2	12	3	2	2	0	0	0	22 22,896

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			2								2
30-34			8	1							9
35-39		1	2	2	1						6
40-44		1	3	1	1	1					7
45-49			4	1	2	2					9
50-54				1	2		4				7
55-59			2	1	3		4				10
60-64			2		4			3	4		13
65-69			2	1						1	4
70 & Up											0
All Ages	0	2	25 1,886	8	13	3	8	3	4	1	67 9,594

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			2								2
30-34			3	2							5
35-39			1	3	1						5
40-44		1			2						3
45-49			2	2	1						5
50-54								1			1
55-59						1		1			2
60-64			2		1	2					5
65-69											0
70 & Up											0
All Ages	0	1	10	7	5	3	0	2	0	0	28 9,887

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			1								1
35-39				3							3
40-44											0
45-49											0
50-54			1								1
55-59				1			2				3
60-64					1		2		1		4
65-69											0
70 & Up											0
All Ages	0	0	2	4	1	0	4	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, 2017
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, 2017

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39				1							1
40-44				1							1
45-49						1	2				3
50-54						1		3			4
55-59								1	2		3
60-64						3				1	4
65-69											0
70 & Up											0
All Ages	0	0	0	2	0	5	2	4	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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44						1					1
45-49						1					1
50-54											0
55-59					1			1			2
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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49				1							1
50-54				1							1
55-59				1							1
60-64				6							6
65-69				1							1
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, 2017
EIN: 13-5645888
PN: 333
Employer: 12000

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, 2017

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

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34				3							3
35-39				2	1						3
40-44				2	1						3
45-49				2		1	2				5
50-54				3			1	1			5
55-59				3	1	1	3	3			11
60-64				1		2	1			1	5
65-69				1		1	1				3
70 & Up											0
All Ages	0	0	0	17	3	5	8	4	0	1	38 11,328

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			2								2
35-39				2							2
40-44			3	3							6
45-49		4	6								10
50-54			3	1			1				5
55-59			2	2							4
60-64			4	1			1		1		7
65-69											0
70 & Up											0
All Ages	0	4	20 2,100	9	0	0	2	0	1	0	36 6,697

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

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

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34				1							1
35-39				6	1						7
40-44				2	2						4
45-49				2	2						4
50-54				4	3		1				8
55-59				10	3						13
60-64				6	2						8
65-69				1							1
70 & Up											0
All Ages	0	0	0	32 416	13	0	1	0	0	0	46 1,220

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49							1				1
50-54				1		1	7				9
55-59				1		1	6	2	1		11
60-64							8		1		9
65-69							5				5
70 & Up							3				3
All Ages	0	0	0	2	0	2	30 0	2	2	0	38 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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39					2						2
40-44					2						2
45-49							3				3
50-54					1	1	1				3
55-59			1		2		1	3	1		8
60-64				2	1		1	2	3		9
65-69									1	1	2
70 & Up				1							1
All Ages	0	0	1	3	8	1	6	5	5	1	30 47,419

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 13002

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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	1										1
25-29	7	3	1								11
30-34	5	6	6								17
35-39	2	11	1	5							19
40-44	2	13	7	2	4						28 0
45-49	5	17	9	4	2		1				38 0
50-54	2	15	2	3	3	2	2				29 0
55-59		13	6	3	4		1	1			28 0
60-64	1	12	8	4		1		2	1		29 0
65-69		5	3	1	1	1					11
70 & Up			1								1
All Ages	25 0	95 0	44 0	22 0	14	4	4	3	1	0	212 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, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34				3							3
35-39				4							4
40-44				2							2
45-49				4							4
50-54				3							3
55-59				3							3
60-64				1							1
65-69											0
70 & Up											0
All Ages	0	0	0	20 6,104	0	0	0	0	0	0	20 6,104

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
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, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	3	4									7
25-29	1	17	4								22
		2,278									2,278
30-34	2	25	4	1							32
		2,720									3,187
35-39	1	11	3	1							16
40-44	1	5	1	1							8
45-49		3	1								4
50-54		3									3
55-59											0
60-64	1	2	1								4
65-69		1									1
70 & Up											0
All Ages	9	71	14	3	0	0	0	0	0	0	97
		2,514									3,184

Note that the cash balance accounts are as of January 1, 2017 with interest to July 1, 2017.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 1000

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	2										2
25-29	2	3									5
30-34	2	8	2								12
35-39	3	11	4	4	1						23 108,802
40-44	1	6	7	6	2						22 123,458
45-49		5	1	4	12	1	1				24 115,323
50-54	1	12	7	2	3	2	2	2			31 133,501
55-59	2	10	9	7	4	1	5	4			42 146,715
60-64	1	1	1	4	5	1		1	1		15
65-69			2	2	3	1					8
70 & Up											0
All Ages	14	56 122,140	33 136,925	29 116,318	30 124,786	6	8	7	1	0	184 125,281

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 1006

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		1									1
25-29		4	2								6
30-34	2	2	1	1							6
35-39	2	1	1								4
40-44		2		1	1	1					5
45-49		2	2	2	3						9
50-54		1	2	1	1						5
55-59		4	4	4	2						14
60-64		4	1	3	3				1		12
65-69		1								1	2
70 & Up											0
All Ages	4	22 77,041	13	12	10	1	0	0	1	1	64 68,828

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, 2017
EIN: 13-5645888
PN: 333
Employer: 1007

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	2	2									4
25-29	2	1									3
30-34											0
35-39		1	1	1	1						4
40-44		1		1	2	1					5
45-49	1	1		1	1						4
50-54				2				1			3
55-59	1		2	2	3	1	1				10
60-64				2	5				3		10
65-69			1							1	2
70 & Up								1			1
All Ages	6	6	4	9	12	2	1	2	3	1	46 69,658

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 1019 (excluding hard-frozen participants)

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34				1							1
35-39					5						5
40-44				1	1	2					4
45-49				1	2	5	2				10
50-54					3	6	2				11
55-59				2	3	3	1	1			10
60-64				1	1	1	2			1	6
65-69					1				1		2
70 & Up											0
All Ages	0	0	0	6	16	17	7	1	1	1	490

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 1030

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		2									2
25-29	1	4									5
30-34											0
35-39			1								1
40-44	1										1
45-49			1		1						2
50-54	1		1				1	1			4
55-59			1	1	1						3
60-64		1			1						2
65-69									1		1
70 & Up											0
All Ages	3	7	4	1	3	0	1	1	1	0	21 56,830

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 1032

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			2								2
30-34			4	3							7
35-39			2	2							4
40-44			1								1
45-49				1	1						2
50-54			1		1						2
55-59			3	7	2						12
60-64			1	2		4			1		8
65-69						1					1
70 & Up											0
All Ages	0	0	14	15	4	5	0	0	1	0	39 69,421

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 1055

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		1									1
25-29			1								1
30-34				2							2
35-39				1	1						2
40-44				2	2						4
45-49				2		2	3				7
50-54			1	2	2		3	3			11
55-59			1			4		1			6
60-64			3	2	2	5			3		15
65-69					1		1				2
70 & Up											0
All Ages	0	1	6	11	8	11	7	4	3	0	51 54,491

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 1070

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 1073

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 1082

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			1								1
30-34			4	2							6
35-39			1	3	2						6
40-44			1	3	3	3					10
45-49			3	4	4		4				15
50-54			1	1	4		2	2			10
55-59			2	1	6	1	2	2			14
60-64				1	1	1	2	3			8
65-69			1					1			2
70 & Up											0
All Ages	0	0	14	15	20 58,494	5	10	8	0	0	72 57,390

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 1088

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	9	9									18
25-29	6	12	4								22 34,248
30-34	7	9	6	3	2						27 47,745
35-39	2	8	4	7	2	1					24 59,555
40-44	9	5	6	5	3	3					31 55,465
45-49		6	9	5	4		3	1			28 74,430
50-54	4	12	13	7	6	2	1		1		46 63,835
55-59	6	8	12	7	8	2	2	1			46 69,451
60-64	1	7	3	10	12	2	3	1		2	41 79,518
65-69		2	4	3	2	4				1	16
70 & Up								1			1
All Ages	44 41,227	78 44,947	61 65,176	47 63,799	39 92,731	14	9	4	1	3	300 61,952

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 2000

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	1	1									2
25-29	4	6	1								11
30-34	10	14	8	3							35 93,659
35-39	2	16	20 125,046	9	1						48 124,857
40-44	3	10	9	5	6	1					34 143,693
45-49	4	7	11	8	7	2	2				41 139,835
50-54	3	6	8	9	6	2	5	1			40 144,412
55-59	2	8	8	4	3	4	6	7			42 163,166
60-64		3	6		6		2	3			20 154,875
65-69			1	2	1						4
70 & Up											0
All Ages	29 101,370	71 116,328	72 135,575	40 140,729	30 170,606	9	15	11	0	0	277 135,216

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 2003

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	1	2									3
25-29		2	2								4
30-34	1	9	4	1							15
35-39	1	3	3	2	2						11
40-44	1	5	4	5	2	3					20 65,068
45-49		7	3	1	4	1	1				17
50-54	1	6	5	4	4	2	2	3			27 89,658
55-59	3	11	10	9	3		1	3	2		42 73,538
60-64		5	5	5	3	3	1	2			24 76,773
65-69		1		5	1	1				1	9
70 & Up											0
All Ages	8	51 52,588	36 62,070	32 81,025	19	10	5	8	2	1	172 70,031

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 2012

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			1								1
30-34		1	3	1							5
35-39		1	1	1	1						4
40-44		2	3		1						6
45-49			1		1						2
50-54		1	3	1	3	1	1				10
55-59		5	1	3	3	2	1				15
60-64		1	1	3	5	1	1	2	1		15
65-69	1				2						3
70 & Up					1			1			2
All Ages	1	11	14	9	17	4	3	3	1	0	63 62,939

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 2026

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 2032

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39					2						2
40-44				3	3						6
45-49				1	1	2	4	2			10
50-54				1	3	2		2	1		9
55-59				1	1	6	4	1	2		15
60-64				2	2		3			3	10
65-69				1	1						2
70 & Up											0
All Ages	0	0	0	9	13	10	11	5	3	3	54 78,904

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 2033

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		2	1								3
30-34		1	2								3
35-39			3								3
40-44											0
45-49				2							2
50-54		1	1	2			1				5
55-59			1		1	1					3
60-64			1				1				2
65-69											0
70 & Up											0
All Ages	0	4	9	4	1	1	2	0	0	0	21 56,938

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 2039

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		4	27								31
			41,399								41,658
30-34			30	22	4						56
			46,085	53,185							49,754
35-39			23	24	24	1					72
			44,433	50,109	67,042						54,023
40-44			8	6	15	6					35
											65,967
45-49			8	8	7	1	5				29
											68,089
50-54			9	12	8	3	13	6			51
											64,628
55-59			15	10	7	7	2	4	2		47
											65,985
60-64			4	10	3	5	1		3		26
											59,983
65-69			2	3		1		1		1	8
70 & Up				1							1
All Ages	0	4	126	96	68	24	21	11	5	1	356
			48,776	57,719	60,760	85,174	58,540				58,125

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, 2017
EIN: 13-5645888
PN: 333
Employer: 3000

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29	3	5	1								9
30-34	6	18	2	1							27 86,145
35-39		12	3	2							17
40-44	1	6	5	11	5	1					29 117,703
45-49	1	6	4	7	5	4	3				30 110,457
50-54	2	5	7	5	4	7	4	1			35 133,591
55-59		2	6	11	1	7	2	5	2		36 122,432
60-64	1	2	3	7	2	1	1	2		1	20 110,051
65-69				3	1						4
70 & Up											0
All Ages	14	56 100,269	31 128,686	47 122,929	18	20 106,287	10	8	2	1	207 112,358

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 3012

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34				2							2
35-39			1	4	2						7
40-44				2	4	1					7
45-49				1	8	3	2				14
50-54				4	2		4	1			11
55-59				1	1	2	5	6	2		17
60-64				1	2		2	2	1	1	9
65-69											0
70 & Up											0
All Ages	0	0	1	15	19	6	13	9	3	1	67 64,329

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 3023

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		2									2
25-29		2									2
30-34		5									5
35-39		1	1	1	1						4
40-44	1	2	2	1							6
45-49			1				1				2
50-54			1			1	1				3
55-59		2	2								4
60-64		1									1
65-69										1	1
70 & Up											0
All Ages	1	15	7	2	1	1	2	0	0	1	30 56,556

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 3031

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 3032

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		2									2
25-29	1	2									3
30-34	1	2									3
35-39		3									3
40-44	1	2		2	2						7
45-49		1	3	1	3	1					9
50-54	1		3	2	4	1	1	3			15
55-59		2	1	1	3	1	4	2			14
60-64	1	1		3	5	2		1			13
65-69				1							1
70 & Up				1							1
All Ages	5	15	7	11	17	5	5	6	0	0	71 54,543

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 3063

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25		1									1
25-29		1									1
30-34											0
35-39		1		1							2
40-44	1	1									2
45-49	2	2	2	2							8
50-54			1	1		1	2				5
55-59		2	2	2			1				7
60-64		3	1	3							7
65-69				1							1
70 & Up											0
All Ages	3	11	6	10	0	1	3	0	0	0	34 41,585

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 3077

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			1								1
30-34		1									1
35-39		1									1
40-44			1	1							2
45-49		1		1		1	1				4
50-54			1				1				2
55-59			1	1		2	1	3			8
60-64			2	1		1					4
65-69			2	1							3
70 & Up											0
All Ages	0	3	8	5	0	4	3	3	0	0	26 56,141

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 4000

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			11	2	1						14
35-39			16	9	1						26 136,653
40-44			18	12	3						33 131,612
45-49			14	9	8	2	2				35 135,968
50-54			19	11	11	6	7	5			59 148,097
55-59			8	4	7	2	3	3	1		28 140,531
60-64			3	3	7		1	1	1	1	17
65-69					1		1				2
70 & Up			1								1
All Ages	0	0	90 114,395	50 158,892	39 143,458	10	14	9	2	1	215 138,342

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 4079

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29	1										1
30-34											0
35-39				1							1
40-44		1			1						2
45-49											0
50-54											0
55-59											0
60-64			1				1				2
65-69											0
70 & Up											0
All Ages	1	1	1	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, 2017
EIN: 13-5645888
PN: 333
Employer: 4084

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39					1						1
40-44											0
45-49											0
50-54											0
55-59						1					1
60-64				1							1
65-69											0
70 & Up											0
All Ages	0	0	1	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, 2017
EIN: 13-5645888
PN: 333
Employer: 4090

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49											0
50-54				4							4
55-59				1							1
60-64				1							1
65-69				2							2
70 & Up											0
All Ages	0	0	0	8	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, 2017
EIN: 13-5645888
PN: 333
Employer: 4091

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	19	13									32
											34,564
25-29	24	29	10								63
	40,526	44,086									42,995
30-34	12	23	18	1							54
		56,237									56,288
35-39	10	19	11	6							46
											61,973
40-44	5	13	10	3	2						33
											66,661
45-49	3	8	7	7	4						29
											75,421
50-54	3	10	9	4	4	2	1				33
											94,924
55-59	1	7	6	5	4	2	2	1	1		29
											82,536
60-64	1	5	7	1	4	2					20
											103,067
65-69	1	1	1								3
70 & Up											0
All Ages	79	128	79	27	18	6	3	1	1	0	342
	46,637	57,000	67,791	85,770							64,081

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 4092

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	4	8									12
25-29	3	18	6								27 30,029
30-34		5	16	6							27 41,637
35-39	2	4	8	5	1						20 43,542
40-44	3	5	2	8	5						23 59,480
45-49	1	5	6	6	3	2	4				27 59,852
50-54	2	11	7	4	5		3				32 64,953
55-59	1	11	9	3	4		2	2	2	2	36 76,515
60-64		9	12	3	1	1	1			1	28 58,871
65-69		4	4	1		1					10
70 & Up		1			1						2
All Ages	16	81 43,303	70 51,347	36 56,190	20 72,536	4	10	2	2	3	244 53,257

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 4094

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	2	2									4
25-29	1	3	1								5
30-34	1		1								2
35-39		2	1	1	2						6
40-44			1		3	1					5
45-49			2		2	1	2				7
50-54				1	1		1	5			8
55-59				3	3	1					7
60-64		2		3		1		1	1		8
65-69						1		3			4
70 & Up						1					1
All Ages	4	9	6	8	11	6	3	9	1	0	57 40,804

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 5000

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	1	1									2
25-29	4	7	2								13
30-34	5	9	5	1							20 77,939
35-39	3	8	4	10	5						30 81,932
40-44	1	6	9	6	4						26 108,436
45-49	1	4	5	6	5	1	1				23 107,457
50-54	1	7	4	4	3	6	3	4			32 117,566
55-59		2	6	3	4	2	3	4	5		29 124,678
60-64		3	2	2	1	1		1			10
65-69		1		2							3
70 & Up											0
All Ages	16	48 83,108	37 90,641	34 114,604	22 118,634	10	7	9	5	0	188 101,543

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 5026

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	1	2									3
25-29	1	1		1							3
30-34	1	2	2	1							6
35-39		3	2	2	1						8
40-44	1	2	1		4	1					9
45-49	1	2	1		3	3	2				12
50-54		2		2	3	2	2	1			12
55-59			1	3	2	6	1	1	2		16
60-64		1	1	2	1	2	1	1	2	1	12
65-69										1	1
70 & Up				1							1
All Ages	5	15	8	12	14	14	6	3	4	2	83 49,989

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 5051

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		1									1
30-34	1	1									2
35-39		1		1							2
40-44			1	1		1					3
45-49					1						1
50-54	1	1	1	1		1		2			7
55-59	2		1	1	2	2	1				9
60-64				2	1	1		1	1		6
65-69											0
70 & Up				1							1
All Ages	4	4	3	7	4	5	1	3	1	0	32 49,062

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 5065

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39				1							1
40-44				2	2						4
45-49											0
50-54				2	2		2				6
55-59				2	2	2		1			7
60-64			1								1
65-69					1						1
70 & Up											0
All Ages	0	0	1	7	7	2	2	1	0	0	20 61,189

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 5091

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			2								2
30-34		1	1	1							3
35-39				2							2
40-44				1		1					2
45-49		1	1			2	1				5
50-54			1	1	1	2	1				6
55-59		1	1			1		1			4
60-64					1	1	1				3
65-69											0
70 & Up											0
All Ages		3	6	2	4	1	7	3	1	0	0 27 37,443

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 5121

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		3									3
30-34	3	1	2								6
35-39		1	2	2	1						6
40-44			1		1	1					3
45-49	3	3	2	1	1						10
50-54	1			2	1		2	1			7
55-59	1	1		3	6		1	4	1		17
60-64					2		1	2	1	1	7
65-69				1			1			2	4
70 & Up				1							1
All Ages	8	9	7	10	12	1	5	7	2	3	64 52,293

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 5128

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 5129

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			1	1							2
30-34			6	8	1						15
35-39			1	5	3	1					10
40-44			1	3	3	7					14
45-49				1	3	2	3	1			10
50-54					1	3	3	3			10
55-59			2	2	2	1	4		2		13
60-64			1	1	5	3	1			1	12
65-69				1		4			1	1	7
70 & Up											0
All Ages	0	0	12	22	18	21	11	4	3	2	93
				36,241		59,870					55,488

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 6000

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			4	1							5
35-39			3	5	2						10
40-44			3	5	5						13
45-49			7	5	3	1					16
50-54			4	5	4	4	2	2			21 137,843
55-59			4	1	5	1		2			13
60-64			3	4	1		3	1	1		13
65-69											0
70 & Up											0
All Ages	0	0	28 140,426	26 141,935	20 120,376	6	5	5	1	0	91 141,919

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, 2017
EIN: 13-5645888
PN: 333
Employer: 6044

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 6077

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			1	2							3
35-39			2	9	2						13
40-44				2		1					3
45-49					5	4	1				10
50-54				1	1						2
55-59				4	3	6	2	2			17
60-64				1	6	4	2	2	2		17
65-69			1		3	1	1				6
70 & Up					1						1
All Ages	0	0	4	19	21	16	6	4	2	0	72
					44,901						48,773

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 6079

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		1									1
30-34											0
35-39											0
40-44											0
45-49		1			1						2
50-54				1			1	1			3
55-59									1		1
60-64			1							1	2
65-69											0
70 & Up											0
All Ages	0	2	1	1	1	0	1	1	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, 2017
EIN: 13-5645888
PN: 333
Employer: 6086

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49											0
50-54						1					1
55-59											0
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	0	0	0	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, 2017
EIN: 13-5645888
PN: 333
Employer: 6116

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			1								1
35-39											0
40-44	1										1
45-49		1				1					2
50-54				1				1			2
55-59					1			1	1		3
60-64		1		1							2
65-69											0
70 & Up											0
All Ages	1	2	1	2	1	1	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, 2017
EIN: 13-5645888
PN: 333
Employer: 6125

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	1	3									4
25-29	3	6	1								10
30-34	3	3	7								13
35-39		3	4	8	3						18
40-44	1	5	4	1	4	1					16
45-49		5	3	7	2	2					19
50-54	2	3	11	3	3	1		1			24 49,498
55-59	1	1	5	6	3	4			1		21 39,629
60-64		2	5	3	6	3			2		21 75,860
65-69	1	1	3	1	1						7
70 & Up							1				1
All Ages	12	32 41,599	43 44,517	29 52,009	22 45,953	11	1	1	3	0	154 46,076

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 6138

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34				1							1
35-39											0
40-44				1	1	1					3
45-49		1	1	2		1					5
50-54				2	1	3					6
55-59			2								2
60-64			1	1							2
65-69			2								2
70 & Up											0
All Ages	0	1	6	7	2	5	0	0	0	0	21 78,469

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 6142

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44					1						1
45-49						1					1
50-54					2		3	1			6
55-59							1		1		2
60-64					1		2	2		3	8
65-69											0
70 & Up											0
All Ages	0	0	0	0	4	1	6	3	1	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, 2017
EIN: 13-5645888
PN: 333
Employer: 7000

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	7	6									13
25-29	12	30	2								44
		75,948									73,009
30-34	4	26	13	2							45
		104,848									106,076
35-39	4	23	11	18	2						58
		93,622									115,650
40-44	6	22	8	26	3						65
		121,630		161,547							134,403
45-49	3	20	9	20	3		1				56
		135,131		186,058							157,284
50-54	2	19	6	11	4	2	1	1			46
											149,242
55-59	5	15	2	16	5		1	2	3		49
											142,802
60-64		6	5	11	4	3		1			30
											156,355
65-69		2	2	3	1			1			9
70 & Up											0
All Ages	43	169	58	107	22	5	3	5	3	0	415
	67,117	108,979	135,862	167,114	139,697						126,531

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 7064

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	1	1									2
25-29		1	1								2
30-34	2		2								4
35-39	3	3		2	1						9
40-44		2	1								3
45-49	1	3	1	1		2	1				9
50-54		4	2	1			1				8
55-59	2	7	3	1	1	1	2	1			18
60-64	1	3	3	3	2	1	1	1	1		16
65-69			1								1
70 & Up											0
All Ages	10	24 41,023	14	8	4	4	5	2	1	0	72 42,962

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 7065

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 7101

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39					1						1
40-44				1							1
45-49					2						2
50-54								2			2
55-59					2				1		3
60-64											0
65-69										1	1
70 & Up										1	1
All Ages	0	0	1	5	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, 2017
EIN: 13-5645888
PN: 333
Employer: 7118

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	1	1									2
25-29	1	5	4								10
30-34	3		8								11
35-39	2	1	2	4	1						10
40-44	2		1	2	5	3					13
45-49	3	4	3	1	3	2	3				19
50-54	1		1	2		1	1	1			7
55-59				2	4		1	3			10
60-64				3			1	1		1	6
65-69			2		2			1			5
70 & Up		1					1				2
All Ages	13	12	21	14	15	6	7	6	0	1	95
			89,902								75,919

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, 2017
EIN: 13-5645888
PN: 333
Employer: 8031

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29			1								1
30-34			2	9							11
35-39			1	17	5						23 58,205
40-44			1	7	9						17
45-49				14	3	3	1				21 68,099
50-54				16	11	1	2				30 70,848
55-59				9	5	2					16
60-64				4	5			1			10
65-69				2							2
70 & Up							1		1		2
All Ages	0	0	5	78 62,948	38 59,981	6	4	1	1	0	133 64,044

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 8066

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			1								1
35-39											0
40-44											0
45-49				1							1
50-54					1						1
55-59					1			2			3
60-64			1		1	1	1				4
65-69									1		1
70 & Up											0
All Ages	0	0	2	1	3	1	1	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, 2017
EIN: 13-5645888
PN: 333
Employer: 8104

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29		1									1
30-34											0
35-39		3		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	0	4	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, 2017
EIN: 13-5645888
PN: 333
Employer: 8105

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34		3	3								6
35-39		1	11	4	1						17
40-44		1	5	4	5						15
45-49		1	5	1	7	1	1	1			17
50-54		1	6	3	3	4	3	1			21 108,810
55-59			4		1	2	3	1	3		14
60-64			3	6	1	2	2	1			15
65-69			3	2	1	1				1	8
70 & Up											0
All Ages	0	7	40 97,503	20 131,415	19	10	9	4	3	1	113 103,118

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, 2017
EIN: 13-5645888
PN: 333
Employer: 9007

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 9062

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 9072

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 9074

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	1	1									2
25-29	1	4	1								6
30-34		1	4	2							7
35-39		2	3	2	1						8
40-44	1										1
45-49		1	1	3	1	3					9
50-54					1	3	2	1			7
55-59				2		1			2		5
60-64				1	1	1			2	3	8
65-69				2	1					1	4
70 & Up											0
All Ages	3	9	9	12	5	8	2	1	4	4	57 46,180

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 9077

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 9087

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 10000

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			6	2							8
35-39			7	6	1						14
40-44			4	7	2						13
45-49			3	5	5	5	1				19
50-54			1	7	3	2	3	1			17
55-59			3	4	5		5	1			18
60-64			3	2	3	2		2			12
65-69				1							1
70 & Up											0
All Ages	0	0	27 99,647	34 110,775	19	9	9	4	0	0	102 118,724

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 10019

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34		1		1							2
35-39				1							1
40-44											0
45-49											0
50-54					1		1				2
55-59		1						1			2
60-64				1	1			1			3
65-69											0
70 & Up											0
All Ages		2	0	3	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, 2017
EIN: 13-5645888
PN: 333
Employer: 10022

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44			1								1
45-49											0
50-54						1					1
55-59											0
60-64			1			1					2
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, 2017
EIN: 13-5645888
PN: 333
Employer: 10026

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	1										1
25-29	2	3	1								6
30-34		2	2	3							7
35-39		1	2	4							7
40-44				3	4						7
45-49		1		2	1						4
50-54		1	1			1	2				5
55-59	2	2	1		1		1	5			12
60-64							1	2			3
65-69		1				1					2
70 & Up											0
All Ages	5	11	7	12	6	2	4	7	0	0	54 45,916

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 10035

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	1										1
25-29	2	4									6
30-34		4	2								6
35-39	1	2	2	2	2						9
40-44		1	1		4						6
45-49	1	3	1		1	2	1				9
50-54	1	1	1	1	4	2	1				11
55-59	1	5	1		3	2	2				14
60-64			1	1	2	2	2	1			9
65-69			3	1	1	1			1		7
70 & Up											0
All Ages	7	20	12	5	17	9	6	1	1	0	78
		44,885									58,701

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 10051

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34				1	1						2
35-39					1						1
40-44						1					1
45-49					2						2
50-54					7	1					8
55-59				1	5	1					7
60-64					3	2					5
65-69					3	1					4
70 & Up					1						1
All Ages	0	0	1	3	21 56,796	6	0	0	0	0	31 57,728

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 11009 (excluding cash balance participants)

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34			1	1							2
35-39			6	10	2						18
40-44			1	4	5						10
45-49				4	4	2					10
50-54			1	5	4		1	2			13
55-59			2	6	3	3		1			15
60-64			3	4	2	1					10
65-69				1							1
70 & Up				1							1
All Ages	0	0	14	36	20	6	1	3	0	0	80
				52,631	66,987						63,880

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, 2017
EIN: 13-5645888
PN: 333
Employer: 11018

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34		3	2	2							7
35-39				2	3						5
40-44		1	3	4	1						9
45-49		1	1	1	1						4
50-54		1			2						3
55-59		1	1								2
60-64					1						1
65-69											0
70 & Up		1									1
All Ages	0	8	7	9	8	0	0	0	0	0	32 60,893

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 12026

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25	1	2									3
25-29	5	3	1								9
30-34	2	4	5	2							13
35-39	1	8	2	10	1						22 49,900
40-44	1	1	5	3	4	1					15
45-49	1	3	1	5	1	3	2				16
50-54			2	3	2	3	1				11
55-59		1	1	1	1	3	2		2		11
60-64		1	1	1			1	1	2		7
65-69											0
70 & Up								1			1
All Ages	11	23 38,050	18	25 56,809	9	10	6	2	4	0	108 56,657

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 12033

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 12043

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29	1	2									3
30-34		2									2
35-39		2	1		1						4
40-44	1										1
45-49				1	1						2
50-54		2					1		1		4
55-59						1			2		3
60-64		1	1	1	1		1				5
65-69							1				1
70 & Up		1									1
All Ages	2	10	2	2	3	1	3	0	3	0	26 55,397

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 13000 (excluding hard-frozen participants)

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49							3				3
50-54							24 153,002	19			43 155,853
55-59				2	1	1	20 145,245	44 160,419	3		71 148,148
60-64			1		1	1	11	20 169,913	9	2	45 160,654
65-69								4		2	6
70 & Up									1		1
All Ages	0	0	1	2	2	2	58 153,549	87 162,672	13	4	169 152,954

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 13001

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29	1	3									4
30-34		2									2
35-39	4	4	8	1							17
40-44	2	4	6	3	3						18
45-49	1	6	5	4	5	1					22 192,692
50-54	1	2	4		2	1	2				12
55-59		2	2	1	3		1				9
60-64		1		1							2
65-69		2									2
70 & Up											0
All Ages	9	26 152,736	25 168,537	10	13	2	3	0	0	0	88 157,256

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, 2017
EIN: 13-5645888
PN: 333
Employer: 109000

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

Attained Age	Years of Credited Service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	All Service Levels
Under 25											0
25-29											0
30-34											0
35-39		2	1	2							5
40-44		4	1	12	3	1					21 168,480
45-49		4		12	2						18
50-54		3		5	8	2		1			19
55-59		3		8			1	1			13
60-64				4				1			5
65-69		2		2	1						5
70 & Up				1							1
All Ages	0	18	2	46 172,984	14	3	1	3	0	0	87 164,849

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333
Employer: 1080 (excluding hard-frozen participants)

2017 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA
AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2017

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

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:

07/01/2017 valuation: 3-segment rates for March 2017 (24 month average from March 2015 through February 2017) 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, 2016, 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	4.16%	1.62%
10	5.72	3.80
30	6.48	4.75

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

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.

SCHEDULE SB ATTACHMENTS

Retirement

For purposes of determining the Funding Target (disregarding at-risk assumptions), the rates at which participants are assumed to retire by age are shown below for selected ages:

Age	Plan Has Not Adopted "Rule of"	Plan Has Adopted "Rule of"	
		Participant Does Not Meet Points Requirement for "Rule of"	Participant Meets Points Requirement for "Rule Of"
45	5.5%	5.0%	3.0%
55	6.5	6.0	9.0
60	7.0	6.0	12.0
62	16.0	15.0	20.0
64	14.0	8.0	25.0
65	30.0	30.0	30.0
69	25.0	25.0	25.0
70	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

07/01/2017 valuation: Separate rates for non-annuitants (based on RP-2000 "Employees" table without collar or amount adjustments, projected to 2032 using Scale AA) and annuitants (based on RP-2000 "Healthy Annuitants" table without collar or amount adjustments, projected to 2024 using Scale AA.

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.

Assumptions used for funding purposes are as prescribed by IRC §430(h).

For ASC 960 purposes:

07/01/2017 valuation: Separate rates for non-annuitants and annuitants based on 102.2% of RP-2016 mortality tables with white collar adjustments, projected generationally using Scale MP-2016, for valuing both annuities and lump sums was used in both valuation years.

SCHEDULE SB ATTACHMENTS

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.

This mortality table for ASC 960 was selected by Pentegra based on an experience study conducted in 2016.

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.

SCHEDULE SB ATTACHMENTS

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**
25	22.0	16.0
35	14.0	11.0
45	11.0	6.3
55	9.0	5.3
60	6.0	4.9
62	5.0	4.2
64	5.0	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.

SCHEDULE SB ATTACHMENTS

Salary Increase

Representative values of the assumed rates of future salary increase are as follows:

Annual Rate of Salary Increase	
Age	**%**
20	11.0
25	10.2
30	8.1
35	6.4
40	5.7
45	5.1
50	4.6
55	4.7
60	4.9
65	4.5

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:

07/01/2017 valuation: Varying from 3.00% to 6.25% depending on plan provisions.

07/01/2016 valuation: Varying from 2.25% to 4.00% depending on plan provisions.

For non-Pentegra employees, 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. For Pentegra, the plan credits interest to cash balance accounts at the expected rate of return on plan assets. The interest crediting rate assumptions for the July 1, 2017 valuation were developed as follows:

SCHEDULE SB ATTACHMENTS

Employer	Plan Provision	2017 ICR Assumption	2016 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	3.00%	2.25%
13002/113002/213002	Expected return on plan assets	6.25%	N/A

The result of this process is reviewed each year for reasonableness given current and expected future conditions.

Benefit Commencement Age for Terminated Vested Participants

The assumed benefit commencement age for Terminated Vested participants is as follows:

Plan's Early Retirement Age (ERA)	Benefit Commencement Age
On or before age 45	60
Later than age 45	ERA plus 5 years

Terminated vested participants are assumed to begin benefits based on rates applied to a number of commencement ages based on an analysis of actual commencement patterns.

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.

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PBGC Variable Premium Interest Rates and Maximum Tax Deductible Contribution

07/01/2017 valuation: Three segment rates for March 2017 (24 month average from March 2015 through February 2017); Rates for select years are as follows:

Three Segment Rates – March 2016	
Year	**Rate**
1	1.62%
10	3.80
30	4.75

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

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

SCHEDULE SB ATTACHMENTS

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.

07/01/2017 valuation: Flat dollar amount varies from $0 to $47,568, the "per participant" charge varies from $88 to $711, and the percentage for the asset-based charge varies from 0.4% to 0.6% depending on an employer's asset value.

07/01/2016 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.

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.

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.

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.

SCHEDULE SB ATTACHMENTS

Plan Compensation

Estimated compensation for the 2017/2018 plan year is based on projecting the most recent pay provided on the data (January 1, 2017 pay rate for fixed pay plans and 2016 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.

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

SCHEDULE SB ATTACHMENTS

The contribution requirements and AFTAPs are determined on an employer-by-employer basis. A summary of methods used in these determinations effective July 1, 2017 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.

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).

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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.

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)

SCHEDULE SB ATTACHMENTS

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 2.25% to 4.00% depending on the plan provisions for 2016 to rates varying from 3.00% to 6.25% depending on plan provisions for 2017.
- 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.

2017 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	3.91%
Boston Federal Savings Bank	04-1542130	0.50%
United Bank	06-1522403	0.25%
Windsor Federal Savings & Loan Association	06-0592775	0.27%
Winter Hill Bank	04-1980523	0.82%
Webster Bank, National Association	04-2030620	0.37%
Mutual Federal Savings Bank of Plymouth County	04-1647485	0.31%
Family Federal Savings, F.A.	04-1328570	0.04%
Aroostook County Federal Savings & Loan Association	01-0021085	0.03%
Peoples Federal Savings Bank	04-1715857	0.15%
Kennebec Federal Savings & Loan Association	01-0100387	0.08%
Federal Savings Bank	02-0235380	0.23%
Scituate Federal Savings Bank	04-1815670	0.25%
Bank of Bennington	03-0104715	0.46%
Milford Federal Savings & Loan Association	04-1620675	0.60%
Security Federal Savings Bank	04-1818860	0.06%
Naugatuck Valley Savings And Loan	06-0465350	0.28%
Litchfield Bancorp	06-0429920	0.25%
Foxboro Federal Savings	04-1339492	0.22%
Colonial Federal Savings Bank	04-1983105	0.39%
Chelsea Groton Bank	06-0376640	0.37%
Savings Institute Bank & Trust	05-0190980	0.17%
Northfield Savings Bank	03-0145560	0.37%
Rockland Trust Company	04-1782600	3.76%
Passumpsic Savings Bank	03-0147560	0.10%
Broadway National Bank	04-1122045	0.09%
Northwest Community Bank	06-0448680	0.03%
New Hampshire Mutual Bancorp	02-0166030	3.02%
Federal Home Loan Bank of New York	13-6400946	6.05%
Boiling Springs Savings Bank	22-0780922	0.17%
Kearny Federal Savings Bank	22-1032860	1.12%
Adirondack Bank	15-0438700	0.05%
NVE Bank	22-0892830	0.63%
Franklin Bank	21-0454410	0.22%
Oritani Bank	22-1174955	0.68%
Wawel Bank	22-1370195	0.03%
First Federal Savings of Middletown	14-0757620	0.21%
Tupper Lake National Bank	15-0473412	0.04%
Ridgewood Savings Bank	13-6189476	0.10%

2017 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
Investors Bank	22-1368780	0.96%
Haven Savings Bank	22-0981507	0.59%
Massena Savings & Loan Association	15-0379920	0.20%
Maple City Savings Bank	16-0538200	0.43%
Llewellyn-Edison Savings Bank	22-1073770	0.12%
Schuyler Savings Bank	22-1267395	0.12%
Hudson Valley Federal Credit Union	14-1471439	2.14%
Federal Home Loan Bank of Pittsburgh	25-6001324	3.65%
Eureka Bank	25-0467870	0.02%
First Federal Savings & Loan Association of Greene County	25-0523055	1.32%
Washington Financial Bank	25-0866405	0.18%
United Savings Bank	23-0791885	0.32%
Slovenian Savings & Loan Association of Canonsburg	25-0801560	0.34%
Charleroi Federal Savings Bank	25-0400413	0.71%
Doolin Security Savings Bank, FSB	55-0159131	0.02%
Prudential Savings Bank	23-1107072	0.26%
Greenville Savings Bank	25-0361790	0.18%
Washington Savings Association	23-0747842	0.05%
Wayne Bank	24-0716410	0.03%
Fleetwood Bank	23-0586213	0.06%
Sharon Savings Bank	23-1075613	0.03%
Federal Home Loan Bank of Atlanta	56-6000442	6.23%
Abbeville First Bank	57-0130830	0.55%
First Savings & Loan Association of Mebane	56-0319795	0.07%
Council of Federal Home Loan Banks	54-1877922	0.06%
Claxton Bank	58-0196521	0.18%
Geo D. Warthen Bank	58-0478591	0.06%
Belmont Federal Savings and Loan Association	56-0138905	0.12%
Apple Federal Credit Union	54-0629628	1.71%
Municipal Employees Credit Union of Baltimore, Inc	52-0284053	1.15%
First National Bank of South Carolina	57-0182454	0.10%
Cardinal Bankshares Corporation	54-1804471	0.04%
1880 Bank	52-0262335	0.02%
Federal Home Loan Bank of Cincinnati	31-6000228	4.62%
Fairfield Federal Savings & Loan Association of Lancaster	31-4176480	0.37%
CFBank	34-0137475	0.02%
Kentucky Federal Savings & Loan Association	61-0245513	0.04%
First Federal Savings & Loan Association of Lorain	34-0347710	0.53%
First Commonwealth Bank	61-0133605	0.06%

2017 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
Community Savings	31-4140480	0.52%
Blue Grass Federal Savings & Loan Association	61-0305850	0.01%
Belpre Savings Bank	31-4371154	0.02%
Town Square Bank	61-0228640	0.07%
Classic Bancshares, Inc	61-1289391	0.03%
Harrison Building & Loan Association	31-0311545	0.47%
Greeneville Federal Bank, FSB	62-0634326	0.37%
Home Savings Bank of Wapakoneta	34-4264429	0.01%
Van Wert Federal Savings Bank	34-4382025	0.07%
First Federal Savings & Loan Association of Delta	34-4233110	0.15%
Community Bank	62-1722861	0.04%
Community Bank	34-0431900	0.01%
First Federal Savings Bank of Frankfort	61-0210390	0.58%
Farmers & Merchants Bank	31-1038216	0.07%
Whitaker Bank Corporation of Kentucky	61-1208135	0.36%
Greenville National Bank	34-4249625	0.06%
Ohio Bankers League	31-0916384	0.11%
LCNB Corp.	31-1626393	0.65%
First National Bank of McMinnville	62-1203303	0.05%
Federal Home Loan Bank of Indianapolis	35-6001443	2.70%
United Fidelity Bank	35-0298350	0.03%
Union Savings & Loan Association	35-0722275	0.09%
Peoples Federal Savings Bank	35-1811284	0.06%
Bedford Federal Savings Bank	35-0170375	0.03%
Peoples Savings & Loan Association of Monticello	35-0575815	0.36%
Crossroads Bank	35-1131741	0.04%
West End Bank, S.B.	35-0749220	0.06%
Eaton Federal Savings Bank	38-0414093	0.05%
Lincoln National Management Corporation	35-0547560	0.02%
First Federal Savings Bank	35-1116773	0.55%
Scottsburg Building & Loan Association	35-0643125	0.12%
Kentland Federal Savings & Loan Association	35-0437870	0.02%
River Valley Financial Bank	35-0845940	0.04%
New Buffalo Savings Bank, FSB	38-0872452	0.05%
First Federal Savings & Loan Association	35-0352590	0.02%
First Indiana Bank	35-0309760	0.56%
First Federal Savings Bank of Angola	35-0309720	0.05%
Our Community Bank	35-0564470	0.02%
Farmers And Mechanics Federal Savings & Loan Association	35-0303170	0.11%

2017 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 Bank	35-0309860	0.02%
First Federal Savings & Loan Association of Rushville	35-0309835	0.03%
Sturgis Bank & Trust Company	38-1080012	0.07%
Richmond Mutual Bancorporation, Inc	35-2054013	1.00%
Monarch Community Bank	38-0368906	0.02%
First Federal Savings Bank	35-0576640	0.06%
First Federal of Northern Michigan	38-3206228	0.09%
Mooresville Savings Bank	35-0309760	0.01%
Edgewater Bank	38-0381552	0.04%
Indiana Bankers Association	35-0407470	0.03%
American Savings, FSB	35-0144969	0.21%
Community State Bank	35-0242150	0.02%
Farmers State Bank	35-0303690	2.13%
Exchange State Bank	38-0526280	0.35%
West Shore Bank	38-1067560	0.12%
Federal Home Loan Bank of Chicago	36-6001019	6.99%
Great Midwest Bank, SSB	39-0476365	0.73%
Illinois League of Financial Institutions	37-0341930	0.09%
Prospect Federal Savings Bank	36-1649006	0.24%
Security Bank	37-0509011	0.15%
First Federal Savings & Loan Association of Kewanee	36-1320290	0.15%
Midland Federal Savings & Loan Association	36-2065326	0.09%
Guardian Savings Bank	37-0533190	0.03%
Time Federal Savings Bank	39-0462655	0.68%
First FSB of Mascoutah	37-0402600	0.07%
Beardstown Savings, s.b.	37-0170560	0.03%
Collinsville Building & Loan Association	37-0223930	0.89%
Chester National Bank	37-0214940	0.04%
Tempo Bank	37-0554470	0.10%
Harvard Savings Bank	36-2420053	0.05%
Pekin Community Bank	37-0457650	0.02%
Illinois/Service Federal Savings & Loan Association	36-1255545	0.13%
Liberty Bank for Savings	36-1385954	0.61%
Eureka Savings Bank	36-1050060	0.37%
Federal Home Loan Bank of Des Moines	42-6000149	0.56%
Home Federal Savings Bank	41-1777387	0.08%
Great Western Bank	42-1418615	0.12%
Great Southern Bank	44-0267430	0.76%
Heartland Bank	43-0254257	0.07%

2017 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 Home Bank	44-0287200	0.07%
Webster City Federal Bancorp	42-1491186	0.04%
First Dakota National Bank	46-0241817	0.02%
Home Savings & Loan Association of Norborne, F.A.	44-0287790	0.14%
Independent Community Bankers of America	41-0327400	1.22%
Beauregard Federal Savings Bank	72-0457233	0.11%
SouthBank A FSB	64-0788056	0.18%
Bear State Financial, Inc.	71-0082626	0.10%
Bank of Ruston	72-0306115	0.06%
BANK'34	85-0142558	0.07%
Amory Federal Savings & Loan Association	64-0113206	0.12%
First Federal Savings & Loan Association of Aberdeen	64-0156568	0.01%
First Federal Savings & Loan Association of Pascagoula - Moss Poi	64-0341960	0.36%
Texas Bankers Association	74-0602235	0.03%
City National Bank	74-0560702	0.07%
First Financial Bank, NA	76-0163190	0.10%
Kaplan State Bank	72-1066314	0.02%
St. Martin Bank & Trust Company	72-0307850	0.24%
State National Bank of Big Spring	75-0139735	0.07%
Concordia Bank & Trust Company	72-0158690	0.18%
Muenster State Bank	48-0561319	0.11%
Federal Home Loan Bank of Topeka	48-0561319	2.20%
Argentine Federal Savings	48-0123640	0.08%
First Federal Savings & Loan Bank	48-0220635	0.25%
San Luis Valley Federal Bank	84-0312757	0.30%
Mutual Savings Association	48-0306560	0.05%
Lincoln Federal Savings Bank	47-0221745	0.49%
First Federal Savings & Loan Association of Independence	48-0275232	0.06%
First National Bank of Holdrege	47-0191725	0.06%
Bank of Elgin	47-0098100	0.02%
Kansas Bankers Services, Inc	48-1233705	0.05%
BancCentral, National Association	73-0177591	0.18%
Fresno County Federal Credit Union	94-1214416	0.90%
Altier Credit Union	91-0852005	0.55%
Federal Home Loan Bank of Seattle	91-0852005	0.35%
First Federal Savings & Loan Association of Port Angeles	91-0369590	0.24%
Yakima Federal Savings & Loan Association	91-0480760	2.25%
First Savings Bank Northwest	91-0383363	0.33%
Pioneer Federal Savings & Loan Association	81-0127585	0.11%

2017 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
Raymond Federal Bank	91-0380440	0.03%
Sundance State Bank	83-0149243	0.15%
Office of the Comptroller of the Currency	52-1643945	1.62%
Federal Home Loan Banks Office of Finance	13-6400979	2.68%
Pentegra Services, Inc	13-5645888	0.49%
Federal Home Loan Bank of Dallas	71-6013989	3.04%

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)
	Series in the Same Security								
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	-

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)
	Series in the Same Security								
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

2017

This Form is Open to Public Inspection

For calendar plan year 2017 or fiscal plan year beginning 07/01/2017 and ending 06/30/2018

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

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

A Name of plan
PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST

B Three-digit plan number (PN) ▶ 333

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

D Employer Identification Number (EIN)
13-5645888

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

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

Part I Basic Information

1 Enter the valuation date: Month 07 Day 01 Year 2017

2 Assets:

a Market value	2a	3,635,808,550
b Actuarial value	2b	3,635,808,550

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	10,858	1,451,684,702	1,451,684,702
b For terminated vested participants	13,698	551,467,444	551,467,444
c For active participants	10,889	1,219,998,718	1,250,163,316
d Total	35,445	3,223,150,864	3,253,315,462

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	5.94%
6 Target normal cost	6	109,626,059

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

DMF
Signature of actuary

04/09/2019
Date

DAVID M. FLAGG
Type or print name of actuary

1703713
Most recent enrollment number

WILLIS TOWERS WATSON
Firm name

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

200 LIBERTY STREET
NEW YORK NY 10281
Address of the firm

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

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	37,850,191	27,373,623
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	2,249,046	3,062,644
9	Amount remaining (line 7 minus line 8)	35,601,145	24,310,979
10	Interest on line 9 using prior year's actual return of 8.40%	3,211,950	2,412,657
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		269,907,998
	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 6.13%		16,476,227
	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		286,384,225
	d Portion of (c) to be added to prefunding balance		7,953,202
12	Other reductions in balances due to elections or deemed elections	0	994
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	38,813,095	34,675,844

Part III Funding Percentages

14	Funding target attainment percentage	14	109.49%
15	Adjusted funding target attainment percentage	15	111.57%
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	103.74%
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
07/01/2017	164,570,408	211,101			
			Totals ▶ 18(b)	164,570,408	18(c) 211,101

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	157,933,222

20 Quarterly contributions and liquidity shortfalls:

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

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

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

Liquidity shortfall as of end of quarter of this plan year

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

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

21 Discount rate:

a Segment rates:

1st segment:	2nd segment:	3rd segment:	
4.16 %	5.72 %	6.48%	☐ 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	109,626,059
b Excess assets, if applicable, but not greater than line 31a	31b	72,964,933

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	55,021,982	10,521,624
b Waiver amortization installment		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	47,182,750

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	1,999,158	1,464,396	3,463,554

36 Additional cash requirement (line 34 minus line 35)	36	43,719,196
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	157,933,222
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	38a	114,214,026
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	263,296
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, 2017
EIN: 13-5645888
PN: 333

2017 FORM 5500 SCHEDULE SB, LINE 18B
SCHEDULE OF EMPLOYER CONTRIBUTIONS FOR PLAN YEAR JULY 01, 2017 TO JUNE 30, 2018

TOTAL EMPLOYER CONTRIBUTIONS: $ 164,570,408

Employer Number	Date	Contribution Amount
1000	12/18/2017	$ 428,085
1000	12/19/2018	$ 6,000,000
1001	10/11/2017	$ 176,651
1001	12/19/2017	$ 648,556
1004	11/3/2017	$ 49,978
1004	7/17/2018	$ 363,067
1006	10/12/2017	$ 96,375
1006	12/5/2017	$ 345,803
1007	10/11/2017	$ 283,268
1007	12/15/2017	$ 1,062,034
1019	10/12/2017	$ 130,136
1019	12/20/2017	$ 162,020
1019	2/8/2018	$ 162,020
1019	5/22/2018	$ 162,020
1020	11/20/2017	$ 426,215
1020	11/5/2018	$ 76,243
1024	9/29/2017	$ 9,773
1024	12/15/2017	$ 50,227
1025	12/8/2017	$ 42,746
1027	10/2/2017	$ 53,070
1027	12/20/2017	$ 196,148
1030	10/20/2017	$ 27,783
1030	12/27/2017	$ 100,563
1032	10/12/2017	$ 100,000
1032	12/22/2017	$ 271,800
1034	10/12/2017	$ 58,741
1034	11/20/2017	$ 214,499
1034	11/28/2017	$ 140,000
1046	7/3/2017	$ 750,000
1055	10/13/2017	$ 216,192
1055	11/1/2017	$ 775,270
1063	11/20/2017	$ 99,233
1064	12/20/2017	$ 453,502
1069	10/2/2017	$ 36,148
1069	10/24/2017	$ 131,852
1069	12/28/2017	$ 200,000
1069	3/14/2018	$ 49,250
1070	10/12/2017	$ 79,724
1070	12/27/2017	$ 286,894
1073	11/29/2017	$ 650,000
1074	10/10/2017	$ 126,298
1074	12/26/2017	$ 477,447
1077	10/4/2017	$ 54,241
1077	12/6/2017	$ 77,138
1077	12/28/2017	$ 151,020
1079	11/28/2017	$ 198,272
1079	10/26/2018	$ 413,000
1080	10/19/2017	$ 282,467
1080	12/20/2017	$ 5,899,885
1082	12/4/2017	$ 165,671
1083	10/11/2017	$ 31,572
1083	12/19/2017	$ 115,023
1086	12/15/2017	$ 46,234
1088	12/21/2017	$ 4,977,168
2000	12/21/2017	$ 1,300,000
2000	12/21/2018	$ 8,661,934
2003	11/20/2017	$ 275,000
2006	12/19/2017	$ 1,114,662
2006	10/29/2018	$ 725,000
2009	10/18/2017	$ 15,982
2009	2/7/2018	$ 59,000
2012	12/7/2017	$ 1,038,688
2018	10/9/2017	$ 59,383
2018	12/22/2017	$ 310,617
2022	12/27/2017	$ 125,000
2022	9/7/2018	$ 1,000,000
2023	12/19/2017	$ 50,389
2026	10/10/2017	$ 40,032
2026	12/4/2017	$ 312,000
2027	10/2/2017	$ 13,483
2027	11/28/2017	$ 48,949
2029	10/10/2017	$ 36,375
2029	1/19/2018	$ 130,750
2030	12/28/2017	$ 1,579,025
2032	12/6/2017	$ 169,290
2032	12/20/2018	$ 800,000
2033	11/7/2017	$ 337,159
2034	10/6/2017	$ 16,069
2034	12/20/2017	$ 454,957
2034	12/28/2017	$ 240,000
2037	10/2/2017	$ 17,636
2037	11/20/2017	$ 177,228
2038	12/27/2017	$ 200,000
2039	10/20/2017	$ 915,975
2039	1/2/2018	$ 2,600,000
3000	9/15/2017	$ 2,000,000
3000	12/19/2017	$ 1,000,000
3000	3/28/2018	$ 1,000,000
3000	6/13/2018	$ 2,000,000
3011	12/27/2017	$ 33,209
3012	10/13/2017	$ 470,298
3012	12/15/2017	$ 1,694,108
3019	10/11/2017	$ 75,000
3019	12/20/2017	$ 75,000
3019	2/21/2018	$ 75,000
3019	5/23/2018	$ 75,000
3023	10/5/2017	$ 94,416
3023	12/6/2017	$ 438,392
3031	12/11/2017	$ 557,341
3032	12/15/2017	$ 1,167,106
3036	12/28/2017	$ 10,932
3036	3/5/2018	$ 10,932
3036	6/13/2018	$ 10,932
3054	10/13/2017	$ 89,845
3054	12/28/2017	$ 340,943
3063	10/4/2017	$ 58,171
3063	11/15/2017	$ 241,963
3069	10/23/2017	$ 16,216
3069	12/15/2017	$ 59,272
3073	10/4/2017	$ 6,240
3073	11/2/2017	$ 39,712
3074	10/11/2017	$ 21,775
3074	12/15/2017	$ 79,303
3077	12/11/2017	$ 48,569
4000	12/27/2017	$ 1,050,000
4000	12/31/2018	$ 9,200,000
4026	10/16/2017	$ 19,915
4026	1/11/2018	$ 89,877
4026	8/17/2018	$ 790,000
4079	10/6/2017	$ 23,387
4079	12/8/2017	$ 84,154
4084	10/4/2017	$ 21,435
4084	12/28/2017	$ 26,156
4084	2/22/2018	$ 26,156
4084	6/4/2018	$ 26,156
4087	10/18/2017	$ 32,075
4087	12/28/2017	$ 267,736
4088	10/2/2017	$ 17,776
4088	12/14/2017	$ 86,764
4090	12/7/2017	$ 195,397
4091	12/26/2017	$ 2,808,000
4092	12/15/2017	$ 1,900,000
4094	10/6/2017	$ 36,029
4094	12/7/2017	$ 44,000
4094	3/6/2018	$ 44,000
4094	5/2/2018	$ 44,000
4096	12/28/2017	$ 57,728
4097	11/10/2017	$ 40,707
5000	12/21/2017	$ 7,602,015
5001	9/29/2017	$ 105,734
5001	12/4/2017	$ 510,037
5010	10/4/2017	$ 6,925
5010	11/20/2017	$ 25,237
5021	10/13/2017	$ 8,895
5021	1/12/2018	$ 18,739
5021	2/26/2018	$ 18,739
5021	5/24/2018	$ 18,739
5026	12/14/2017	$ 869,129
5034	10/5/2017	$ 20,396
5034	11/2/2017	$ 7,256
5034	1/19/2018	$ 68,000
5042	10/13/2017	$ 12,324
5042	1/10/2018	$ 15,271
5042	3/6/2018	$ 15,271
5042	6/28/2018	$ 15,271
5042	6/29/2018	$ 800,000
5044	12/12/2017	$ 16,010
5045	12/14/2017	$ 8,863
5045	2/16/2018	$ 8,863
5045	5/16/2018	$ 8,863
5047	12/22/2017	$ 118,830
5050	10/31/2017	$ 56,781
5051	12/5/2017	$ 767,948
5065	12/22/2017	$ 375,142
5065	5/24/2018	$ 240,000
5079	9/22/2017	$ 20,000
5080	10/5/2017	$ 23,280
5080	11/1/2017	$ 88,172
5091	1/12/2018	$ 250,000
5093	10/11/2017	$ 9,398
5093	12/1/2017	$ 52,666
5118	11/24/2017	$ 24,075
5121	9/26/2017	$ 41,445
5121	9/27/2017	$ 132,000
5121	12/19/2017	$ 173,445
5121	3/26/2018	$ 41,445
5121	3/27/2018	$ 132,000
5121	5/29/2018	$ 436,809
5125	10/12/2017	$ 23,500
5125	11/10/2017	$ 30,201
5125	2/6/2018	$ 30,201
5125	5/7/2018	$ 30,201
5126	1/2/2018	$ 200,000
5126	2/1/2018	$ 200,000
5126	3/13/2018	$ 200,000
5127	12/15/2017	$ 95,752
5128	12/21/2017	$ 88,304
5128	2/6/2018	$ 44,152
5128	6/7/2018	$ 44,152
5129	12/28/2017	$ 1,071,172
5130	12/29/2017	$ 29,543
5130	2/26/2018	$ 29,543
5130	5/29/2018	$ 29,543
6000	10/2/2017	$ 657,337
6000	12/29/2017	$ 2,063,057
6000	3/30/2018	$ 864,803
6000	6/29/2018	$ 864,803
6016	10/17/2017	$ 10,369

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333

2017 FORM 5500 SCHEDULE SB, LINE 18B
SCHEDULE OF EMPLOYER CONTRIBUTIONS FOR PLAN YEAR JULY 01, 2017 TO JUNE 30, 2018

TOTAL EMPLOYER CONTRIBUTIONS: $ 164,570,408

Employer Number	Date	Contribution Amount
6016	12/28/2017	$ 12,985
6016	3/8/2018	$ 12,985
6016	5/30/2018	$ 12,985
6028	10/6/2017	$ 32,555
6028	12/20/2017	$ 118,978
6037	1/12/2018	$ 95,735
6040	10/18/2017	$ 14,754
6040	10/27/2017	$ 29,115
6042	10/10/2017	$ 18,860
6042	12/22/2017	$ 72,129
6042	12/17/2018	$ 500,000
6044	12/20/2017	$ 70,300
6049	10/11/2017	$ 20,954
6049	12/26/2017	$ 77,403
6050	12/8/2017	$ 78,956
6070	10/20/2017	$ 3,538
6070	1/9/2018	$ 23,648
6077	11/8/2017	$ 904,591
6079	10/13/2017	$ 12,802
6079	12/26/2017	$ 192,000
6086	10/2/2017	$ 7,370
6086	12/4/2017	$ 9,007
6086	2/5/2018	$ 9,007
6086	5/1/2018	$ 9,007
6093	10/13/2017	$ 14,069
6093	12/22/2017	$ 51,590
6099	10/19/2017	$ 16,074
6099	12/15/2017	$ 59,683
6107	10/31/2017	$ 9,697
6107	12/29/2017	$ 9,697
6107	2/22/2018	$ 9,279
6110	11/30/2017	$ 194,669
6110	1/26/2018	$ 716,180
6110	3/13/2018	$ 3,150
6113	12/19/2017	$ 90,000
6115	11/20/2017	$ 26,753
6116	10/12/2017	$ 37,831
6116	12/18/2017	$ 136,671
6120	1/4/2018	$ 36,783
6121	11/30/2017	$ 8,938
6121	1/26/2018	$ 32,532
6121	3/13/2018	$ 100
6124	10/11/2017	$ 26,887
6124	11/28/2017	$ 90,773
6125	10/11/2017	$ 358,002
6125	12/26/2017	$ 1,291,066
6126	11/9/2017	$ 27,270
6129	10/20/2017	$ 96
6129	11/17/2017	$ 99,904
6130	10/12/2017	$ 31,486
6130	12/28/2017	$ 115,334
6132	11/30/2017	$ 5,144
6132	1/26/2018	$ 18,876
6132	3/13/2018	$ 50
6135	10/12/2017	$ 15,596
6135	12/21/2017	$ 56,974
6136	12/12/2017	$ 49,643
6138	12/5/2017	$ 344,816
6140	12/1/2017	$ 32,674
6141	10/17/2017	$ 31,849
6141	11/3/2017	$ 268,151
6141	10/9/2018	$ 3,000,000
6141	10/16/2018	$ 207,073
6142	10/3/2017	$ 55,632
6142	12/29/2017	$ 294,933
6142	3/6/2018	$ 221,767
6143	10/17/2017	$ 18,533
6143	10/30/2017	$ 180,000
7000	8/1/2017	$ 1,500,000
7000	6/28/2018	$ 10,000,000
7011	12/27/2017	$ 1,200,000
7015	10/16/2017	$ 30,153
7015	11/20/2017	$ 119,439
7027	11/30/2017	$ 394,609
7031	10/6/2017	$ 36,925
7031	12/18/2017	$ 207,563
7048	9/29/2017	$ 20,837
7048	11/1/2017	$ 193,648
7048	2/22/2018	$ 30,000
7056	7/3/2017	$ 68,919
7056	11/17/2017	$ 75,195
7060	10/2/2017	$ 11,701
7060	12/20/2017	$ 43,393
7064	11/17/2017	$ 1,116,385
7065	10/4/2017	$ 21,701
7065	12/4/2017	$ 29,763
7065	2/6/2018	$ 29,763
7065	5/7/2018	$ 29,763
7088	10/31/2017	$ 42,000
7099	10/31/2017	$ 1,463,838
7100	10/5/2017	$ 14,247
7100	12/7/2017	$ 52,203
7101	12/18/2017	$ 157,431
7114	10/6/2017	$ 16,680
7114	11/13/2017	$ 60,695
7115	10/6/2017	$ 7,104
7115	11/3/2017	$ 25,948
7117	10/17/2017	$ 46,802
7117	1/26/2018	$ 170,682
7117	3/2/2018	$ 400
7118	7/6/2017	$ 1,000,000
7120	10/24/2017	$ 147,123
7120	3/30/2018	$ 455,408
8000	12/28/2017	$ 929,584
8006	10/12/2017	$ 27,009
8006	12/27/2017	$ 98,772
8026	10/20/2017	$ 42,152
8026	1/18/2018	$ 51,818
8026	2/8/2018	$ 51,818
8026	5/17/2018	$ 51,818
8031	10/13/2017	$ 253,795
8031	12/26/2017	$ 989,109
8051	10/10/2017	$ 25,434
8051	12/7/2017	$ 95,271
8054	10/5/2017	$ 24,649
8054	1/11/2018	$ 30,271
8054	2/2/2018	$ 30,271
8054	5/4/2018	$ 30,271
8066	11/24/2017	$ 71,313
8087	11/29/2017	$ 37,088
8104	10/10/2017	$ 36,831
8104	12/27/2017	$ 195,000
8105	10/11/2017	$ 2,000,000
9007	10/10/2017	$ 38,675
9007	12/14/2017	$ 47,452
9007	2/12/2018	$ 47,452
9007	5/17/2018	$ 47,452
9017	10/17/2017	$ 20,401
9017	1/19/2018	$ 25,660
9017	3/15/2018	$ 25,660
9017	6/4/2018	$ 25,660
9017	9/25/2018	$ 200,000
9026	10/23/2017	$ 165,746
9045	12/20/2017	$ 100,000
9057	10/16/2017	$ 23,709
9057	11/6/2017	$ 86,749
9062	10/12/2017	$ 42,932
9062	1/24/2018	$ 52,485
9062	2/12/2018	$ 52,485
9062	5/22/2018	$ 52,485
9072	12/4/2017	$ 10,033
9074	10/2/2017	$ 140,263
9074	10/23/2017	$ 459,737
9076	12/8/2017	$ 52,677
9077	9/29/2017	$ 17,551
9077	12/7/2017	$ 89,849
9080	10/16/2017	$ 34,759
9080	12/22/2017	$ 126,228
9082	12/21/2017	$ 30,389
9083	12/12/2017	$ 400,000
9084	10/17/2017	$ 25,035
9084	10/31/2017	$ 94,965
9085	10/2/2017	$ 65,347
9085	12/28/2017	$ 237,839
9087	10/12/2017	$ 37,000
9087	12/20/2017	$ 143,000
10000	8/30/2017	$ 650,000
10000	8/22/2018	$ 2,975,000
10019	10/5/2017	$ 27,045
10019	1/12/2018	$ 33,022
10019	2/2/2018	$ 33,022
10019	5/2/2018	$ 33,022
10022	10/6/2017	$ 89,378
10022	12/7/2017	$ 322,152
10026	12/20/2017	$ 500,000
10031	12/20/2017	$ 85,086
10035	10/13/2017	$ 176,589
10035	12/29/2017	$ 634,677
10038	10/18/2017	$ 20,234
10038	1/16/2018	$ 72,401
10038	5/9/2018	$ 14
10047	10/12/2017	$ 19,937
10047	12/18/2017	$ 72,852
10048	9/29/2017	$ 5,984
10048	12/14/2017	$ 21,819
10049	10/6/2017	$ 18,667
10049	12/27/2017	$ 23,635
10049	2/27/2018	$ 23,635
10049	5/25/2018	$ 23,635
10051	7/18/2017	$ 25,000
10051	8/15/2017	$ 25,000
10051	11/2/2017	$ 50,000
10051	11/15/2017	$ 20,000
10051	12/15/2017	$ 25,000
10051	1/16/2018	$ 25,000
10051	2/16/2018	$ 25,000
10051	3/23/2018	$ 25,000
10051	4/16/2018	$ 25,000
10051	5/15/2018	$ 25,000
10051	6/22/2018	$ 25,000
11009	10/6/2017	$ 322,821
11009	1/11/2018	$ 1,163,969
11018	10/6/2017	$ 51,906
11018	12/15/2017	$ 186,710
11018	8/3/2018	$ 664,796
12000	12/28/2017	$ 569,584
12004	12/13/2017	$ 399,719
12026	12/1/2017	$ 1,839,855
12026	6/22/2018	$ 1,868,148
12028	10/12/2017	$ 38,252
12028	11/30/2017	$ 501,748

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333

2017 FORM 5500 SCHEDULE SB, LINE 18B
SCHEDULE OF EMPLOYER CONTRIBUTIONS FOR PLAN YEAR JULY 01, 2017 TO JUNE 30, 2018

TOTAL EMPLOYER CONTRIBUTIONS: $ 164,570,408

Employer Number	Date	Contribution Amount
12033	12/14/2017	$ 180,000
12042	10/4/2017	$ 9,120
12042	12/6/2017	$ 45,000
12043	12/8/2017	$ 218,480
12043	9/11/2018	$ 25,584
13000	10/5/2017	$ 2,665,462
13001	9/26/2017	$ 1,130,820
13001	12/8/2017	$ 1,130,820
13001	9/19/2018	$ 1,209,978
13001	12/17/2018	$ 940,000
13002	10/27/2017	$ 805,000
109000	10/13/2017	$ 798,871
109000	1/2/2018	$ 2,601,129
109000	12/13/2018	$ 1,600,000

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 Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333

2017 FORM 5500 SCHEDULE SB, LINE 18C
SCHEDULE OF EMPLOYEE CONTRIBUTIONS FOR PLAN YEAR JULY 01, 2017 TO JUNE 30, 2018

TOTAL EMPLOYEE CONTRIBUTIONS: $ 211,101

Date	Contribution Amount
7/2017	$ 15,998
8/2017	$ 16,060
9/2017	$ 16,224
10/2017	$ 16,323
11/2017	$ 16,321
12/2017	$ 24,455
1/2018	$ 16,418
2/2018	$ 16,442
3/2018	$ 16,636
4/2018	$ 16,540
5/2018	$ 16,063
6/2018	$ 23,620

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333

2017 FORM 5500 SCHEDULE SB, LINE 19
DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2017

TOTAL: $ 164,570,408 $ 161,717,219 $ 2,853,189 $ 157,933,222

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	12/18/2017	2017	$ 428,085	$ 428,085	5.99%	0.4658	$ -	10.99%	0.0000	0.0000	$ 416,642
1000	12/19/2018	2017	$ 6,000,000	$ 6,000,000	5.99%	1.4685	$ -	10.99%	0.0000	0.0000	$ 5,508,710
1001	10/11/2017	2017	$ 176,651	$ 176,651	5.84%	0.2795	$ -	10.84%	0.0000	0.0000	$ 173,871
1001	12/19/2017	2017	$ 648,556	$ 646,516	5.84%	0.4685	$ 2,040	10.84%	0.2904	0.1781	$ 631,521
1004	11/3/2017	2017	$ 49,978	$ 49,978	5.84%	0.3425	$ -	10.84%	0.0000	0.0000	$ 49,016
1004	7/17/2018	2017	$ 363,067	$ 363,067	5.84%	1.0438	$ -	10.84%	0.0000	0.0000	$ 342,181
1006	10/12/2017	2017	$ 96,375	$ 96,375	5.90%	0.2822	$ -	10.90%	0.0000	0.0000	$ 94,829
1006	12/5/2017	2017	$ 345,803	$ 345,419	5.90%	0.4301	$ 384	10.90%	0.2904	0.1397	$ 337,378
1007	10/11/2017	2017	$ 283,268	$ 283,268	5.91%	0.2795	$ -	10.91%	0.0000	0.0000	$ 278,759
1007	12/15/2017	2017	$ 1,062,034	$ 1,062,034	5.91%	0.4575	$ -	10.91%	0.0000	0.0000	$ 1,034,496
1019	10/12/2017	2017	$ 130,136	$ 130,136	5.96%	0.2822	$ -	10.96%	0.0000	0.0000	$ 128,027
1019	12/20/2017	2017	$ 162,020	$ 158,876	5.96%	0.4712	$ 3,144	10.96%	0.2904	0.1808	$ 157,634
1019	2/8/2018	2017	$ 162,020	$ 162,020	5.96%	0.6082	$ -	10.96%	0.0000	0.0000	$ 156,414
1019	5/22/2018	2017	$ 162,020	$ 162,020	5.96%	0.8904	$ -	10.96%	0.0000	0.0000	$ 153,880
1020	11/20/2017	2017	$ 426,215	$ 426,215	5.85%	0.3890	$ -	10.85%	0.0000	0.0000	$ 416,891
1020	11/5/2018	2017	$ 76,243	$ 76,243	5.85%	1.3479	$ -	10.85%	0.0000	0.0000	$ 70,618
1024	9/29/2017	2017	$ 9,773	$ 9,773	5.89%	0.2466	$ -	10.89%	0.0000	0.0000	$ 9,636
1024	12/15/2017	2017	$ 50,227	$ 50,043	5.89%	0.4575	$ 184	10.89%	0.2904	0.1671	$ 48,928
1025	12/8/2017	2017	$ 42,746	$ 42,746	5.88%	0.4384	$ -	10.88%	0.0000	0.0000	$ 41,689
1027	10/2/2017	2017	$ 53,070	$ 53,070	5.98%	0.2548	$ -	10.98%	0.0000	0.0000	$ 52,290
1027	12/20/2017	2017	$ 196,148	$ 194,692	5.98%	0.4712	$ 1,456	10.98%	0.2904	0.1808	$ 190,841
1030	10/20/2017	2017	$ 27,783	$ -	5.93%	0.3041	$ 27,783	10.93%	0.2904	0.0137	$ 27,283
1030	12/27/2017	2017	$ 100,563	$ 100,278	5.93%	0.4904	$ 285	10.93%	0.2904	0.2000	$ 97,760
1032	10/12/2017	2017	$ 100,000	$ 100,000	5.93%	0.2822	$ -	10.93%	0.0000	0.0000	$ 98,387
1032	12/22/2017	2017	$ 271,800	$ 271,800	5.93%	0.4767	$ -	10.93%	0.0000	0.0000	$ 264,437
1034	10/12/2017	2017	$ 58,741	$ 58,741	5.85%	0.2822	$ -	10.85%	0.0000	0.0000	$ 57,806
1034	11/20/2017	2017	$ 214,499	$ 213,440	5.85%	0.3890	$ 1,059	10.85%	0.2904	0.0986	$ 209,802
1034	11/28/2017	2017	$ 140,000	$ 140,000	5.85%	0.4110	$ -	10.85%	0.0000	0.0000	$ 136,767
1046	7/3/2017	2017	$ 750,000	$ 750,000	5.98%	0.0055	$ -	10.98%	0.0000	0.0000	$ 749,761
1055	10/13/2017	2017	$ 216,192	$ 216,192	5.92%	0.2849	$ -	10.92%	0.0000	0.0000	$ 212,678
1055	11/1/2017	2017	$ 775,270	$ 772,524	5.92%	0.3370	$ 2,746	10.92%	0.2904	0.0466	$ 760,384
1063	11/20/2017	2017	$ 99,233	$ 99,233	5.78%	0.3890	$ -	10.78%	0.0000	0.0000	$ 97,087
1064	12/20/2017	2017	$ 453,502	$ 453,502	5.79%	0.4712	$ -	10.79%	0.0000	0.0000	$ 441,632
1069	10/2/2017	2017	$ 36,148	$ 36,148	5.88%	0.2548	$ -	10.88%	0.0000	0.0000	$ 35,626
1069	10/24/2017	2017	$ 131,852	$ 131,224	5.88%	0.3151	$ 628	10.88%	0.2904	0.0247	$ 129,499
1069	12/28/2017	2017	$ 200,000	$ 200,000	5.88%	0.4932	$ -	10.88%	0.0000	0.0000	$ 194,443
1069	3/14/2018	2017	$ 49,250	$ 49,250	5.88%	0.7014	$ -	10.88%	0.0000	0.0000	$ 47,315
1070	10/12/2017	2017	$ 79,724	$ 79,724	5.94%	0.2822	$ -	10.94%	0.0000	0.0000	$ 78,436
1070	12/27/2017	2017	$ 286,894	$ 286,409	5.94%	0.4904	$ 485	10.94%	0.2904	0.2000	$ 278,885
1073	11/29/2017	2017	$ 650,000	$ 650,000	5.95%	0.4137	$ -	10.95%	0.0000	0.0000	$ 634,642
1074	10/10/2017	2017	$ 126,298	$ 126,298	5.92%	0.2767	$ -	10.92%	0.0000	0.0000	$ 124,304
1074	12/26/2017	2017	$ 477,447	$ 473,070	5.92%	0.4877	$ 4,377	10.92%	0.2904	0.1973	$ 464,203
1077	10/4/2017	2017	$ 54,241	$ 54,241	5.92%	0.2603	$ -	10.92%	0.0000	0.0000	$ 53,435
1077	12/6/2017	2017	$ 77,138	$ 77,138	5.92%	0.4329	$ -	10.92%	0.0000	0.0000	$ 75,241
1077	12/28/2017	2017	$ 151,020	$ 151,020	5.92%	0.4932	$ -	10.92%	0.0000	0.0000	$ 146,797
1079	11/28/2017	2017	$ 198,272	$ 198,272	5.87%	0.4110	$ -	10.87%	0.0000	0.0000	$ 193,678
1079	10/26/2018	2017	$ 413,000	$ 413,000	5.87%	1.3205	$ -	10.87%	0.0000	0.0000	$ 383,033
1080	10/19/2017	2017	$ 282,467	$ 23,672	5.83%	0.3014	$ 258,795	10.83%	0.2904	0.0110	$ 277,555
1080	12/20/2017	2017	$ 5,899,885	$ 5,899,885	5.83%	0.4712	$ -	10.83%	0.0000	0.0000	$ 5,744,432
1082	12/4/2017	2017	$ 165,671	$ 165,671	5.93%	0.4274	$ -	10.93%	0.0000	0.0000	$ 161,642
1083	10/11/2017	2017	$ 31,572	$ 31,572	5.81%	0.2795	$ -	10.81%	0.0000	0.0000	$ 31,078
1083	12/19/2017	2017	$ 115,023	$ 114,505	5.81%	0.4685	$ 518	10.81%	0.2904	0.1781	$ 112,015
1086	12/15/2017	2017	$ 46,234	$ 46,234	5.61%	0.4575	$ -	10.61%	0.0000	0.0000	$ 45,094
1088	12/21/2017	2017	$ 4,977,168	$ 4,977,168	5.92%	0.4740	$ -	10.92%	0.0000	0.0000	$ 4,843,323
2000	12/21/2017	2017	$ 1,300,000	$ 1,300,000	5.94%	0.4740	$ -	10.94%	0.0000	0.0000	$ 1,264,927
2000	12/21/2018	2017	$ 8,661,934	$ 8,661,934	5.94%	1.4740	$ -	10.94%	0.0000	0.0000	$ 7,955,677
2003	11/20/2017	2017	$ 275,000	$ 275,000	5.93%	0.3890	$ -	10.93%	0.0000	0.0000	$ 268,905
2006	12/19/2017	2017	$ 1,114,662	$ 1,114,662	5.85%	0.4685	$ -	10.85%	0.0000	0.0000	$ 1,085,365
2006	10/29/2018	2017	$ 725,000	$ 725,000	5.85%	1.3288	$ -	10.85%	0.0000	0.0000	$ 672,248
2009	10/18/2017	2017	$ 15,982	$ -	5.84%	0.2986	$ 15,982	10.84%	0.2904	0.0082	$ 15,707
2009	2/7/2018	2017	$ 59,000	$ 42,370	5.84%	0.6055	$ 16,630	10.84%	0.8329	0.3781	$ 56,957
2012	12/7/2017	2017	$ 1,038,688	$ 1,038,688	5.92%	0.4356	$ -	10.92%	0.0000	0.0000	$ 1,012,988
2018	10/9/2017	2017	$ 59,383	$ 59,383	5.83%	0.2740	$ -	10.83%	0.0000	0.0000	$ 58,468
2018	12/22/2017	2017	$ 310,617	$ 310,617	5.83%	0.4767	$ -	10.83%	0.0000	0.0000	$ 302,339
2022	12/27/2017	2017	$ 125,000	$ 125,000	5.90%	0.4904	$ -	10.90%	0.0000	0.0000	$ 121,535
2022	9/7/2018	2017	$ 1,000,000	$ 1,000,000	5.90%	1.1863	$ -	10.90%	0.0000	0.0000	$ 934,256

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, 2017
EIN: 13-5645888
PN: 333

2017 FORM 5500 SCHEDULE SB, LINE 19
DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2017

TOTAL: $ 164,570,408 $ 161,717,219 $ 2,853,189 $ 157,933,222

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
2023	12/19/2017	2017	$ 50,389	$ 50,389	5.80%	0.4685	$ -	10.80%	0.0000	0.0000	$ 49,075
2026	10/10/2017	2017	$ 40,032	$ 40,032	5.85%	0.2767	$ -	10.85%	0.0000	0.0000	$ 39,407
2026	12/4/2017	2017	$ 312,000	$ 311,617	5.85%	0.4274	$ 383	10.85%	0.2904	0.1370	$ 304,507
2027	10/2/2017	2017	$ 13,483	$ 13,483	5.83%	0.2548	$ -	10.83%	0.0000	0.0000	$ 13,290
2027	11/28/2017	2017	$ 48,949	$ 48,762	5.83%	0.4110	$ 187	10.83%	0.2904	0.1205	$ 47,822
2029	10/10/2017	2017	$ 36,375	$ 36,375	5.83%	0.2767	$ -	10.83%	0.0000	0.0000	$ 35,809
2029	1/19/2018	2017	$ 130,750	$ 94,029	5.83%	0.5534	$ 36,721	10.83%	0.8329	0.2740	$ 126,693
2030	12/28/2017	2017	$ 1,579,025	$ 1,567,273	6.01%	0.4932	$ 11,752	11.01%	0.2904	0.2027	$ 1,534,119
2032	12/6/2017	2017	$ 169,290	$ 169,290	6.02%	0.4329	$ -	11.02%	0.0000	0.0000	$ 165,060
2032	12/20/2018	2017	$ 800,000	$ 800,000	6.02%	1.4712	$ -	11.02%	0.0000	0.0000	$ 734,072
2033	11/7/2017	2017	$ 337,159	$ 337,159	6.05%	0.3534	$ -	11.05%	0.0000	0.0000	$ 330,232
2034	10/6/2017	2017	$ 16,069	$ 16,069	5.92%	0.2658	$ -	10.92%	0.0000	0.0000	$ 15,825
2034	12/20/2017	2017	$ 454,957	$ 454,617	5.92%	0.4712	$ 340	10.92%	0.2904	0.1808	$ 442,789
2034	12/28/2017	2017	$ 240,000	$ 240,000	5.92%	0.4932	$ -	10.92%	0.0000	0.0000	$ 233,289
2037	10/2/2017	2017	$ 17,636	$ 17,636	5.67%	0.2548	$ -	10.67%	0.0000	0.0000	$ 17,390
2037	11/20/2017	2017	$ 177,228	$ 176,864	5.67%	0.3890	$ 364	10.67%	0.2904	0.0986	$ 173,465
2038	12/27/2017	2017	$ 200,000	$ 200,000	5.95%	0.4904	$ -	10.95%	0.0000	0.0000	$ 194,411
2039	10/20/2017	2017	$ 915,975	$ -	6.12%	0.3041	$ 915,975	11.12%	0.2904	0.0137	$ 899,010
2039	1/2/2018	2017	$ 2,600,000	$ 2,593,228	6.12%	0.5068	$ 6,772	11.12%	0.2904	0.2164	$ 2,522,823
3000	9/15/2017	2017	$ 2,000,000	$ 2,000,000	5.99%	0.2082	$ -	10.99%	0.0000	0.0000	$ 1,975,920
3000	12/19/2017	2017	$ 1,000,000	$ 1,000,000	5.99%	0.4685	$ -	10.99%	0.0000	0.0000	$ 973,114
3000	3/28/2018	2017	$ 1,000,000	$ 1,000,000	5.99%	0.7397	$ -	10.99%	0.0000	0.0000	$ 957,880
3000	6/13/2018	2017	$ 2,000,000	$ 2,000,000	5.99%	0.9507	$ -	10.99%	0.0000	0.0000	$ 1,892,392
3011	12/27/2017	2017	$ 33,209	$ 33,209	5.84%	0.4904	$ -	10.84%	0.0000	0.0000	$ 32,297
3012	10/13/2017	2017	$ 470,298	$ 470,298	6.02%	0.2849	$ -	11.02%	0.0000	0.0000	$ 462,529
3012	12/15/2017	2017	$ 1,694,108	$ 1,691,068	6.02%	0.4575	$ 3,040	11.02%	0.2904	0.1671	$ 1,649,375
3019	10/11/2017	2017	$ 75,000	$ 75,000	5.84%	0.2795	$ -	10.84%	0.0000	0.0000	$ 73,820
3019	12/20/2017	2017	$ 75,000	$ 75,000	5.84%	0.4712	$ -	10.84%	0.0000	0.0000	$ 73,021
3019	2/21/2018	2017	$ 75,000	$ 75,000	5.84%	0.6438	$ -	10.84%	0.0000	0.0000	$ 72,309
3019	5/23/2018	2017	$ 75,000	$ 75,000	5.84%	0.8932	$ -	10.84%	0.0000	0.0000	$ 71,293
3023	10/5/2017	2017	$ 94,416	$ 94,416	5.94%	0.2630	$ -	10.94%	0.0000	0.0000	$ 92,994
3023	12/6/2017	2017	$ 438,392	$ 438,392	5.94%	0.4329	$ -	10.94%	0.0000	0.0000	$ 427,577
3031	12/11/2017	2017	$ 557,341	$ 557,341	5.97%	0.4466	$ -	10.97%	0.0000	0.0000	$ 543,094
3032	12/15/2017	2017	$ 1,167,106	$ 1,167,106	5.98%	0.4575	$ -	10.98%	0.0000	0.0000	$ 1,136,500
3036	12/28/2017	2017	$ 10,932	$ 10,932	5.88%	0.4932	$ -	10.88%	0.0000	0.0000	$ 10,628
3036	3/5/2018	2017	$ 10,932	$ 10,932	5.88%	0.6767	$ -	10.88%	0.0000	0.0000	$ 10,517
3036	6/13/2018	2017	$ 10,932	$ 10,932	5.88%	0.9507	$ -	10.88%	0.0000	0.0000	$ 10,354
3054	10/13/2017	2017	$ 89,845	$ 89,845	5.84%	0.2849	$ -	10.84%	0.0000	0.0000	$ 88,404
3054	12/28/2017	2017	$ 340,943	$ 340,943	5.84%	0.4932	$ -	10.84%	0.0000	0.0000	$ 331,532
3063	10/4/2017	2017	$ 58,171	$ 58,171	5.93%	0.2603	$ -	10.93%	0.0000	0.0000	$ 57,305
3063	11/15/2017	2017	$ 241,963	$ 241,963	5.93%	0.3753	$ -	10.93%	0.0000	0.0000	$ 236,787
3069	10/23/2017	2017	$ 16,216	$ -	5.86%	0.3123	$ 16,216	10.86%	0.2904	0.0219	$ 15,914
3069	12/15/2017	2017	$ 59,272	$ 58,978	5.86%	0.4575	$ 294	10.86%	0.2904	0.1671	$ 57,745
3073	10/4/2017	2017	$ 6,240	$ 6,240	6.08%	0.2603	$ -	11.08%	0.0000	0.0000	$ 6,145
3073	11/2/2017	2017	$ 39,712	$ 39,629	6.08%	0.3397	$ 83	11.08%	0.2904	0.0493	$ 38,923
3074	10/11/2017	2017	$ 21,775	$ 21,775	5.77%	0.2795	$ -	10.77%	0.0000	0.0000	$ 21,436
3074	12/15/2017	2017	$ 79,303	$ 78,947	5.77%	0.4575	$ 356	10.77%	0.2904	0.1671	$ 77,291
3077	12/11/2017	2017	$ 48,569	$ 48,569	6.04%	0.4466	$ -	11.04%	0.0000	0.0000	$ 47,313
4000	12/27/2017	2017	$ 1,050,000	$ 1,050,000	6.00%	0.4904	$ -	11.00%	0.0000	0.0000	$ 1,020,420
4000	12/31/2018	2017	$ 9,200,000	$ 9,200,000	6.00%	1.5014	$ -	11.00%	0.0000	0.0000	$ 8,429,355
4026	10/16/2017	2017	$ 19,915	$ -	5.88%	0.2932	$ 19,915	10.88%	0.2904	0.0027	$ 19,582
4026	1/11/2018	2017	$ 89,877	$ 89,877	5.88%	0.5315	$ -	10.88%	0.0000	0.0000	$ 87,189
4026	8/17/2018	2017	$ 790,000	$ 790,000	5.88%	1.1288	$ -	10.88%	0.0000	0.0000	$ 740,658
4079	10/6/2017	2017	$ 23,387	$ 23,387	5.90%	0.2658	$ -	10.90%	0.0000	0.0000	$ 23,033
4079	12/8/2017	2017	$ 84,154	$ 84,004	5.90%	0.4384	$ 150	10.90%	0.2904	0.1479	$ 82,064
4084	10/4/2017	2017	$ 21,435	$ 21,435	5.98%	0.2603	$ -	10.98%	0.0000	0.0000	$ 21,113
4084	12/28/2017	2017	$ 26,156	$ 25,976	5.98%	0.4932	$ 180	10.98%	0.2904	0.2027	$ 25,416
4084	2/22/2018	2017	$ 26,156	$ 26,156	5.98%	0.6466	$ -	10.98%	0.0000	0.0000	$ 25,192
4084	6/4/2018	2017	$ 26,156	$ 26,156	5.98%	0.9260	$ -	10.98%	0.0000	0.0000	$ 24,786
4087	10/18/2017	2017	$ 32,075	$ -	5.85%	0.2986	$ 32,075	10.85%	0.2904	0.0082	$ 31,523
4087	12/28/2017	2017	$ 267,736	$ 267,168	5.85%	0.4932	$ 568	10.85%	0.2904	0.2027	$ 260,328
4088	10/2/2017	2017	$ 17,776	$ 17,776	5.77%	0.2548	$ -	10.77%	0.0000	0.0000	$ 17,524
4088	12/14/2017	2017	$ 86,764	$ 86,764	5.77%	0.4548	$ -	10.77%	0.0000	0.0000	$ 84,578
4090	12/7/2017	2017	$ 195,397	$ 195,397	5.83%	0.4356	$ -	10.83%	0.0000	0.0000	$ 190,633
4091	12/26/2017	2017	$ 2,808,000	$ 2,324,055	6.02%	0.4877	$ 483,945	11.02%	0.2904	0.1973	$ 2,724,823
4092	12/15/2017	2017	$ 1,900,000	$ 1,900,000	6.01%	0.4575	$ -	11.01%	0.0000	0.0000	$ 1,849,935
4094	10/6/2017	2017	$ 36,029	$ 36,029	5.93%	0.2658	$ -	10.93%	0.0000	0.0000	$ 35,482

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333

2017 FORM 5500 SCHEDULE SB, LINE 19
DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2017

TOTAL: $ 164,570,408 $ 161,717,219 $ 2,853,189 $ 157,933,222

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	12/7/2017	2017	$ 44,000	$ 43,666	5.93%	0.4356	$ 334	10.93%	0.2904	0.1452	$ 42,908
4094	3/6/2018	2017	$ 44,000	$ 44,000	5.93%	0.6795	$ -	10.93%	0.0000	0.0000	$ 42,311
4094	5/2/2018	2017	$ 44,000	$ 44,000	5.93%	0.8356	$ -	10.93%	0.0000	0.0000	$ 41,932
4096	12/28/2017	2017	$ 57,728	$ 57,728	5.93%	0.4932	$ -	10.93%	0.0000	0.0000	$ 56,111
4097	11/10/2017	2017	$ 40,707	$ 40,707	5.92%	0.3616	$ -	10.92%	0.0000	0.0000	$ 39,869
5000	12/21/2017	2017	$ 7,602,015	$ 7,602,015	5.99%	0.4740	$ -	10.99%	0.0000	0.0000	$ 7,395,267
5001	9/29/2017	2017	$ 105,734	$ 105,734	5.83%	0.2466	$ -	10.83%	0.0000	0.0000	$ 104,267
5001	12/4/2017	2017	$ 510,037	$ 510,037	5.83%	0.4274	$ -	10.83%	0.0000	0.0000	$ 497,833
5010	10/4/2017	2017	$ 6,925	$ 6,925	5.88%	0.2603	$ -	10.88%	0.0000	0.0000	$ 6,823
5010	11/20/2017	2017	$ 25,237	$ 25,122	5.88%	0.3890	$ 115	10.88%	0.2904	0.0986	$ 24,682
5021	10/13/2017	2017	$ 8,895	$ 8,895	5.81%	0.2849	$ -	10.81%	0.0000	0.0000	$ 8,753
5021	1/12/2018	2017	$ 18,739	$ 18,739	5.81%	0.5342	$ -	10.81%	0.0000	0.0000	$ 18,182
5021	2/26/2018	2017	$ 18,739	$ 18,739	5.81%	0.6575	$ -	10.81%	0.0000	0.0000	$ 18,056
5021	5/24/2018	2017	$ 18,739	$ 18,739	5.81%	0.8959	$ -	10.81%	0.0000	0.0000	$ 17,814
5026	12/14/2017	2017	$ 869,129	$ 869,129	5.93%	0.4548	$ -	10.93%	0.0000	0.0000	$ 846,654
5034	10/5/2017	2017	$ 20,396	$ 20,396	5.82%	0.2630	$ -	10.82%	0.0000	0.0000	$ 20,095
5034	11/2/2017	2017	$ 7,256	$ 6,711	5.82%	0.3397	$ 545	10.82%	0.2904	0.0493	$ 7,116
5034	1/19/2018	2017	$ 68,000	$ 53,770	5.82%	0.5534	$ 14,230	10.82%	0.5425	0.0110	$ 65,897
5042	10/13/2017	2017	$ 12,324	$ 12,324	5.96%	0.2849	$ -	10.96%	0.0000	0.0000	$ 12,122
5042	1/10/2018	2017	$ 15,271	$ 15,020	5.96%	0.5288	$ 251	10.96%	0.2904	0.2384	$ 14,808
5042	3/6/2018	2017	$ 15,271	$ 15,271	5.96%	0.6795	$ -	10.96%	0.0000	0.0000	$ 14,682
5042	6/28/2018	2017	$ 15,271	$ 15,271	5.96%	0.9918	$ -	10.96%	0.0000	0.0000	$ 14,419
5042	6/29/2018	2017	$ 800,000	$ 800,000	5.96%	0.9945	$ -	10.96%	0.0000	0.0000	$ 755,241
5044	12/12/2017	2017	$ 16,010	$ 16,010	5.91%	0.4493	$ -	10.91%	0.0000	0.0000	$ 15,602
5045	12/14/2017	2017	$ 8,863	$ 8,863	5.89%	0.4548	$ -	10.89%	0.0000	0.0000	$ 8,635
5045	2/16/2018	2017	$ 8,863	$ 8,863	5.89%	0.6301	$ -	10.89%	0.0000	0.0000	$ 8,549
5045	5/16/2018	2017	$ 8,863	$ 8,863	5.89%	0.8740	$ -	10.89%	0.0000	0.0000	$ 8,431
5047	12/22/2017	2017	$ 118,830	$ 118,830	5.90%	0.4767	$ -	10.90%	0.0000	0.0000	$ 115,627
5050	10/31/2017	2017	$ 56,781	$ 56,781	5.82%	0.3342	$ -	10.82%	0.0000	0.0000	$ 55,717
5051	12/5/2017	2017	$ 767,948	$ 767,948	5.91%	0.4301	$ -	10.91%	0.0000	0.0000	$ 749,213
5065	12/22/2017	2017	$ 375,142	$ 375,142	5.99%	0.4767	$ -	10.99%	0.0000	0.0000	$ 364,881
5065	5/24/2018	2017	$ 240,000	$ 240,000	5.99%	0.8959	$ -	10.99%	0.0000	0.0000	$ 227,812
5079	9/22/2017	2017	$ 20,000	$ 20,000	5.91%	0.2274	$ -	10.91%	0.0000	0.0000	$ 19,741
5080	10/5/2017	2017	$ 23,280	$ 23,280	5.80%	0.2630	$ -	10.80%	0.0000	0.0000	$ 22,937
5080	11/1/2017	2017	$ 88,172	$ 88,171	5.80%	0.3370	$ 1	10.80%	0.2904	0.0466	$ 86,513
5091	1/12/2018	2017	$ 250,000	$ 250,000	5.89%	0.5342	$ -	10.89%	0.0000	0.0000	$ 242,472
5093	10/11/2017	2017	$ 9,398	$ 9,398	5.67%	0.2795	$ -	10.67%	0.0000	0.0000	$ 9,254
5093	12/1/2017	2017	$ 52,666	$ 52,551	5.67%	0.4192	$ 115	10.67%	0.2904	0.1288	$ 51,462
5118	11/24/2017	2017	$ 24,075	$ 23,992	5.87%	0.4000	$ 83	10.87%	0.2904	0.1096	$ 23,532
5121	9/26/2017	2017	$ 41,445	$ 41,445	5.86%	0.2384	$ -	10.86%	0.0000	0.0000	$ 40,886
5121	9/27/2017	2017	$ 132,000	$ 132,000	5.86%	0.2411	$ -	10.86%	0.0000	0.0000	$ 130,200
5121	12/19/2017	2017	$ 173,445	$ 173,445	5.86%	0.4685	$ -	10.86%	0.0000	0.0000	$ 168,879
5121	3/26/2018	2017	$ 41,445	$ 41,445	5.86%	0.7342	$ -	10.86%	0.0000	0.0000	$ 39,748
5121	3/27/2018	2017	$ 132,000	$ 132,000	5.86%	0.7370	$ -	10.86%	0.0000	0.0000	$ 126,575
5121	5/29/2018	2017	$ 436,809	$ 436,809	5.86%	0.9096	$ -	10.86%	0.0000	0.0000	$ 414,759
5125	10/12/2017	2017	$ 23,500	$ 23,500	5.83%	0.2822	$ -	10.83%	0.0000	0.0000	$ 23,127
5125	11/10/2017	2017	$ 30,201	$ 30,201	5.83%	0.3616	$ -	10.83%	0.0000	0.0000	$ 29,588
5125	2/6/2018	2017	$ 30,201	$ 30,201	5.83%	0.6027	$ -	10.83%	0.0000	0.0000	$ 29,187
5125	5/7/2018	2017	$ 30,201	$ 30,201	5.83%	0.8493	$ -	10.83%	0.0000	0.0000	$ 28,782
5126	1/2/2018	2017	$ 200,000	$ 200,000	5.97%	0.5068	$ -	10.97%	0.0000	0.0000	$ 194,208
5126	2/1/2018	2017	$ 200,000	$ 200,000	5.97%	0.5890	$ -	10.97%	0.0000	0.0000	$ 193,284
5126	3/13/2018	2017	$ 200,000	$ 200,000	5.97%	0.6986	$ -	10.97%	0.0000	0.0000	$ 192,060
5127	12/15/2017	2017	$ 95,752	$ 95,752	5.96%	0.4575	$ -	10.96%	0.0000	0.0000	$ 93,249
5128	12/21/2017	2017	$ 88,304	$ 88,304	5.86%	0.4740	$ -	10.86%	0.0000	0.0000	$ 85,952
5128	2/6/2018	2017	$ 44,152	$ 44,152	5.86%	0.6027	$ -	10.86%	0.0000	0.0000	$ 42,662
5128	6/7/2018	2017	$ 44,152	$ 44,152	5.86%	0.9342	$ -	10.86%	0.0000	0.0000	$ 41,864
5129	12/28/2017	2017	$ 1,071,172	$ 1,071,172	5.94%	0.4932	$ -	10.94%	0.0000	0.0000	$ 1,041,120
5130	12/29/2017	2017	$ 29,543	$ 29,543	5.98%	0.4959	$ -	10.98%	0.0000	0.0000	$ 28,704
5130	2/26/2018	2017	$ 29,543	$ 29,543	5.98%	0.6575	$ -	10.98%	0.0000	0.0000	$ 28,436
5130	5/29/2018	2017	$ 29,543	$ 29,543	5.98%	0.9096	$ -	10.98%	0.0000	0.0000	$ 28,023
6000	10/2/2017	2017	$ 657,337	$ 657,337	6.06%	0.2548	$ -	11.06%	0.0000	0.0000	$ 647,556
6000	12/29/2017	2017	$ 2,063,057	$ 2,063,057	6.06%	0.4959	$ -	11.06%	0.0000	0.0000	$ 2,003,735
6000	3/30/2018	2017	$ 864,803	$ 864,803	6.06%	0.7452	$ -	11.06%	0.0000	0.0000	$ 827,706
6000	6/29/2018	2017	$ 864,803	$ 864,803	6.06%	0.9945	$ -	11.06%	0.0000	0.0000	$ 815,653
6016	10/17/2017	2017	$ 10,369	$ -	5.89%	0.2959	$ 10,369	10.89%	0.2904	0.0055	$ 10,192
6016	12/28/2017	2017	$ 12,985	$ 12,684	5.89%	0.4932	$ 301	10.89%	0.2904	0.2027	$ 12,621
6016	3/8/2018	2017	$ 12,985	$ 12,985	5.89%	0.6849	$ -	10.89%	0.0000	0.0000	$ 12,486

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333

2017 FORM 5500 SCHEDULE SB, LINE 19
DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2017

TOTAL: $ 164,570,408 $ 161,717,219 $ 2,853,189 $ 157,933,222

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	5/30/2018	2017	$ 12,985	$ 12,985	5.89%	0.9123	$ -	10.89%	0.0000	0.0000	$ 12,324
6028	10/6/2017	2017	$ 32,555	$ 32,555	5.88%	0.2658	$ -	10.88%	0.0000	0.0000	$ 32,064
6028	12/20/2017	2017	$ 118,978	$ 118,367	5.88%	0.4712	$ 611	10.88%	0.2904	0.1808	$ 115,813
6037	1/12/2018	2017	$ 95,735	$ 95,735	5.90%	0.5342	$ -	10.90%	0.0000	0.0000	$ 92,847
6040	10/18/2017	2017	$ 14,754	$ -	5.99%	0.2986	$ 14,754	10.99%	0.2904	0.0082	$ 14,494
6040	10/27/2017	2017	$ 29,115	$ 28,886	5.99%	0.3233	$ 229	10.99%	0.2904	0.0329	$ 28,572
6042	10/10/2017	2017	$ 18,860	$ 18,860	5.85%	0.2767	$ -	10.85%	0.0000	0.0000	$ 18,566
6042	12/22/2017	2017	$ 72,129	$ 72,129	5.85%	0.4767	$ -	10.85%	0.0000	0.0000	$ 70,200
6042	12/17/2018	2017	$ 500,000	$ 500,000	5.85%	1.4630	$ -	10.85%	0.0000	0.0000	$ 460,094
6044	12/20/2017	2017	$ 70,300	$ 70,300	6.00%	0.4712	$ -	11.00%	0.0000	0.0000	$ 68,396
6049	10/11/2017	2017	$ 20,954	$ 20,954	5.91%	0.2795	$ -	10.91%	0.0000	0.0000	$ 20,620
6049	12/26/2017	2017	$ 77,403	$ 76,837	5.91%	0.4877	$ 566	10.91%	0.2904	0.1973	$ 75,260
6050	12/8/2017	2017	$ 78,956	$ 78,956	5.83%	0.4384	$ -	10.83%	0.0000	0.0000	$ 77,019
6070	10/20/2017	2017	$ 3,538	$ -	5.72%	0.3041	$ 3,538	10.72%	0.2904	0.0137	$ 3,476
6070	1/9/2018	2017	$ 23,648	$ 23,648	5.72%	0.5260	$ -	10.72%	0.0000	0.0000	$ 22,966
6077	11/8/2017	2017	$ 904,591	$ 904,591	5.88%	0.3562	$ -	10.88%	0.0000	0.0000	$ 886,369
6079	10/13/2017	2017	$ 12,802	$ 12,802	5.92%	0.2849	$ -	10.92%	0.0000	0.0000	$ 12,594
6079	12/26/2017	2017	$ 192,000	$ 191,654	5.92%	0.4877	$ 346	10.92%	0.2904	0.1973	$ 186,686
6086	10/2/2017	2017	$ 7,370	$ 7,370	5.87%	0.2548	$ -	10.87%	0.0000	0.0000	$ 7,264
6086	12/4/2017	2017	$ 9,007	$ 8,931	5.87%	0.4274	$ 76	10.87%	0.2904	0.1370	$ 8,790
6086	2/5/2018	2017	$ 9,007	$ 9,007	5.87%	0.6000	$ -	10.87%	0.0000	0.0000	$ 8,704
6086	5/1/2018	2017	$ 9,007	$ 9,007	5.87%	0.8329	$ -	10.87%	0.0000	0.0000	$ 8,589
6093	10/13/2017	2017	$ 14,069	$ 14,069	5.95%	0.2849	$ -	10.95%	0.0000	0.0000	$ 13,839
6093	12/22/2017	2017	$ 51,590	$ 51,297	5.95%	0.4767	$ 293	10.95%	0.2904	0.1863	$ 50,186
6099	10/19/2017	2017	$ 16,074	$ -	5.83%	0.3014	$ 16,074	10.83%	0.2904	0.0110	$ 15,794
6099	12/15/2017	2017	$ 59,683	$ 59,183	5.83%	0.4575	$ 500	10.83%	0.2904	0.1671	$ 58,151
6107	10/31/2017	2017	$ 9,697	$ 9,697	5.85%	0.3342	$ -	10.85%	0.0000	0.0000	$ 9,514
6107	12/29/2017	2017	$ 9,697	$ 9,697	5.85%	0.4959	$ -	10.85%	0.0000	0.0000	$ 9,427
6107	2/22/2018	2017	$ 9,279	$ 9,279	5.85%	0.6466	$ -	10.85%	0.0000	0.0000	$ 8,944
6110	11/30/2017	2017	$ 194,669	$ -	5.90%	0.4164	$ 194,669	10.90%	0.2904	0.1260	$ 188,975
6110	1/26/2018	2017	$ 716,180	$ 513,417	5.90%	0.5726	$ 202,763	10.90%	0.8329	0.3123	$ 692,736
6110	3/13/2018	2017	$ 3,150	$ 3,150	5.90%	0.6986	$ -	10.90%	0.0000	0.0000	$ 3,026
6113	12/19/2017	2017	$ 90,000	$ 90,000	6.02%	0.4685	$ -	11.02%	0.0000	0.0000	$ 87,569
6115	11/20/2017	2017	$ 26,753	$ 26,753	5.89%	0.3890	$ -	10.89%	0.0000	0.0000	$ 26,164
6116	10/12/2017	2017	$ 37,831	$ 37,831	5.81%	0.2822	$ -	10.81%	0.0000	0.0000	$ 37,233
6116	12/18/2017	2017	$ 136,671	$ 136,302	5.81%	0.4658	$ 369	10.81%	0.2904	0.1753	$ 133,121
6120	1/4/2018	2017	$ 36,783	$ 36,783	5.78%	0.5123	$ -	10.78%	0.0000	0.0000	$ 35,739
6121	11/30/2017	2017	$ 8,938	$ -	5.74%	0.4164	$ 8,938	10.74%	0.2904	0.1260	$ 8,682
6121	1/26/2018	2017	$ 32,532	$ 23,362	5.74%	0.5726	$ 9,170	10.74%	0.8329	0.3123	$ 31,495
6121	3/13/2018	2017	$ 100	$ 100	5.74%	0.6986	$ -	10.74%	0.0000	0.0000	$ 96
6124	10/11/2017	2017	$ 26,887	$ 26,887	5.97%	0.2795	$ -	10.97%	0.0000	0.0000	$ 26,455
6124	11/28/2017	2017	$ 90,773	$ 90,773	5.97%	0.4110	$ -	10.97%	0.0000	0.0000	$ 88,635
6125	10/11/2017	2017	$ 358,002	$ 358,002	6.01%	0.2795	$ -	11.01%	0.0000	0.0000	$ 352,210
6125	12/26/2017	2017	$ 1,291,066	$ 1,288,391	6.01%	0.4877	$ 2,675	11.01%	0.2904	0.1973	$ 1,254,814
6126	11/9/2017	2017	$ 27,270	$ 27,270	5.90%	0.3589	$ -	10.90%	0.0000	0.0000	$ 26,715
6129	10/20/2017	2017	$ 96	$ -	5.95%	0.3041	$ 96	10.95%	0.2904	0.0137	$ 94
6129	11/17/2017	2017	$ 99,904	$ 99,713	5.95%	0.3808	$ 191	10.95%	0.2904	0.0904	$ 97,728
6130	10/12/2017	2017	$ 31,486	$ 31,486	5.90%	0.2822	$ -	10.90%	0.0000	0.0000	$ 30,981
6130	12/28/2017	2017	$ 115,334	$ 114,695	5.90%	0.4932	$ 639	10.90%	0.2904	0.2027	$ 112,113
6132	11/30/2017	2017	$ 5,144	$ -	5.80%	0.4164	$ 5,144	10.80%	0.2904	0.1260	$ 4,995
6132	1/26/2018	2017	$ 18,876	$ 13,534	5.80%	0.5726	$ 5,342	10.80%	0.8329	0.3123	$ 18,268
6132	3/13/2018	2017	$ 50	$ 50	5.80%	0.6986	$ -	10.80%	0.0000	0.0000	$ 48
6135	10/12/2017	2017	$ 15,596	$ 15,596	5.90%	0.2822	$ -	10.90%	0.0000	0.0000	$ 15,346
6135	12/21/2017	2017	$ 56,974	$ 56,691	5.90%	0.4740	$ 283	10.90%	0.2904	0.1836	$ 55,444
6136	12/12/2017	2017	$ 49,643	$ 49,643	5.80%	0.4493	$ -	10.80%	0.0000	0.0000	$ 48,401
6138	12/5/2017	2017	$ 344,816	$ 344,816	6.06%	0.4301	$ -	11.06%	0.0000	0.0000	$ 336,199
6140	12/1/2017	2017	$ 32,674	$ 32,674	6.04%	0.4192	$ -	11.04%	0.0000	0.0000	$ 31,881
6141	10/17/2017	2017	$ 31,849	$ -	5.86%	0.2959	$ 31,849	10.86%	0.2904	0.0055	$ 31,309
6141	11/3/2017	2017	$ 268,151	$ 267,187	5.86%	0.3425	$ 964	10.86%	0.2904	0.0521	$ 262,970
6141	10/9/2018	2017	$ 3,000,000	$ 3,000,000	5.86%	1.2740	$ -	10.86%	0.0000	0.0000	$ 2,790,060
6141	10/16/2018	2017	$ 207,073	$ 207,073	5.86%	1.2932	$ -	10.86%	0.0000	0.0000	$ 192,372
6142	10/3/2017	2017	$ 55,632	$ 55,632	5.93%	0.2575	$ -	10.93%	0.0000	0.0000	$ 54,813
6142	12/29/2017	2017	$ 294,933	$ 294,933	5.93%	0.4959	$ -	10.93%	0.0000	0.0000	$ 286,627
6142	3/6/2018	2017	$ 221,767	$ 221,767	5.93%	0.6795	$ -	10.93%	0.0000	0.0000	$ 213,254
6143	10/17/2017	2017	$ 18,533	$ -	5.88%	0.2959	$ 18,533	10.88%	0.2904	0.0055	$ 18,218
6143	10/30/2017	2017	$ 180,000	$ 179,572	5.88%	0.3315	$ 428	10.88%	0.2904	0.0411	$ 176,622

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333

2017 FORM 5500 SCHEDULE SB, LINE 19
DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2017

TOTAL: $ 164,570,408 $ 161,717,219 $ 2,853,189 $ 157,933,222

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
7000	8/1/2017	2017	$ 1,500,000	$ 1,500,000	6.03%	0.0849	$ -	11.03%	0.0000	0.0000	$ 1,492,559
7000	6/28/2018	2017	$ 10,000,000	$ 10,000,000	6.03%	0.9918	$ -	11.03%	0.0000	0.0000	$ 9,435,833
7011	12/27/2017	2017	$ 1,200,000	$ 1,200,000	5.85%	0.4904	$ -	10.85%	0.0000	0.0000	$ 1,167,005
7015	10/16/2017	2017	$ 30,153	$ -	5.72%	0.2932	$ 30,153	10.72%	0.2904	0.0027	$ 29,662
7015	11/20/2017	2017	$ 119,439	$ 119,439	5.72%	0.3890	$ -	10.72%	0.0000	0.0000	$ 116,882
7027	11/30/2017	2017	$ 394,609	$ 394,609	5.86%	0.4164	$ -	10.86%	0.0000	0.0000	$ 385,361
7031	10/6/2017	2017	$ 36,925	$ 36,925	5.78%	0.2658	$ -	10.78%	0.0000	0.0000	$ 36,378
7031	12/18/2017	2017	$ 207,563	$ 207,563	5.78%	0.4658	$ -	10.78%	0.0000	0.0000	$ 202,201
7048	9/29/2017	2017	$ 20,837	$ 20,837	5.78%	0.2466	$ -	10.78%	0.0000	0.0000	$ 20,550
7048	11/1/2017	2017	$ 193,648	$ 193,225	5.78%	0.3370	$ 423	10.78%	0.2904	0.0466	$ 190,015
7048	2/22/2018	2017	$ 30,000	$ 30,000	5.78%	0.6466	$ -	10.78%	0.0000	0.0000	$ 28,930
7056	7/3/2017	2017	$ 68,919	$ 68,919	5.86%	0.0055	$ -	10.86%	0.0000	0.0000	$ 68,897
7056	11/17/2017	2017	$ 75,195	$ 75,195	5.86%	0.3808	$ -	10.86%	0.0000	0.0000	$ 73,582
7060	10/2/2017	2017	$ 11,701	$ 11,701	5.83%	0.2548	$ -	10.83%	0.0000	0.0000	$ 11,533
7060	12/20/2017	2017	$ 43,393	$ 43,393	5.83%	0.4712	$ -	10.83%	0.0000	0.0000	$ 42,250
7064	11/17/2017	2017	$ 1,116,385	$ 1,116,385	5.92%	0.3808	$ -	10.92%	0.0000	0.0000	$ 1,092,199
7065	10/4/2017	2017	$ 21,701	$ 21,701	5.87%	0.2603	$ -	10.87%	0.0000	0.0000	$ 21,381
7065	12/4/2017	2017	$ 29,763	$ 29,521	5.87%	0.4274	$ 242	10.87%	0.2904	0.1370	$ 29,045
7065	2/6/2018	2017	$ 29,763	$ 29,763	5.87%	0.6027	$ -	10.87%	0.0000	0.0000	$ 28,757
7065	5/7/2018	2017	$ 29,763	$ 29,763	5.87%	0.8493	$ -	10.87%	0.0000	0.0000	$ 28,355
7088	10/31/2017	2017	$ 42,000	$ 42,000	5.87%	0.3342	$ -	10.87%	0.0000	0.0000	$ 41,207
7099	10/31/2017	2017	$ 1,463,838	$ 1,463,838	5.97%	0.3342	$ -	10.97%	0.0000	0.0000	$ 1,435,740
7100	10/5/2017	2017	$ 14,247	$ 14,247	5.89%	0.2630	$ -	10.89%	0.0000	0.0000	$ 14,034
7100	12/7/2017	2017	$ 52,203	$ 51,906	5.89%	0.4356	$ 297	10.89%	0.2904	0.1452	$ 50,916
7101	12/18/2017	2017	$ 157,431	$ 157,431	5.84%	0.4658	$ -	10.84%	0.0000	0.0000	$ 153,324
7114	10/6/2017	2017	$ 16,680	$ 16,680	5.87%	0.2658	$ -	10.87%	0.0000	0.0000	$ 16,429
7114	11/13/2017	2017	$ 60,695	$ 60,439	5.87%	0.3699	$ 256	10.87%	0.2904	0.0795	$ 59,427
7115	10/6/2017	2017	$ 7,104	$ 7,104	5.79%	0.2658	$ -	10.79%	0.0000	0.0000	$ 6,999
7115	11/3/2017	2017	$ 25,948	$ 25,815	5.79%	0.3425	$ 133	10.79%	0.2904	0.0521	$ 25,452
7117	10/17/2017	2017	$ 46,802	$ -	5.78%	0.2959	$ 46,802	10.78%	0.2904	0.0055	$ 46,019
7117	1/26/2018	2017	$ 170,682	$ 122,278	5.78%	0.5726	$ 48,404	10.78%	0.8329	0.3123	$ 165,203
7117	3/2/2018	2017	$ 400	$ 400	5.78%	0.6685	$ -	10.78%	0.0000	0.0000	$ 385
7118	7/6/2017	2017	$ 1,000,000	$ 1,000,000	5.96%	0.0137	$ -	10.96%	0.0000	0.0000	$ 999,207
7120	10/24/2017	2017	$ 147,123	$ 147,123	5.89%	0.3151	$ -	10.89%	0.0000	0.0000	$ 144,494
7120	3/30/2018	2017	$ 455,408	$ 455,408	5.89%	0.7452	$ -	10.89%	0.0000	0.0000	$ 436,394
8000	12/28/2017	2017	$ 929,584	$ 929,584	6.00%	0.4932	$ -	11.00%	0.0000	0.0000	$ 903,252
8006	10/12/2017	2017	$ 27,009	$ 27,009	5.80%	0.2822	$ -	10.80%	0.0000	0.0000	$ 26,583
8006	12/27/2017	2017	$ 98,772	$ 98,247	5.80%	0.4904	$ 525	10.80%	0.2904	0.2000	$ 96,074
8026	10/20/2017	2017	$ 42,152	$ -	5.87%	0.3041	$ 42,152	10.87%	0.2904	0.0137	$ 41,401
8026	1/18/2018	2017	$ 51,818	$ 8,466	5.87%	0.5507	$ 43,352	10.87%	0.8329	0.2685	$ 50,193
8026	2/8/2018	2017	$ 51,818	$ 51,818	5.87%	0.6082	$ -	10.87%	0.0000	0.0000	$ 50,051
8026	5/17/2018	2017	$ 51,818	$ 51,818	5.87%	0.8767	$ -	10.87%	0.0000	0.0000	$ 49,290
8031	10/13/2017	2017	$ 253,795	$ 253,795	5.95%	0.2849	$ -	10.95%	0.0000	0.0000	$ 249,650
8031	12/26/2017	2017	$ 989,109	$ 989,109	5.95%	0.4877	$ -	10.95%	0.0000	0.0000	$ 961,619
8051	10/10/2017	2017	$ 25,434	$ 25,434	5.86%	0.2767	$ -	10.86%	0.0000	0.0000	$ 25,036
8051	12/7/2017	2017	$ 95,271	$ 95,271	5.86%	0.4356	$ -	10.86%	0.0000	0.0000	$ 92,937
8054	10/5/2017	2017	$ 24,649	$ 24,649	5.89%	0.2630	$ -	10.89%	0.0000	0.0000	$ 24,281
8054	1/11/2018	2017	$ 30,271	$ 29,927	5.89%	0.5315	$ 344	10.89%	0.2904	0.2411	$ 29,360
8054	2/2/2018	2017	$ 30,271	$ 30,271	5.89%	0.5918	$ -	10.89%	0.0000	0.0000	$ 29,263
8054	5/4/2018	2017	$ 30,271	$ 30,271	5.89%	0.8411	$ -	10.89%	0.0000	0.0000	$ 28,848
8066	11/24/2017	2017	$ 71,313	$ 71,313	5.85%	0.4000	$ -	10.85%	0.0000	0.0000	$ 69,710
8087	11/29/2017	2017	$ 37,088	$ 37,088	5.77%	0.4137	$ -	10.77%	0.0000	0.0000	$ 36,237
8104	10/10/2017	2017	$ 36,831	$ 36,831	5.92%	0.2767	$ -	10.92%	0.0000	0.0000	$ 36,249
8104	12/27/2017	2017	$ 195,000	$ 194,748	5.92%	0.4904	$ 252	10.92%	0.2904	0.2000	$ 189,575
8105	10/11/2017	2017	$ 2,000,000	$ 2,000,000	5.98%	0.2795	$ -	10.98%	0.0000	0.0000	$ 1,967,801
9007	10/10/2017	2017	$ 38,675	$ 38,675	5.92%	0.2767	$ -	10.92%	0.0000	0.0000	$ 38,064
9007	12/14/2017	2017	$ 47,452	$ 46,954	5.92%	0.4548	$ 498	10.92%	0.2904	0.1644	$ 46,223
9007	2/12/2018	2017	$ 47,452	$ 47,452	5.92%	0.6192	$ -	10.92%	0.0000	0.0000	$ 45,792
9007	5/17/2018	2017	$ 47,452	$ 47,452	5.92%	0.8767	$ -	10.92%	0.0000	0.0000	$ 45,119
9017	10/17/2017	2017	$ 20,401	$ -	5.81%	0.2959	$ 20,401	10.81%	0.2904	0.0055	$ 20,058
9017	1/19/2018	2017	$ 25,660	$ 5,259	5.81%	0.5534	$ 20,401	10.81%	0.5425	0.0110	$ 24,860
9017	3/15/2018	2017	$ 25,660	$ 25,660	5.81%	0.7041	$ -	10.81%	0.0000	0.0000	$ 24,660
9017	6/4/2018	2017	$ 25,660	$ 25,660	5.81%	0.9260	$ -	10.81%	0.0000	0.0000	$ 24,353
9017	9/25/2018	2017	$ 200,000	$ 200,000	5.81%	1.2356	$ -	10.81%	0.0000	0.0000	$ 186,520
9026	10/23/2017	2017	$ 165,746	$ 165,746	5.95%	0.3123	$ -	10.95%	0.0000	0.0000	$ 162,781
9045	12/20/2017	2017	$ 100,000	$ 100,000	5.87%	0.4712	$ -	10.87%	0.0000	0.0000	$ 97,348
9057	10/16/2017	2017	$ 23,709	$ -	5.81%	0.2932	$ 23,709	10.81%	0.2904	0.0027	$ 23,317

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333

2017 FORM 5500 SCHEDULE SB, LINE 19
DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2017

TOTAL: $ 164,570,408 $ 161,717,219 $ 2,853,189 $ 157,933,222

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	11/6/2017	2017	$ 86,749	$ 86,283	5.81%	0.3507	$ 466	10.81%	0.2904	0.0603	$ 85,047
9062	10/12/2017	2017	$ 42,932	$ 42,932	5.87%	0.2822	$ -	10.87%	0.0000	0.0000	$ 42,246
9062	1/24/2018	2017	$ 52,485	$ 8,671	5.87%	0.5671	$ 43,814	10.87%	0.8329	0.3014	$ 50,761
9062	2/12/2018	2017	$ 52,485	$ 52,485	5.87%	0.6192	$ -	10.87%	0.0000	0.0000	$ 50,664
9062	5/22/2018	2017	$ 52,485	$ 52,485	5.87%	0.8904	$ -	10.87%	0.0000	0.0000	$ 49,886
9072	12/4/2017	2017	$ 10,033	$ 10,033	5.91%	0.4274	$ -	10.91%	0.0000	0.0000	$ 9,790
9074	10/2/2017	2017	$ 140,263	$ 140,263	5.90%	0.2548	$ -	10.90%	0.0000	0.0000	$ 138,229
9074	10/23/2017	2017	$ 459,737	$ 458,543	5.90%	0.3123	$ 1,194	10.90%	0.2904	0.0219	$ 451,578
9076	12/8/2017	2017	$ 52,677	$ 52,677	5.93%	0.4384	$ -	10.93%	0.0000	0.0000	$ 51,363
9077	9/29/2017	2017	$ 17,551	$ 17,551	5.88%	0.2466	$ -	10.88%	0.0000	0.0000	$ 17,305
9077	12/7/2017	2017	$ 89,849	$ 89,849	5.88%	0.4356	$ -	10.88%	0.0000	0.0000	$ 87,640
9080	10/16/2017	2017	$ 34,759	$ -	5.97%	0.2932	$ 34,759	10.97%	0.2904	0.0027	$ 34,169
9080	12/22/2017	2017	$ 126,228	$ 125,778	5.97%	0.4767	$ 450	10.97%	0.2904	0.1863	$ 122,783
9082	12/21/2017	2017	$ 30,389	$ 30,389	5.81%	0.4740	$ -	10.81%	0.0000	0.0000	$ 29,586
9083	12/12/2017	2017	$ 400,000	$ 400,000	5.91%	0.4493	$ -	10.91%	0.0000	0.0000	$ 389,812
9084	10/17/2017	2017	$ 25,035	$ -	5.87%	0.2959	$ 25,035	10.87%	0.2904	0.0055	$ 24,610
9084	10/31/2017	2017	$ 94,965	$ 94,332	5.87%	0.3342	$ 633	10.87%	0.2904	0.0438	$ 93,171
9085	10/2/2017	2017	$ 65,347	$ 65,347	5.99%	0.2548	$ -	10.99%	0.0000	0.0000	$ 64,386
9085	12/28/2017	2017	$ 237,839	$ 236,850	5.99%	0.4932	$ 989	10.99%	0.2904	0.2027	$ 231,104
9087	10/12/2017	2017	$ 37,000	$ 37,000	6.08%	0.2822	$ -	11.08%	0.0000	0.0000	$ 36,389
9087	12/20/2017	2017	$ 143,000	$ 142,848	6.08%	0.4712	$ 152	11.08%	0.2904	0.1808	$ 139,077
10000	8/30/2017	2017	$ 650,000	$ 650,000	5.99%	0.1644	$ -	10.99%	0.0000	0.0000	$ 643,814
10000	8/22/2018	2017	$ 2,975,000	$ 2,975,000	5.99%	1.1425	$ -	10.99%	0.0000	0.0000	$ 2,783,702
10019	10/5/2017	2017	$ 27,045	$ 27,045	5.86%	0.2630	$ -	10.86%	0.0000	0.0000	$ 26,643
10019	1/12/2018	2017	$ 33,022	$ 32,924	5.86%	0.5342	$ 98	10.86%	0.2904	0.2438	$ 32,031
10019	2/2/2018	2017	$ 33,022	$ 33,022	5.86%	0.5918	$ -	10.86%	0.0000	0.0000	$ 31,928
10019	5/2/2018	2017	$ 33,022	$ 33,022	5.86%	0.8356	$ -	10.86%	0.0000	0.0000	$ 31,487
10022	10/6/2017	2017	$ 89,378	$ 89,378	5.94%	0.2658	$ -	10.94%	0.0000	0.0000	$ 88,018
10022	12/7/2017	2017	$ 322,152	$ 321,477	5.94%	0.4356	$ 675	10.94%	0.2904	0.1452	$ 314,151
10026	12/20/2017	2017	$ 500,000	$ 500,000	5.99%	0.4712	$ -	10.99%	0.0000	0.0000	$ 486,479
10031	12/20/2017	2017	$ 85,086	$ 85,086	5.92%	0.4712	$ -	10.92%	0.0000	0.0000	$ 82,811
10035	10/13/2017	2017	$ 176,589	$ 176,589	5.91%	0.2849	$ -	10.91%	0.0000	0.0000	$ 173,723
10035	12/29/2017	2017	$ 634,677	$ 633,758	5.91%	0.4959	$ 919	10.91%	0.2904	0.2055	$ 616,852
10038	10/18/2017	2017	$ 20,234	$ -	5.90%	0.2986	$ 20,234	10.90%	0.2904	0.0082	$ 19,883
10038	1/16/2018	2017	$ 72,401	$ 54,569	5.90%	0.5452	$ 17,832	10.90%	0.5425	0.0027	$ 70,171
10038	5/9/2018	2017	$ 14	$ 14	5.90%	0.8548	$ -	10.90%	0.0000	0.0000	$ 13
10047	10/12/2017	2017	$ 19,937	$ 19,937	5.85%	0.2822	$ -	10.85%	0.0000	0.0000	$ 19,620
10047	12/18/2017	2017	$ 72,852	$ 72,482	5.85%	0.4658	$ 370	10.85%	0.2904	0.1753	$ 70,945
10048	9/29/2017	2017	$ 5,984	$ 5,984	5.82%	0.2466	$ -	10.82%	0.0000	0.0000	$ 5,901
10048	12/14/2017	2017	$ 21,819	$ 21,715	5.82%	0.4548	$ 104	10.82%	0.2904	0.1644	$ 21,264
10049	10/6/2017	2017	$ 18,667	$ 18,667	5.80%	0.2658	$ -	10.80%	0.0000	0.0000	$ 18,389
10049	12/27/2017	2017	$ 23,635	$ 23,635	5.80%	0.4904	$ -	10.80%	0.0000	0.0000	$ 22,990
10049	2/27/2018	2017	$ 23,635	$ 23,635	5.80%	0.6603	$ -	10.80%	0.0000	0.0000	$ 22,771
10049	5/25/2018	2017	$ 23,635	$ 23,635	5.80%	0.8986	$ -	10.80%	0.0000	0.0000	$ 22,467
10051	7/18/2017	2017	$ 25,000	$ 25,000	6.00%	0.0466	$ -	11.00%	0.0000	0.0000	$ 24,932
10051	8/15/2017	2017	$ 25,000	$ 25,000	6.00%	0.1233	$ -	11.00%	0.0000	0.0000	$ 24,821
10051	11/2/2017	2017	$ 50,000	$ 36,861	6.00%	0.3397	$ 13,139	11.00%	0.2904	0.0493	$ 48,990
10051	11/15/2017	2017	$ 20,000	$ 20,000	6.00%	0.3753	$ -	11.00%	0.0000	0.0000	$ 19,567
10051	12/15/2017	2017	$ 25,000	$ 25,000	6.00%	0.4575	$ -	11.00%	0.0000	0.0000	$ 24,342
10051	1/16/2018	2017	$ 25,000	$ 25,000	6.00%	0.5452	$ -	11.00%	0.0000	0.0000	$ 24,218
10051	2/16/2018	2017	$ 25,000	$ 25,000	6.00%	0.6301	$ -	11.00%	0.0000	0.0000	$ 24,099
10051	3/23/2018	2017	$ 25,000	$ 25,000	6.00%	0.7260	$ -	11.00%	0.0000	0.0000	$ 23,964
10051	4/16/2018	2017	$ 25,000	$ 25,000	6.00%	0.7918	$ -	11.00%	0.0000	0.0000	$ 23,873
10051	5/15/2018	2017	$ 25,000	$ 25,000	6.00%	0.8712	$ -	11.00%	0.0000	0.0000	$ 23,763
10051	6/22/2018	2017	$ 25,000	$ 25,000	6.00%	0.9753	$ -	11.00%	0.0000	0.0000	$ 23,619
11009	10/6/2017	2017	$ 322,821	$ 322,821	6.12%	0.2658	$ -	11.12%	0.0000	0.0000	$ 317,765
11009	1/11/2018	2017	$ 1,163,969	$ 1,161,710	6.12%	0.5315	$ 2,259	11.12%	0.2904	0.2411	$ 1,127,771
11018	10/6/2017	2017	$ 51,906	$ 51,906	6.08%	0.2658	$ -	11.08%	0.0000	0.0000	$ 51,098
11018	12/15/2017	2017	$ 186,710	$ 186,434	6.08%	0.4575	$ 276	11.08%	0.2904	0.1671	$ 181,734
11018	8/3/2018	2017	$ 664,796	$ 664,796	6.08%	1.0904	$ -	11.08%	0.0000	0.0000	$ 623,358
12000	12/28/2017	2017	$ 569,584	$ 569,584	5.96%	0.4932	$ -	10.96%	0.0000	0.0000	$ 553,553
12004	12/13/2017	2017	$ 399,719	$ 399,719	5.93%	0.4521	$ -	10.93%	0.0000	0.0000	$ 389,444
12026	12/1/2017	2017	$ 1,839,855	$ 1,839,855	5.91%	0.4192	$ -	10.91%	0.0000	0.0000	$ 1,796,100
12026	6/22/2018	2017	$ 1,868,148	$ 1,868,148	5.91%	0.9753	$ -	10.91%	0.0000	0.0000	$ 1,766,401
12028	10/12/2017	2017	$ 38,252	$ 38,252	5.89%	0.2822	$ -	10.89%	0.0000	0.0000	$ 37,639
12028	11/30/2017	2017	$ 501,748	$ 501,675	5.89%	0.4164	$ 73	10.89%	0.2904	0.1260	$ 489,931
12033	12/14/2017	2017	$ 180,000	$ 180,000	5.86%	0.4548	$ -	10.86%	0.0000	0.0000	$ 175,398

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2017 FORM 5500 SCHEDULE SB, LINE 19
DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2017

TOTAL: $ 164,570,408 $ 161,717,219 $ 2,853,189 $ 157,933,222

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
12042	10/4/2017	2017	$ 9,120	$ 9,120	5.85%	0.2603	$ -	10.85%	0.0000	0.0000	$ 8,986
12042	12/6/2017	2017	$ 45,000	$ 44,822	5.85%	0.4329	$ 178	10.85%	0.2904	0.1425	$ 43,905
12043	12/8/2017	2017	$ 218,480	$ 218,480	5.99%	0.4384	$ -	10.99%	0.0000	0.0000	$ 212,979
12043	9/11/2018	2017	$ 25,584	$ 25,584	5.99%	1.1973	$ -	10.99%	0.0000	0.0000	$ 23,863
13000	10/5/2017	2017	$ 2,665,462	$ 2,665,462	5.85%	0.2630	$ -	10.85%	0.0000	0.0000	$ 2,625,902
13001	9/26/2017	2017	$ 1,130,820	$ 1,130,820	6.04%	0.2384	$ -	11.04%	0.0000	0.0000	$ 1,115,123
13001	12/8/2017	2017	$ 1,130,820	$ 1,130,820	6.04%	0.4384	$ -	11.04%	0.0000	0.0000	$ 1,102,119
13001	9/19/2018	2017	$ 1,209,978	$ 1,209,978	6.04%	1.2192	$ -	11.04%	0.0000	0.0000	$ 1,126,485
13001	12/17/2018	2017	$ 940,000	$ 940,000	6.04%	1.4630	$ -	11.04%	0.0000	0.0000	$ 862,711
13002	10/27/2017	2017	$ 805,000	$ 805,000	5.97%	0.3233	$ -	10.97%	0.0000	0.0000	$ 790,050
109000	10/13/2017	2017	$ 798,871	$ 798,871	6.03%	0.2849	$ -	11.03%	0.0000	0.0000	$ 785,654
109000	1/2/2018	2017	$ 2,601,129	$ 2,601,129	6.03%	0.5068	$ -	11.03%	0.0000	0.0000	$ 2,525,070
109000	12/13/2018	2017	$ 1,600,000	$ 1,600,000	6.03%	1.4521	$ -	11.03%	0.0000	0.0000	$ 1,469,589

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2017 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	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	1000	7/1/2017	77,595,203	77,595,203	35	14,239,449	195	11,603,426	1,760,732	35,512,642	184	37,273,374	414	63,116,249	o	
1001	1001	7/1/2017	35,326,815	35,326,815	140	22,198,244	258	14,295,707	147	326,814	7	326,961	405	36,820,912	o	
1004	1004	7/1/2017	5,747,756	5,747,756	27	3,337,525	36	1,593,178	6	96,139	4	96,145	67	5,026,848	o	
1006	1006	7/1/2017	10,034,432	10,034,432	26	3,184,245	28	2,704,330	222,626	2,975,129	64	3,197,755	118	9,086,330	o	
1007	1007	7/1/2017	17,202,551	17,202,551	15	3,579,871	48	2,819,660	75,318	10,511,313	46	10,586,631	109	16,986,162	o	
1019	1019	7/1/2017	23,781,034	23,781,034	104	8,851,989	342	11,805,851	3,485	3,948,872	95	3,952,357	541	24,610,197	o	
1020	1020*	7/1/2017	3,061,330	3,061,330	5	1,136,008	10	1,145,685	305	309,422	13	309,727	28	2,591,420	o	
1024	1024	7/1/2017	1,533,955	1,533,955	8	938,507	10	293,946	136	371,867	7	372,003	25	1,604,456	o	
1025	1025	7/1/2017	2,556,786	2,556,786	17	1,232,979	12	509,297	533	772,398	10	772,931	39	2,515,207	o	
1027	1027	7/1/2017	11,317,996	11,317,996	23	6,540,337	44	2,581,216	8,325	2,495,606	21	2,503,931	88	11,625,484	o	
1030	1030	7/1/2017	2,104,285	2,104,285	10	737,229	8	271,054	3,606	1,206,161	21	1,209,767	39	2,218,050	o	
1032	1032	7/1/2017	7,634,576	7,634,576	10	2,754,418	26	1,703,807	315	3,387,813	39	3,388,128	75	7,846,353	o	
1034	1034	7/1/2017	9,684,042	9,684,042	22	6,610,034	11	678,968	248,624	2,699,374	40	2,947,998	73	10,237,000	o	
1046	1046	7/1/2017	5,590,572	5,590,572	21	2,087,695	25	1,125,187	1,706	1,657,809	41	1,659,515	87	4,872,397	o	
1055	1055	7/1/2017	22,029,987	22,029,987	45	10,599,721	41	3,048,863	57,727	9,138,949	51	9,196,676	137	22,845,260	o	
1063	1063*	7/1/2017	4,246,092	4,246,092	8	2,656,847	16	941,270	5,307	275,643	3	280,950	27	3,879,067	o	
1064	1064*	7/1/2017	10,444,399	10,444,399	35	6,624,058	48	1,954,405	-	-	-	-	83	8,578,463	o	
1069	1069	7/1/2017	4,523,943	4,523,943	6	1,279,701	27	1,604,153	1,371	1,946,716	19	1,948,087	52	4,831,941	o	
1070	1070	7/1/2017	4,993,807	4,993,807	5	1,634,472	8	321,500	12,536	2,891,593	18	2,904,129	31	4,860,101	o	
1073	1073	7/1/2017	9,319,222	9,319,222	18	3,828,192	11	661,423	24,145	4,321,431	29	4,345,576	58	8,835,191	o	
1074	1074	7/1/2017	43,550,424	43,550,424	114	26,253,227	102	6,621,226	277,585	10,386,828	126	10,664,413	342	43,538,866	o	
1077	1077	7/1/2017	4,167,824	4,167,824	28	3,369,318	52	1,480,761	67	217,406	6	217,473	86	5,067,552	o	
1079	1079	7/1/2017	16,375,029	16,375,029	75	9,605,880	65	3,432,898	18,254	2,207,445	61	2,225,699	201	15,264,477	o	
1080	1080	7/1/2017	55,043,975	55,043,975	308	28,970,044	299	13,165,532	(21,460)	10,536,779	254	10,515,319	861	52,650,895	o	
1082	1082	7/1/2017	26,381,570	26,381,570	55	10,463,138	70	2,751,755	70,984	7,847,004	72	7,917,988	197	21,132,881	o	
1083	1083	7/1/2017	4,456,566	4,456,566	33	2,873,529	31	1,732,602	63	117,973	3	118,036	67	4,724,167	o	
1086	1086	7/1/2017	4,428,316	4,428,316	22	1,484,306	11	366,756	-	1,398,318	30	1,398,318	63	3,249,380	o	
1088	1088	7/1/2017	45,910,025	45,910,025	75	11,693,689	80	3,552,123	625,565	21,728,003	300	22,353,568	455	37,599,380	o	
2000	2000	7/1/2017	190,683,261	190,683,261	188	80,498,207	281	24,431,772	3,033,366	56,714,790	277	59,748,156	746	164,678,135	o	
2003	2003	7/1/2017	43,586,435	43,586,435	39	9,623,927	51	2,785,956	461,677	23,339,276	172	23,800,953	262	36,210,836	o	
2006	2006	7/1/2017	29,497,229	29,497,229	102	17,781,021	76	3,692,529	8,368	6,816,410	106	6,824,778	284	28,298,328	o	
2009	2009	7/1/2017	3,781,536	3,781,536	36	2,297,752	45	1,255,465	191	196,437	10	196,628	91	3,749,845	o	
2012	2012	7/1/2017	22,261,240	22,261,240	35	8,967,967	47	2,907,253	94,953	10,166,547	63	10,261,500	145	22,136,720	o	
2018	2018	7/1/2017	11,281,759	11,281,759	20	6,257,498	39	1,916,428	26,800	3,613,735	22	3,640,535	81	11,814,461	o	
2022	2022	7/1/2017	12,952,062	12,952,062	28	3,558,460	49	3,234,347	7,281	4,329,992	72	4,337,273	149	11,130,080	o	
2023	2023	7/1/2017	2,324,855	2,324,855	3	1,485,866	6	640,935	259	260,129	10	260,388	19	2,387,189	o	
2026	2026	7/1/2017	3,647,495	3,647,495	3	1,001,149	1	293,848	639	2,380,680	6	2,381,319	10	3,676,316	o	
2027	2027	7/1/2017	1,432,149	1,432,149	20	856,746	8	358,969	259	322,264	13	322,523	41	1,538,238	o	
2029	2029	7/1/2017	3,589,930	3,589,930	15	2,022,117	14	680,802	3,481	613,200	52	616,681	81	3,319,600	o	
2030	2030	7/1/2017	87,612,879	87,612,879	155	39,968,109	269	15,527,379	3,842,590	34,802,687	1,332	38,645,277	1,756	94,140,765	o	
2032	2032	7/1/2017	21,925,151	21,925,151	5	2,652,051	18	842,666	291,204	14,003,749	54	14,294,953	77	17,789,670	o	
2033	2033	7/1/2017	3,329,165	3,329,165	1	322,505	4	269,991	6,673	2,008,123	21	2,014,796	26	2,607,292	o	
2034	2034	7/1/2017	2,479,493	2,479,493	2	1,028,339	13	965,231	9,267	628,932	4	638,199	19	2,631,769	o	
2037	2037	7/1/2017	4,499,654	4,499,654	7	1,625,767	8	403,342	526	2,551,458	9	2,551,984	24	4,581,093	o	
2038	2038	7/1/2017	1,653,110	1,653,110	4	338,807	8	115,897	18,317	1,058,833	12	1,077,150	24	1,531,854	o	
2039	2039	7/1/2017	45,636,335	45,636,335	41	6,884,798	332	10,367,214	844,541	28,005,586	356	28,850,127	729	46,102,139	o	
3000	3000	7/1/2017	93,068,928	93,068,928	73	17,790,657	132	13,001,504	849,230	33,719,529	207	34,568,759	412	65,360,920	o	
3011	3011	7/1/2017	5,387,181	5,387,181	6	1,572,376	4	1,625,633	1	1,226,015	5	1,226,016	15	4,424,025	o	
3012	3012	7/1/2017	24,396,405	24,396,405	13	4,667,903	26	3,633,935	74,404	15,881,189	67	15,955,593	106	24,257,431	o	
3019	3019	7/1/2017	12,526,924	12,526,924	50	5,379,441	48	2,674,903	1,317	3,910,694	66	3,912,011	164	11,966,355	o	
3023	3023	7/1/2017	9,961,880	9,961,880	12	6,359,363	42	1,255,266	65,180	2,668,235	30	2,733,415	84	10,348,044	o	
3031	3031	7/1/2017	6,457,034	6,457,034	-	239,289	3	228,122	40,169	4,617,951	17	4,658,120	20	5,125,531	o	
3032	3032	7/1/2017	16,142,583	16,142,583	17	4,033,093	29	1,079,091	51,181	8,822,290	71	8,873,471	117	13,985,655	o	
3036	3036	7/1/2017	3,662,061	3,662,061	12	2,035,785	20	467,371	13	575,172	6	575,185	38	3,078,341	o	
3054	3054	7/1/2017	16,322,121	16,322,121	37	11,971,458	28	3,109,711	22,144	2,066,830	38	2,088,974	103	17,170,143	o	
3063	3063	7/1/2017	3,603,388	3,603,388	11	1,600,431	4	107,314	23,966	1,853,317	34	1,877,283	49	3,585,028	o	
3069	3069	7/1/2017	2,290,855	2,290,855	6	516,391	10	316,788	683	1,566,020	23	1,566,703	39	2,399,882	o	

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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Valuation Date: July 1, 2017
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2017 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	4b	5	6	7(a)	7(b)	8(a)	8(b)	9(a)	9(b)	10	10(a)	10(b)	11a(b)	11b	11b(b)
Employer Number	Funding target reflecting at-risk assumptions (if at-risk status)	Effective interest rate	Target normal cost	Carryover balance: Balance at beginning of prior year (line 13a from prior year)	Prefunding balance: Balance at beginning of prior year (line 13b from prior year)	Carryover balance: Portion used to offset prior year's funding requirement (line 35CB from prior year)	Prefunding balance: Portion used to offset prior year's funding requirement (line 35PB from prior year)	Carryover balance: Amount remaining (line 7 minus line 8)	Prefunding balance: Amount remaining (line 7 minus line 8)	Actual Rate of Return	Carryover balance: Interest on line 9 using prior year's actual rate of return	Prefunding balance: Interest on line 9 using prior year's actual rate of return	Prefunding balance: Prior year's excess contribution	Prior Year's Effective Interest Rate	Prefunding balance: Interest on line 11a using prior year's effective interest rate
1000		5.99%	4,396,887	597,881	-	-	-	597,881	-	10.93%	65,348	-	11,145,038	6.18%	688,763
1001		5.84%	486,628	-	-	-	-	-	-	5.44%	-	-	2,995	6.03%	181
1004		5.84%	48,462	226,310	-	-	-	226,310	-	6.38%	14,439	-	48,361	6.04%	2,921
1006		5.90%	430,451	862,321	-	-	-	862,321	-	9.90%	85,370	-	2,579	6.09%	157
1007		5.91%	1,033,058	761,570	-	-	-	761,570	-	11.09%	84,458	-	3,803	6.11%	232
1019		5.96%	413,667	157	-	-	-	157	-	8.48%	13	-	3,004	6.16%	185
1020*		5.85%	30,502	62	132,166	-	-	62	132,166	11.58%	7	15,305	181,863	6.07%	11,039
1024		5.89%	30,504	-	-	-	-	-	-	5.53%	-	-	15,435	6.08%	938
1025		5.88%	41,441	-	-	-	-	-	-	7.15%	-	-	40,582	6.08%	2,467
1027		5.98%	180,312	-	-	-	-	-	-	11.08%	-	-	724	6.17%	45
1030		5.93%	100,439	-	-	-	-	-	-	8.64%	-	-	834	6.12%	51
1032		5.93%	314,778	14,968	-	-	-	14,968	-	9.03%	1,352	-	1,266	6.12%	77
1034		5.85%	154,298	-	41,391	-	-	-	41,391	7.28%	-	3,013	3,261	6.03%	197
1046		5.98%	72,278	-	-	-	-	-	-	9.16%	-	-	658,533	6.17%	40,631
1055		5.92%	815,966	-	-	-	-	-	-	8.57%	-	-	-	6.12%	-
1063*		5.78%	40,762	1	180,196	-	-	1	180,196	6.10%	-	10,992	245,247	5.98%	14,666
1064*		5.79%	55,449	-	-	-	-	-	-	5.53%	-	-	56,075	5.99%	3,359
1069		5.88%	87,978	237	-	-	-	237	-	9.51%	23	-	383	6.09%	23
1070		5.94%	259,760	89,519	357,653	-	-	89,519	357,653	11.08%	9,919	39,628	138,131	6.13%	8,467
1073		5.95%	465,139	144,168	-	-	-	144,168	-	7.89%	11,375	-	390,163	6.14%	23,956
1074		5.92%	587,035	5,004	-	-	-	5,004	-	5.90%	295	-	1,946,436	6.12%	119,122
1077		5.92%	98,210	-	-	-	-	-	-	5.53%	-	-	139	6.11%	8
1079		5.87%	192,230	501,568	-	-	-	501,568	-	6.25%	31,348	-	905,083	6.06%	54,848
1080		5.83%	631,858	-	1,214,832	-	-	-	1,214,832	6.58%	-	79,936	3,891,038	6.03%	234,630
1082		5.93%	920,520	271,585	-	-	-	271,585	-	9.53%	25,882	-	3,698,980	6.11%	226,008
1083		5.81%	71,898	-	-	-	-	-	-	5.43%	-	-	766	6.01%	46
1086		5.61%	44,885	75,229	-	-	-	75,229	-	9.41%	7,079	-	97,353	5.84%	5,685
1088		5.92%	2,177,347	290,107	9,644	-	-	290,107	9,644	10.53%	30,548	1,016	315,079	6.10%	19,220
2000		5.94%	6,330,287	400,671	2,538,321	-	-	400,671	2,538,321	8.04%	32,214	204,081	7,041,539	6.13%	431,646
2003		5.93%	1,830,338	159,229	454,472	-	-	159,229	454,472	11.03%	17,563	50,128	4,899,602	6.12%	299,856
2006		5.85%	336,878	382,185	-	-	-	382,185	-	6.00%	22,931	-	1,119,288	6.05%	67,717
2009		5.84%	59,548	-	71,421	-	-	-	71,421	5.90%	-	4,214	26	6.03%	2
2012		5.92%	1,038,688	-	-	-	-	-	-	8.88%	-	-	261,699	6.10%	15,964
2018		5.83%	169,890	-	-	-	-	-	-	7.10%	-	-	70,449	6.03%	4,248
2022		5.90%	122,824	74,554	-	-	-	74,554	-	10.48%	7,813	-	829,409	6.10%	50,594
2023		5.80%	38,637	2	-	-	-	2	-	4.82%	-	-	23,271	6.00%	1,396
2026		5.85%	172,200	-	-	-	-	-	-	9.76%	-	-	164,897	6.05%	9,976
2027		5.83%	34,242	-	-	-	-	-	-	7.15%	-	-	75	6.03%	5
2029		5.83%	62,814	351,196	-	-	-	351,196	-	5.91%	20,756	-	675	6.03%	41
2030		6.01%	1,529,816	3,360,729	-	1,513,023	-	1,847,706	-	8.21%	151,697	-	3,043	6.19%	188
2032		6.02%	962,083	271,155	-	-	-	271,155	-	12.73%	34,518	-	2,832,772	6.22%	176,198
2033		6.05%	234,141	138,573	-	-	-	138,573	-	13.13%	18,195	-	312,654	6.25%	19,541
2034		5.92%	43,401	-	-	-	-	-	-	7.35%	-	-	96,714	6.12%	5,919
2037		5.67%	60,342	-	-	-	-	-	-	10.75%	-	-	121,782	5.89%	7,173
2038		5.95%	27,193	294	75,612	-	-	294	75,612	10.16%	30	7,682	57,544	6.14%	3,533
2039		6.12%	3,570,869	-	4,055,197	-	2,021,868	-	2,033,329	11.88%	-	241,559	441	6.30%	28
3000		5.99%	3,643,065	-	-	-	-	-	-	10.99%	-	-	9,105,137	6.17%	561,787
3011		5.84%	32,202	27,040	342,312	-	-	27,040	342,312	10.80%	2,920	36,970	41,830	6.05%	2,531
3012		6.02%	1,627,836	2,679,484	-	-	-	2,679,484	-	10.96%	293,671	-	9,219	6.19%	571
3019		5.84%	163,893	555,281	-	-	-	555,281	-	8.17%	45,366	-	125,623	6.03%	7,575
3023		5.94%	375,919	-	-	-	-	-	-	5.57%	-	-	2,370	6.12%	145
3031		5.97%	403,108	-	633,615	-	-	-	633,615	12.79%	-	81,039	48,118	6.17%	2,969
3032		5.98%	682,922	170,274	980,582	-	-	170,274	980,582	10.15%	17,283	99,529	744,042	6.17%	45,907
3036		5.88%	31,350	-	-	-	-	-	-	5.86%	-	-	30,281	6.08%	1,841
3054		5.84%	246,775	-	2,052	-	2,052	-	-	7.98%	-	-	744	6.05%	45
3063		5.93%	291,823	28,553	264,994	-	-	28,553	264,994	9.72%	2,775	25,757	2,131	6.11%	130
3069		5.86%	51,187	-	-	-	-	-	-	10.94%	-	-	708	6.07%	43

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2017 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	employer contributions: allocated toward minimum required contribution for current year, adjusted to valuation date
1000	11,833,801	-	-	-	663,229	-	121.88%	122.94%	#VALUE!		6,428,085	-	-	-	5,925,352
1001	3,176	-	-	-	-	-	95.94%	95.94%	96.28%		825,207	-	-	-	805,392
1004	51,282	-	-	-	240,749	-	109.55%	114.34%	114.82%		413,045	-	-	-	391,197
1006	2,736	-	-	-	947,691	-	100.00%	110.43%	106.51%		442,178	-	-	-	432,207
1007	4,035	-	-	-	846,028	-	96.29%	101.27%	97.02%		1,345,302	-	-	-	1,313,255
1019	3,189	-	-	-	170	-	96.63%	96.63%	95.54%		616,196	-	-	-	595,955
1020*	192,902	-	-	-	69	147,471	112.43%	118.13%	106.04%		502,458	-	-	-	487,509
1024	16,373	-	-	-	-	-	95.60%	95.60%	96.11%		60,000	-	-	-	58,564
1025	43,049	-	-	-	-	-	101.65%	101.65%	102.30%		42,746	-	-	-	41,689
1027	769	-	-	-	-	-	97.35%	97.35%	94.70%		249,218	-	-	-	243,131
1030	885	-	-	-	-	-	94.87%	94.87%	92.47%		128,346	-	-	-	125,043
1032	1,343	-	-	-	16,320	-	97.09%	97.09%	97.07%		371,800	-	-	-	362,824
1034	3,458	-	-	-	-	44,404	94.16%	94.16%	95.04%		413,240	-	-	-	404,375
1046	699,164	-	-	-	-	-	114.73%	114.73%	101.54%		750,000	-	-	-	749,761
1055	-	-	-	-	-	-	96.43%	96.43%	95.65%		991,462	-	-	-	973,062
1063*	259,913	-	-	-	1	191,188	104.53%	109.46%	99.78%		99,233	-	-	-	97,087
1064*	59,434	-	-	-	-	-	121.75%	121.75%	124.04%		453,502	-	-	-	441,632
1069	406	-	-	-	260	-	93.62%	93.62%	91.24%		417,250	-	-	-	406,883
1070	146,598	-	-	-	99,438	397,281	92.53%	102.75%	88.97%		366,618	-	-	-	357,321
1073	414,119	-	-	-	155,543	-	103.71%	105.47%	104.17%		650,000	-	-	-	634,642
1074	2,065,558	-	-	-	5,299	-	100.01%	100.02%	96.85%		603,745	-	-	-	588,507
1077	147	-	-	-	-	-	82.24%	82.24%	85.63%		282,399	-	-	-	275,473
1079	959,931	-	-	-	532,916	-	103.78%	107.27%	103.72%		611,272	-	-	-	576,711
1080	4,125,668	4,000,000	-	-	-	5,294,768	94.48%	104.54%	93.80%		6,182,352	-	-	-	6,021,987
1082	3,924,988	-	-	-	297,467	-	123.42%	124.83%	111.62%		165,671	-	-	-	161,642
1083	812	-	-	-	-	-	94.33%	94.33%	95.54%		146,595	-	-	-	143,093
1086	103,038	-	-	-	82,308	-	133.74%	136.28%	125.67%		46,234	-	-	-	45,094
1088	334,299	-	-	-	320,655	10,660	121.22%	122.10%	123.83%		4,977,168	-	-	-	4,843,323
2000	7,473,185	-	-	-	432,885	2,742,402	113.86%	115.79%	113.23%		9,961,934	-	-	-	9,220,604
2003	5,199,458	-	-	-	176,792	504,600	118.48%	120.36%	109.51%		275,000	-	-	-	268,905
2006	1,187,005	-	-	-	405,116	-	102.80%	104.23%	102.23%		1,839,662	-	-	-	1,757,613
2009	28	-	-	-	-	75,635	98.82%	100.84%	99.67%		74,982	-	-	-	72,664
2012	277,663	-	-	-	-	-	100.56%	100.56%	101.36%		1,038,688	-	-	-	1,012,988
2018	74,697	-	-	-	-	-	95.49%	95.49%	95.90%		370,000	-	-	-	360,807
2022	880,003	-	-	-	82,367	-	115.62%	116.36%	108.14%		1,125,000	-	-	-	1,055,791
2023	24,667	-	-	-	2	-	97.38%	97.38%	100.98%		50,389	-	-	-	49,075
2026	174,873	-	-	-	-	-	99.21%	99.21%	96.30%		352,032	-	-	-	343,914
2027	80	-	-	-	-	-	93.10%	93.10%	93.08%		62,432	-	-	-	61,112
2029	716	-	-	-	371,952	-	96.93%	108.14%	107.47%		167,125	-	-	-	162,502
2030	3,231	-	-	-	1,999,403	-	90.94%	90.94%	94.92%		1,579,025	-	-	-	1,534,119
2032	3,008,970	-	-	-	305,673	-	121.52%	123.24%	109.73%		969,290	-	-	-	899,132
2033	332,195	-	-	-	156,768	-	121.67%	127.68%	120.92%		337,159	-	-	-	330,232
2034	102,633	-	-	-	-	-	94.21%	94.21%	90.72%		711,026	-	-	-	691,903
2037	128,955	-	-	-	-	-	98.22%	98.22%	92.76%		194,864	-	-	-	190,855
2038	61,077	-	-	-	324	83,294	102.45%	107.91%	98.92%		200,000	-	-	-	194,411
2039	469	-	-	-	-	2,274,888	94.05%	94.05%	90.00%		3,515,975	-	-	-	3,421,833
3000	9,666,924	-	-	-	-	-	142.39%	142.39%	129.61%		6,000,000	-	-	-	5,799,306
3011	44,361	-	-	-	29,960	379,282	112.52%	121.77%	106.79%		33,209	-	-	-	32,297
3012	9,790	-	-	-	2,973,155	-	88.31%	100.57%	99.22%		2,164,406	-	-	-	2,111,904
3019	133,198	-	-	-	600,647	-	99.66%	104.68%	102.68%		300,000	-	-	-	290,443
3023	2,515	-	-	-	-	-	96.26%	96.26%	97.63%		532,808	-	-	-	520,571
3031	51,087	-	-	-	-	714,654	112.03%	125.97%	115.46%		557,341	-	-	-	543,094
3032	789,949	-	-	-	187,557	1,080,111	106.35%	115.42%	102.92%		1,167,106	-	-	-	1,136,500
3036	32,122	-	-	-	-	-	118.96%	118.96%	120.33%		32,796	-	-	-	31,499
3054	789	-	-	-	-	-	95.06%	95.06%	95.84%		430,788	-	-	-	419,936
3063	2,261	-	-	-	31,328	290,751	91.52%	100.51%	93.47%		300,134	-	-	-	294,092
3069	751	-	-	-	-	-	95.45%	95.45%	92.97%		75,488	-	-	-	73,659

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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2017 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	20a	20b	20c(1)	20c(2)	20c(3)	20c(4)	28	29	30	31(a)	31(b)	32a(1)	32a(2)	32b(1)	32b(2)
Employer Number	Did the plan have a "funding shortfall" for the prior year? (yes/no)	If 20a is "yes", were required quarterly installments for the current year made in a timely manner? (yes/no)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 1st quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 2nd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 3rd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 4th quarter)	Unpaid minimum required contribution for all prior years	Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	Target normal cost (line 6)	Excess Assets, if applicable, but not greater than 31(a)	Outstanding balance: Net shorfall amortization installment	Installment: Net shorfall amortization installment	Outstanding balance: Waiver amortization installment	Installment: Waiver amortization installment
1000	No						-	-	-	4,396,887	4,396,887	-	-	-	-
1001	Yes	No	-	-	-	-	-	-	-	486,628	-	1,494,097	316,111	-	-
1004	No						-	-	-	48,462	48,462	-	-	-	-
1006	Yes	No	-	-	-	-	-	-	-	430,451	411	-	-	-	-
1007	Yes	Yes	-	-	-	-	-	-	-	1,033,058	-	999,133	275,164	-	-
1019	Yes	No	-	-	-	-	-	-	-	413,667	-	829,333	178,687	-	-
1020*	No						-	-	-	30,502	30,502	-	-	-	-
1024	Yes	No	-	-	-	-	-	-	-	30,504	-	70,501	13,751	-	-
1025	No						-	-	-	41,441	41,441	-	-	-	-
1027	Yes	No	-	-	-	-	-	-	-	180,312	-	307,488	62,026	-	-
1030	Yes	No	-	-	-	-	-	-	-	100,439	-	113,765	24,309	-	-
1032	Yes	Yes	-	-	-	-	-	-	-	314,778	-	228,097	47,046	-	-
1034	Yes	No	-	-	-	-	-	-	-	154,298	-	597,362	111,480	-	-
1046	No						-	-	-	72,278	72,278	-	-	-	-
1055	Yes	No	-	-	-	-	-	-	-	815,966	-	815,273	157,092	-	-
1063*	Yes	Yes	-	-	-	-	-	-	-	40,762	40,762	-	-	-	-
1064*	No						-	-	-	55,449	55,449	-	-	-	-
1069	Yes	No	-	-	-	-	-	-	-	87,978	-	308,258	75,469	-	-
1070	Yes	No	-	-	-	-	-	-	-	259,760	-	519,737	96,723	-	-
1073	No						-	-	-	465,139	328,488	-	-	-	-
1074	Yes	No	-	-	-	-	-	-	-	587,035	6,259	-	-	-	-
1077	Yes	Yes	-	-	-	-	-	-	-	98,210	-	899,728	176,374	-	-
1079	No						-	-	-	192,230	192,230	-	-	-	-
1080	Yes	No	-	-	-	-	-	-	-	631,858	-	2,160,418	518,342	-	-
1082	No						-	-	-	920,520	920,520	-	-	-	-
1083	Yes	No	-	-	-	-	-	-	-	71,898	-	267,601	70,726	-	-
1086	No						-	-	-	44,885	44,885	-	-	-	-
1088	No						-	-	-	2,177,347	2,177,347	-	-	-	-
2000	No						-	-	-	6,330,287	6,330,287	-	-	-	-
2003	No						-	-	-	1,830,338	1,830,338	-	-	-	-
2006	No						-	-	-	336,878	336,878	-	-	-	-
2009	Yes	No	-	-	-	-	-	-	-	59,548	-	59,665	12,925	-	-
2012	No						-	-	-	1,038,688	124,520	-	-	-	-
2018	Yes	Yes	-	-	-	-	-	-	-	169,890	-	532,702	99,956	-	-
2022	No						-	-	-	122,824	122,824	-	-	-	-
2023	No						-	-	-	38,637	-	62,336	10,236	-	-
2026	Yes	No	-	-	-	-	-	-	-	172,200	-	28,821	7,424	-	-
2027	Yes	No	-	-	-	-	-	-	-	34,242	-	106,089	26,513	-	-
2029	Yes	No	-	-	-	-	-	-	-	62,814	-	99,621	99,621	-	-
2030	Yes	No	-	-	-	-	-	-	-	1,529,816	-	8,527,289	1,640,184	-	-
2032	No						-	-	-	962,083	962,083	-	-	-	-
2033	No						-	-	-	234,141	234,141	-	-	-	-
2034	Yes	No	-	-	-	-	-	-	-	43,401	-	152,276	29,526	-	-
2037	Yes	No	-	-	-	-	-	-	-	60,342	-	81,439	19,658	-	-
2038	Yes	Yes	-	-	-	-	-	-	-	27,193	27,193	-	-	-	-
2039	Yes	No	-	-	-	-	-	-	-	3,570,869	-	2,740,692	530,227	-	-
3000	No						-	-	-	3,643,065	3,643,065	-	-	-	-
3011	No						-	-	-	32,202	32,202	-	-	-	-
3012	Yes	No	-	-	-	-	-	-	-	1,627,836	-	2,557,158	475,887	-	-
3019	Yes	Yes	-	-	-	-	-	-	-	163,893	-	-	-	-	-
3023	Yes	Yes	-	-	-	-	-	-	-	375,919	-	386,164	67,979	-	-
3031	No						-	-	-	403,108	403,108	-	-	-	-
3032	No						-	-	-	682,922	682,922	-	-	-	-
3036	No						-	-	-	31,350	31,350	-	-	-	-
3054	Yes	Yes	-	-	-	-	-	-	-	246,775	-	848,022	172,234	-	-
3063	Yes	Yes	-	-	-	-	-	-	-	291,823	-	-	-	-	-
3069	Yes	No	-	-	-	-	-	-	-	51,187	-	109,027	22,192	-	-

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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Employer Number	33Date If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval	33 If a waiver has been approved for this plan year, enter the waived amount	34 Total funding requirement before reflecting carryover/prefunding balances (line 31 + line 32a +line 32b line 33)	35CB Balances used to offset funding requirement: Carryover balance	35PB Balances used to offset funding requirement: Prefunding balance	35 Balances used to offset funding requirement: Total balance	36 Additional cash requirements (line 34 minus line 35(3))	37 Contributions allocated toward minimum required contribution for current year, adjusted to valuation date (line 19c)	38a total Interest-adjusted excess contributions for current year	38b Portion of excess contribution attributable to use of prefunding and funding standard carryover balances	39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	40 Unpaid minimum required contribution for all years	41a Alternative amortization schedule elected under Pension Relief Act of 2010	41b Eligible plan year(s) for which the election in line 41a was made	42 Amount of acceleration adjustment	43 Excess installment acceleration amont to be carried over to future plan years
1000			-	-	-	-	-	5,925,352	5,925,352	-	-	-				
1001			802,739	-	-	-	802,739	805,392	2,653	-	-	-				
1004			-	-	-	-	-	391,197	391,197	-	-	-				
1006			430,040	-	-	-	430,040	432,207	2,167	-	-	-				
1007			1,308,222	-	-	-	1,308,222	1,313,255	5,033	-	-	-				
1019			592,354	-	-	-	592,354	595,955	3,601	-	-	-				
1020*			-	-	-	-	-	487,509	487,509	-	-	-				
1024			44,255	-	-	-	44,255	58,564	14,309	-	-	-				
1025			-	-	-	-	-	41,689	41,689	-	-	-				
1027			242,338	-	-	-	242,338	243,131	793	-	-	-				
1030			124,748	-	-	-	124,748	125,043	295	-	-	-				
1032			361,824	-	-	-	361,824	362,824	1,000	-	-	-				
1034			265,778	-	-	-	265,778	404,375	138,597	-	-	-				
1046			-	-	-	-	-	749,761	749,761	-	-	-				
1055			973,058	-	-	-	973,058	973,062	4	-	-	-				
1063*			-	-	-	-	-	97,087	97,087	-	-	-				
1064*			-	-	-	-	-	441,632	441,632	-	-	-				
1069			163,447	-	-	-	163,447	406,883	243,436	-	-	-				
1070			356,483	-	-	-	356,483	357,321	838	-	-	-				
1073			136,651	-	-	-	136,651	634,642	497,991	-	-	-				
1074			580,776	-	-	-	580,776	588,507	7,731	-	-	-				
1077			274,584	-	-	-	274,584	275,473	889	-	-	-				
1079			-	-	-	-	-	576,711	576,711	-	-	-				
1080			1,150,200	-	-	-	1,150,200	6,021,987	4,871,787	-	-	-				
1082			-	-	-	-	-	161,642	161,642	-	-	-				
1083			142,624	-	-	-	142,624	143,093	469	-	-	-				
1086			-	-	-	-	-	45,094	45,094	-	-	-				
1088			-	-	-	-	-	4,843,323	4,843,323	-	-	-				
2000			-	-	-	-	-	9,220,604	9,220,604	-	-	-				
2003			-	-	-	-	-	268,905	268,905	-	-	-				
2006			-	-	-	-	-	1,757,613	1,757,613	-	-	-				
2009			72,473	-	-	-	72,473	72,664	191	-	-	-				
2012			914,168	-	-	-	914,168	1,012,988	98,820	-	-	-				
2018			269,846	-	-	-	269,846	360,807	90,961	-	-	-				
2022			-	-	-	-	-	1,055,791	1,055,791	-	-	-				
2023			48,873	2	-	2	48,871	49,075	204	2	-	-				
2026			179,624	-	-	-	179,624	343,914	164,290	-	-	-				
2027			60,755	-	-	-	60,755	61,112	357	-	-	-				
2029			162,435	-	-	-	162,435	162,502	67	-	-	-				
2030			3,170,000	1,640,315	-	1,640,315	1,529,685	1,534,119	4,434	4,434	-	-				
2032			-	-	-	-	-	899,132	899,132	-	-	-				
2033			-	-	-	-	-	330,232	330,232	-	-	-				
2034			72,927	-	-	-	72,927	691,903	618,976	-	-	-				
2037			80,000	-	-	-	80,000	190,855	110,855	-	-	-				
2038			-	-	-	-	-	194,411	194,411	-	-	-				
2039			4,101,096	-	679,740	679,740	3,421,356	3,421,833	477	477	-	-				
3000			-	-	-	-	-	5,799,306	5,799,306	-	-	-				
3011			-	-	-	-	-	32,297	32,297	-	-	-				
3012			2,103,723	-	-	-	2,103,723	2,111,904	8,181	-	-	-				
3019			163,893	-	-	-	163,893	290,443	126,550	-	-	-				
3023			443,898	-	-	-	443,898	520,571	76,673	-	-	-				
3031			-	-	-	-	-	543,094	543,094	-	-	-				
3032			-	-	-	-	-	1,136,500	1,136,500	-	-	-				
3036			-	-	-	-	-	31,499	31,499	-	-	-				
3054			419,009	-	-	-	419,009	419,936	927	-	-	-				
3063			291,823	-	-	-	291,823	294,092	2,269	-	-	-				
3069			73,379	-	-	-	73,379	73,659	280	-	-	-				

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	1	2a	2b	3a(1)	3a(2)	3b(1)	3b(2)	3c(1)(2)	3c(2)(2)	3c(3)(1)	3c(3)(2)	3d(1)	3d(2)	4	4a
Employer Number	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)
3073	3073	7/1/2017	390,409	390,409	-	86,309	13	283,206	55	68,993	7	69,048	20	438,563	o	
3074	3074	7/1/2017	2,925,697	2,925,697	14	1,839,054	10	643,249	10	659,065	17	659,075	41	3,141,378	o	
3077	3077	7/1/2017	5,968,549	5,968,549	5	477,284	10	264,852	11,669	3,806,823	26	3,818,492	41	4,560,628	o	
4000	4000	7/1/2017	160,829,778	160,829,778	120	47,259,857	238	24,224,302	3,382,064	61,470,419	215	64,852,483	573	136,336,642	o	
4026	4026	7/1/2017	2,983,459	2,983,459	8	2,190,329	7	411,855	50,606	587,631	10	638,237	25	3,240,421	o	
4079	4079	7/1/2017	1,169,301	1,169,301	-	156,406	1	113,656	5,168	942,978	6	948,146	7	1,218,208	o	
4084	4084	7/1/2017	1,522,777	1,522,777	-	31,088	3	39,173	23,794	1,429,336	3	1,453,130	6	1,523,391	o	
4087	4087	7/1/2017	5,028,448	5,028,448	24	3,233,870	15	834,795	4,162	1,154,007	30	1,158,169	69	5,226,834	o	
4088	4088	7/1/2017	3,975,171	3,975,171	28	3,369,480	4	104,232	(749)	687,345	22	686,596	54	4,160,308	o	
4090	4090	7/1/2017	3,485,488	3,485,488	-	-	-	-	2,793	3,081,939	8	3,084,732	8	3,084,732	o	
4091	4091	7/1/2017	34,797,213	34,797,213	14	2,225,818	31	2,091,218	323,905	21,764,700	342	22,088,605	387	26,405,641	o	
4092	4092	7/1/2017	30,984,002	30,984,002	68	14,011,497	99	2,428,472	968,791	12,106,519	244	13,075,310	411	29,515,279	o	
4094	4094	7/1/2017	2,260,341	2,260,341	8	676,926	18	199,284	13,877	1,551,240	57	1,565,117	83	2,441,327	o	
4096	4096	7/1/2017	3,681,648	3,681,648	12	1,371,540	7	550,459	2,817	1,464,279	27	1,467,096	46	3,389,095	o	
4097	4097	7/1/2017	2,398,514	2,398,514	5	1,175,205	13	189,414	284	990,237	10	990,521	28	2,355,140	o	
5000	5000	7/1/2017	103,869,891	103,869,891	75	33,483,206	106	9,331,236	1,700,981	39,009,905	188	40,710,886	369	83,525,328	o	
5001	5001	7/1/2017	19,451,878	19,451,878	37	12,203,211	4	1,214,530	6,850	7,085,136	38	7,091,986	79	20,509,727	o	
5010	5010	7/1/2017	998,613	998,613	6	490,920	12	424,940	2	118,461	3	118,463	21	1,034,323	o	
5021	5021	7/1/2017	2,289,374	2,289,374	8	1,898,806	2	262,756	786	273,015	4	273,801	14	2,435,363	o	
5026	5026	7/1/2017	22,518,662	22,518,662	54	8,903,642	53	1,708,544	141,341	9,572,705	83	9,714,046	190	20,326,232	o	
5034	5034	7/1/2017	3,767,520	3,767,520	32	3,445,398	16	476,490	2,101	257,229	9	259,330	57	4,181,218	o	
5042	5042	7/1/2017	1,887,632	1,887,632	8	982,926	10	321,872	251	671,166	8	671,417	26	1,976,215	o	
5044	5044	7/1/2017	1,665,445	1,665,445	2	577,824	1	268,292	8,413	266,655	6	275,068	9	1,121,184	o	
5045	5045	7/1/2017	2,653,501	2,653,501	12	841,848	6	191,243	8,805	1,011,894	13	1,020,699	31	2,053,790	o	
5047	5047	7/1/2017	8,789,321	8,789,321	18	5,822,913	9	722,337	1,196	2,031,213	11	2,032,409	38	8,577,659	o	
5050	5050	7/1/2017	3,043,328	3,043,328	23	1,863,429	28	855,475	103	358,804	19	358,907	70	3,077,811	o	
5051	5051	7/1/2017	12,929,885	12,929,885	28	5,901,130	11	525,047	66,036	4,538,703	32	4,604,739	71	11,030,916	o	
5065	5065	7/1/2017	7,058,631	7,058,631	14	2,589,803	11	495,787	36,109	2,904,643	20	2,940,752	45	6,026,342	o	
5079	5079	7/1/2017	1,489,166	1,489,166	2	248,537	1	46,841	1	798,127	5	798,128	8	1,093,506	o	
5080	5080	7/1/2017	4,788,100	4,788,100	7	2,486,239	4	420,989	4,329	2,053,425	13	2,057,754	24	4,964,982	o	
5091	5091	7/1/2017	8,011,228	8,011,228	26	4,953,554	27	1,312,731	21,813	957,611	27	979,424	80	7,245,709	o	
5093	5093	7/1/2017	1,073,672	1,073,672	8	869,971	2	188,467	61	97,619	4	97,680	14	1,156,118	o	
5118	5118	7/1/2017	2,301,595	2,301,595	9	1,301,453	21	722,839	50	22,622	2	22,672	32	2,046,964	o	
5121	5121	7/1/2017	15,595,852	15,595,852	23	9,835,754	16	1,026,807	48,730	6,601,918	64	6,650,648	103	17,513,209	o	
5125	5125	7/1/2017	3,331,703	3,331,703	11	2,185,947	4	228,854	1,021	1,127,958	13	1,128,979	28	3,543,780	o	
5126	5126	7/1/2017	27,531,269	27,531,269	42	6,707,524	117	3,000,923	51,557	16,420,422	341	16,471,979	500	26,180,426	o	
5127	5127	7/1/2017	8,101,199	8,101,199	12	2,076,385	6	245,917	13,406	4,543,265	67	4,556,671	85	6,878,973	o	
5128	5128	7/1/2017	3,441,835	3,441,835	5	1,451,802	4	225,351	11,608	1,876,028	17	1,887,636	26	3,564,789	o	
5129	5129	7/1/2017	22,153,634	22,153,634	44	7,359,754	66	2,407,107	11,660	8,827,455	93	8,839,115	203	18,605,976	o	
5130	5130	7/1/2017	5,240,467	5,240,467	6	218,423	19	366,704	1,854	4,247,078	39	4,248,932	64	4,834,059	o	
6000	6000	7/1/2017	67,898,885	67,898,885	41	11,597,652	89	8,852,376	1,246,944	36,486,521	91	37,733,465	221	58,183,493	o	
6016	6016	7/1/2017	2,506,438	2,506,438	23	1,276,049	40	1,065,036	293	266,747	7	267,040	70	2,608,125	o	
6028	6028	7/1/2017	4,594,403	4,594,403	18	2,959,988	9	516,240	2,319	1,410,701	22	1,413,020	49	4,889,248	o	
6037	6037	7/1/2017	5,439,240	5,439,240	18	2,563,178	44	1,530,794	143	1,356,288	26	1,356,431	88	5,450,403	o	
6040	6040	7/1/2017	2,282,330	2,282,330	2	557,995	5	326,073	6,080	1,329,073	17	1,335,153	24	2,219,221	o	
6042	6042	7/1/2017	1,806,156	1,806,156	4	714,715	-	146,648	(36)	1,141,856	5	1,141,820	9	2,003,183	o	
6044	6044	7/1/2017	1,104,975	1,104,975	7	439,530	17	234,823	72	365,559	30	365,631	54	1,039,984	o	
6049	6049	7/1/2017	5,698,478	5,698,478	29	3,429,872	21	830,086	7,411	1,426,868	34	1,434,279	84	5,694,237	o	
6050	6050	7/1/2017	10,790,271	10,790,271	26	6,218,957	30	1,251,160	4,300	1,550,446	32	1,554,746	88	9,024,863	o	
6070	6070	7/1/2017	719,328	719,328	1	666,995	-	134,774	-	-	-	-	1	801,769	o	
6077	6077	7/1/2017	20,726,557	20,726,557	49	7,855,219	37	3,346,069	2,257	6,890,245	72	6,892,502	158	18,093,790	o	
6079	6079	7/1/2017	3,848,475	3,848,475	5	2,443,712	2	178,758	18,879	1,131,445	9	1,150,324	16	3,772,794	o	
6086	6086	7/1/2017	468,937	468,937	2	355,110	-	43,122	785	138,273	1	139,058	3	537,290	o	
6093	6093	7/1/2017	4,263,838	4,263,838	27	1,732,946	29	766,620	1,875	1,442,864	21	1,444,739	77	3,944,305	o	
6099	6099	7/1/2017	4,764,454	4,764,454	18	2,631,260	21	2,065,156	670	204,580	8	205,250	47	4,901,666	o	
6107	6107	7/1/2017	1,608,051	1,608,051	6	866,348	3	241,881	610	447,236	11	447,846	20	1,556,075	o	
6110	6110	7/1/2017	30,316,054	30,316,054	100	11,556,068	429	18,534,308	(185)	2,105,729	72	2,105,544	601	32,195,920	o	

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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2017 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	4b	5	6	7(a)	7(b)	8(a)	8(b)	9(a)	9(b)	10	10(a)	10(b)	11a(b)	11b	11b(b)
Employer Number	Funding target reflecting at-risk assumptions (if at-risk status)	Effective interest rate	Target normal cost	Carryover balance: Balance at beginning of prior year (line 13a from prior year)	Prefunding balance: Balance at beginning of prior year (line 13b from prior year)	Carryover balance: Portion used to offset prior year's funding requirement (line 35CB from prior year)	Prefunding balance: Portion used to offset prior year's funding requirement (line 35PB from prior year)	Carryover balance: Amount remaining (line 7 minus line 8)	Prefunding balance: Amount remaining (line 7 minus line 8)	Actual Rate of Return	Carryover balance: Interest on line 9 using prior year's actual rate of return	Prefunding balance: Interest on line 9 using prior year's actual rate of return	Prefunding balance: Prior year's excess contribution	Prior Year's Effective Interest Rate	Prefunding balance: Interest on line 11a using prior year's effective interest rate
3073		6.08%	15,120	-	-	-	-	-	-	10.79%	-	-	18,157	6.27%	1,138
3074		5.77%	56,652	39,002	-	-	-	39,002	-	5.51%	2,149	-	371	5.98%	22
3077		6.04%	141,721	-	442,017	-	-	-	442,017	12.05%	-	53,263	356,612	6.24%	22,253
4000		6.00%	6,632,291	4,228,340	1,230,666	-	-	4,228,340	1,230,666	9.22%	389,853	113,467	16,946,811	6.18%	1,047,313
4026		5.88%	55,747	-	-	-	-	-	-	3.78%	-	-	31	6.08%	2
4079		5.90%	87,799	-	-	-	-	-	-	11.66%	-	-	701	6.10%	43
4084		5.98%	93,633	-	-	-	-	-	-	12.92%	-	-	678	6.18%	42
4087		5.85%	89,453	56,078	-	-	-	56,078	-	7.03%	3,942	-	158,223	6.06%	9,588
4088		5.77%	70,626	-	-	-	-	-	-	2.85%	-	-	357	5.97%	21
4090		5.83%	112,332	165,173	-	-	-	165,173	-	13.17%	21,753	-	208,081	6.01%	12,506
4091		6.02%	2,085,811	-	4,580,000	-	-	-	4,580,000	12.74%	-	583,492	4,329,630	6.20%	268,437
4092		6.01%	1,881,950	184,200	2,699,836	184,200	178,469	-	2,521,367	8.82%	-	222,384	495,357	6.19%	30,663
4094		5.93%	126,268	-	-	-	-	-	-	8.88%	-	-	1,076	6.11%	66
4096		5.93%	55,951	-	-	-	-	-	-	8.33%	-	-	54,104	6.13%	3,317
4097		5.92%	39,456	-	438,142	-	54,170	-	383,972	8.21%	-	31,524	71	6.16%	4
5000		5.99%	3,923,211	-	-	-	-	-	-	9.74%	-	-	8,688,786	6.18%	536,967
5001		5.83%	293,900	20,045	-	-	-	20,045	-	5.85%	1,173	-	235,805	6.03%	14,219
5010		5.88%	18,877	20	-	-	-	20	-	7.26%	1	-	382	6.08%	23
5021		5.81%	37,694	-	-	-	-	-	-	2.85%	-	-	122	6.00%	7
5026		5.93%	869,129	1,417,997	-	-	-	1,417,997	-	9.32%	132,157	-	420,461	6.12%	25,732
5034		5.82%	73,023	12	-	12	-	-	-	5.58%	-	-	815	5.99%	49
5042		5.96%	38,037	-	-	-	-	-	-	6.27%	-	-	425	6.14%	26
5044		5.91%	15,519	18,220	-	-	-	18,220	-	5.91%	1,077	-	145,698	6.06%	8,829
5045		5.89%	25,414	-	-	-	-	-	-	9.58%	-	-	648,240	6.08%	39,413
5047		5.90%	115,191	-	-	-	-	-	-	5.08%	-	-	101,758	6.11%	6,217
5050		5.82%	55,065	79,558	42,427	-	-	79,558	42,427	5.86%	4,662	2,486	473	6.02%	28
5051		5.91%	503,869	87,761	-	-	-	87,761	-	10.75%	9,434	-	767,416	6.10%	46,812
5065		5.99%	218,334	39,387	-	-	-	39,387	-	9.92%	3,907	-	646,744	6.16%	39,839
5079		5.91%	13,220	-	-	-	-	-	-	12.28%	-	-	49,300	6.11%	3,012
5080		5.80%	76,015	1	-	-	-	1	-	7.28%	-	-	888	6.00%	53
5091		5.89%	154,343	-	-	-	-	-	-	7.85%	-	-	245,690	6.09%	14,963
5093		5.67%	19,510	5,020	-	5,020	-	-	-	3.32%	-	-	12,612	5.88%	742
5118		5.87%	23,341	439,832	-	42,156	-	397,676	-	9.67%	38,455	-	145	6.07%	9
5121		5.86%	716,646	356,230	99,597	275,424	-	80,806	99,597	6.40%	5,172	6,374	550	6.05%	33
5125		5.83%	59,841	-	30,786	-	-	-	30,786	5.30%	-	1,632	651	6.02%	39
5126		5.97%	390,086	-	-	-	-	-	-	10.70%	-	-	719,749	6.17%	44,409
5127		5.96%	92,791	994,581	-	-	-	994,581	-	10.24%	101,845	-	54,528	6.16%	3,359
5128		5.86%	164,193	17,589	-	-	-	17,589	-	7.45%	1,310	-	867	6.06%	53
5129		5.94%	673,347	-	3,552	-	-	-	3,552	10.37%	-	368	1,020,360	6.13%	62,548
5130		5.98%	84,660	-	-	-	-	-	-	12.82%	-	-	1,148	6.18%	71
6000		6.06%	3,761,571	-	-	-	-	-	-	11.19%	-	-	5,327,147	6.23%	331,881
6016		5.89%	47,423	-	-	-	-	-	-	6.83%	-	-	272	6.09%	17
6028		5.88%	88,448	-	-	-	-	-	-	6.32%	-	-	480	6.08%	29
6037		5.90%	92,803	7,146	-	-	-	7,146	-	7.52%	537	-	25,383	6.09%	1,546
6040		5.99%	42,704	54,456	44,827	23,886	-	30,570	44,827	9.69%	2,962	4,344	398	6.17%	25
6042		5.85%	37,013	36,094	-	36,094	-	-	-	8.50%	-	-	97	6.04%	6
6044		6.00%	33,753	8,059	-	-	-	8,059	-	9.41%	758	-	43,714	6.20%	2,710
6049		5.91%	95,643	250,378	-	-	-	250,378	-	5.88%	14,722	-	211	6.10%	13
6050		5.83%	76,565	123,442	-	-	-	123,442	-	5.87%	7,246	-	74,987	6.03%	4,522
6070		5.72%	12,380	-	-	-	-	-	-	3.30%	-	-	97	5.93%	6
6077		5.88%	534,456	1,323,673	-	-	-	1,323,673	-	9.77%	129,323	-	757,850	6.08%	46,077
6079		5.92%	134,117	-	-	-	-	-	-	10.64%	-	-	80,067	6.11%	4,892
6086		5.87%	16,104	-	-	-	-	-	-	3.62%	-	-	268	6.05%	16
6093		5.95%	63,833	274,059	93,733	-	-	274,059	93,733	9.96%	27,296	9,336	55	6.15%	3
6099		5.83%	73,664	-	-	-	-	-	-	7.08%	-	-	152	6.03%	9
6107		5.85%	27,813	31	-	-	-	31	-	8.41%	3	-	29,610	6.03%	1,785
6110		5.90%	504,496	-	-	-	-	-	-	8.82%	-	-	1,823	6.10%	111

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	11c(b)	11d(b)	12(a)	12(b)	13(a)	13(b)	14	15	16	17	18b	18c	19a	19b	19c
Employer Number	Prefunding balance: Total available at beginning of current plan year to add to prefunding balance	Prefunding balance: Portion of line 11c(b) to be added to prefunding balance	Carryover balance: Reduction in balances due to elections or deemed elections	Prefunding balance: Reduction in balances due to elections or deemed elections	Carryover balance: Balance at beginning of current year (9(a) + 10(a) - 12(a))	Prefunding balance: Balance at beginning of current year (9(b) + 10(b) + 11d(b) - 12(b))	Funding Target Attainment Percentage	Adjusted Funding Target Attainment Percentage	Prior year's funding percentage (for credit balance use)	If current value of assets < 70% of funding target, enter such percentage	Contributions made to the plan for the plan year by employer(s)	Contributions made to the plan for the plan year by employees	Discounted employer contributions: allocated toward unpaid minimum required contribution from prior years	Discounted employer contributions: made to avoid benefit restrictions adjusted to valuation date	employer contributions: allocated toward minimum required contribution for current year, adjusted to valuation date
3073	19,295	-	-	-	-	-	89.02%	89.02%	80.02%		45,952	-	-	-	45,068
3074	393	-	-	-	41,151	-	91.82%	91.82%	94.27%		101,078	-	-	-	98,727
3077	378,865	-	-	-	-	495,280	120.01%	130.87%	114.12%		48,569	-	-	-	47,313
4000	17,994,124	-	-	-	4,618,193	1,344,133	113.59%	117.96%	104.53%		10,250,000	-	-	-	9,449,775
4026	33	-	-	-	-	-	92.07%	92.07%	95.26%		899,792	-	-	-	847,429
4079	744	-	-	-	-	-	95.98%	95.98%	89.45%		107,541	-	-	-	105,097
4084	720	-	-	-	-	-	99.95%	99.95%	94.36%		99,903	-	-	-	96,507
4087	167,811	-	-	-	60,020	-	95.05%	95.05%	94.78%		299,811	-	-	-	291,851
4088	378	-	-	-	-	-	95.54%	95.54%	99.18%		104,540	-	-	-	102,102
4090	220,587	-	-	-	186,926	-	106.93%	112.99%	108.12%		195,397	-	-	-	190,633
4091	4,598,067	3,836,508	-	-	-	9,000,000	97.69%	131.77%	91.66%		2,808,000	211,101	-	-	2,724,823
4092	526,020	-	-	-	-	2,743,751	95.68%	104.97%	92.73%		1,900,000	-	-	-	1,849,935
4094	1,142	-	-	-	-	-	92.58%	92.58%	90.98%		168,029	-	-	-	162,633
4096	57,421	-	-	-	-	-	108.63%	108.63%	109.78%		57,728	-	-	-	56,111
4097	75	-	-	-	-	415,496	84.19%	101.84%	87.74%		40,707	-	-	-	39,869
5000	9,225,753	-	-	-	-	-	124.35%	124.35%	118.53%		7,602,015	-	-	-	7,395,267
5001	250,024	-	-	-	21,218	-	94.73%	94.73%	95.67%		615,771	-	-	-	602,100
5010	405	-	-	-	21	-	96.54%	96.54%	94.90%		32,162	-	-	-	31,505
5021	129	-	-	-	-	-	94.00%	94.00%	99.39%		65,112	-	-	-	62,805
5026	446,193	-	-	-	1,550,154	-	103.15%	110.78%	109.78%		869,129	-	-	-	846,654
5034	864	-	-	-	-	-	90.10%	90.10%	93.98%		95,652	-	-	-	93,109
5042	451	-	-	-	-	-	95.51%	95.51%	93.82%		858,137	-	-	-	811,272
5044	154,527	-	-	-	19,297	-	146.82%	148.54%	107.48%		16,010	-	-	-	15,602
5045	687,653	-	-	-	-	-	129.20%	129.20%	90.71%		26,589	-	-	-	25,615
5047	107,975	-	-	-	-	-	102.46%	102.46%	105.06%		118,830	-	-	-	115,627
5050	501	-	-	-	84,220	44,913	94.68%	94.68%	99.87%		56,781	-	-	-	55,717
5051	814,228	-	-	-	97,195	-	116.33%	117.21%	113.05%		767,948	-	-	-	749,213
5065	686,583	-	-	-	43,294	-	116.41%	117.12%	108.15%		615,142	-	-	-	592,693
5079	52,312	-	-	-	-	-	136.18%	136.18%	127.10%		20,000	-	-	-	19,741
5080	941	-	-	-	1	-	96.43%	96.43%	97.04%		111,452	-	-	-	109,450
5091	260,653	-	-	-	-	-	110.56%	110.56%	103.83%		250,000	-	-	-	242,472
5093	13,354	-	-	-	-	-	92.86%	92.86%	97.05%		62,064	-	-	-	60,716
5118	154	-	-	-	436,131	-	91.13%	112.43%	111.10%		24,075	-	-	-	23,532
5121	583	-	-	-	85,978	105,971	87.95%	87.95%	92.40%		957,144	-	-	-	921,047
5125	690	-	-	-	-	32,418	93.10%	93.10%	94.30%		114,103	-	-	-	110,684
5126	764,158	-	-	-	-	-	105.15%	105.15%	103.42%		600,000	-	-	-	579,552
5127	57,887	-	-	-	1,096,426	-	101.82%	117.76%	116.21%		95,752	-	-	-	93,249
5128	920	-	-	-	18,899	-	96.02%	96.02%	101.52%		176,608	-	-	-	170,478
5129	1,082,908	-	-	-	-	3,920	119.04%	119.06%	120.35%		1,071,172	-	-	-	1,041,120
5130	1,219	-	-	-	-	-	108.40%	108.40%	100.53%		88,629	-	-	-	85,163
6000	5,659,028	-	-	-	-	-	116.69%	116.69%	113.01%		4,450,000	-	-	-	4,294,650
6016	289	-	-	-	-	-	96.10%	96.10%	96.46%		49,324	-	-	-	47,623
6028	509	-	-	-	-	-	93.96%	93.96%	94.00%		151,533	-	-	-	147,877
6037	26,929	-	-	-	7,683	-	99.65%	99.65%	100.56%		95,735	-	-	-	92,847
6040	423	-	-	-	33,532	49,171	99.11%	102.84%	95.95%		43,869	-	-	-	43,067
6042	103	-	-	-	-	-	90.16%	90.16%	94.16%		590,989	-	-	-	548,860
6044	46,424	-	-	-	8,817	-	105.40%	106.24%	99.32%		70,300	-	-	-	68,396
6049	224	-	-	-	265,100	-	95.41%	100.07%	100.69%		98,357	-	-	-	95,880
6050	79,509	-	-	-	130,688	-	118.11%	119.56%	121.32%		78,956	-	-	-	77,019
6070	103	-	-	-	-	-	89.71%	89.71%	98.73%		27,186	-	-	-	26,442
6077	803,927	-	-	-	1,452,996	-	106.52%	114.55%	109.06%		904,591	-	-	-	886,369
6079	84,959	-	-	-	-	-	102.00%	102.00%	96.44%		204,802	-	-	-	199,280
6086	284	-	-	-	-	-	87.27%	87.27%	90.12%		34,391	-	-	-	33,347
6093	58	-	-	-	301,355	103,069	97.84%	108.10%	105.24%		65,659	-	-	-	64,025
6099	161	-	-	-	-	-	97.20%	97.20%	97.15%		75,757	-	-	-	73,945
6107	31,395	-	-	-	34	-	103.33%	103.34%	105.04%		28,673	-	-	-	27,885
6110	1,934	-	-	-	-	-	94.16%	94.16%	93.46%		913,999	-	-	-	884,737

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2017 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	20a	20b	20c(1)	20c(2)	20c(3)	20c(4)	28	29	30	31(a)	31(b)	32a(1)	32a(2)	32b(1)	32b(2)
Employer Number	Did the plan have a "funding shortfall" for the prior year? (yes/no)	If 20a is "yes", were required quarterly installments for the current year made in a timely manner? (yes/no)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 1st quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 2nd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 3rd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 4th quarter)	Unpaid minimum required contribution for all prior years	Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	Target normal cost (line 6)	Excess Assets, if applicable, but not greater than 31(a)	Outstanding balance: Net shorfall amortization installment	Installment: Net shorfall amortization installment	Outstanding balance: Waiver amortization installment	Installment: Waiver amortization installment
3073	Yes	No	-	-	-	-	-	-	-	15,120	-	48,154	12,984	-	-
3074	Yes	No	-	-	-	-	-	-	-	56,652	-	256,832	41,706	-	-
3077	No						-	-	-	141,721	141,721	-	-	-	-
4000	No						-	-	-	6,632,291	6,632,291	-	-	-	-
4026	Yes	No	-	-	-	-	-	-	-	55,747	-	256,962	50,969	-	-
4079	Yes	No	-	-	-	-	-	-	-	87,799	-	48,907	16,809	-	-
4084	Yes	No	-	-	-	-	-	-	-	93,633	-	614	2,432	-	-
4087	Yes	No	-	-	-	-	-	-	-	89,453	-	258,406	55,629	-	-
4088	Yes	Yes	-	-	-	-	-	-	-	70,626	-	185,137	31,061	-	-
4090	No						-	-	-	112,332	112,332	-	-	-	-
4091	Yes	No	-	-	-	-	-	-	-	2,085,811	-	300,305	65,054	-	-
4092	Yes	Yes	-	-	-	-	-	-	-	1,881,950	-	1,275,028	250,979	-	-
4094	Yes	No	-	-	-	-	-	-	-	126,268	-	180,986	35,344	-	-
4096	No						-	-	-	55,951	55,951	-	-	-	-
4097	Yes	Yes	-	-	-	-	-	-	-	39,456	-	372,122	72,157	-	-
5000	No						-	-	-	3,923,211	3,923,211	-	-	-	-
5001	Yes	Yes	-	-	-	-	-	-	-	293,900	-	1,079,067	207,991	-	-
5010	Yes	No	-	-	-	-	-	-	-	18,877	-	35,731	12,411	-	-
5021	Yes	Yes	-	-	-	-	-	-	-	37,694	-	145,989	24,826	-	-
5026	No						-	-	-	869,129	642,276	-	-	-	-
5034	Yes	No	-	-	-	-	-	-	-	73,023	-	413,698	20,047	-	-
5042	Yes	No	-	-	-	-	-	-	-	38,037	-	88,583	17,850	-	-
5044	No						-	-	-	15,519	15,519	-	-	-	-
5045	Yes	Yes	-	-	-	-	-	-	-	25,414	25,414	-	-	-	-
5047	No						-	-	-	115,191	115,191	-	-	-	-
5050	Yes	Yes	-	-	-	-	-	-	-	55,065	-	163,616	26,868	-	-
5051	No						-	-	-	503,869	503,869	-	-	-	-
5065	No						-	-	-	218,334	218,334	-	-	-	-
5079	No						-	-	-	13,220	13,220	-	-	-	-
5080	Yes	No	-	-	-	-	-	-	-	76,015	-	176,883	32,438	-	-
5091	No						-	-	-	154,343	154,343	-	-	-	-
5093	Yes	No	-	-	-	-	-	-	-	19,510	-	82,446	22,772	-	-
5118	Yes	No	-	-	-	-	-	-	-	23,341	-	312,292	42,156	-	-
5121	Yes	Yes	-	-	-	-	-	-	-	716,646	-	2,109,306	391,151	-	-
5125	Yes	Yes	-	-	-	-	-	-	-	59,841	-	244,495	49,928	-	-
5126	No						-	-	-	390,086	390,086	-	-	-	-
5127	No						-	-	-	92,791	92,791	-	-	-	-
5128	No						-	-	-	164,193	-	141,853	23,294	-	-
5129	No						-	-	-	673,347	673,347	-	-	-	-
5130	No						-	-	-	84,660	84,660	-	-	-	-
6000	No						-	-	-	3,761,571	3,761,571	-	-	-	-
6016	Yes	No	-	-	-	-	-	-	-	47,423	-	101,687	-	-	-
6028	Yes	No	-	-	-	-	-	-	-	88,448	-	294,845	58,955	-	-
6037	No						-	-	-	92,803	-	18,846	3,095	-	-
6040	Yes	No	-	-	-	-	-	-	-	42,704	-	128,350	23,886	-	-
6042	Yes	Yes	-	-	-	-	-	-	-	37,013	-	197,027	51,491	-	-
6044	Yes	Yes	-	-	-	-	-	-	-	33,753	33,753	-	-	-	-
6049	Yes	No	-	-	-	-	-	-	-	95,643	-	-	-	-	-
6050	No						-	-	-	76,565	76,565	-	-	-	-
6070	Yes	No	-	-	-	-	-	-	-	12,380	-	82,441	14,041	-	-
6077	No						-	-	-	534,456	534,456	-	-	-	-
6079	Yes	No	-	-	-	-	-	-	-	134,117	75,681	-	-	-	-
6086	Yes	No	-	-	-	-	-	-	-	16,104	-	68,353	16,990	-	-
6093	Yes	No	-	-	-	-	-	-	-	63,833	-	-	-	-	-
6099	Yes	No	-	-	-	-	-	-	-	73,664	-	137,212	-	-	-
6107	No						-	-	-	27,813	27,813	-	-	-	-
6110	Yes	No	-	-	-	-	-	-	-	504,496	-	1,879,866	378,685	-	-

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333

2017 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	33Date	33	34	35CB	35PB	35	36	37	38a	38b	39	40	41a	41b	42	43
Employer Number	If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval	If a waiver has been approved for this plan year, enter the waived amount	Total funding requirement before reflecting carryover/prefunding balances (line 31 + line 32a +line 32b line 33)	Balances used to offset funding requirement: Carryover balance	Balances used to offset funding requirement: Prefunding balance	Balances used to offset funding requirement: Total balance	Additional cash requirements (line 34 minus line 35(3))	Contributions allocated toward minimum required contribution for current year, adjusted to valuation date (line 19c)	total Interest-adjusted excess contributions for current year	Portion of excess contribution attributable to use of prefunding and funding standard carryover balances	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	Unpaid minimum required contribution for all years	Alternative amortization schedule elected under Pension Relief Act of 2010	Eligible plan year(s) for which the election in line 41a was made	Amount of acceleration adjustment	Excess installment acceleration amont to be carried over to future plan years
3073			28,104	-	-	-	28,104	45,068	16,964	-	-	-				
3074			98,358	-	-	-	98,358	98,727	369	-	-	-				
3077			-	-	-	-	-	47,313	47,313	-	-	-				
4000			-	-	-	-	-	9,449,775	9,449,775	-	-	-				
4026			106,716	-	-	-	106,716	847,429	740,713	-	-	-				
4079			104,608	-	-	-	104,608	105,097	489	-	-	-				
4084			96,065	-	-	-	96,065	96,507	442	-	-	-				
4087			145,082	-	-	-	145,082	291,851	146,769	-	-	-	15 years	2010	-	-
4088			101,687	-	-	-	101,687	102,102	415	-	-	-				
4090			-	-	-	-	-	190,633	190,633	-	-	-				
4091			2,150,865	-	-	-	2,150,865	2,724,823	573,958	-	-	-				
4092			2,132,929	-	492,289	492,289	1,640,640	1,849,935	209,295	209,295	-	-				
4094			161,612	-	-	-	161,612	162,633	1,021	-	-	-				
4096			-	-	-	-	-	56,111	56,111	-	-	-				
4097			111,613	-	72,157	72,157	39,456	39,869	413	413	-	-				
5000			-	-	-	-	-	7,395,267	7,395,267	-	-	-				
5001			501,891	-	-	-	501,891	602,100	100,209	-	-	-				
5010			31,288	-	-	-	31,288	31,505	217	-	-	-				
5021			62,520	-	-	-	62,520	62,805	285	-	-	-				
5026			226,853	-	-	-	226,853	846,654	619,801	-	-	-				
5034			93,070	-	-	-	93,070	93,109	39	-	-	-	15 years	2011	-	-
5042			55,887	-	-	-	55,887	811,272	755,385	-	-	-				
5044			-	-	-	-	-	15,602	15,602	-	-	-				
5045			-	-	-	-	-	25,615	25,615	-	-	-				
5047			-	-	-	-	-	115,627	115,627	-	-	-				
5050			81,933	26,868	-	26,868	55,065	55,717	652	652	-	-				
5051			-	-	-	-	-	749,213	749,213	-	-	-				
5065			-	-	-	-	-	592,693	592,693	-	-	-				
5079			-	-	-	-	-	19,741	19,741	-	-	-				
5080			108,453	-	-	-	108,453	109,450	997	-	-	-				
5091			-	-	-	-	-	242,472	242,472	-	-	-				
5093			42,282	-	-	-	42,282	60,716	18,434	-	-	-				
5118			65,497	42,157	-	42,157	23,340	23,532	192	192	-	-	15 years	2011	-	-
5121			1,107,797	85,978	103,264	189,242	918,555	921,047	2,492	2,492	-	-				
5125			109,769	-	-	-	109,769	110,684	915	-	-	-				
5126			-	-	-	-	-	579,552	579,552	-	-	-				
5127			-	-	-	-	-	93,249	93,249	-	-	-				
5128			187,487	18,899	-	18,899	168,588	170,478	1,890	1,890	-	-				
5129			-	-	-	-	-	1,041,120	1,041,120	-	-	-				
5130			-	-	-	-	-	85,163	85,163	-	-	-				
6000			-	-	-	-	-	4,294,650	4,294,650	-	-	-				
6016			47,423	-	-	-	47,423	47,623	200	-	-	-				
6028			147,403	-	-	-	147,403	147,877	474	-	-	-				
6037			95,898	3,094	-	3,094	92,804	92,847	43	43	-	-				
6040			66,590	23,889	-	23,889	42,701	43,067	366	366	-	-				
6042			88,504	-	-	-	88,504	548,860	460,356	-	-	-				
6044			-	-	-	-	-	68,396	68,396	-	-	-				
6049			95,643	-	-	-	95,643	95,880	237	-	-	-				
6050			-	-	-	-	-	77,019	77,019	-	-	-				
6070			26,421	-	-	-	26,421	26,442	21	-	-	-				
6077			-	-	-	-	-	886,369	886,369	-	-	-				
6079			58,436	-	-	-	58,436	199,280	140,844	-	-	-				
6086			33,094	-	-	-	33,094	33,347	253	-	-	-				
6093			63,833	-	-	-	63,833	64,025	192	-	-	-				
6099			73,664	-	-	-	73,664	73,945	281	-	-	-				
6107			-	-	-	-	-	27,885	27,885	-	-	-				
6110			883,181	-	-	-	883,181	884,737	1,556	-	-	-				

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2017 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	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)
6113	6113	7/1/2017	2,488,501	2,488,501	4	1,463,398	14	331,249	2,488	608,095	16	610,583	34	2,405,230	o	
6115	6115	7/1/2017	1,290,905	1,290,905	9	575,321	12	244,685	6,057	423,494	12	429,551	33	1,249,557	o	
6116	6116	7/1/2017	3,207,505	3,207,505	7	2,307,922	6	237,921	20,241	824,041	11	844,282	24	3,390,125	o	
6120	6120	7/1/2017	2,652,102	2,652,102	12	1,859,336	6	226,805	819	397,900	13	398,719	31	2,484,860	o	
6121	6121	7/1/2017	941,606	941,606	5	653,577	3	306,810	1,165	68,676	1	69,841	9	1,030,228	o	
6124	6124	7/1/2017	8,134,505	8,134,505	37	2,837,258	36	951,455	16,412	3,468,157	63	3,484,569	136	7,273,282	o	
6125	6125	7/1/2017	17,031,720	17,031,720	22	4,589,068	79	3,008,441	113,781	10,371,834	154	10,485,615	255	18,083,124	o	
6126	6126	7/1/2017	3,660,677	3,660,677	8	1,363,416	32	1,146,146	134	132,617	3	132,751	43	2,642,313	o	
6129	6129	7/1/2017	1,948,665	1,948,665	2	457,849	27	709,880	1,364	736,924	24	738,288	53	1,906,017	o	
6130	6130	7/1/2017	2,994,021	2,994,021	19	1,234,607	37	1,484,440	845	896,797	29	897,642	85	3,616,689	o	
6132	6132	7/1/2017	780,719	780,719	2	476,187	4	220,126	39	140,933	1	140,972	7	837,285	o	
6135	6135	7/1/2017	1,395,180	1,395,180	11	723,211	28	670,553	86	261,006	9	261,092	48	1,654,856	o	
6136	6136	7/1/2017	3,143,246	3,143,246	8	2,052,834	5	374,197	1,597	837,526	5	839,123	18	3,266,154	o	
6138	6138	7/1/2017	3,011,334	3,011,334	3	781,229	8	152,385	15,166	1,620,343	21	1,635,509	32	2,569,123	o	
6140	6140	7/1/2017	2,446,577	2,446,577	4	406,728	12	588,638	2,479	983,052	19	985,531	35	1,980,897	o	
6141	6141	7/1/2017	8,115,791	8,115,791	66	4,303,364	38	903,100	4,805	3,273,776	46	3,278,581	150	8,485,045	o	
6142	6142	7/1/2017	5,243,467	5,243,467	21	936,962	7	520,965	(3,156)	2,730,057	18	2,726,901	46	4,184,828	o	
6143	6143	7/1/2017	5,666,016	5,666,016	34	3,438,806	33	838,473	7,174	1,156,667	32	1,163,841	99	5,441,120	o	
7000	7000	7/1/2017	116,914,355	116,914,355	55	23,490,810	267	21,227,513	2,663,521	50,070,074	415	52,733,595	737	97,451,918	o	
7011	7011	7/1/2017	33,710,113	33,710,113	74	22,696,129	41	3,385,214	20,069	7,131,925	27	7,151,994	142	33,233,337	o	
7015	7015	7/1/2017	2,475,054	2,475,054	8	2,857,050	1	312,658	29	5,280	1	5,309	10	3,175,017	o	
7027	7027	7/1/2017	13,966,014	13,966,014	27	5,749,313	23	1,099,624	22,009	5,865,992	40	5,888,001	90	12,736,938	o	
7031	7031	7/1/2017	8,867,704	8,867,704	44	7,506,753	27	1,693,588	936	945,493	16	946,429	87	10,146,770	o	
7048	7048	7/1/2017	5,127,372	5,127,372	18	3,294,195	3	1,227,798	-	603,157	5	603,157	26	5,125,150	o	
7056	7056	7/1/2017	6,944,723	6,944,723	30	2,667,838	25	949,311	1,244	2,458,103	20	2,459,347	75	6,076,496	o	
7060	7060	7/1/2017	1,230,481	1,230,481	3	942,953	4	143,331	766	270,316	5	271,082	12	1,357,366	o	
7064	7064	7/1/2017	17,208,419	17,208,419	38	8,482,567	20	1,220,138	361,121	4,906,675	72	5,267,796	130	14,970,501	o	
7065	7065	7/1/2017	2,388,410	2,388,410	10	1,470,870	7	380,496	58,643	581,465	7	640,108	24	2,491,474	o	
7088	7088	7/1/2017	2,027,039	2,027,039	6	913,474	8	543,125	(3)	276,508	8	276,505	22	1,733,104	o	
7099	7099	7/1/2017	3,669,091	3,669,091	2	373,200	6	1,152,507	2,481	1,164,714	12	1,167,195	20	2,692,902	o	
7100	7100	7/1/2017	2,527,126	2,527,126	17	1,318,579	20	522,124	(5)	771,628	9	771,623	46	2,612,326	o	
7101	7101	7/1/2017	4,629,953	4,629,953	1	477,335	8	300,523	25,323	3,627,051	11	3,652,374	20	4,430,232	o	
7114	7114	7/1/2017	1,534,809	1,534,809	3	1,186,490	7	305,981	820	242,825	5	243,645	15	1,736,116	o	
7115	7115	7/1/2017	1,443,579	1,443,579	4	522,922	8	332,998	155	601,616	14	601,771	26	1,457,691	o	
7117	7117	7/1/2017	6,535,562	6,535,562	6	2,065,681	22	2,177,910	1,900	2,778,486	23	2,780,386	51	7,023,977	o	
7118	7118	7/1/2017	18,359,524	18,359,524	15	2,667,106	60	2,691,777	39,439	8,993,048	95	9,032,487	170	14,391,370	o	
7120	7120*	7/1/2017	4,588,037	4,588,037	3	353,635	3	104,041	1,055	3,623,946	32	3,625,001	38	4,082,677	o	
8000	8000	7/1/2017	80,727,562	80,727,562	93	27,166,360	156	18,451,190	(6,792)	30,078,643	131	30,071,851	380	75,689,401	o	
8006	8006	7/1/2017	4,771,743	4,771,743	20	3,074,632	51	1,425,477	245	498,850	23	499,095	94	4,999,204	o	
8026	8026	7/1/2017	4,290,445	4,290,445	55	2,687,849	48	1,447,390	8	526,065	15	526,073	118	4,661,312	o	
8031	8031	7/1/2017	28,795,833	28,795,833	156	13,532,838	260	8,025,425	(1,380)	7,773,593	133	7,772,213	549	29,330,476	o	
8051	8051	7/1/2017	18,495,754	18,495,754	77	8,381,398	151	5,881,427	445	896,938	21	897,383	249	15,160,208	o	
8054	8054	7/1/2017	2,218,860	2,218,860	8	1,465,925	30	747,439	189	252,824	10	253,013	48	2,466,377	o	
8066	8066	7/1/2017	5,136,437	5,136,437	11	1,996,857	12	996,611	(21)	2,001,495	11	2,001,474	34	4,994,942	o	
8087	8087	7/1/2017	1,411,111	1,411,111	5	1,224,330	6	272,007	1	-	-	1	11	1,496,338	o	
8104	8104	7/1/2017	2,262,644	2,262,644	4	1,096,464	-	27,971	27,129	1,168,256	10	1,195,385	14	2,319,820	o	
8105	8105	7/1/2017	38,876,496	38,876,496	43	14,832,771	89	6,346,495	55,706	17,400,914	113	17,456,620	245	38,635,886	o	
9007	9007	7/1/2017	3,018,933	3,018,933	7	2,576,377	10	373,276	10,525	416,672	7	427,197	24	3,376,850	o	
9017	9017	7/1/2017	1,075,096	1,075,096	9	953,746	25	502,105	18	64,967	6	64,985	40	1,520,836	o	
9026	9026	7/1/2017	12,138,112	12,138,112	38	4,526,785	139	3,962,939	(1,050)	2,591,195	86	2,590,145	263	11,079,869	o	
9045	9045	7/1/2017	2,101,960	2,101,960	5	703,388	8	611,101	(108)	502,186	14	502,078	27	1,816,567	o	
9057	9057	7/1/2017	4,126,085	4,126,085	28	3,331,005	20	995,308	(36)	17,583	4	17,547	52	4,343,860	o	
9062	9062	7/1/2017	2,889,161	2,889,161	4	1,728,056	1	260,592	62,010	1,210,957	12	1,272,967	17	3,261,615	o	
9072	9072	7/1/2017	998,134	998,134	4	290,033	1	119,737	50,411	392,784	4	443,195	9	852,965	o	
9074	9074	7/1/2017	9,088,821	9,088,821	6	2,466,936	11	497,687	99,562	6,529,913	57	6,629,475	74	9,594,098	o	
9076	9076	7/1/2017	7,211,829	7,211,829	3	1,150,328	9	759,642	14,009	3,794,222	21	3,808,231	33	5,718,201	o	
9077	9077	7/1/2017	1,700,414	1,700,414	3	453,004	1	61,609	6,105	1,012,388	10	1,018,493	14	1,533,106	o	

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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	4b	5	6	7(a)	7(b)	8(a)	8(b)	9(a)	9(b)	10	10(a)	10(b)	11a(b)	11b	11b(b)
Employer Number	Funding target reflecting at-risk assumptions (if at-risk status)	Effective interest rate	Target normal cost	Carryover balance: Balance at beginning of prior year (line 13a from prior year)	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
6113		6.02%	44,688	-	-	-	-	-	-	10.74%	-	-	45,877	6.21%	2,849
6115		5.89%	25,935	70	-	-	-	70	-	7.45%	5	-	44,579	6.09%	2,715
6116		5.81%	137,914	10,787	-	-	-	10,787	-	3.94%	425	-	115	6.00%	7
6120		5.78%	35,678	13,772	58,432	-	-	13,772	58,432	4.48%	617	2,618	34,000	5.97%	2,030
6121		5.74%	16,337	-	-	-	-	-	-	4.13%	-	-	105	5.93%	6
6124		5.97%	108,131	611,123	-	-	-	611,123	-	8.55%	52,251	-	527,325	6.17%	32,536
6125		6.01%	1,402,998	-	-	-	-	-	-	10.69%	-	-	5,232	6.20%	324
6126		5.90%	26,435	-	1,463,554	-	113,420	-	1,350,134	8.63%	-	116,517	304	6.09%	19
6129		5.95%	43,925	-	-	-	-	-	-	10.30%	-	-	1,302	6.14%	80
6130		5.90%	87,104	-	-	-	-	-	-	7.91%	-	-	304	6.10%	19
6132		5.80%	13,650	-	-	-	-	-	-	5.39%	-	-	53	6.01%	3
6135		5.90%	39,943	-	-	-	-	-	-	6.84%	-	-	373	6.09%	23
6136		5.80%	48,147	264,344	38,713	-	-	264,344	38,713	4.96%	13,111	1,920	395	6.00%	24
6138		6.06%	215,083	1	-	-	-	1	-	11.76%	-	-	353,540	6.24%	22,061
6140		6.04%	31,650	-	369,504	-	-	-	369,504	10.77%	-	39,796	6,298	6.23%	392
6141		5.86%	145,836	222,661	-	-	-	222,661	-	7.25%	16,143	-	162,365	6.06%	9,839
6142		5.93%	193,784	234	-	-	-	234	-	10.52%	25	-	1,097,687	6.13%	67,288
6143		5.88%	84,273	472,864	-	-	-	472,864	-	6.98%	33,006	-	110,544	6.08%	6,721
7000		6.03%	7,186,797	-	-	-	-	-	-	10.41%	-	-	13,384,213	6.21%	831,160
7011		5.85%	384,482	305,647	-	-	-	305,647	-	5.49%	16,780	-	991,068	6.06%	60,059
7015		5.72%	57,735	1	-	-	-	1	-	2.50%	-	-	511	5.92%	30
7027		5.86%	142,301	606,909	121,437	-	-	606,909	121,437	8.29%	50,313	10,067	346,152	6.06%	20,977
7031		5.78%	169,197	-	-	-	-	-	-	3.03%	-	-	706	5.98%	42
7048		5.78%	64,719	254,210	-	-	-	254,210	-	6.18%	15,710	-	107,739	5.97%	6,432
7056		5.86%	68,474	111,025	771,407	-	-	111,025	771,407	8.29%	9,204	63,950	110,026	6.06%	6,668
7060		5.83%	25,630	-	-	-	-	-	-	3.59%	-	-	261	6.02%	16
7064		5.92%	691,053	92,114	-	-	-	92,114	-	9.49%	8,742	-	1,120,533	6.09%	68,240
7065		5.87%	84,964	2,408	-	-	-	2,408	-	8.67%	209	-	1,094	6.04%	66
7088		5.87%	21,638	14,764	114,746	-	-	14,764	114,746	7.22%	1,066	8,285	40,943	6.08%	2,489
7099		5.97%	30,004	5,160	-	-	-	5,160	-	11.81%	609	-	70,941	6.17%	4,377
7100		5.89%	46,301	-	-	-	-	-	-	6.38%	-	-	552	6.09%	34
7101		5.84%	135,349	-	-	-	-	-	-	11.89%	-	-	40,662	6.04%	2,456
7114		5.87%	33,588	-	-	-	-	-	-	3.48%	-	-	444	6.07%	27
7115		5.79%	29,864	-	53	-	-	-	53	8.76%	-	5	585	6.00%	35
7117		5.78%	110,895	-	-	-	-	-	-	9.24%	-	-	74	5.98%	4
7118		5.96%	795,047	155,511	-	-	-	155,511	-	11.32%	17,604	-	999,186	6.14%	61,350
7120*		5.89%	61,834	75,686	-	-	-	75,686	-	12.08%	9,143	-	183,984	6.10%	11,223
8000		6.00%	914,523	-	-	-	-	-	-	10.10%	-	-	1,226,115	6.18%	75,774
8006		5.80%	87,581	-	-	-	-	-	-	5.12%	-	-	166	6.00%	10
8026		5.87%	89,322	100	-	-	-	100	-	5.98%	6	-	1,289	6.06%	78
8031		5.95%	1,056,015	286,158	-	-	-	286,158	-	8.05%	23,036	-	2,904	6.14%	178
8051		5.86%	117,408	3,082,995	-	-	-	3,082,995	-	8.05%	248,181	-	548	6.06%	33
8054		5.89%	49,562	-	-	-	-	-	-	5.00%	-	-	777	6.08%	47
8066		5.85%	95,685	-	-	-	-	-	-	8.29%	-	-	65,475	6.06%	3,968
8087		5.77%	21,981	-	-	-	-	-	-	2.53%	-	-	673	5.97%	40
8104		5.92%	139,673	76,310	-	-	-	76,310	-	6.51%	4,968	-	512	6.10%	31
8105		5.98%	1,690,971	716,006	-	-	-	716,006	-	9.25%	66,231	-	163,595	6.17%	10,094
9007		5.92%	100,957	-	-	-	-	-	-	2.03%	-	-	1,080	6.11%	66
9017		5.81%	39,270	-	-	-	-	-	-	3.96%	-	-	239	6.02%	14
9026		5.95%	162,780	-	-	-	-	-	-	8.48%	-	-	158,705	6.14%	9,744
9045		5.87%	26,648	63,144	-	-	-	63,144	-	8.63%	5,449	-	48,564	6.07%	2,948
9057		5.81%	65,949	74	-	-	-	74	-	3.50%	3	-	702	6.01%	42
9062		5.87%	157,665	-	-	-	-	-	-	5.13%	-	-	415	6.05%	25
9072		5.91%	48,907	29,391	-	-	-	29,391	-	10.56%	3,104	-	8,789	6.11%	537
9074		5.90%	497,944	207,876	-	76,574	-	131,302	-	9.77%	12,828	-	5,360	6.08%	326
9076		5.93%	51,056	105,104	-	-	-	105,104	-	10.95%	11,509	-	53,826	6.14%	3,305
9077		5.88%	90,125	209,249	31,817	48,163	-	161,086	31,817	10.55%	16,995	3,357	48,324	6.07%	2,933

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	11c(b)	11d(b)	12(a)	12(b)	13(a)	13(b)	14	15	16	17	18b	18c	19a	19b	19c
Employer Number	Prefunding balance: Total available at beginning of current plan year to add to prefunding balance	Prefunding balance: Portion of line 11c(b) to be added to prefunding balance	Carryover balance: Reduction in balances due to elections or deemed elections	Prefunding balance: Reduction in balances due to elections or deemed elections	Carryover balance: Balance at beginning of current year (9(a) + 10(a) - 12(a))	Prefunding balance: Balance at beginning of current year (9(b) + 10(b) + 11d(b) - 12(b))	Funding Target Attainment Percentage	Adjusted Funding Target Attainment Percentage	Prior year's funding percentage (for credit balance use)	If current value of assets < 70% of funding target, enter such percentage	Contributions made to the plan for the plan year by employer(s)	Contributions made to the plan for the plan year by employees	Discounted employer contributions: allocated toward unpaid minimum required contribution from prior years	Discounted employer contributions: made to avoid benefit restrictions adjusted to valuation date	employer contributions: allocated toward minimum required contribution for current year, adjusted to valuation date
6113	48,726	-	-	-	-	-	103.46%	103.46%	100.07%		90,000	-	-	-	87,569
6115	47,294	-	-	-	75	-	103.30%	103.30%	101.84%		26,753	-	-	-	26,164
6116	122	-	-	-	11,212	-	94.28%	94.28%	97.45%		174,502	-	-	-	170,354
6120	36,030	-	-	-	14,389	61,050	103.69%	106.73%	106.94%		36,783	-	-	-	35,739
6121	111	-	-	-	-	-	91.39%	91.39%	90.12%		41,570	-	-	-	40,273
6124	559,861	-	-	-	663,374	-	102.72%	111.84%	104.59%		117,660	-	-	-	115,090
6125	5,556	-	-	-	-	-	94.18%	94.18%	91.07%		1,649,068	-	-	-	1,607,024
6126	323	-	-	-	-	1,466,651	83.03%	138.54%	80.00%		27,270	-	-	-	26,715
6129	1,382	-	-	-	-	-	102.23%	102.23%	96.87%		100,000	-	-	-	97,822
6130	323	-	-	-	-	-	82.78%	82.78%	82.73%		146,820	-	-	-	143,094
6132	56	-	-	-	-	-	93.24%	93.24%	94.95%		24,070	-	-	-	23,311
6135	396	-	-	-	-	-	84.30%	84.30%	80.00%		72,570	-	-	-	70,790
6136	419	-	-	-	277,455	40,633	86.49%	86.49%	99.03%		49,643	-	-	-	48,401
6138	375,601	-	-	-	1	-	117.21%	117.21%	110.08%		344,816	-	-	-	336,199
6140	6,690	-	-	-	-	409,300	102.84%	123.50%	100.31%		32,674	-	-	-	31,881
6141	172,204	-	-	-	238,804	-	92.83%	92.83%	95.56%		3,507,073	-	-	-	3,276,711
6142	1,164,975	-	-	-	259	-	125.29%	125.29%	96.65%		572,332	-	-	-	554,694
6143	117,265	-	-	-	505,870	-	94.83%	104.13%	104.02%		198,533	-	-	-	194,840
7000	14,215,373	-	-	-	-	-	119.97%	119.97%	111.61%		11,500,000	-	-	-	10,928,392
7011	1,051,127	-	-	-	322,427	-	100.46%	101.43%	102.53%		1,200,000	-	-	-	1,167,005
7015	541	-	-	-	1	-	77.95%	77.95%	81.26%		149,592	-	-	-	146,544
7027	367,129	-	-	-	657,222	131,504	103.45%	109.64%	107.11%		394,609	-	-	-	385,361
7031	748	-	-	-	-	-	87.39%	87.39%	92.19%		244,488	-	-	-	238,579
7048	114,171	-	-	-	269,920	-	94.77%	100.04%	94.91%		244,485	-	-	-	239,495
7056	116,694	116,694	-	-	120,229	952,051	96.64%	114.28%	98.21%		144,114	-	-	-	142,479
7060	277	-	-	-	-	-	90.65%	90.65%	94.41%		55,094	-	-	-	53,783
7064	1,188,773	-	-	-	100,856	-	114.27%	114.94%	112.39%		1,116,385	-	-	-	1,092,199
7065	1,160	-	-	-	2,617	-	95.75%	95.75%	95.01%		110,990	-	-	-	107,538
7088	43,432	-	-	-	15,830	123,031	108.94%	116.96%	108.36%		42,000	-	-	-	41,207
7099	75,318	-	-	-	5,769	-	136.03%	136.25%	127.88%		1,463,838	-	-	-	1,435,740
7100	586	-	-	-	-	-	96.73%	96.73%	96.40%		66,450	-	-	-	64,950
7101	43,118	-	-	-	-	-	104.50%	104.50%	101.86%		157,431	-	-	-	153,324
7114	471	-	-	-	-	-	88.40%	88.40%	89.66%		77,375	-	-	-	75,856
7115	620	-	-	-	-	58	99.02%	99.02%	96.41%		33,052	-	-	-	32,451
7117	78	-	-	-	-	-	93.04%	93.04%	90.87%		217,884	-	-	-	211,607
7118	1,060,536	-	-	-	173,115	-	126.37%	127.57%	123.38%		1,000,000	-	-	-	999,207
7120*	195,207	-	-	-	84,829	-	110.30%	112.37%	106.25%		602,531	-	-	-	580,888
8000	1,301,889	-	-	-	-	-	106.65%	106.65%	106.67%		929,584	-	-	-	903,252
8006	176	-	-	-	-	-	95.45%	95.45%	97.09%		125,781	-	-	-	122,657
8026	1,367	-	-	-	106	-	92.04%	92.04%	91.27%		197,606	-	-	-	190,935
8031	3,082	-	-	-	309,194	-	97.12%	97.12%	98.50%		1,242,904	-	-	-	1,211,269
8051	581	-	-	-	3,331,176	-	100.02%	122.00%	119.53%		120,705	-	-	-	117,973
8054	824	-	-	-	-	-	89.96%	89.96%	91.48%		115,462	-	-	-	111,752
8066	69,443	-	-	-	-	-	102.83%	102.83%	104.56%		71,313	-	-	-	69,710
8087	713	-	-	-	-	-	94.30%	94.30%	100.03%		37,088	-	-	-	36,237
8104	543	-	-	-	81,278	-	94.03%	94.03%	97.81%		231,831	-	-	-	225,824
8105	173,689	-	-	-	782,237	-	98.59%	100.62%	99.97%		2,000,000	-	-	-	1,967,801
9007	1,146	-	-	-	-	-	89.40%	89.40%	92.74%		181,031	-	-	-	175,198
9017	253	-	-	-	-	-	70.69%	70.69%	74.08%		297,381	-	-	-	280,451
9026	168,449	-	-	-	-	-	109.55%	109.55%	109.34%		165,746	-	-	-	162,781
9045	51,512	-	-	-	68,593	-	111.93%	115.71%	111.32%		100,000	-	-	-	97,348
9057	744	-	-	-	77	-	94.98%	94.98%	99.46%		110,458	-	-	-	108,363
9062	440	-	-	-	-	-	88.58%	88.58%	90.00%		200,387	-	-	-	193,557
9072	9,326	-	-	-	32,495	-	113.20%	117.01%	119.52%		10,033	-	-	-	9,790
9074	5,686	-	-	-	144,130	-	93.23%	93.23%	93.87%		600,000	-	-	-	589,807
9076	57,131	-	-	-	116,613	-	124.08%	126.12%	124.94%		52,677	-	-	-	51,363
9077	51,257	-	-	-	178,081	35,174	97.00%	110.91%	108.42%		107,400	-	-	-	104,945

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	20a	20b	20c(1)	20c(2)	20c(3)	20c(4)	28	29	30	31(a)	31(b)	32a(1)	32a(2)	32b(1)	32b(2)
Employer Number	Did the plan have a "funding shortfall" for the prior year? (yes/no)	If 20a is "yes", were required quarterly installments for the current year made in a timely manner? (yes/no)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 1st quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 2nd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 3rd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 4th quarter)	Unpaid minimum required contribution for all prior years	Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	Target normal cost (line 6)	Excess Assets, if applicable, but not greater than 31(a)	Outstanding balance: Net shorfall amortization installment	Installment: Net shorfall amortization installment	Outstanding balance: Waiver amortization installment	Installment: Waiver amortization installment
6113	No						-	-	-	44,688	44,688	-	-	-	-
6115	No						-	-	-	25,935	25,935	-	-	-	-
6116	Yes	No	-	-	-	-	-	-	-	137,914	-	193,832	31,862	-	-
6120	No						-	-	-	35,678	35,678	-	-	-	-
6121	Yes	No	-	-	-	-	-	-	-	16,337	-	88,622	23,905	-	-
6124	Yes	Yes	-	-	-	-	-	-	-	108,131	108,131	-	-	-	-
6125	Yes	No	-	-	-	-	-	-	-	1,402,998	-	1,051,404	200,013	-	-
6126	Yes	Yes	-	-	-	-	-	-	-	26,435	-	448,287	116,946	-	-
6129	Yes	No	-	-	-	-	-	-	-	43,925	42,648	-	-	-	-
6130	Yes	No	-	-	-	-	-	-	-	87,104	-	622,668	55,672	-	-
6132	Yes	No	-	-	-	-	-	-	-	13,650	-	56,566	9,651	-	-
6135	Yes	No	-	-	-	-	-	-	-	39,943	-	259,676	30,629	-	-
6136	Yes	Yes	-	-	-	-	-	-	-	48,147	-	440,996	72,417	-	-
6138	No						-	-	-	215,083	215,083	-	-	-	-
6140	No						-	-	-	31,650	31,650	-	-	-	-
6141	Yes	No	-	-	-	-	-	-	-	145,836	-	608,058	-	-	-
6142	Yes	Yes	-	-	-	-	-	-	-	193,784	193,784	-	-	-	-
6143	Yes	No	-	-	-	-	-	-	-	84,273	-	-	-	-	-
7000	No						-	-	-	7,186,797	7,186,797	-	-	-	-
7011	No						-	-	-	384,482	154,349	-	-	-	-
7015	Yes	No	-	-	-	-	-	-	-	57,735	-	699,964	88,808	-	-
7027	No						-	-	-	142,301	142,301	-	-	-	-
7031	Yes	Yes	-	-	-	-	-	-	-	169,197	-	1,279,066	68,512	-	-
7048	Yes	No	-	-	-	-	-	-	-	64,719	-	465,783	29,770	-	-
7056	Yes	Yes	-	-	-	-	-	-	-	68,474	-	-	-	-	-
7060	Yes	Yes	-	-	-	-	-	-	-	25,630	-	126,885	27,982	-	-
7064	No						-	-	-	691,053	691,053	-	-	-	-
7065	Yes	No	-	-	-	-	-	-	-	84,964	-	105,681	24,389	-	-
7088	No						-	-	-	21,638	21,638	-	-	-	-
7099	No						-	-	-	30,004	30,004	-	-	-	-
7100	Yes	No	-	-	-	-	-	-	-	46,301	-	85,200	18,337	-	-
7101	No						-	-	-	135,349	135,349	-	-	-	-
7114	Yes	No	-	-	-	-	-	-	-	33,588	-	201,307	41,683	-	-
7115	Yes	No	-	-	-	-	-	-	-	29,864	-	14,170	2,301	-	-
7117	Yes	No	-	-	-	-	-	-	-	110,895	-	488,415	100,672	-	-
7118	No						-	-	-	795,047	795,047	-	-	-	-
7120*	No						-	-	-	61,834	61,834	-	-	-	-
8000	No						-	-	-	914,523	914,523	-	-	-	-
8006	Yes	No	-	-	-	-	-	-	-	87,581	-	227,461	34,792	-	-
8026	Yes	No	-	-	-	-	-	-	-	89,322	-	370,973	100,686	-	-
8031	Yes	Yes	-	-	-	-	-	-	-	1,056,015	-	843,837	152,213	-	-
8051	Yes	Yes	-	-	-	-	-	-	-	117,408	4,370	-	-	-	-
8054	Yes	No	-	-	-	-	-	-	-	49,562	-	247,517	61,517	-	-
8066	No						-	-	-	95,685	95,685	-	-	-	-
8087	No						-	-	-	21,981	-	85,227	13,995	-	-
8104	Yes	No	-	-	-	-	-	-	-	139,673	-	138,454	25,140	-	-
8105	Yes	Yes	-	-	-	-	-	-	-	1,690,971	-	644,944	120,024	-	-
9007	Yes	No	-	-	-	-	-	-	-	100,957	-	357,917	73,143	-	-
9017	Yes	No	-	-	-	-	-	-	-	39,270	-	445,740	54,412	-	-
9026	No						-	-	-	162,780	162,780	-	-	-	-
9045	No						-	-	-	26,648	26,648	-	-	-	-
9057	Yes	No	-	-	-	-	-	-	-	65,949	-	217,852	41,494	-	-
9062	Yes	No	-	-	-	-	-	-	-	157,665	-	372,454	35,103	-	-
9072	No						-	-	-	48,907	48,907	-	-	-	-
9074	Yes	No	-	-	-	-	-	-	-	497,944	-	649,407	130,752	-	-
9076	No						-	-	-	51,056	51,056	-	-	-	-
9077	Yes	Yes	-	-	-	-	-	-	-	90,125	-	-	-	-	-

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, 2017
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2017 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	33Date	33	34	35CB	35PB	35	36	37	38a	38b	39	40	41a	41b	42	43
Employer Number	If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval	If a waiver has been approved for this plan year, enter the waived amount	Total funding requirement before reflecting carryover/prefunding balances (line 31 + line 32a +line 32b line 33)	Balances used to offset funding requirement: Carryover balance	Balances used to offset funding requirement: Prefunding balance	Balances used to offset funding requirement: Total balance	Additional cash requirements (line 34 minus line 35(3))	Contributions allocated toward minimum required contribution for current year, adjusted to valuation date (line 19c)	total Interest-adjusted excess contributions for current year	Portion of excess contribution attributable to use of prefunding and funding standard carryover balances	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	Unpaid minimum required contribution for all years	Alternative amortization schedule elected under Pension Relief Act of 2010	Eligible plan year(s) for which the election in line 41a was made	Amount of acceleration adjustment	Excess installment acceleration amont to be carried over to future plan years
6113			-	-	-	-	-	87,569	87,569	-	-	-				
6115			-	-	-	-	-	26,164	26,164	-	-	-				
6116			169,776	-	-	-	169,776	170,354	578	-	-	-				
6120			-	-	-	-	-	35,739	35,739	-	-	-				
6121			40,242	-	-	-	40,242	40,273	31	-	-	-				
6124			-	-	-	-	-	115,090	115,090	-	-	-				
6125			1,603,011	-	-	-	1,603,011	1,607,024	4,013	-	-	-				
6126			143,381	-	116,946	116,946	26,435	26,715	280	280	-	-				
6129			1,277	-	-	-	1,277	97,822	96,545	-	-	-				
6130			142,776	-	-	-	142,776	143,094	318	-	-	-	15 years	2010, 2011	-	-
6132			23,301	-	-	-	23,301	23,311	10	-	-	-				
6135			70,572	-	-	-	70,572	70,790	218	-	-	-	15 years	2011	-	-
6136			120,564	72,417	-	72,417	48,147	48,401	254	254	-	-				
6138			-	-	-	-	-	336,199	336,199	-	-	-				
6140			-	-	-	-	-	31,881	31,881	-	-	-				
6141			145,836	-	-	-	145,836	3,276,711	3,130,875	-	-	-				
6142			-	-	-	-	-	554,694	554,694	-	-	-				
6143			84,273	-	-	-	84,273	194,840	110,567	-	-	-				
7000			-	-	-	-	-	10,928,392	10,928,392	-	-	-				
7011			230,133	-	-	-	230,133	1,167,005	936,872	-	-	-				
7015			146,543	-	-	-	146,543	146,544	1	-	-	-	15 years	2010, 2011	-	-
7027			-	-	-	-	-	385,361	385,361	-	-	-				
7031			237,709	-	-	-	237,709	238,579	870	-	-	-	15 years	2010, 2011	-	-
7048			94,489	-	-	-	94,489	239,495	145,006	-	-	-	15 years	2011	-	-
7056			68,474	-	-	-	68,474	142,479	74,005	-	-	-				
7060			53,612	-	-	-	53,612	53,783	171	-	-	-				
7064			-	-	-	-	-	1,092,199	1,092,199	-	-	-				
7065			109,353	2,617	-	2,617	106,736	107,538	802	802	-	-				
7088			-	-	-	-	-	41,207	41,207	-	-	-				
7099			-	-	-	-	-	1,435,740	1,435,740	-	-	-				
7100			64,638	-	-	-	64,638	64,950	312	-	-	-				
7101			-	-	-	-	-	153,324	153,324	-	-	-				
7114			75,271	-	-	-	75,271	75,856	585	-	-	-				
7115			32,165	-	-	-	32,165	32,451	286	-	-	-				
7117			211,567	-	-	-	211,567	211,607	40	-	-	-				
7118			-	-	-	-	-	999,207	999,207	-	-	-				
7120*			-	-	-	-	-	580,888	580,888	-	-	-				
8000			-	-	-	-	-	903,252	903,252	-	-	-				
8006			122,373	-	-	-	122,373	122,657	284	-	-	-				
8026			190,008	-	-	-	190,008	190,935	927	-	-	-				
8031			1,208,228	-	-	-	1,208,228	1,211,269	3,041	-	-	-				
8051			113,038	-	-	-	113,038	117,973	4,935	-	-	-				
8054			111,079	-	-	-	111,079	111,752	673	-	-	-				
8066			-	-	-	-	-	69,710	69,710	-	-	-				
8087			35,976	-	-	-	35,976	36,237	261	-	-	-				
8104			164,813	-	-	-	164,813	225,824	61,011	-	-	-				
8105			1,810,995	-	-	-	1,810,995	1,967,801	156,806	-	-	-				
9007			174,100	-	-	-	174,100	175,198	1,098	-	-	-				
9017			93,682	-	-	-	93,682	280,451	186,769	-	-	-	15 years	2010, 2011	-	-
9026			-	-	-	-	-	162,781	162,781	-	-	-				
9045			-	-	-	-	-	97,348	97,348	-	-	-				
9057			107,443	-	-	-	107,443	108,363	920	-	-	-				
9062			192,768	-	-	-	192,768	193,557	789	-	-	-	15 years	2010, 2011	-	-
9072			-	-	-	-	-	9,790	9,790	-	-	-				
9074			628,696	44,820	-	44,820	583,876	589,807	5,931	5,931	-	-				
9076			-	-	-	-	-	51,363	51,363	-	-	-				
9077			90,125	35,774	-	35,774	54,351	104,945	50,594	35,774	-	-				

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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2017 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	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)
9080	9080	7/1/2017	2,089,657	2,089,657	6	532,350	7	35,367	15,984	1,860,476	32	1,876,460	45	2,444,177	o	
9082	9082	7/1/2017	3,564,063	3,564,063	18	1,253,826	10	417,417	2,482	1,235,105	11	1,237,587	39	2,908,830	o	
9083	9083	7/1/2017	2,945,770	2,945,770	8	493,930	7	36,469	13,054	1,562,781	52	1,575,835	67	2,106,234	o	
9084	9084	7/1/2017	10,831,530	10,831,530	29	5,203,210	22	929,755	85,165	3,923,225	22	4,008,390	73	10,141,355	o	
9085	9085	7/1/2017	4,576,807	4,576,807	2	147,359	13	146,270	4,108	5,016,583	67	5,020,691	82	5,314,320	o	
9087	9087	7/1/2017	1,969,494	1,969,494	1	10,046	2	94,697	28,675	1,608,719	15	1,637,394	18	1,742,137	o	
10000	10000	7/1/2017	65,822,566	65,822,566	83	22,868,145	131	10,195,309	170,752	26,112,706	102	26,283,458	316	59,346,912	o	
10019	10019	7/1/2017	1,910,303	1,910,303	9	1,341,543	6	159,015	9,116	562,070	10	571,186	25	2,071,744	o	
10022	10022	7/1/2017	4,113,811	4,113,811	3	1,394,770	2	261,816	15,735	2,852,522	4	2,868,257	9	4,524,843	o	
10026	10026	7/1/2017	8,464,095	8,464,095	5	1,362,406	29	1,205,282	21,453	3,995,408	54	4,016,861	88	6,584,549	o	
10031	10031	7/1/2017	8,480,479	8,480,479	21	3,201,513	39	1,831,460	9,230	2,254,594	28	2,263,824	88	7,296,797	o	
10035	10035	7/1/2017	6,499,884	6,499,884	11	1,576,963	25	1,095,360	43,494	4,258,803	78	4,302,297	114	6,974,620	o	
10038	10038	7/1/2017	3,947,008	3,947,008	20	2,260,796	25	837,166	596	974,859	12	975,455	57	4,073,417	o	
10047	10047	7/1/2017	3,035,507	3,035,507	25	1,349,606	21	1,044,110	1,778	796,001	16	797,779	62	3,191,495	o	
10048	10048	7/1/2017	865,868	865,868	2	693,801	3	126,613	85	94,145	4	94,230	9	914,644	o	
10049	10049	7/1/2017	1,567,320	1,567,320	1	757,553	2	97,816	134	1,115,176	10	1,115,310	13	1,970,679	o	
10051	10051	7/1/2017	4,319,025	4,319,025	24	1,169,906	25	549,871	3,959	2,965,854	31	2,969,813	80	4,689,590	o	
11009	11009	7/1/2017	11,212,535	11,212,535	12	1,695,813	58	809,066	72,175	9,574,075	177	9,646,250	247	12,151,129	o	
11018	11018*	7/1/2017	1,652,994	1,652,994	1	676,526	10	60,080	61,771	1,000,474	32	1,062,245	43	1,798,851	o	
12000	12000	7/1/2017	61,130,199	61,130,199	56	24,521,733	150	21,990,798	141,010	9,014,357	15	9,155,367	221	55,667,898	o	
12004	12004	7/1/2017	15,195,098	15,195,098	24	5,958,086	74	3,987,282	387	3,494,910	38	3,495,297	136	13,440,665	o	
12026	12026	7/1/2017	49,608,486	49,608,486	51	24,406,948	58	3,703,186	287,270	13,540,008	108	13,827,278	217	41,937,412	o	
12028	12028	7/1/2017	13,907,481	13,907,481	36	8,105,322	47	2,996,465	6,930	2,167,716	36	2,174,646	119	13,276,433	o	
12033	12033	7/1/2017	3,205,247	3,205,247	14	1,060,335	7	254,214	3,969	1,455,565	8	1,459,534	29	2,774,083	o	
12042	12042	7/1/2017	1,235,308	1,235,308	2	206,415	7	346,213	263	781,019	5	781,282	14	1,333,910	o	
12043	12043	7/1/2017	3,008,779	3,008,779	4	355,828	4	188,372	22,652	2,394,658	26	2,417,310	34	2,961,510	o	
13000	13000	7/1/2017	730,228,718	730,228,718	745	373,034,503	606	66,845,689	95,536	158,518,561	207	158,614,097	1,558	598,494,289	o	
13001	13001	7/1/2017	42,806,332	42,806,332	28	14,031,174	76	10,246,786	591,440	12,113,075	88	12,704,515	192	36,982,475	o	
13002	13002	7/1/2017	54,827,281	54,827,281	61	14,464,722	120	7,375,281	1,918,287	21,863,605	212	23,781,892	393	45,621,895	o	
109000	109000	7/1/2017	72,894,897	72,894,897	61	27,639,938	185	16,757,454	1,431,718	28,772,510	87	30,204,228	333	74,601,620	o	
88888	Orphans	7/1/2017	-	-	4,853	-	4,622	-	-	-	-	-	9,475	-	o	
	Continuing Employer Total		3,635,808,550	3,635,808,550	10,858	1,451,684,702	13,698	551,467,444	30,164,598	1,219,998,718	10,889	1,250,163,316	35,445	3,253,315,462		-
	Continuing and New Employer Total		3,635,808,550	3,635,808,550	10,858	1,451,684,702	13,698	551,467,444	30,164,598	1,219,998,718	10,889	1,250,163,316	35,445	3,253,315,462		-

* Employers withdrawn from the plan between July 1, 2017 and June 30, 2018

Orphan assets and liabilities are allocated to orphan-responsible employers.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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2017 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	4b	5	6	7(a)	7(b)	8(a)	8(b)	9(a)	9(b)	10	10(a)	10(b)	11a(b)	11b	11b(b)
Employer Number	Funding target reflecting at-risk assumptions (if at-risk status)	Effective interest rate	Target normal cost	Carryover balance: Balance at beginning of prior year (line 13a from prior year)	Prefunding balance: Balance at beginning of prior year (line 13b from prior year)	Carryover balance: Portion used to offset prior year's funding requirement (line 35CB from prior year)	Prefunding balance: Portion used to offset prior year's funding requirement (line 35PB from prior year)	Carryover balance: Amount remaining (line 7 minus line 8)	Prefunding balance: Amount remaining (line 7 minus line 8)	Actual Rate of Return	Carryover balance: Interest on line 9 using prior year's actual rate of return	Prefunding balance: Interest on line 9 using prior year's actual rate of return	Prefunding balance: Prior year's excess contribution	Prior Year's Effective Interest Rate	Prefunding balance: Interest on line 11a using prior year's effective interest rate
9080		5.97%	65,176	-	-	-	-	-	-	9.66%	-	-	1,127	6.17%	70
9082		5.81%	29,472	90,283	71,861	-	-	90,283	71,861	9.56%	8,631	6,870	31,596	6.03%	1,905
9083		5.91%	44,129	5,153	65,890	-	-	5,153	65,890	12.12%	625	7,986	98,027	6.11%	5,989
9084		5.87%	114,082	720,601	-	-	-	720,601	-	7.10%	51,163	-	94,513	6.07%	5,737
9085		5.99%	131,633	-	-	-	-	-	-	13.09%	-	-	990	6.19%	61
9087		6.08%	165,120	152,564	113,752	26,319	-	126,245	113,752	13.15%	16,601	14,958	576	6.26%	36
10000		5.99%	3,019,145	-	-	-	-	-	-	9.30%	-	-	6,123,020	6.17%	377,790
10019		5.86%	94,603	-	-	-	-	-	-	9.11%	-	-	524	6.05%	32
10022		5.94%	316,877	52	-	52	-	-	-	8.86%	-	-	1,239	6.12%	76
10026		5.99%	329,907	1,141,042	383,583	-	-	1,141,042	383,583	11.01%	125,629	42,232	14,232	6.18%	880
10031		5.92%	82,472	695,842	-	-	-	695,842	-	8.39%	58,381	-	83,041	6.11%	5,074
10035		5.91%	658,340	20,022	-	-	-	20,022	-	10.06%	2,014	-	1,703	6.10%	104
10038		5.90%	69,123	20,298	-	18,123	-	2,175	-	7.02%	153	-	249	6.09%	15
10047		5.85%	59,312	41	-	-	-	41	-	7.62%	3	-	488	6.05%	30
10048		5.82%	16,603	-	-	-	-	-	-	12.52%	-	-	174	6.02%	10
10049		5.80%	44,106	-	-	-	-	-	-	6.67%	-	-	342	6.01%	21
10051		6.00%	197,528	-	61,647	-	27,883	-	33,764	9.48%	-	3,201	-	6.19%	-
11009		6.12%	1,270,165	-	665,645	-	664,753	-	892	11.49%	-	102	1,254	6.31%	79
11018*		6.08%	204,804	-	-	-	-	-	-	13.30%	-	-	1,057	6.25%	66
12000		5.96%	558,505	1	-	-	-	1	-	9.53%	-	-	861,211	6.15%	52,964
12004		5.93%	151,544	-	1,128,611	-	-	-	1,128,611	9.01%	-	101,688	248,634	6.13%	15,241
12026		5.91%	1,121,967	3,157,412	-	-	-	3,157,412	-	8.42%	265,854	-	1,780,240	6.10%	108,595
12028		5.89%	170,332	163	619,533	-	-	163	619,533	5.92%	10	36,676	358,479	6.09%	21,831
12033		5.86%	83,118	-	178,509	-	-	-	178,509	9.03%	-	16,119	175,119	6.06%	10,612
12042		5.85%	25,704	-	29	-	29	-	-	11.60%	-	-	237	6.07%	14
12043		5.99%	243,003	6,534	-	-	-	6,534	-	11.66%	762	-	54,594	6.16%	3,363
13000		5.85%	12,240,166	-	-	-	-	-	-	6.18%	-	-	137,747,370	6.05%	8,333,716
13001		6.04%	1,784,618	1,178,194	-	-	-	1,178,194	-	9.33%	109,926	-	2,128,674	6.23%	132,616
13002		5.97%	981,599	-	54,857	-	-	-	54,857	12.38%	-	6,791	1,472,217	6.16%	90,689
109000		6.03%	2,807,636	-	-	-	-	-	-	8.96%	-	-	2,633,223	6.22%	163,786
Orphans			-	-	-	-	-	-	-		-	-	-	-	-
Continuing Employer Total	-	5.94%	109,626,059	37,850,191	27,373,623	2,249,046	3,062,644	35,601,145	24,310,979		3,211,950	2,412,657	269,907,998	6.13%	16,476,227
Continuing and New Employer Total	-	5.94%	109,626,059	37,850,191	27,373,623	2,249,046	3,062,644	35,601,145	24,310,979	8.40%	3,211,950	2,412,657	269,907,998	6.13%	16,476,227

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2017 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	employer contributions: allocated toward minimum required contribution for current year, adjusted to valuation date
9080	1,197	-	-	-	-	-	85.49%	85.49%	80.00%		160,987	-	-	-	156,952
9082	33,501	-	-	-	98,914	78,731	116.41%	122.52%	117.00%		30,389	-	-	-	29,586
9083	104,016	-	-	-	5,778	73,876	136.07%	139.85%	128.04%		400,000	-	-	-	389,812
9084	100,250	-	-	-	771,764	-	99.19%	106.80%	106.88%		120,000	-	-	-	117,781
9085	1,051	-	-	-	-	-	86.12%	86.12%	83.03%		303,186	-	-	-	295,490
9087	612	-	-	-	142,846	128,710	97.46%	113.05%	104.31%		180,000	-	-	-	175,466
10000	6,500,810	-	-	-	-	-	110.91%	110.91%	105.31%		3,625,000	-	-	-	3,427,516
10019	556	-	-	-	-	-	92.20%	92.20%	91.07%		126,111	-	-	-	122,089
10022	1,315	-	-	-	-	-	90.91%	90.91%	90.50%		411,530	-	-	-	402,169
10026	15,112	-	-	-	1,266,671	425,815	102.84%	128.54%	121.89%		500,000	-	-	-	486,479
10031	88,115	-	-	-	754,223	-	105.88%	116.22%	114.80%		85,086	-	-	-	82,811
10035	1,807	-	-	-	22,036	-	92.87%	92.87%	90.32%		811,266	-	-	-	790,575
10038	264	-	-	-	2,328	-	96.83%	96.83%	97.75%		92,649	-	-	-	90,067
10047	518	-	-	-	44	-	95.11%	95.11%	94.24%		92,789	-	-	-	90,565
10048	184	-	-	-	-	-	94.66%	94.66%	90.24%		27,803	-	-	-	27,165
10049	363	-	-	-	-	-	79.53%	79.53%	80.19%		89,572	-	-	-	86,617
10051	-	-	-	-	-	36,965	91.30%	91.30%	89.92%		295,000	-	-	-	286,188
11009	1,333	-	-	994	-	-	92.27%	92.27%	90.00%		1,486,790	-	-	-	1,445,536
11018*	1,123	-	-	-	-	-	91.89%	91.89%	90.33%		903,412	-	-	-	856,190
12000	914,175	-	-	-	1	-	109.81%	109.81%	108.16%		569,584	-	-	-	553,553
12004	263,875	-	-	-	-	1,230,299	103.89%	113.05%	98.04%		399,719	-	-	-	389,444
12026	1,888,835	-	-	-	3,423,266	-	110.12%	118.29%	116.06%		3,708,003	-	-	-	3,562,501
12028	380,310	-	-	-	173	656,209	99.80%	104.75%	98.94%		540,000	-	-	-	527,570
12033	185,731	-	-	-	-	194,628	108.52%	115.54%	103.98%		180,000	-	-	-	175,398
12042	251	-	-	-	-	-	92.60%	92.60%	90.00%		54,120	-	-	-	52,891
12043	57,957	-	-	-	7,296	-	101.34%	101.59%	102.52%		244,064	-	-	-	236,842
13000	146,081,086	-	-	-	-	-	122.01%	122.01%	99.21%		2,665,462	-	-	-	2,625,902
13001	2,261,290	-	-	-	1,288,120	-	112.26%	115.74%	113.25%		4,411,618	-	-	-	4,206,438
13002	1,562,906	-	-	-	-	61,648	120.04%	120.17%	127.78%		805,000	-	-	-	790,050
109000	2,797,009	-	-	-	-	-	97.71%	97.71%	93.76%		5,000,000	-	-	-	4,780,313
Orphans	-	-	-	-	-	-					-	-	-	-	-
Continuing Employer Total	286,384,225	7,953,202	-	994	38,813,095	34,675,844	109.49%	111.57%	103.74%		164,570,408	211,101	-	-	157,933,222
Continuing and New Employer Total	286,384,225	7,953,202	-	994	38,813,095	34,675,844	109.49%	111.57%	103.74%		164,570,408	211,101	-	-	157,933,222

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Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333

2017 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	20a	20b	20c(1)	20c(2)	20c(3)	20c(4)	28	29	30	31(a)	31(b)	32a(1)	32a(2)	32b(1)	32b(2)
Employer Number	Did the plan have a "funding shortfall" for the prior year? (yes/no)	If 20a is "yes", were required quarterly installments for the current year made in a timely manner? (yes/no)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 1st quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 2nd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 3rd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 4th quarter)	Unpaid minimum required contribution for all prior years	Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	Target normal cost (line 6)	Excess Assets, if applicable, but not greater than 31(a)	Outstanding balance: Net shorfall amortization installment	Installment: Net shorfall amortization installment	Outstanding balance: Waiver amortization installment	Installment: Waiver amortization installment
9080	Yes	No	-	-	-	-	-	-	-	65,176	-	354,520	91,307	-	-
9082	No						-	-	-	29,472	29,472	-	-	-	-
9083	No						-	-	-	44,129	44,129	-	-	-	-
9084	Yes	No	-	-	-	-	-	-	-	114,082	-	-	-	-	-
9085	Yes	No	-	-	-	-	-	-	-	131,633	-	737,513	163,192	-	-
9087	Yes	No	-	-	-	-	-	-	-	165,120	-	-	-	-	-
10000	No						-	-	-	3,019,145	3,019,145	-	-	-	-
10019	Yes	No	-	-	-	-	-	-	-	94,603	-	161,441	26,753	-	-
10022	Yes	No	-	-	-	-	-	-	-	316,877	-	411,032	83,357	-	-
10026	No						-	-	-	329,907	187,060	-	-	-	-
10031	No						-	-	-	82,472	82,472	-	-	-	-
10035	Yes	No	-	-	-	-	-	-	-	658,340	-	496,772	130,585	-	-
10038	Yes	No	-	-	-	-	-	-	-	69,123	-	128,737	23,272	-	-
10047	Yes	No	-	-	-	-	-	-	-	59,312	-	156,032	30,943	-	-
10048	Yes	No	-	-	-	-	-	-	-	16,603	-	48,776	10,456	-	-
10049	Yes	Yes	-	-	-	-	-	-	-	44,106	-	403,359	42,102	-	-
10051	Yes	No	-	-	-	-	-	-	-	197,528	-	407,530	83,090	-	-
11009	Yes	No	-	-	-	-	-	-	-	1,270,165	-	938,594	174,635	-	-
11018*	Yes	No	-	-	-	-	-	-	-	204,804	-	145,857	27,117	-	-
12000	No						-	-	-	558,505	558,505	-	-	-	-
12004	Yes	Yes	-	-	-	-	-	-	-	151,544	151,544	-	-	-	-
12026	No						-	-	-	1,121,967	1,121,967	-	-	-	-
12028	Yes	No	-	-	-	-	-	-	-	170,332	-	-	-	-	-
12033	No						-	-	-	83,118	83,118	-	-	-	-
12042	Yes	No	-	-	-	-	-	-	-	25,704	-	98,602	15,622	-	-
12043	No						-	-	-	243,003	39,973	-	-	-	-
13000	Yes	Yes	-	-	-	-	-	-	-	12,240,166	12,240,166	-	-	-	-
13001	No						-	-	-	1,784,618	1,784,618	-	-	-	-
13002	No						-	-	-	981,599	981,599	-	-	-	-
109000	Yes	Yes	-	-	-	-	-	-	-	2,807,636	-	1,706,723	440,512	-	-
Orphans	No						-	-	-	-	-	-	-	-	-
Continuing Employer Total			-	-	-	-	-	-	-	109,626,059	72,964,933	55,021,982	10,521,624	-	-
Continuing and New Employer Total	Yes	No	-	-	-	-	-	-	-	109,626,059	72,964,933	55,021,982	10,521,624	-	-

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2017 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	33Date	33	34	35CB	35PB	35	36	37	38a	38b	39	40	41a	41b	42	43
Employer Number	If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval	If a waiver has been approved for this plan year, enter the waived amount	Total funding requirement before reflecting carryover/prefunding balances (line 31 + line 32a +line 32b line 33)	Balances used to offset funding requirement: Carryover balance	Balances used to offset funding requirement: Prefunding balance	Balances used to offset funding requirement: Total balance	Additional cash requirements (line 34 minus line 35(3))	Contributions allocated toward minimum required contribution for current year, adjusted to valuation date (line 19c)	total Interest-adjusted excess contributions for current year	Portion of excess contribution attributable to use of prefunding and funding standard carryover balances	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	Unpaid minimum required contribution for all years	Alternative amortization schedule elected under Pension Relief Act of 2010	Eligible plan year(s) for which the election in line 41a was made	Amount of acceleration adjustment	Excess installment acceleration amont to be carried over to future plan years
9080			156,483	-	-	-	156,483	156,952	469	-	-	-				
9082			-	-	-	-	-	29,586	29,586	-	-	-				
9083			-	-	-	-	-	389,812	389,812	-	-	-				
9084			114,082	-	-	-	114,082	117,781	3,699	-	-	-				
9085			294,825	-	-	-	294,825	295,490	665	-	-	-				
9087			165,120	-	-	-	165,120	175,466	10,346	-	-	-				
10000			-	-	-	-	-	3,427,516	3,427,516	-	-	-				
10019			121,356	-	-	-	121,356	122,089	733	-	-	-	15 years	2010	-	-
10022			400,234	-	-	-	400,234	402,169	1,935	-	-	-				
10026			142,847	-	-	-	142,847	486,479	343,632	-	-	-				
10031			-	-	-	-	-	82,811	82,811	-	-	-				
10035			788,925	-	-	-	788,925	790,575	1,650	-	-	-				
10038			92,395	2,328	-	2,328	90,067	90,067	-	0	-	-				
10047			90,255	-	-	-	90,255	90,565	310	-	-	-				
10048			27,059	-	-	-	27,059	27,165	106	-	-	-				
10049			86,208	-	-	-	86,208	86,617	409	-	-	-	15 years	2010, 2011	-	-
10051			280,618	-	-	-	280,618	286,188	5,570	-	-	-				
11009			1,444,800	-	-	-	1,444,800	1,445,536	736	-	-	-				
11018*			231,921	-	-	-	231,921	856,190	624,269	-	-	-				
12000			-	-	-	-	-	553,553	553,553	-	-	-				
12004			-	-	-	-	-	389,444	389,444	-	-	-				
12026			-	-	-	-	-	3,562,501	3,562,501	-	-	-				
12028			170,332	-	-	-	170,332	527,570	357,238	-	-	-				
12033			-	-	-	-	-	175,398	175,398	-	-	-				
12042			41,326	-	-	-	41,326	52,891	11,565	-	-	-	15 years	2010	-	-
12043			203,030	-	-	-	203,030	236,842	33,812	-	-	-				
13000			-	-	-	-	-	2,625,902	2,625,902	-	-	-				
13001			-	-	-	-	-	4,206,438	4,206,438	-	-	-				
13002			-	-	-	-	-	790,050	790,050	-	-	-				
109000			3,248,148	-	-	-	3,248,148	4,780,313	1,532,165	-	-	-				
Orphans			-	-	-	-	-	-	-	-	-	-				
Continuing Employer Total		-	47,182,750	1,999,158	1,464,396	3,463,554	43,719,196	157,933,222	114,214,026	263,296	-	-	15 years	2010, 2011	-	-
Continuing and New Employer Total		-	47,182,750	1,999,158	1,464,396	3,463,554	43,719,196	157,933,222	114,214,026	263,296	-	-	15 years	2010, 2011	-	-

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SCHEDULE SB ATTACHMENTS

Schedule SB, line 7 – Explanation of Discrepancy in Prior Year Funding Standard Balances as of July 1, 2017

The prior year Funding Standard Carryover Balance was $37,891,350 on line 13(a) of the prior year Schedule SB and is $37,850,191 on line 7(a) of the current year Schedule SB. The difference of $(41,159) is due to the withdrawal of employers #5083, and #10008.

Please refer to the chart below for additional details by employer.

Employer	2016 Schedule SB Line 13(a)	2017 Schedule SB Line 7(a)	Difference
5083	$ 35	$ N/A	$ (35)
10008	41,124	N/A	(41,124)
Continuing ERs	37,850,191	37,850,191	(0)
Total	$ 37,891,350	$ 37,850,191	$ (41,159)

The prior year Funding Standard Prefunding Balance was $28,144,666 on line 13(b) of the prior year Schedule SB and is $27,373,623 on line 7(b) of the current year Schedule SB. The difference of $(771,043) is due to the withdrawal of employer #7018, and #10008.

Please refer to the chart below for additional details by employer.

Employer	2016 Schedule SB Line 13(b)	2017 Schedule SB Line 7(b)	Difference
7018	$ 500,000	N/A	$ (500,000)
10008	271,043	N/A	(271,043)
Continuing ERs	27,373,623	27,373,623	(0)
Total	$ 28,144,666	$ 27,373,623	$ (771,043)

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SCHEDULE SB ATTACHMENTS

Schedule SB, line 10 – Description of actual return for (a) Carryover Balance and (b) Prefunding balance

A description of the rate of return calculation is included in the attachment summarizing Actuarial Assumptions and Methods. An employer's rate of return is impacted by the timing of such employer's contributions and asset transfer (for new employers), as well as the employer's asset allocation across cash flow matched and noncash flow matched asset categories. The interest applied to each employer's Carryover Balance and Prefunding Balance is determined using the employer's individual rate of return.

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SCHEDULE SB ATTACHMENTS

Schedule SB, line 11a(b) – Explanation of Discrepancy in Prior Year's Excess Contribution

The prior year Excess Contribution was $277,309,142 on line 38a of the prior year Schedule SB and is $269,907,998 on line 11a(b) of the current year Schedule SB. The difference of $(7,401,144) is due to the withdrawal of employers #2019, #5083, #7018, and #10008.

Please refer to the chart below for additional details by employer.

Employer	2016 Schedule SB Line 38a	2017 Schedule SB Line 11a(b)	Difference
2019	$ 1,020,580	$ N/A	$ (1,020,580)
5083	2,653,678	N/A	(2,653,678)
7018	3,627,583	N/A	(3,627,583)
10008	99,303	N/A	(99,303)
Other Continuing ERs	269,907,998	269,907,998	(0)
Total	$ 277,309,142	$ 269,907,998	$ (7,401,144)

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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.

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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.

Pentegra DB Plan

Summary of Plan Amendments

Employer	Effective date	Amendment
7065	7/1/2016	Soft Freeze
7000/10700	7/1/2016	Add Lump Sum to Death Benefit
5045	12/1/2016	Hard Freeze - no enhanced death, basic death continues
2038	12/1/2016	Hard Freeze
5042	1/1/2017	Hard Freeze - no enhanced death, basic death continues
7027	12/1/2016	Hard Freeze - no enhanced death, basic death continues
8000	1/1/2017	Hard Freeze - no enhanced death, basic death continues
12000	1/1/2017	Hard Freeze - no enhanced death or dis, regular dis continues
2030	1/1/2017	Hard Freeze
1034	2/1/2017	Hard Freeze - no enhanced death, basic death continues. Everyone 100% vested
5121	1/1/2017	Remove the Lump Sum feature if hired post 1/1/2017
10051	4/15/2017	Remove all HCEs from the Plan (3 people)
313002	10/1/2016	Merger of old RSG SDB plan into Pentegra's MEDB plan - continue all prior RSG provisions
5130/105130	6/30/2017	Hard Freeze
4084	7/1/2017	New formula: 1% x high 3
9084	6/30/2017	Hard Freeze
13002/11300 2/213002	2/28/2017	New Cash Balance begins 2/28/2017. Pay credits varies by ER# and officer status. Vesting is now 3 year cliff for all, enhanced death is now lump sum, no enhanced disability and 13002 keeps ER and LR subsidies.

SCHEDULE SB ATTACHMENTS

Schedule SB – Statement by Enrolled Actuary

Plan Sponsor	Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
EIN / PN	13-5645888 / 333
Plan Name	Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date	July 1, 2017
Enrolled Actuary	David M. Flagg
Enrollment Number	17-03713

The actuarial assumptions that are not mandated by IRC § 430 and regulations, represent the enrolled actuary's best estimate of anticipated experience under the plan, subject to the following conditions:

The actuarial valuation, on which the information in this Schedule SB is based, has been prepared in reliance upon the employee and financial data furnished by the plan administrator and the trustee. The financial information was audited by the independent certified public accountants for the Fund.

The enrolled actuary has not made a rigorous check of the accuracy of this information but has accepted it after reviewing it and concluding it is reasonable in relation to similar information furnished in previous years. The amounts of contributions and dates paid shown in Line 18 of Schedule SB were listed in reliance on information provided by the plan administrator and/or trustee.

Retirement Fund ID#	Salary Def	Salary Def code	Vesting	Benefit Formula	Formula Add/Red 1
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(h)(2))	Special	3 YEAR	Cash Balance	
1088	W-2 (Includes Commissions)	70	5 YEAR	1.2% High-5 for service capped at 35 years + .4% High-5 in excess of Floating Covered Compensation for service capped at 35 years	+
2000	Basic as Earned, Bonus & OT as Earned and Full Commission	61	2-6 YEAR	2.50% High-3 w/ 30 Year Service Cap	+
2003	January 1 Basic	10	5 YEAR	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 bft)	+
3000	January 1 Basic	10	5 YEAR	2.00% High-3	+
3011	January 1 Basic	10	5 YEAR	2.00% High-5	+
3012	January 1 Basic, Prior Year Bonus & OT and Full Commission	32	5 YEAR	2.00% High-5	+
3019	January 1 Basic and Partial Commission	12	5 YEAR	1.50% High-5	+
3023	January 1 Basic	10	2-6 YEAR	2.00% High-5	+
3031	January 1 Basic	10	5 YEAR	2.00% High-5	+
3032	January 1 Basic	10	5 YEAR	1.50% High-5	+
3036	January 1 Basic	10	5 YEAR	1.00% High-5	+
3054	January 1 Basic	10	5 YEAR	1.50% High-5	+
3063	Basic as Earned	40	2-6 YEAR	1.75% High-5	+
3069	January 1 Basic	10	5 YEAR	25% High-3 w/ 30 Year Service Minimum	+
3073	W-2 (Includes Commissions)	70	2-6 YEAR	1.00% / 1.50% High-5 w/ Floating Covered Compensation (service capped at 25 years)	+
3074	Basic as Earned	40	SPECIAL	1.50% High-5	+
3077	W-2 (Includes Commissions)	70	3-7 YEAR	2.15% High-5 + .65% High-5 in excess of Floating Covered Compensation (service capped at 25 years on both pieces)	+
4000	January 1 Basic, Prior Year Bonus & OT	30	2-5 YEAR	2.50% High-3 w/ 30 Year Service Cap	+
4026	January 1 Basic	10	5 YEAR	2.00% High-3	+
4079	January 1 Basic	10	2-6 YEAR	37.5% / 50% High-5 w/ Fixed Covered Compensation w/ 25 Year Service Minimum	+
4084	Basic as Earned	40	2-6 YEAR	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 3401(a)	71	5 YEAR	12% High-5 + 1% / 1.5% High-5 w/ Floating Covered Compensation for service after 7/1/2007 + 7/1/2007 Frozen SSPIA Benefit	+
4091	W-2 excluding bonuses and spec payments	82	5 YEAR	4% High-5 with 20 Year Service Cap (ignores last 5 years if service > 5 years)	+
4092	January 1 Basic	10	5 YEAR	1.50% / 1.85% High-3 w/ Floating Covered Compensation (service capped at 30 years) + 1.85% High-3 for service in excess of 30 years	+
4094	W-2 (Excludes 132(f))	80	3-7 YEAR	.65% Career Average (if service precedes 1/1/1996, use 1995 salary for all such service) w/ 35 year svc cap (project & prorate formula)	+
4096	W-2 (Includes Commissions)	70	5 YEAR	1.50% H-5 for svc up to 25 yrs + .75% H-5 for svc > 25 yrs but < 35 yrs + (.75% if SSNRA=65, .7% if SSNRA=66, .65% if SSNRA=67) H-5 > Floating CCL for svc up to 35 yrs	+
4097	Basic as Earned, Bonus & OT as Earned	60	2-6 YEAR	1.5% High-5 x service + .51% High-5 in excess of $10,000 Fixed Covered Compensation x service where service is capped at 40 years maximum (project and prorate)	+
5000	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	2.50% High-3	+
5001	January 1 Basic	10	5 YEAR	2.00% Career	+
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	+
5050	January 1 Basic	10	2-6 YEAR	1.00% / 1.50% High-5 w/ Floating Covered Compensation	+
5051	January 1 Basic	10	5 YEAR	2.00% High-5	+
5065	January 1 Basic	10	5 YEAR	1.00% High-3	+
5079	January 1 Basic, Prior Year Bonus & OT and Full Commission	31	5 YEAR	2.00% Career	+

Retirement Fund ID#	Salary Def	Salary Def code	Vesting	Benefit Formula	Formula Add/Red 1
5080	January 1 Basic	10	2-6 YEAR	1.50% High-5	+
5083	January 1 Basic and Full Commission	11	5 YEAR	1.50% Career	+
5091	January 1 Basic	10	5 YEAR	1.00% High-5	+
5093	January 1 Basic, Prior Year Bonus & OT	30	5 YEAR	2.00% High-5	+
5118	W-2 (Includes Commissions)	70	5 YEAR	1.00% / 1.50% High-5 w/ Floating Covered Compensation	+
5121	January 1 Basic	10	2-6 YEAR	1.5% High-5	+
5125	W-2 (Includes Commissions)	70	5 YEAR	1.45% / 2.10% High-3 w/ Floating Covered Compensation	+
5126	W-2 (Includes Commissions)	70	5 YEAR	1.15% High-5 + .55% High-5 in excess of Floating Covered Compensation (service capped at 35 years on .55% piece)	+
5127	Section 415 compensation	Special	5 YEAR	1.05% High-3 + .6% High-3 in excess of Floating Covered Compensation (service capped at 35 years)	+
5128	January 1 Basic	10	5 YEAR	25% High-5 w/ 25 Year Service Minimum	+
5129	W-2 (Excludes sections 125 and 132f)	70	3-7 YEAR	50% H-5 w/ 30 Year Service Minimum (15 Year Minimum if enrolled on or before 1/1/2002)	+
5130	W-2 (Includes Commissions)	70	3-7 YEAR	.85% / 1.50% High-5 w/ $10,000 Fixed Covered Compensation (service capped at 35 years) - project and prorate	+
6000	W-2 (Includes Commissions)	70	5 YEAR	2.50% High-3	+
6016	January 1 Basic, Prior Year Bonus & OT	30	5 YEAR	.5% Career	+
6028	January 1 Basic	10	5 YEAR	1.00% High-5	+
6037	January 1 Basic	10	5 YEAR	2.00% High-5	+
6040	January 1 Basic, Prior Year Bonus & OT	30	5 YEAR	2.00% High-5	+
6042	January 1 Basic	10	2-6 YEAR	2.00% High-3	+
6044	January 1 Basic	10	5 YEAR	1.00% Career	+
6049	January 1 Basic, Prior Year Bonus & OT	30	5 YEAR	2.00% High-5	+
6050	January 1 Basic	10	5 YEAR	1.50% High-5	+
6070	W-2 (Includes Commissions)	70	5 YEAR	2.00% High-3	+
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	+
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	+
7056	January 1 Basic and Full Commission	11	2-6 YEAR	1.00% / 1.50% High-5 w/ Fixed Covered Compensation	+
7060	January 1 Basic	10	5 YEAR	2.00% High-5	+
7064	January 1 Basic	10	5 YEAR	2.00% High-5	+
7065	Basic as Earned	40	5 YEAR	2.00% High-3	+
7088	January 1 Basic	10	2-6 YEAR	2.00% High-5	+
7099	January 1 Basic	10	5 YEAR	2.00% High-5	+
7100	W-2 (Includes Commissions)	70	2-6 YEAR	1.00% Career	+
7101	Basic as Earned, Bonus & OT as Earned	60	2-6 YEAR	1.50% High-5	+
7114	January 1 Basic	10	5 YEAR	1.50% High-5	+
7115	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	1.50% High-5	+
7117	January 1 Basic	10	5 YEAR	1.50% High-5	+
7118	W-2 (Includes Commissions)	70	2-6 YEAR	1.50% High-5	+
7120	W-2 (Includes Commissions)	70	3-7 YEAR	1.50% High-5 w/ 35 Year Service Cap	+
8000	W-2 (Includes Commissions and LTI)	70	5 YEAR	2.25% High-3	+
8006	January 1 Basic and Full Commission	11	5 YEAR	1.00% High-5	+
8026	Basic as Earned	40	5 YEAR	1.50% / 2.00% High-5 w/ Floating Covered Compensation	+
8031	January 1 Basic	10	5 YEAR	1.00% High-5	+
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	+

Retirement Fund ID#	Salary Def	Salary Def code	Vesting	Benefit Formula	Formula Add/Red 1
9080	Section 415 compensation	76	3-7 YEAR	1.75% High-3	+
9082	Basic as Earned	40	5 YEAR	[1.5% H-5 up to 25 yrs + .65% H-5 in excess of CCL up to 30 yrs + .75% H-5 in excess of 25 years] reduced 1/15 per yr for NRD svc < 15 yrs	+
9083	Basic as Earned	40	3-7 YEAR	25% High-5 w/ 25 Year Service Minimum	+
9084	W-2 (Includes Commissions)	70	5 YEAR	2.25% Career	+
9085	W-2 (Includes Commissions)	70	3-7 YEAR	1.6% / 2.1% Career Average with $10,000 Fixed Covered Compensation Level (35 svc cap on 2.1% piece)	+
9087	W-2 (Includes Commissions)	70	3 YEAR	.95% High-5 for all service + .65% High-5 in excess of $4,800 CCL x service capped at 45 years (project & prorate formula)	+
10000	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	2.00% High-3 w/ 30 Year Service Cap	+
10008	January 1 Basic	10	5 YEAR	2.00% High-5	+
10019	January 1 Basic	10	5 YEAR	1.50% Career	+
10022	W-2 (Includes Commissions)	70	2-6 YEAR	3.00% High-3	+
10026	January 1 Basic and Full Commission	11	5 YEAR	1.00% High-5	+
10031	Basic as Earned and Full Commission	41	5 YEAR	1.50% High-3	+
10035	January 1 Basic and Partial Commission capped at $200,000	12	5 YEAR	1.00% High-5	+
10038	January 1 Basic	10	5 YEAR	2.00% Career	+
10047	Basic as Earned plus OT	50	2-6 YEAR	1.00% High-5	+
10048	W-2 (Includes Commissions)	70	2-6 YEAR	55% High-5 w/ 25 Year Service Minimum	+
10049	W-2 (excludes section 125)	Special	2-6 YEAR	No Formula - Benefits are frozen upon commencement (1/1/2003)	
10051	W-2 (Includes Commissions)	70	5 YEAR	12/31/1994 accrued bft + 1.4% High-5 for service up to 10 years + 1.05% High-5 for service in excess of 10 years for service since 1/1/1995	+
11009	Basic as Earned and Full Commission	70	3-7 YEAR	2% High-5 with 25 year service cap	+
11018	W-2 (Includes Commissions)	70	3-7 YEAR	1.50% / 2.00% High-5 w/ Floating Covered Compensation (service capped at 25 years) (project and prorate)	+
12000	Basic as Earned, Bonus & OT as Earned	60	2-6 YEAR	Split Accrual Rate: 2.50% High-3 for service up to 8/1/2013 + 2.00% High-3 for service after 8/1/2013	+
12004	January 1 Basic	10	3 YEAR	2.00% High-5	+
12026	January 1 Basic, Prior Year Bonus & OT	30	5 YEAR	2.25% High-5	+
12028	January 1 Basic	10	5 YEAR	2.00% High-5	+
12033	January 1 Basic	10	2-6 YEAR	1.50% Career	+
12042	W-2 (Includes Commissions)	70	2-6 YEAR	2.00% High-3	+
12043	W-2 (Includes Commissions)	70	5 YEAR	1.2% High-5 for all service + .5% High-5 in excess of $10,000 Fixed Covered Compensation (service capped at 40 years)	+
13000	Basic as Earned	40	2-6 YEAR	2.00% High-3	+
13001	Basic as Earned, Bonus & OT as Earned	60	2-6 YEAR	2.00% High-3	+
13002	Basic as Earned, Bonus & OT as Earned	60	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#	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									
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									

Retirement Fund ID#	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
5080	.015	5					U									
5083	.015	0					U									
5091	.01	5					U									
5093	.02	5					U									
5118	.01	5	2				P		+	.015	5	2				P
5121	.015	5					U									
5125	.0145	3	2				P		+	.021	3	2				P
5126	.0115	5					U		+	.55%	5	2	35			U
5127	.0105	3		35			U		+	.006	3	2	35			U
5128	.25	5				25	P									
5129	.5	5				30	P									
5130	.0085	5	3	35			P		+	.015	5	3	35			P
6000	.025	3					U									
6016	.005	0					U									
6028	.01	5					U									
6037	.02	5					U									
6040	.02	5					U									
6042	.02	3					U									
6044	.01	0					U									
6049	.02	5					U									
6050	.015	5					U									
6070	.02	3					U									
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									
6132	.0175	5					U									
6135	.01	5	3				P		+	.015	5	3				P
6136	.015	5		25			U									
6138	.014	5					U									
6140	.023	10	2	20			U		+	.006	10	2	20			U
6141	.008	5					P		+	.0058	5	10000	35			P
6142	.0175	0					U		+	.005	0	13800				U
6143	.01	5		35			U		+	.0065	5	3	35			U
7000	.0225	5					U									
7011	.02	5					U									
7015	.015	5					U									
7027	.015	5	2				U		+	.02	5	2				U
7031	.02	5					U									
7048	.02	5					U									
7056	.01	5	3				P		+	.015	5	3				P
7060	.02	5					U									
7064	.02	5					U									
7065	.02	3					U									
7088	.02	5					U									
7099	.02	5					U									
7100	.01	0					U									
7101	.015	5					U									
7114	.015	5					U									
7115	.015	5					U									
7117	.015	5					U									
7118	.015	5					U									
7120	.015	5		35			P									
8000	.0225	3					U									
8006	.01	5					U									
8026	.015	5	2				U		+	.02	5	2				U
8031	.01	5					U									
8051	.02	5					U									
8054	.015	5					U									
8066	.01	0					U									
8087	.02	3					U									
8104	.025	3					U									
8105	.0173	5		20			U		+	.0065	5	2	20			U
9007	.015	3					U									
9017	.01	3	2				P		+	.015	3	2				P
9026	.005	0					U									
9045	.02	0					U									
9057	.02	0					U									
9062	.02	3					U									
9072	.02	5					U									
9074	.55	5				30	U									
9076	.5	5	2			20	P		+	.15	5	2			26	P
9077	.5	5	2			35	P		+	.2275	5	2			35	P

Retirement Fund ID#	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
9080	.0175	3					U									
9082	.015	5		25			P		+	.0065	5	2	30			P
9083	.25	5				25	P									
9084	.0225	0					U									
9085	.016	0	3				U		+	.021	0	3	35			U
9087	.0095	5					P		+	.0065	5	4800	45			P
10000	.02	3		30			U									
10008	.02	5					U									
10019	.015	0					U									
10022	.03	3					U									
10026	.01	5					U									
10031	.015	3					U									
10035	.01	5					U									
10038	.02	0					U									
10047	.01	5					U									
10048	.55	5				25	P									
10049																
10051	.014	5		10			U		+	.0105	5					U
11009	.02	5		25			U									
11018	.015	5	2	25			P		+	.02	5	2	25			P
12000	.025	3					U		+	.02	3					U
12004	.02	5					U									
12026	.0225	5					U									
12028	.02	5					U									
12033	.015	0					U									
12042	.02	3					U									
12043	.012	5					U		+	.005	5	10000	40			P
13000	.02	3					U									
13001	.02	3					U									
13002																
101000	.02	3					U									
101019	.0125	3	2	25			P		+	.0185	3	2	25			P
101074	.0125	5		30			U									
101079																
101080																
102000	.025	3		30			U		+	.02	5		30			U
103000	.015	5					U									
103023	.02	5					U									
104000	.015	5		30			U									
104091	.01	0					U									
105000	.0125	5					U									
105121	.015	5					U									
105129	.4	5				30	P									
105130	.0085	5	3	35			P		+	.015	5	3	35			P
106000	.015	5					U									
107000	.0175	5					U									
107088	.015	5					U									
108026	.01	0					U									
108066	.02	5					U									
108105	.01	0	2				U		+	.015	0	2				U
109000	.02	3		30			U									
111009																
112028	.01	5					U									
113001	.015	5					U									
113002																
202000	.015	5		30			U									
205121	.015	5					U									
205129	.3	5				30	P									
213002	.005	5					U									
313002																

Retirement Fund ID#	Misc 2	Formula Add/Red 3	Accrual Rate 3	Avg Sal 3	Integration Opt 3	Service Max 3	Service Min 3	Target Svc Mln 3	Service Def 3	Misc 3	Early Retirement Age	Early Ret Svc Requirement	Unreduced Age	ERF
1000											45			R/70
1001											45			3%
1004											45			A/E
1006											45			A/E
1007											45			3%
1019											45			3%
1020											45			3%
1024											45			A/E
1025											45			3%
1027											45			3%
1030											45			A/E
1032											45			A/E
1034											45			A/E
1046											45			A/E
1055											45			3%
1063											55			R/80
1064											55			R/80
1069											55			A/E
1070											55			3%
1073											55			3%
1074											55			R/80
1077											55			A/E
1079											55		Rule of 95	A/E
1080		+	.005	5		35	25		U		55			SPECIAL
1082											55	10	62 + 30 Yrs	A/E
1083											45			3%
1086											55	10		
1088											21			SPECIAL
2000											45			R/70
2003											45			A/E
2006											45			3%
2009											45			A/E
2012											45			3%
2018											55			R/70
2022											55			A/E
2023											55			A/E
2026											21			SPECIAL
2027											55			A/E
2029											21			SPECIAL
2030											55			SPECIAL
2032											55	10		SPECIAL
2033											55			A/E
2034											55	10		SPECIAL
2037											21			SPECIAL
2038											65			None
2039		+	.0025	5							55	15	60 + 30	3%
3000											45			3%
3011											45			3%
3012											45			3%
3019											45			3%
3023											45			3%
3031											45			3%
3032											45			A/E
3036											45			A/E
3054											45			A/E
3063											55			A/E
3069											55			A/E
3073											55			A/E
3074											21			SPECIAL
3077											21			A/E
4000											45			R/70 - A/E
4026											45		62	3%
4079											55			A/E
4084											45			R/70
4087											55		62 + 30 Yrs	SPECIAL
4088											55	10		SPECIAL
4090		+	.015	5	2				P		55	15		SPECIAL
4091											21			A/E
4092		+	.0185	3							SPECIAL			SPECIAL
4094											55	10		SPECIAL
4096		+	.0065,.007,.0075	5	2	35			U		21			SPECIAL
4097											45			A/E
5000											45			R/70 - A/E
5001											45			A/E
5010											45			A/E
5021											45			3%
5026											45			3%
5034											45			A/E
5042											45			3%
5044											45			3%
5045											45			3%
5047											45			3%
5050											45			A/E
5051											45			R/80
5065											45			3%
5079											45			3%

Retirement Fund ID#	Misc 2	Formula Add/Red 3	Accrual Rate 3	Avg Sal 3	Integration Opt 3	Service Max 3	Service Min 3	Target Svc Mln 3	Service Def 3	Misc 3	Early Retirement Age	Early Ret Svc Requirement	Unreduced Age	ERF
5080											45			3%
5083											45			R/80 - A/E
5091											45			A/E
5093											45			3%
5118											55			A/E
5121											55			A/E
5125											55	10		SPECIAL
5126											55	10		SPECIAL
5127											21			SPECIAL
5128											21			SPECIAL
5129											60			SPECIAL
5130											55	10		SPECIAL
6000											45			R/70
6016											45			A/E
6028											45			A/E
6037											45			3%
6040											55			3%
6042											45			A/E
6044											45			A/E
6049											45			3%
6050											55			A/E
6070											45			R/80
6077											45			A/E
6079											45			3%
6086											45			3%
6093											45			A/E
6099											55			A/E
6107											45			3%
6110											45			A/E
6113											55			A/E
6115											55			R/70
6116											55			A/E
6120											55			3%
6121											55			3%
6124											55	15		A/E
6125											55			A/E
6126											55			A/E
6129											55			A/E
6130											55			A/E
6132											55			A/E
6135											55			A/E
6136											45			A/E
6138											21			A/E
6140											55	10		A/E
6141											55	5		SPECIAL
6142											55	10		SPECIAL
6143											55	15		SPECIAL
7000											45			A/E
7011											45			3%
7015											45			A/E
7027											45			3%
7031											45			A/E
7048											45			3%
7056											45			3%
7060											45			3%
7064											45			3%
7065											45			3%
7088											45			3%
7099											45			3%
7100											45			A/E
7101											55			R/70
7114											55			A/E
7115											55			A/E
7117											55			A/E
7118											21			A/E
7120											21			SPECIAL
8000											45			A/E
8006											45			3%
8026											45			A/E
8031											45			A/E
8051											45			3%
8054											55			A/E
8066											45			A/E
8087											45			R/70
8104											55		62	A/E
8105											55	10		SPECIAL
9007											55			3%
9017											45			A/E
9026											45			A/E
9045											45			A/E
9057											45			A/E
9062											45			3%
9072											45		62	A/E
9074											55			R/80
9076	.15 applies to High-5 > Cov Compensation only. 26 yr svc min based on SSNRA										21		62 + 15 Yrs	SPECIAL
9077	.2275 applies to High-5 > Cov Compensation only. 35 yr svc min based on SSNRA										21			SPECIAL

Retirement Fund ID#	Misc 2	Formula Add/Red 3	Accrual Rate 3	Avg Sal 3	Integration Opt 3	Service Max 3	Service Min 3	Target Svc Mln 3	Service Def 3	Misc 3	Early Retirement Age	Early Ret Svc Requirement	Unreduced Age	ERF
9080											21			SPECIAL
9082		+	.0075	5						service > 25 years	55	15		SPECIAL
9083											21			A/E
9084											55	15		SPECIAL
9085											21			SPECIAL
9087											21			SPECIAL
10000											45			3%
10008											45			3%
10019											45			3%
10022											45		60	3%
10026											45			A/E
10031											45			3%
10035											45			A/E
10038											45			3%
10047											55			A/E
10048											55			A/E
10049											55	10		SPECIAL
10051											55	10		A/E
11009											21			SPECIAL
11018											20			SPECIAL
12000											45			3%
12004											45			A/E
12026											45			A/E
12028											45			3%
12033											45			3%
12042											55			A/E
12043											54.5	15		SPECIAL
13000											45			R/70
13001											45			A/E
13002											45			N/A
101000											45			R/70
101019											55			A/E
101074											55			R/80 - A/E
101079											21			N/A
101080											55	10		SPECIAL
102000											45			SPECIAL
103000											55			A/E
103023											45			3%
104000											55			A/E
104091											21			A/E
105000											55	10		A/E
105121											55			A/E
105129											60			SPECIAL
105130											55	10		SPECIAL
106000											45			SPECIAL
107000											45			A/E
107088											45			3%
108026											55			A/E
108066											45			3%
108105											55	10		SPECIAL
109000											55			R/70 - A/E
111009											21			N/A
112028											45			3%
113001											45			A/E
113002											45			N/A
202000											45			SPECIAL
205121											55			A/E
205129											60			SPECIAL
213002											45			N/A
313002											60			SPECIAL

Retirement Fund ID#	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	High to Career Prot Date	Split Plan No
1000	7	12X	12	1%	1	YES	1	45		1-3 TIMES	1	YES	1		0				101000
1001	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	7/1/2005		
1004	1	10 C&C	10	0%	0	NO	0		4/1/2005	BASIC	0	NO	0		0	YES	2/1/2007		
1006	1	12X	12	0%	0	YES	1			1-3 TIMES	1	YES	1		0				
1007	3	12X	12	1%	1	YES	1	59.5		1-3 TIMES	1	YES	1		0				
1019	3	12X	12	2%	2	YES	1	59.5		BASIC	0	NO	0		0	YES	9/1/2004		101019
1020	3	12X	12	1%	1	YES	1	45		BASIC	0	NO	0		0	YES	7/1/2005	1/1/2003	
1024	1	10 C&C	10	0%	0	YES	1		6/1/2004	BASIC	0	NO	0		0	YES	7/1/2005		
1025	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	4/1/2011		
1027	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	3/1/2015		
1030	1	10 C&C	10	0%	0	YES	1			BASIC	0	NO	0		0				
1032	1	10 C&C	10	0%	0	NO	0	45		BASIC	0	NO	0		0				
1034	1	12X	12	0%	0	YES	1			BASIC	0	NO	0		0	YES	2/1/2017		
1046	1	12X	12	0%	0	YES	1			BASIC	0	NO	0		0	YES	7/1/2015		
1055	3	10 C&C	10	0%	0	NO	0		7/1/2005	1-3 TIMES	1	NO	0		0				
1063	8	10 C&C	10	1%	1	NO	0	55		BASIC	0	NO	0		0	YES	9/1/2004		
1064	8	10 C&C	10	1%	1	NO	0			BASIC	0	NO	0		0	YES	9/1/2005		
1069	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	7/1/2007		
1070	3	10 C&C	10	0%	0	NO	0	55		1-3 TIMES	1	NO	0		0				
1073	3	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0				
1074	8	10 C&C	10	3%	3	NO	0			BASIC	0	NO	0		0	YES	1/1/2012		101074
1077	1	10 C&C	10	1%	1	NO	0		7/1/2006	BASIC	0	NO	0		0	YES	9/1/2013		
1079	1	ST. LIFE	11	0%	0	NO	0			REA	20	NO	0		0	YES	1/1/2007		101079
1080	SPECIAL	10 C&C	10	0%	0	NO	0	< $15,000		SPECIAL	SPECIAL	NO	0		0	YES	7/1/2006		101080
1082	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0				
1083	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	10 C&C	10	0%	0	NO	0	21		PVAB	21	SPECIAL	SPECIAL		0				
2000	7	12X	12	1%	1	YES	1	59.5		1-3 TIMES	1	YES	1		0				102000/202000
2003	1	12X	12	0%	0	NO	0	45		1-3 TIMES	1	YES	1		0				
2006	3	12X	12	1%	1	YES	1		12/1/2002	BASIC	0	NO	0		0	YES	7/1/2007		
2009	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	8/1/2002	2/1/2001	
2012	3	12X	12	1%	1	YES	1	55		1-3 TIMES	1	YES	1		0				
2018	7	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	7/1/2011		
2022	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	1/1/2009		
2023	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	11/1/2013		
2026	SPECIAL	10 C&C	10	0%	0	NO	0	21		SPECIAL	SPECIAL	NO	0		0				
2027	1	10 C&C	10	0%	0	NO	0		11/1/2003	BASIC	0	NO	0		0	YES	5/1/2008		
2029	SPECIAL	ST. LIFE	11	0%	0	NO	0	21		SPECIAL	SPECIAL	NO	0		0	YES	7/1/2008		
2030	SPECIAL	ST. LIFE	11	0%	0	NO	0	< $20,000		SPECIAL	SPECIAL	SPECIAL	SPECIAL		0	YES	1/1/2017		
2032	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10		REA	20	YES	1		0				
2033	1	10 C&C	10	0%	0	NO	0	21		100 TIMES	100	NO	0		0				
2034	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10		REA	20	NO	0		0	YES	1/1/2014		
2037	SPECIAL	ST. LIFE	11	0%	0	NO	0	21		PVAB	21	NO	0		0	YES	10/1/2015		
2038	N/A	10 C&C	10	0%	0	NO	0	65		BASIC	0	NO	0		0	YES	12/1/2016		
2039	3	ST. LIFE	11	0%	0	NO	0	55+15 & < $10,000		REA	20	NO	0		0				
3000	3	12X	12	0%	0	YES	1	45		1-3 TIMES	1	YES	1		0				103000
3011	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	2/1/2016		
3012	3	12X	12	2%	2	YES	1	59.5		1-3 TIMES	1	YES	1		0				
3019	3	12X	12	1%	1	YES	1	45		BASIC	0	NO	0		0	YES	7/1/2006		
3023	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0				103023
3031	3	12X	12	1%	1	YES	1	56		1-3 TIMES	1	YES	1		0				
3032	1	10 C&C	10	1%	1	YES	1	55		1-3 TIMES	1	NO	0		0				
3036	1	10 C&C	10	0%	0	YES	1			BASIC	0	NO	0		0	YES	1/1/2013		
3054	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	1/1/2016		
3063	1	10 C&C	10	0%	0	NO	0	55		1-3 TIMES	1	NO	0		0				
3069	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	1/1/2006		
3073	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	4/1/2009		
3074	SPECIAL	ST. LIFE	11	0%	0	NO	0	21		SPECIAL	SPECIAL	NO	0		0	YES	7/1/2006		
3077	1	ST. LIFE	11	0%	0	NO	0	21		PVAB	21	NO	0		0				
4000	17	10 C&C	10	0%	0	YES	1	50		BASIC	0	YES	1		0				104000
4026	3	12X	12	2%	2	YES	1	45		BASIC	0	NO	0		0	YES	10/1/2015		
4079	1	10 C&C	10	0%	0	NO	0	55		100 TIMES	100	NO	0		0				
4084	7	10 C&C	10	1%	1	NO	0	45		1-3 TIMES	1	YES	1		0				
4087	SPECIAL	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	9/1/2011		
4088	SPECIAL	ST. LIFE	11	0%	0	NO	0	< $10,000		REA	20	NO	0		0	YES	7/1/2011		
4090	SPECIAL	10 C&C	10	0%	0	NO	0	55+15		BASIC	0	NO	0		0				
4091	1	10 C&C	10	0%	0	NO	0	21		BASIC	0	NO	0	CONTRIB	1				104091
4092	SPECIAL	ST. LIFE	11	0%	0	NO	0			PVAB	21	SPECIAL	SPECIAL		0				
4094	SPECIAL	5 C&C	5	0%	0	NO	0	55+10		100 TIMES	100	NO	0		0				
4096	SPECIAL	ST. LIFE	11	0%	0	NO	0	21		REA	20	NO	0		0	YES	1/1/2013		
4097	1	10 C&C	10	0%	0	NO	0	45		PVAB	21	NO	0		0	YES	11/1/2010		
5000	17	12X	12	1%	1	YES	1		2/1/2006	1-3 TIMES	1	YES	1		0				105000
5001	1	10 C&C	10	1%	1	YES	1			BASIC	0	NO	0		0	YES	6/1/2012		
5010	1	10 C&C	10	0%	0	NO	0	50		BASIC	0	NO	0		0	YES	7/1/2003	1/1/2003	
5021	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	7/1/2016		
5026	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0				
5034	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	1/1/2011		
5042	3	12X	12	1%	1	YES	1			BASIC	0	NO	0	CONTRIB	1	YES	1/1/2017		
5044	3	12X	12	1%	1	YES	1	59.5		BASIC	0	NO	0		0	YES	6/1/2016		
5045	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	11/15/2016		
5047	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	2/1/2013		
5050	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	4/1/2005		
5051	8	12X	12	2%	2	YES	1			1-3 TIMES	1	YES	1		0				
5065	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0				
5079	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	7/1/2011		

Retirement Fund ID#	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	High to Career Prot Date	Split Plan No
5080	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	4/1/2016		
5083	18	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	3/1/2003		
5091	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0				
5093	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	10/1/2003		
5118	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	1/1/2006		
5121	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0				105121/205121
5125	SPECIAL	ST. LIFE	11	0%	0	NO	0			PVAB	21	NO	0		0	YES	5/1/2005		
5126	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10		REA	20	NO	0		0	YES	6/1/2014		
5127	SPECIAL	ST. LIFE	11	0%	0	NO	0	21		PVAB	21	NO	0		0	YES	7/1/2014		
5128	SPECIAL	10 C&C	10	0%	0	NO	0	21		BASIC	0	NO	0		0				
5129	SPECIAL	10 C&C	10	0%	0	NO	0	< $10,000		100 TIMES	100	NO	0		0				105129/205129
5130	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10		PVAB	21	NO	0		0	YES	7/1/2017		105130
6000	7	12X	12	3%	3	YES	1	45		SPECIAL	SPECIAL	YES	1		0				106000
6016	1	10 C&C	10	0%	0	NO	0		3/1/2002	BASIC	0	NO	0		0	YES	1/1/2004	3/1/2002	
6028	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	5/1/2011		
6037	3	12X	12	1%	1	YES	1	45		BASIC	0	NO	0		0	YES	7/1/2007		
6040	3	12X	12	1%	1	YES	1	55		BASIC	0	NO	0		0	YES	10/1/2008		
6042	1	10 C&C	10	1%	1	NO	0	45		BASIC	0	NO	0		0	YES	7/1/2014		
6044	1	10 C&C	10	0%	0	NO	0	45		BASIC	0	NO	0		0	YES	7/1/2008	8/1/2002	
6049	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	7/1/2012		
6050	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	10/1/2008		
6070	8	12X	12	2%	2	YES	1	45		BASIC	0	NO	0		0	YES	1/1/2010		
6077	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0				
6079	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0				
6086	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0				
6093	1	10 C&C	10	0%	0	NO	0		10/1/2006	BASIC	0	NO	0		0	YES	1/1/2016		
6099	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	1/1/2011		
6107	3	12X	12	1%	1	YES	1	59.5		BASIC	0	NO	0		0	YES	6/1/2006		
6110	1	10 C&C	10	0%	0	NO	0	59.5		BASIC	0	NO	0		0	YES	1/1/2008		
6113	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	6/1/2012		
6115	7	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	7/1/2006		
6116	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0				
6120	3	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	6/1/2012		
6121	3	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	1/1/2008		
6124	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	3/1/2011		
6125	1	10 C&C	10	1%	1	NO	0	55		1-3 TIMES	1	NO	0		0				
6126	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	4/1/2004		
6129	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	7/1/2006		
6130	1	10 C&C	10	0%	0	NO	0		7/1/2004	BASIC	0	NO	0		0	YES	7/1/2005		
6132	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	1/1/2008		
6135	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	6/1/2010		
6136	1	12X	12	0%	0	YES	1		8/1/2005	BASIC	0	NO	0		0	YES	10/1/2006		
6138	1	10 C&C	10	0%	0	NO	0	21		SPECIAL	SPECIAL	NO	0		0				
6140	1	5 C&C	5	0%	0	NO	0	55+10		SPECIAL	SPECIAL	NO	0		0	YES	1/1/2011		
6141	SPECIAL	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	7/1/2011		
6142	SPECIAL	ST. LIFE	11	0%	0	NO	0			REA	20	NO	0		0				
6143	SPECIAL	ST. LIFE	11	0%	0	NO	0	< $15,000		REA	20	NO	0		0	YES	7/1/2011		
7000	1	10 C&C	10	0%	0	YES	1	45		SPECIAL	SPECIAL	YES	1		0				107000
7011	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	7/1/2015		
7015	1	10 C&C	10	1%	1	NO	0		3/1/2004	BASIC	0	NO	0		0	YES	7/1/2006		
7027	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	12/1/2016		
7031	1	12X	12	1%	1	NO	0			BASIC	0	NO	0		0	YES	7/1/2006		
7048	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	4/1/2006		
7056	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	7/1/2012		
7060	3	12X	12	1%	1	YES	1	45		BASIC	0	NO	0		0	YES	7/1/2005		
7064	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0				
7065	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0				
7088	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	10/1/2008		107088
7099	3	12X	12	1%	1	YES	1	59.5		BASIC	0	NO	0		0	YES	7/1/2015		
7100	1	12X	12	1%	1	NO	0			BASIC	0	NO	0		0	YES	6/1/2006	12/1/2002	
7101	7	12X	12	1%	1	YES	1	55		1-3 TIMES	1	YES	1		0				
7114	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	7/1/2010		
7115	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	4/1/2004		
7117	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	2/1/2014		
7118	1	10 C&C	10	0%	0	NO	0	21		SPECIAL PVAB	SPECIAL	NO	0		0				
7120	SPECIAL	10 C&C	10	0%	0	NO	0	21		BASIC	0	NO	0		0	YES	6/1/2013		
8000	1	12X	12	SPECIAL	SPECIAL	YES	1		1/1/2004	SPECIAL	SPECIAL	NO	0		0	YES	1/1/2017		
8006	3	10 C&C	10	0%	0	NO	0	45		BASIC	0	NO	0		0	YES	9/1/2002		
8026	1	10 C&C	10	0%	0	NO	0		7/1/2006	BASIC	0	NO	0		0	YES	7/1/2008		108026
8031	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0				
8051	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	7/1/2004		
8054	1	10 C&C	10	1%	1	NO	0	55		BASIC	0	NO	0		0	YES	4/1/2006		
8066	1	12X	12	0%	0	NO	0	59.5		BASIC	0	NO	0		0				
8087	7	12X	12	1%	1	YES	1	45		BASIC	0	NO	0		0	YES	6/1/2006		
8104	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0				
8105	SPECIAL	ST. LIFE	11	1%	1	NO	0			PVAB	21	NO	0		0				108105
9007	3	12X	12	1%	1	YES	1	55		1-3 TIMES	1	YES	1		0				
9017	1	10 C&C	10	0%	0	NO	0	45		BASIC	0	NO	0		0	YES	2/1/2002		
9026	1	12X	12	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	7/1/2010	2/1/2001	
9045	1	10 C&C	10	0%	0	YES	1			BASIC	0	NO	0		0	YES	3/1/2007		
9057	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	6/1/2006	2/1/2001	
9062	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0				
9072	1	10 C&C	10	0%	0	NO	0	45		1-3 TIMES	1	YES	1		0				
9074	8	10 C&C	10	0%	0	NO	0	55		1-3 TIMES	1	NO	0		0				
9076	SPECIAL	10 C&C	10	0%	0	NO	0	21		PVAB	21	NO	0		0	YES	6/1/2012		
9077	SPECIAL	ST. LIFE	11	0%	0	NO	0	21		100 TIMES	100	NO	0		0				

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9080	SPECIAL	10 C&C	10	0%	0	NO	0	21		SPECIAL	SPECIAL	SPECIAL	SPECIAL		0	YES	7/1/2011		
9082	SPECIAL	10 C&C	10	0%	0	NO	0	< $15,000		PVAB	21	PVAB	SPECIAL		0	YES	4/1/2010		
9083	1	10 C&C	10	0%	0	NO	0	21		BASIC	0	NO	0		0	YES	1/1/2012		
9084	SPECIAL	10 C&C	10	0%	0	NO	0			PVAB	21	NO	0		0	YES	7/1/2017	7/1/2013	
9085	SPECIAL	10 C&C	10	0%	0	NO	0	21		SPECIAL	SPECIAL	NO	0		0	YES	7/1/2013		
9087	SPECIAL	10 C&C	10	0%	0	NO	0	21		SPECIAL	SPECIAL	SPECIAL	SPECIAL		0				
10000	3	10 C&C	10	0%	0	YES	1		9/1/2003	BASIC	0	NO	0		0				
10008	3	12X	12	1%	1	YES	1			1-3 TIMES	1	NO	0	CONTRIB	1				
10019	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0				
10022	3	12X	12	2%	2	YES	1			1-3 TIMES	1	YES	1		0				
10026	1	10 C&C	10	1%	1	NO	0	45		BASIC	0	NO	0		0				
10031	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	7/1/2014		
10035	1	10 C&C	10	0%	0	NO	0	45		BASIC	0	NO	0		0				
10038	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	1/1/2009		
10047	1	10 C&C	10	0%	0	NO	0		7/1/1999	BASIC	0	NO	0		0	YES	1/1/2009		
10048	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	7/1/2005		
10049	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10		PVAB	21	NO	0		0	YES	1/1/2003		
10051	1	ST. LIFE	11	0%	0	NO	0	55+10		PVAB	21	NO	0		0				
11009	SPECIAL	10 C&C	10	0%	0	NO	0	21		PVAB	21	NO	0		0				111009
11018	SPECIAL	10 C&C	10	0%	0	NO	0	20		BASIC	0	NO	0		0				
12000	3	12X	12	1%	1	YES	1	45		BASIC	0	NO	0		0	YES	1/1/2017		
12004	1	10 C&C	10	1%	1	NO	0	45		BASIC	0	NO	0		0	YES	2/1/2010		
12026	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0				
12028	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	4/1/2013		112028
12033	3	12X	12	1%	1	YES	1			1-3 TIMES	1	YES	1		0				
12042	1	10 C&C	10	0%	0	NO	0	55		BASIC	0	NO	0		0	YES	7/1/2006		
12043	SPECIAL	10 C&C	10	0%	0	NO	0	54.5+15		PVAB	21	NO	0		0				
13000	7	12X	12	1%	1	YES	1	45		1-3 TIMES	1	YES	1		0				
13001	1	10 C&C	10	1%	1	NO	0		4/1/2003	1-3 TIMES	1	YES	1		0				113001
13002	N/A	10 C&C	10	1%	1	NO	0	45		SPECIAL	SPECIAL	YES	1		0				3002/213002/3130
101000	7	12X	12	1%	1	YES	1	45		1-3 TIMES	1	YES	1		0				1000
101019	1	10 C&C	10	0%	0	NO	0	59.5		BASIC	0	NO	0		0	YES	9/1/2004		1019
101074	18	ST. LIFE	11	0%	0	NO	0			REA	20	NO	0		0	YES	1/1/2012		1074
101079	N/A	ST. LIFE	11	0%	0	NO	0	21		SPECIAL	SPECIAL	NO	0		0	YES	1/1/2007		1079
101080	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10		REA	20	NO	0		0	YES	1/1/1998		1080
102000	SPECIAL	ST. LIFE	11	0%	0	NO	0	59.5		1-3 TIMES	1	YES	1		0				2000/202000
103000	1	ST. LIFE	11	0%	0	NO	0	55		1-3 TIMES	1	YES	1		0				3000
103023	3	12X	12	1%	1	NO	0			1-3 TIMES	1	YES	1		0				3023
104000	1	10 C&C	10	0%	0	NO	0			BASIC	0	YES	1		0				4000
104091	1	10 C&C	10	0%	0	NO	0	21		BASIC	0	NO	0		0				4091
105000	1	ST. LIFE	11	0%	0	NO	0			PVAB	21	YES	1		0				5000
105121	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0				5121/205121
105129	SPECIAL	10 C&C	10	0%	0	NO	0	< $10,000		100 TIMES	100	NO	0		0				5129/205129
105130	SPECIAL	ST. LIFE	11	0%	0	NO	0	55+10		PVAB	21	NO	0		0	YES	7/1/2017		5130
106000	SPECIAL	ST. LIFE	11	0%	0	NO	0	45		SPECIAL	SPECIAL	YES	1		0				6000
107000	1	10 C&C	10	0%	0	NO	0	45		SPECIAL	SPECIAL	YES	1		0				7000
107088	3	12X	12	1%	1	NO	0			BASIC	0	NO	0		0	YES	10/1/2008		7088
108026	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0	YES	7/1/2008		8026
108066	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	1/1/2011		8066
108105	SPECIAL	ST. LIFE	11	0%	0	NO	0			PVAB	21	NO	0		0				8105
109000	17	ST. LIFE	11	0%	0	YES	1	55		PVAB	21	YES	1		0				9000
111009	N/A	10 C&C	10	0%	0	NO	0	21		PVAB	21	NO	0		0				11009
112028	3	12X	12	1%	1	YES	1			BASIC	0	NO	0		0	YES	4/1/2013		12028
113001	1	10 C&C	10	1%	1	NO	0			1-3 TIMES	1	YES	1		0				13001
113002	N/A	10 C&C	10	0%	0	NO	0	45		SPECIAL	SPECIAL	YES	1		0				3002/213002/3130
202000	SPECIAL	ST. LIFE	11	0%	0	NO	0	59.5		1-3 TIMES	1	YES	1		0				2000/102000
205121	1	10 C&C	10	0%	0	NO	0			BASIC	0	NO	0		0				5121/105121
205129	SPECIAL	10 C&C	10	0%	0	NO	0	< $10,000		100 TIMES	100	NO	0		0				5/129/105129
213002	N/A	10 C&C	10	0%	0	NO	0	45		SPECIAL	SPECIAL	YES	1		0				3002/113002/3130
313002	SPECIAL	ST. LIFE	11	0%	0	NO	0			REA	20	NO	0		0	YES	4/1/2003		3002/113002/2130

Retirement Fund ID#	Special Provision 1
1000	
1001	
1004	Lump Sum: Feature removed 4/1/2005 so protect LS accrued beenfit through effective date
1006	
1007	$100,000 commission cap effective 1/1/2008
1019	Split benefit structure effective 1/1/2003 (1019 & 101019)
1020	
1024	
1025	
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	
1055	
1063	
1064	
1069	
1070	
1073	
1074	1/1 COLA
1077	
1079	Benefit Formula: 1.15% High-5 w/ 25 Year Service Cap
1080	Benefit Formula: (2% High-5 - .65% High-3 up to CC) for Svc < 25 Years + (.5% High-5 for Svc > 25 Years (10 Year Cap) only w/ >20 Years @1/1995))
1082	Benefit Formula: 50% / 62% High-3 w/ Floating CC w/ 25 Year Svc Min (no project & prorate w/ unreduced 62 & 30)
1083	
1086	Cash Balance: Pay credit based on: 4% of compensation + 3% of compensation in excess of 80% of the Soc Sec Taxable Wage Base
1088	ERF: If age+vest svc >=85, unreduced bft from age 65 to 62 and a 5% reduction per yr back to 55. If 55+10 yrs vest svc, 5% reduction per yr from age 65 to age 55; otherwise use MEDB AE ERF's.
2000	
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	
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 bfts
2038	Benefit Formula: 1.667% High-5 w/ 15 Yr Svc Cap
2039	Benefit Formula: 45.25% / 55% H-5 w/ Floating Covered Compensation w/ 15 Year Service Minimum (+.25% to H-5 for Svc > 15 yrs) ($600 per yr min bft)
3000	
3011	
3012	
3019	
3023	
3031	
3032	
3036	
3054	
3063	
3069	
3073	Lump Sum: Lump sum at any age for participants in the prior plan as of 6/30/1999
3074	Vesting: 1-55%, 2-60%, 3-65%, 4-70%, 5-75%, 6-80%, 7-100%
3077	Benefit Formula: 2.15% High-5 + .65% High-5 in excess of Floating Covered Compensation (service capped at 25 years on both pieces)
4000	ERF: Rule of 70 with A/E ERF's
4026	
4079	
4084	
4087	Benefit Formula: 1.6% High-5 for all service + .48% High-5 in excess of Covered Compensation for service up to 35 years
4088	Benefit Formula: 30% / 50% High-5 w/ Floating Covered Compensation w/ 35 Year Service Minimum
4090	Benefit Formula: 12% High-5 + 15 / 1.5% High-5 w/ Floating Covered Compensation for service after 7/1/2007 + 7/1/2007 Frozen SSPIA Benefit
4091	Benefit Formula: 4% High-5 with 20 Year Service Cap (ignores last 5 years if service > 5 years)
4092	Benefit Formula: 1.50% / 1.85% High-3 w/ Floating Covered Compensation (service capped at 30 years) + 1.85% High-3 for service in excess of 30 years
4094	Benefit Formula:.65% Career Average (if service precedes 1/1/1996, use 1995 salary for all such service) w/ 35 year svc cap (project & prorate formula)
4096	Benefit Formula: 1.50% H-5 for svc up to 25 yrs + .75% H-5 for svc > 25 yrs but < 35 yrs + (.75% if SSNRA=65, .7% if SSNRA=66, .65% if SSNRA=67) H-5 > Floating CCL for svc up to 35 yrs
4097	Benefit Formula: 1.5% High-5 x service + .51% High-5 in excess of $10,000 Fixed Covered Compensation x service where service is capped at 40 years maximum (project and prorate)
5000	
5001	
5010	
5021	
5026	
5034	
5042	
5044	
5045	
5047	
5050	
5051	
5065	
5079	

Retirement Fund ID#	Special Provision 1
5080	
5083	ERF: Rule of 80 with A/E ERF default
5091	
5093	
5118	
5121	
5125	Benefit Formula: 1.45% / 2.10% High-3 w/ Floating Covered Compensation
5126	Benefit Formula: 1.15% High-5 + .55% High-5 in excess of Floating Covered Compensation (service capped at 35 years on .55% piece)
5127	Benefit Formula: 1.05% High-3 + .6% High-3 in excess of Covered Compensation (service capped at 35 years)
5128	Benefit Formula = 54% High-5 w/ 25 Year Service Minimum
5129	Benefit Formula: 50% H-5 w/ 30 Year Service Minimum (15 Year Minimum if enrolled on or before 1/1/2002)
5130	Benefit Formula: .85% / 1.50% High-5 w/ $10,000 Fixed Covered Compensation (service capped at 35 years) - project and prorate
6000	Death Benefit: Maximum (Basic, 1-3X, 30 Year Treasury Lump Sum)
6016	Benefit Formula: .5% Career
6028	
6037	
6040	
6042	
6044	
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
6132	
6135	
6136	
6138	Benefit Formula: 1.40% High-5
6140	Benefit Formula: 2.30% High-10 + .6% High-10 in excess of Covered Compensation (service capped at 20 years)
6141	Benefit Formula: .8% High-5 for all service + .58% High-5 in excess of $10,000 Fixed Covered Compensation (service capped at 35 years)
6142	Benefit Formula: 1/1 PAS balance + 1.75% Career + .5% Career in excess of $13,800 Covered Compensation
6143	Benefit Formula: 1% High-5 + .65% High-5 in excess of Fixed Covered Compensation (service capped at 35 years)
7000	Effective 6/15/2005, long term incentive compensation has been removed from the salary definition for HCE's.
7011	
7015	
7027	
7031	
7048	
7056	
7060	
7064	
7065	
7088	Split benefit structure effective 2/1/2003 (7088 & 107088)
7099	
7100	
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	
8031	
8051	
8054	
8066	
8087	
8104	
8105	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	
9045	
9057	
9062	
9072	
9074	
9076	Benefit Formula: 50% High-5 w/ 20 Year Svc Min at the NRD + 15% High-5 in excess of CCL w/ 26 Year Svc Min at the SSNRA
9077	Benefit Formula: 50% High-5 w/ 35 Year Svc Min at NRD + 22.75% High-5 in excess of CCL w/ 35 Year Svc Min at SSNRA

Retirement Fund ID#	Special Provision 1
9080	ERF: 55 + 10 yrs vesting svc then 1/15 & 1/30 otherwise 6%, UP84
9082	Benefit Formula:[1.5% H-5 up to 25 yrs + .65% H-5 in excess of CCL up to 30 yrs + .75% H-5 in excess of 25 years] reduced 1/15 per yr for NRD svc < 15 yrs
9083	Special vesting: 100% immediate at attainment of 55+10
9084	ERF: .166% per month 60-65; .5% per month 55-60
9085	Benefit Formula: 1.6% / 2.1% Career Average with $10,000 Fixed Covered Compensation Level (35 svc cap on 2.1% piece)
9087	Benefit Formula: .95% H-5 for all svc + .65% H-5 > $4,800 for svc up to 45 years (project & prorate)
10000	Lump Sum: Lump sum available at age 50 ONLY for benefits accrued prior to 9/1/2003
10008	
10019	
10022	Top Heavy Plan: Changed vesting schedule from 5 year cliff to 2 - 6 for as long as they plan remains Top Heavy.
10026	
10031	
10035	
10038	
10047	Lump Sum: 7/1999 protected lump sum
10048	
10049	Benefit Formula: Benefits are frozen upon commencement (1/2003) - no Benefit Formula
10051	Benefit Formula: 12/31/1994 accrued bft + 1.4% High-5 for service up to 10 years + 1.05% High-5 for service in excess of 10 years for service since 1/1/1995
11009	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	
12033	
12042	
12043	Benefit Formula: 1.2% High-5 for all service + .5% High-5 in excess of $10,000 Fixed Covered Compensation (service capped at 40 years)
13000	
13001	Lump Sum: Protected 4/1/2003 lump sum
13002	Cash Balance Plan effective 3/1/2017 (traditional DB plan was frozen 2/28/2017) - see resolution or Board minutes for details
101000	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	Benefit Formula: 1.25% / 1.85% High-3 w/ Floating Covered Compensation (service capped at 25 years)
101074	Normal Form: St Life (REA death benefit)
101079	Cash Balance: Annual 1/1 Interest adjustment is based on 1 Year Treasury (3 month lookback) + 1%. Pay credit = Flat 5%
101080	Plan is Frozen at Commencment
102000	Benefit Formula: Hired >= 7/08: 2% H-5 w 30 yr cap; For 2000 Ees, if NOT age 50+5 vst on 7/08 = 2.5% H-3 x svc up to 7/08 + 2% H-5 x svc after 7/08 (total svc cap at 30 yrs; H-3 & H-5 calc'd at term)
103000	Normal Form: St Life
103023	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	
104091	Optional Forms: 75% & 100% J&S
105000	Normal Form: St Life
105121	
105129	Benefit Formula: 40% H-5 w/ 30 Year Service Minimum (15 Year Minimum if enrolled on or before 1/1/2002)
105130	Benefit Formula: .85% / 1.50% High-5 w/ $10,000 Fixed Covered Compensation (service capped at 35 years) - project and prorate
106000	Death Benefit: Maximum (Basic, 1-3X, 30 Year Treasury Lump Sum)
107000	Death Benefit: Max (Basic, 1-3X, PPA Lump Sum)
107088	
108026	
108066	
108105	Benefit Formula: 1.00% / 1.50% Career Integrated w/ Floating Covered Compensation + Most Recent 1/1 PAS
109000	Normal Form: St Life
111009	Benefit Formula: Cash Balance-3% pay credit, minimum 2% interest credit. EE's enrolled prior to 1/1/11 have a one-time election to convert from tradit. DB (11009) to CB. EE's have 12/31/10 frz bft.
112028	
113001	
113002	Cash Balance Plan effective 3/1/2017 (traditional DB plan was frozen 2/28/2017) - see resolution or Board minutes for details
202000	ERF: Special Rule of 70 - if age + vest svc >=70 pts then 3% ERF table otherwise use AE ERF table
205121	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	Benefit Formula: 30% H-5 w/ 30 Year Service Minimum (15 Year Minimum if enrolled on or before 1/1/2002)
213002	Cash Balance Plan effective 3/1/2017 (traditional DB plan was frozen 2/28/2017) - see resolution or Board minutes for details
313002	Benefit Formula: Plan was frozen 4/1/2003 (former RSG plan - no actives)

Retirement Fund ID#	Special Provision 2
1000	
1001	
1004	
1006	
1007	
1019	ER withdrew 10/1/2004 with a QSP and was reinstated in the Fund 7/1/2006 as a frozen plan.
1020	
1024	
1025	
1027	
1030	
1032	
1034	
1046	
1055	
1063	
1064	
1069	
1070	
1073	
1074	
1077	
1079	Normal Form: St. Life
1080	ERF: True Actuarial Equivalence - Up84 mortality, 7% interest, 2 year setback for participants and 1 year setback for beneficiaries
1082	Unreduced Retirement Age: Unreduced if age 62 with 30 years vesting service
1083	
1086	Cash Balance: Interest Credit = Interest Rate on 30 Year Treasury Securities for the Month of December of the preceding Calendar Year
1088	Disability: If employee is receiving Long-Term Disability, benefits shall continue to accrue based on current salary with continuous service up to NRD when benefits must commence.
2000	
2003	
2006	
2009	
2012	
2018	
2022	
2023	
2026	ERF: True Actuarial Equivalence (Up84 Mortality, 6% Interest, no setbacks)
2027	Vesting: 3 Year Cliff
2029	ERF: 1/15 per year back to age 60 + 15 years service; otherwise use MEDB AE ERFs.
2030	Normal Form: St Life, Death Benefit: Present Value of Accrued Benefit if Single, 100% J&S if Married
2032	Service: 1,000 hour rule; For EE's enrolled in the prior plan the 4/30/97 acc'd bft is payable as a lump sum at any age (annuity offered too)
2033	Vesting: 1-5 year vesting schedule (20% increments)
2034	Unreduced Retirement Age: Age 60 with Rule of 75 points, then the benefit is unreduced, otherwise use special A/E erfs
2037	Membership: January 1 closest to attainment of the eligibility requirements
2038	ERF: None (Early Retirement at Age 65 only)
2039	NRD = Earlier of age 65 or age 60 and 30 years benefit service
3000	
3011	
3012	
3019	
3023	
3031	
3032	
3036	
3054	
3063	
3069	
3073	Benefit Formula: Guaranteed minimum benefit as of 6/30/1999 for all participants of the prior plan.
3074	ERF: Up84 unisex mortality and 6% interest (no setback)
3077	Normal Form: St Life
4000	
4026	
4079	
4084	
4087	ERF: 5% per year
4088	ERF: Up84, no setback for participants, 3 year setback for beneficiaries with 6% interest
4090	ERF: 1/15 & 1/30
4091	ERF & Optional Forms: GAM 83 mortality and interest = GATT for 2nd month before the calendar quarter in which payment occurs
4092	ERF: 1/15 & 1/30
4094	ERF: 1/15 & 1/30
4096	ERF: 1/15; 1/30 per year at SSNRA 65 but ERF's change when SSNRA = 66 or 67 (special tables were provided by prior actuary)
4097	Adopted age 45 ERA & LSA effective 7/2/2011. A/E ERF's also adopted for early commencment.
5000	
5001	
5010	
5021	
5026	
5034	
5042	
5044	
5045	
5047	
5050	
5051	
5065	
5079	

Retirement Fund ID#	Special Provision 2
5080	
5083	
5091	
5093	
5118	
5121	
5125	ERF: 1/15 & 1/30
5126	ERF: 1/15 & 1/30
5127	ERF: 1/15 & 1/30
5128	ERF: 1/15 & 1/30 back to age 55, 7.5% interest and no mortality prior to age 55
5129	ERF: 8% interest, no mortality
5130	ERF: 1/15 & 1/30
6000	Salary definition excludes LTI effective 8/1/2008
6016	
6028	
6037	
6040	
6042	
6044	
6049	
6050	
6070	
6077	
6079	
6086	
6093	
6099	
6107	
6110	
6113	
6115	
6116	
6120	
6121	
6124	
6125	
6126	
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6130	
6132	
6135	
6136	
6138	Death Benefit: PVAB accrued benefit except pvab of married member not less than a/e of 1/2 50% J&S
6140	Death Benefit: Pre-Ret=married = Q 50% J&S except age 65 + married then 100% J&S, Post Ret=single - none, married & >ERA then act eq of 5 C&C
6141	ERF: 1/15 & 1/30
6142	ERF: Up84 @ 6.5% interest
6143	ERF: 1/15 & 1/30, Normal Form: St. Life annuity with REA Death Benefit
7000	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
8000	Early Retirement Age: For employees hired on or after 1/1/2004, the early retirement age is 55
8006	
8026	
8031	
8051	
8054	
8066	
8087	
8104	
8105	ERF: 1/15 & 1/30
9007	
9017	
9026	
9045	
9057	
9062	
9072	
9074	
9076	Unreduced Retirement Age: If the participant attains Age 62 with service>=15, then the benefit is unreduced. Otherwise use the Fund's A/E ERF's.
9077	Unreduced Retirement Age: If the participant attains Age 62 with service>=10, then the benefit is reduced 1/15 per year back to age 62. Otherwise use the IAM83 male 8% Actuarial Equivalence ERF's.

Retirement Fund ID#	Special Provision 2
9080	Death Benefit: Special PVAB: Pre-Ret & married then REA, single N/A; Post-ret then PVAB
9082	ERF: 1/15 & 1/30
9083	Lump sum and annuities are available at any age
9084	Optional Forms: 75% J&S, 100% J&S
9085	ERF: 7.5%, GAR94
9087	ERF: 1/15 & 1/30; MEDB AE ERF under age 55.
10000	
10008	
10019	
10022	
10026	
10031	
10035	
10038	
10047	
10048	
10049	ERF: 1/15 & 1/30
10051	Effective 4/15/2017, ER froze benefits for 3 executives (Kyle Hughbanks, Michael Fouts and Brian Hofen) in order to pass coverage testing.
11009	ERF: 6.5% UP84 unisex mortality
11018	Lump Sum and Annuities available at vested termination
12000	
12004	
12026	
12028	
12033	
12042	
12043	ERF: 1983 GAM unisex mortality, 8% interest
13000	
13001	
13002	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
101080	ERF: 7.5% interest and 1983 GAM Male mortality
102000	ERF: Special Rule of 70 - if age + vest svc >=70 pts then 3% ERF table otherwise use AE ERF table
103000	
103023	
104000	
104091	
105000	Death Benefit: PVAB
105121	
105129	ERF: 8% interest, no mortality
105130	ERF: 1/15 & 1/30
106000	ERF: Special Rule of 70 - if age + vest svc >=70 pts then 3% ERF table otherwise use AE ERF table
107000	
107088	
108026	
108066	
108105	ERF: 1/15 & 1/30
109000	ERF: Rule of 70 with A/E ERF default
111009	NRD: Later of Age 62 or 5th anniversary in the plan
112028	
113001	
113002	Death Benefit: Greater of REA, Basic or PPA Lump Sum
202000	
205121	
205129	ERF: 8% interest, no mortality
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 Back 3 Years at 3% interest per annum

Retirement Fund ID#	Special Provision 3
1000	
1001	
1004	
1006	
1007	
1019	
1020	
1024	
1025	
1027	
1030	
1032	
1034	
1046	
1055	
1063	
1064	
1069	
1070	
1073	
1074	
1077	
1079	Death Benefit: REA Minimum (50% J&S)
1080	Lump Sum: Cashed out for amounts less than $15,000; Effect 1/1/09 allows for in-service distrib if age 65 (plan is frozen)
1082	Normal Form: St. Life Annuity normal form for terms prior to 1/1/1999 and 10C&C for terms on or after 1/1/1999
1083	
1086	Cash Balance: Annuity conversion = Annuity conversion is based on 30 year treasury with 3 month look back
1088	Lump Sum: Available at any age (annuities available at any age as well)
2000	
2003	
2006	
2009	
2012	
2018	
2022	
2023	
2026	Lump Sum: Any Age
2027	
2029	Normal Form: St Life, Death Benefit: PVAB
2030	Disability: Special
2032	ERF: 5% per year for 55 + 10, reduced 5% for each year of service between 25 and 30 years
2033	NRD: 1/1 nearest
2034	ERF: 7.2% for each year between 60 - 65 and 3.6% for each year between 55 - 60
2037	Lump Sum: Benefit and lump sum are payable at any age
2038	
2039	Optional Forms: 1005 J&S, 75% J&S, LS < $10,000 and 55+15
3000	
3011	
3012	
3019	
3023	
3031	
3032	
3036	
3054	
3063	
3069	
3073	Salary Definition: Special definition of W-2 salary.
3074	NRD: January 1 nearest attainment of age 65
3077	In-service distributions are allowed at age 65
4000	
4026	
4079	
4084	
4087	Unreduced Retirement Age: Unreduced age 62 with 30 years of benefit service
4088	Normal Form: St Life
4090	Optional Forms: SS Level Income Option, 100% J&S
4091	Employee Contributions: level 2.5% for all employees
4092	Early Retirement: 55+5 or 30 years of benefit service (any age)
4094	NRD: 65+5
4096	In service distributions are allowed at age 65 (as protected by the prior plan)
4097	In-service distributions allowed at age 65
5000	
5001	
5010	
5021	
5026	
5034	
5042	
5044	
5045	
5047	
5050	
5051	
5065	
5079	

Retirement Fund ID#	Special Provision 3
5080	
5083	
5091	
5093	
5118	
5121	
5125	Normal Form: St Life with PVAB death benefit
5126	Normal Form: St. Life
5127	Normal Form: Straight Life with PVAB Death Benefit
5128	Lump Sum and Annuities: Available at any age
5129	ERA: Age 60
5130	
6000	
6016	
6028	
6037	
6040	
6042	
6044	
6049	
6050	
6070	
6077	
6079	
6086	
6093	
6099	
6107	
6110	
6113	
6115	
6116	
6120	
6121	
6124	
6125	
6126	
6129	
6130	
6132	
6135	
6136	
6138	Lump Sum: Lump sums and annuities are payable at any age
6140	Normal Form: 5 C&C
6141	Salary Definition: W-2 salary definition excludes bonuses
6142	Exclusions: EE's hired on or after 10/1/1999 and EE's covered by a collective bargaining agreement
6143	Vesting: 3 to 7 year graded vesting (20% decrements), Normal Form: St Life
7000	
7011	
7015	
7027	
7031	
7048	
7056	
7060	
7064	
7065	
7088	
7099	
7100	
7101	
7114	
7115	
7117	
7118	
7120	Lump Sum: Annuity and lump sum can be taken at any age
8000	Increment: 2% starting at age 66%, 1% starting at commencement as early as age 45 (age 55 if enrolled on or after 1/2004) but changes to 2% starting at age 65 (not retro)
8006	
8026	
8031	
8051	
8054	
8066	
8087	
8104	
8105	Salary Definition: Salary as earned excluding bonus and special payments
9007	
9017	
9026	
9045	
9057	
9062	
9072	
9074	
9076	ERF: Lump sum before 62 + 15 uses act equivalent (1983 Individual AM, 8%) - any age
9077	ERF: Lump sum uses Gatt & 1/15 erf's if eligible otherwise act equiv lump sums (1983 IAM, male, 8%)

Retirement Fund ID#	Special Provision 3
9080	Disability: Immediate benefit - lump sum available
9082	Death Benefit: minimum (12 x Monthly High-5, 100X death benefit). Effective 4/1/10 dth bft = PVAB only.
9083	
9084	
9085	Optional Forms: 5 C&C, 100% J&S - all options based on GAR94 and 7.5% interest; LS any age
9087	Death Benefit: maximum (PVAB, minimum (24 x Monthly High-5, 100X death benefit))
10000	
10008	
10019	
10022	
10026	
10031	
10035	
10038	
10047	
10048	
10049	Normal Form: St Life with PVAB death benefit
10051	
11009	EE's hired prior to 10/1/2007 and attaining NRD (age 62) can take an in-service distribution
11018	Benefit Formula: Project and Prorate
12000	
12004	
12026	
12028	
12033	
12042	
12043	ERA & LSA: Age 54.5 with 15 Years Vesting Service
13000	
13001	
13002	
101000	
101019	
101074	
101079	Lump Sum: Annuity and lump sum can be taken at any age
101080	Vesting: 100% at age 55
102000	
103000	
103023	
104000	
104091	
105000	
105121	
105129	ERA: Age 60
105130	Plan is frozen as of 1/1/2010 for employees hired on or after 7/1/2005. Actively accruing EE's are in 5130.
106000	Salary definition excludes LTI effective 8/1/2008
107000	
107088	
108026	
108066	
108105	Salary Definition: Salary as earned excluding bonus and special payments
109000	Effective 1/1/2009, restored participants from any MEDB plan are allowed to be enrolled into plan 109000.
111009	EE's hired prior to 10/1/2007 and attaining NRD (age 62) can take an in-service distribution
112028	
113001	
113002	
202000	
205121	
205129	ERA: Age 60
213002	
313002	

Retirement Fund ID#	Special Provision 4
1000	
1001	
1004	
1006	
1007	
1019	
1020	
1024	
1025	
1027	
1030	
1032	
1034	
1046	
1055	
1063	
1064	
1069	
1070	
1073	
1074	
1077	
1079	Unreduced Retirement Age: Rule of 95 (age + vesting service > 95 then benefit is unreduced)
1080	Death Benefit: Special Present Value (different for married & single)
1082	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
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
2030	Optional Forms: 66.67% J&S, 100% J&S (no C&C), Social Security Level Income Option, LS < $20,000
2032	Normal Form: St Life, Benefit Formula: High-3 average salary is the highest 3 years of the last 5
2033	Death Benefit: 100 Times death benefit has a $5,000 minimum value
2034	Optional Forms: 5, 10 & 15 certain (no life), 66.667% J&S, 100% J&S, SSPIA amount
2037	ERF: True Actuarial Equivalence 6% (1.06^-1), no mortality
2038	
2039	
3000	
3011	
3012	
3019	
3023	
3031	
3032	
3036	
3054	
3063	
3069	
3073	
3074	Optional Forms: 75% & 100% J&S, Lump sum at any age
3077	Optional Forms: LS any age, 100% J&S, 75% J&S, 66.67% J&S
4000	
4026	
4079	
4084	
4087	Optional Forms: 15 C&C, 100% J&S, 75% J&S, SS Level Income Option
4088	Optional Forms: 5 C&C, 15 C&c, 100% J&S, 66.67% J&S, SS Level Income Option
4090	
4091	Optional Forms: 75% & 100% J&S
4092	Optional Forms: 100% J&S, 40% J&S, Cash Refund; Disability: 15% or 67% H-3 depending on cause
4094	
4096	Optional Forms: 100% J&S, 75% J&S, 66.67% J&S, LS (and annuity) at any age if < $300,000
4097	Optional Forms: 100% J&S, 75% J&S, 5 C&C
5000	
5001	
5010	
5021	
5026	
5034	
5042	
5044	
5045	
5047	
5050	
5051	
5065	
5079	

Retirement Fund ID#	Special Provision 4
5080	
5083	
5091	
5093	
5118	
5121	
5125	Optional Form: 100% J&S
5126	Optional Forms: 66.67% J&S, 75% J&S, 100% J&S, 20 C&C, 20 Year Certain, LS any age
5127	Salary Definition: Section 415 compensation
5128	On 5/1/2007 the client changed vesting schedules from 5 yr to 2-6 yr so vesting is protected for participants as of 5/1/2007
5129	Optional Forms: LS up to $10K, 100% J&S, 75% J&S, 67% J&S, 5 C&C, 15 C&C
5130	Optional Forms: 5 C&C, 10 C&C, 15 C&C, 20 C&C, 100% J&S, 75% J&S, 67% J&S
6000	
6016	
6028	
6037	
6040	
6042	
6044	
6049	
6050	
6070	
6077	
6079	
6086	
6093	
6099	
6107	
6110	
6113	
6115	
6116	
6120	
6121	
6124	
6125	
6126	
6129	
6130	
6132	
6135	
6136	
6138	
6140	Optional Forms: If Lump Sum <$25,000 (but > $1,000) then LS and Annuities are available at any age. Lump sums > $25k available at 55+10 or later.
6141	Optional Forms: 5 C&C, 15 C&C, 100% J&S, 66.67% J&S
6142	Normal Form: St Life with REA Death Benefit
6143	Vesting: service is based on the 1,000 rule
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
9007	
9017	
9026	
9045	
9057	
9062	
9072	
9074	
9076	Lump Sum: Lump sum and annuities payable at any age, Salary Definition: W-2 + EE 401(k) deferals + section 125 deferals)
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

Retirement Fund ID#	Special Provision 4
9080	Optional Forms: 5 C&C, 15 C&C, 66.67%, 755, 100% J&S, LS any age
9082	Disability: maximum (12 x Monthly High-5, AE benefit). Effective 4/1/10 disab bft = PVAB only.
9083	
9084	
9085	Death Benefit: Max (PVAB, PPA Lump Sum)
9087	Disability: maximum (24 x Monthly High-5, PVAB)
10000	
10008	
10019	
10022	
10026	
10031	
10035	
10038	
10047	
10048	
10049	Optional Forms: 5 C&C, 15 C&C, 20 C&C, 100% J&S, 75% J&S, 66.67% J&S
10051	
11009	Optional Forms: 75% J&S, 100% J&S, Life expectancy
11018	
12000	
12004	
12026	
12028	
12033	
12042	
12043	Optional Forms: 100% J&S, 67% J&S, 5 C&C
13000	
13001	
13002	
101000	
101019	
101074	
101079	Death Benefit: Account Balance
101080	Optional Forms: 10 C&C, 15 C&C, 20 C&C, 100% J&S, 75% J&S, 67% J&S, 50% J&S, LS age 55+10
102000	
103000	
103023	
104000	
104091	
105000	
105121	
105129	Optional Forms: LS up to $10K, 100% J&S, 75% J&S, 67% J&S, 5 C&C, 15 C&C
105130	Optional Forms: 5 C&C, 10 C&C, 15 C&C, 20 C&C, 100% J&S, 75% J&S, 67% J&S
106000	
107000	
107088	
108026	
108066	
108105	Optional Forms: 100% J&S, 66.67% J&S
109000	
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	

Retirement Fund ID#	Special Provision 5
1000	
1001	
1004	
1006	
1007	
1019	
1020	
1024	
1025	
1027	
1030	
1032	
1034	
1046	
1055	
1063	
1064	
1069	
1070	
1073	
1074	
1077	
1079	
1080	Acquired Slades Ferry Bancorp 1/1/2009. EE's have enr code = 70 and protected benefit options..
1082	
1083	
1086	NRD: Later of age 65, participation date + 5 years, date of termination. Death Benefit: Account Balance, 7/1 COLA
1088	
2000	
2003	
2006	
2009	
2012	
2018	
2022	
2023	
2026	
2027	
2029	Vesting: 3 to 7 year graded vesting (20% decrements)
2030	
2032	NRD: age 65 + 5 years vesting service; Optional Forms: 50, 66.67, 100 J&S
2033	
2034	Disability: Participant must have 10 years of service and meet special eligibility (ex: no alcoholism or armed services cause) to get unreduced benefit.
2037	Normal Form: St Life
2038	
2039	
3000	
3011	
3012	
3019	
3023	
3031	
3032	
3036	
3054	
3063	
3069	
3073	
3074	Normal Form: St Life, Death Benefit: married (50% J&S) single (pvab)
3077	
4000	
4026	
4079	
4084	
4087	
4088	
4090	
4091	
4092	COLA: 2% on retirement benefits accrued up to 1/1/2000. COLA starts on 1/1 following 30 months after 7/1 following DOT.
4094	
4096	Death Benefit: Works like standard REA but a lump sum can be paid if < $300,000
4097	
5000	
5001	
5010	
5021	
5026	
5034	
5042	
5044	
5045	
5047	
5050	
5051	
5065	
5079	

Retirement Fund ID#	Special Provision 5
5080	
5083	
5091	
5093	
5118	
5121	
5125	
5126	Acquired State Bank & Trust Co. 1/1/2009. Acq. EE's get prior service protected with a FAO as of 12/31/2008.
5127	Optional Forms: 5 C&C, 15 C&C, 66.67% J&S, 100% J&S, LS any age
5128	
5129	
5130	
6000	
6016	
6028	
6037	
6040	
6042	
6044	
6049	
6050	
6070	
6077	
6079	
6086	
6093	
6099	
6107	
6110	
6113	
6115	
6116	
6120	
6121	
6124	
6125	
6126	
6129	
6130	
6132	
6135	
6136	
6138	
6140	
6141	
6142	Vesting: service uses hourly credit (1000 hrs = 1 year svc credit), Optional Forms: 100% J&S, 75% J&S
6143	Optional Forms: 66.67% J&S, 100% J&S, 5 C&FC, 10 C&C, 15 C&C, LS at any age <= $15,000
7000	
7011	
7015	
7027	
7031	
7048	
7056	
7060	
7064	
7065	
7088	
7099	
7100	
7101	
7114	
7115	
7117	
7118	
7120	
8000	
8006	
8026	
8031	
8051	
8054	
8066	
8087	
8104	
8105	Optional Forms: 100% J&S, 66.67% J&S
9007	
9017	
9026	
9045	
9057	
9062	
9072	
9074	
9076	Death Benefit: Maximum of 66.667 Times Projected Monthly Bft or PVAB for ASDB and PVAB for Retiree DB
9077	Death Benefit: Effective 8/1/2004 = 100X (was PVAB while the plan was frozen)

Retirement Fund ID#	Special Provision 5
9080	Exclusions: Employees covered under a collective bargaining agreement
9082	
9083	
9084	
9085	
9087	
10000	
10008	
10019	
10022	
10026	
10031	
10035	
10038	
10047	
10048	
10049	
10051	
11009	
11018	
12000	
12004	
12026	
12028	
12033	
12042	
12043	NRD: Enrolled prior to 1/1/2002 then NRD = nearest 1/1
13000	
13001	
13002	
101000	
101019	
101074	
101079	
101080	
102000	
103000	
103023	
104000	
104091	
105000	
105121	
105129	
105130	
106000	
107000	
107088	
108026	
108066	
108105	
109000	
111009	
112028	
113001	
113002	
202000	
205121	
205129	
213002	
313002	

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, 2018

(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
		ISIN/IDENTIFIER	Rate	Maturity	Par Value		
	FEDERAL FARM CR BK CONS BD	US3133EEK749	2.680%	5/13/2025	4,450,000	$ 4,493,788	$ 4,353,613
	FEDERAL HOME LN MTG CORP STRIP	US3134A32L91	0.000%	3/15/2027	7,468,000	5,659,995	5,635,427
	FEDERAL JUDICIARY OFFICE BLDG	US313490CD49	0.000%	2/15/2020	8,615,000	857,633	8,253,859
	FEDERAL NATL MTG ASSN	US3135G0ZA44	1.875%	2/19/2019	5,000,000	5,089,900	4,988,850
	FEDERAL NATL MTG ASSN	US31364FCB58	6.090%	9/27/2027	2,960,000	3,876,682	3,658,797
	FEDERAL NATL MTG ASSN STRIP	US31358C4X17	0.000%	2/6/2028	1,700,000	1,229,338	1,234,234
	FEDERAL NATL MTG ASSN STRIP	US31358C4Y99	0.000%	8/6/2028	3,757,000	2,623,851	2,670,513
	FEDERAL NATL MTG ASSN STRIP	US31359YBF34	0.000%	5/15/2028	5,000,000	3,555,250	3,581,200
	FEDERAL NATL MTG ASSN STRIP	US31359YCX31	0.000%	1/15/2028	5,000,000	3,456,000	3,638,800
	FEDERAL NATL MTG ASSN STRIP	US31364EAV65	0.000%	10/8/2027	9,440,000	6,535,977	6,938,306
	FINANCING CORP STRIP	US31771EAM30	0.000%	12/6/2018	9,200,000	3,271,922	9,109,104
	FINANCING CORP STRIP PO	US31771KAA51	0.000%	9/26/2019	5,000,000	4,700,620	4,846,950
	RESOLUTION FDG CORP	US761157AD86	8.875%	7/15/2020	1,000,000	994,010	1,122,140
	RESOLUTION FDG CORP PRIN STRIP	US76116FAD96	0.000%	7/15/2020	5,000,000	4,576,150	4,742,450
	RESOLUTION FDG CORP STRIP	US76116EGK01	0.000%	1/15/2027	4,000,000	3,101,560	3,052,680
	RESOLUTION FDG CORP STRIP	US76116EGL83	0.000%	7/15/2027	5,000,000	3,656,800	3,755,900
	RESOLUTION FDG CORP STRIP	US76116EHH62	0.000%	4/15/2027	5,000,000	3,860,000	3,785,750
	RESOLUTION FDG CORP STRIP	US76116EHJ29	0.000%	10/15/2027	8,615,000	6,134,788	6,402,840
	RESOLUTION FDG CORP STRIP	US76116EHM57	0.000%	4/15/2029	9,000,000	6,051,690	6,288,570
	SBA GTD PARTN CTFS 2011-20J 1	US83162CUH41	2.760%	10/1/2031	3,839,260	3,776,872	3,797,412
	SBA GTD PARTN CTFS 2013-20A 1	US83162CVG58	2.130%	1/1/2033	4,152,402	3,986,306	4,025,795
	SBA GTD PARTN CTFS 2013-20I 1	US83162CVU43	3.620%	9/1/2033	9,559,465	9,830,362	9,751,801
	SBA GTD PARTN CTFS 2013-20J 1	US83162CVV26	3.370%	10/1/2033	3,155,078	3,200,925	3,183,537
	SBA GTD PARTN CTFS 2013-20K 1	US83162CVX81	3.380%	11/1/2033	3,072,450	3,101,615	3,102,161
	SBA GTD PARTN CTFS 2014-20F 1	US83162CWH23	2.990%	6/1/2034	5,086,701	5,015,169	5,024,237
	SBA GTD PARTN CTFS 2015-20F 1	US83162CXB44	2.980%	6/1/2035	1,790,514	1,769,251	1,761,221
	SBA GTD PARTN CTFS 2016-20L 1	US83162CYE73	2.810%	12/1/2036	4,580,626	4,418,873	4,440,093
	SBA GTD PARTN CTFS 2017-10A 1	US831641FH33	2.845%	3/10/2027	4,573,870	4,467,573	4,496,343
	SBA GTD PARTN CTFS 2017-20E 1	US83162CYQ04	2.880%	5/1/2037	5,015,759	4,854,315	4,876,572
	SBA GTD PARTN CTFS 2017-20F 1	US83162CYR86	2.810%	6/1/2037	5,916,142	5,721,303	5,722,743
	SBA GTD PARTN CTFS 2017-20G 1	US83162CYT43	2.980%	7/1/2037	4,257,177	4,178,686	4,150,918
	SBA GTD PARTN CTFS 2018-20E 1	US83162CZL08	3.500%	5/1/2038	4,000,000	3,999,375	3,994,188
	TENNESSEE VALLEY AUTH STRIP	US88059ENN03	0.000%	1/15/2028	3,211,000	2,134,705	2,325,310
	U S TREASURY BOND	US912810EL80	8.000%	11/15/2021	790,000	1,072,548	925,382
	U S TREASURY BOND	US912810EQ77	6.250%	8/15/2023	750,000	892,852	875,183
	U S TREASURY BOND	US912810ET17	7.625%	2/15/2025	240,000	326,025	309,619
	U S TREASURY BOND	US912810FB99	6.125%	11/15/2027	125,000	149,336	158,525
	U S TREASURY NOTE	US912828JH40	4.000%	8/15/2018	445,000	455,916	446,135
	U S TREASURY NOTE	US912828JR22	3.750%	11/15/2018	910,000	913,413	915,405
	TOTAL US GOVERNMENT SECURITIES				**170,675,444**	**137,991,373**	**152,342,563**
	AEGON FUNDING CO LLC	US007634AA64	5.750%	12/15/2020	4,430,000	4,705,189	4,671,789
	ALBANIA GOVERNMENT INTERNATION	XS0059746155	0.000%	8/31/2025	10,000,000	6,900,000	6,806,660
	ALTRIA GROUP INC	US02209SAD53	9.700%	11/10/2018	4,000,000	5,273,800	4,098,040
	AMAZON.COM INC	US023135BC96	3.150%	8/22/2027	10,000,000	9,597,750	9,576,900
	AMERICA MOVIL SAB DE CV	US02364WBD65	3.125%	7/16/2022	8,000,000	7,863,920	7,862,560
	AMERICAN INTERNATIONAL GROUP I	US026874DD67	3.750%	7/10/2025	4,000,000	3,884,880	3,863,720
	AMERIPRISE FINANCIAL INC	US03076CAD83	7.300%	6/28/2019	5,000,000	6,198,450	5,209,150
	AMGEN INC	US031162BN92	3.625%	5/15/2022	5,000,000	5,202,400	5,029,650
	ANHEUSER-BUSCH INBEV FINANCE I	US035242AP13	3.650%	2/1/2026	3,500,000	3,421,065	3,426,290
	ARL SECOND LLC 1A A1 144A	US00214MAA18	2.920%	6/15/2044	6,933,323	6,794,657	6,802,422
	ASSOCIATES CORP OF NORTH AMERI	US046003JU47	6.950%	11/1/2018	5,000,000	5,075,200	5,065,700
	ATHENE HOLDING LTD	US04686JAA97	4.125%	1/12/2028	4,000,000	3,714,880	3,688,640
	BANK OF AMERICA CORP	US06051GGL77	3.705%	4/24/2028	5,000,000	4,818,150	4,822,150
	BANK OF AMERICA CORP	US638585AP43	7.250%	10/15/2025	5,300,000	5,978,382	6,193,368
	BANK OF NEW YORK MELLON CORP/T	US06406HCQ02	3.950%	11/18/2025	3,000,000	3,048,180	3,047,220
	BERKSHIRE HATHAWAY FINANCE COR	US084664BZ33	2.900%	10/15/2020	2,000,000	2,083,380	2,003,320
	BERKSHIRE HATHAWAY FINANCE COR	US084664CG43	1.700%	3/15/2019	3,000,000	3,028,710	2,984,370
	BLACKROCK INC	US09247XAH44	4.250%	5/24/2021	4,000,000	4,406,300	4,131,720
	BLACKROCK INC	US09247XAJ00	3.375%	6/1/2022	5,000,000	5,241,950	5,038,750
	BLACKSTONE HOLDINGS FINAN 144A	US09256BAJ61	3.150%	10/2/2027	4,579,000	4,308,556	4,296,842
	BRISTOL-MYERS SQUIBB CO	US110122AT56	2.000%	8/1/2022	5,000,000	4,685,850	4,765,500
	BRITISH TELECOMMUNICATIONS PLC	US111021AE12	9.625%	12/15/2030	325,000	440,566	464,324
	CANADIAN PACIFIC RAILWAY CO	US136440AL88	9.450%	8/1/2021	1,250,000	1,424,061	1,461,438
	CARDINAL HEALTH INC	US14149YAY41	3.200%	3/15/2023	5,000,000	4,988,868	4,845,050
	CARGILL INC 144A	US141781BH64	3.050%	4/19/2021	3,000,000	2,991,600	2,983,770
	CBS CORP	US925524AH30	7.875%	7/30/2030	5,000,000	7,161,800	6,171,950
	CHARLES SCHWAB CORP/THE	US808513AM75	3.450%	2/13/2026	5,000,000	5,010,350	4,917,150
	CHUBB INA HOLDINGS INC	US00440EAU10	2.875%	11/3/2022	5,000,000	4,916,650	4,912,700
	CIBOLO CANYONS SPECIAL IM 144A	US69342WAB72	3.000%	8/20/2020	3,670,162	3,665,574	3,640,801
	CITICORP LEASE PASS-THROU 144A	US17305BAB71	8.040%	12/15/2019	7,443,478	8,494,125	7,937,204
	CITIGROUP INC	US172967AM36	6.875%	6/1/2025	6,000,000	7,515,510	6,875,820
	CITIGROUP INC	US172967KU42	4.125%	7/25/2028	10,000,000	10,158,000	9,573,900
	CITIZENS FINANCIAL GROUP INC	US174610AC92	4.023%	10/1/2024	10,000,000	9,669,300	9,702,700
	COCA-COLA BOTTLING CO CONSOLID	US191098AK89	3.800%	11/25/2025	5,000,000	4,912,750	4,905,850

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, 2018

(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
		ISIN/IDENTIFIER	Rate	Maturity	Par Value		
	COMCAST CABLE HOLDINGS LLC	US879240AQ23	10.125%	4/15/2022	2,500,000	2,857,925	3,076,875
	CONOCOPHILLIPS HOLDING CO	US208251AE82	6.950%	4/15/2029	4,360,000	5,509,383	5,373,090
	CONTINENTAL AIRLINES 2000-2 CL	US210805DD61	7.707%	10/2/2022	1,002,355	1,045,456	1,073,121
	COVENTRY HEALTH CARE INC	US222862AJ30	5.450%	6/15/2021	3,000,000	3,500,850	3,156,240
	CREDIT SUISSE GROUP FUNDING GU	US225433AD39	2.750%	3/26/2020	2,600,000	2,578,524	2,571,582
	CSX TRANSPORTATION INC	US126410LK34	9.750%	6/15/2020	1,512,000	1,518,940	1,693,924
	CVS HEALTH CORP	US126650BJ87	6.250%	6/1/2027	5,000,000	6,418,990	5,640,050
	CVS HEALTH CORP	US126650CH13	1.900%	7/20/2018	5,000,000	5,067,500	4,998,950
	DELL EQUIPMENT FINANC 1 B 144A	US24704AAE64	3.340%	6/22/2023	4,350,000	4,359,855	4,349,348
	DOUBLELINE OPPORTUNISTIC FUND	999Z89702			87,653	100,000,000	133,832,531
	DUKE ENERGY PROGRESS LLC	US144141DC90	2.800%	5/15/2022	2,177,000	2,141,167	2,149,047
	EBAY INC	US278642AL76	3.450%	8/1/2024	8,000,000	7,977,030	7,762,080
	ELECTRICITE DE FRANCE SA 144A	US268317AB08	6.500%	1/26/2019	5,000,000	5,755,000	5,102,050
	ELEMENT RAIL LEASIN 1A B1 144A	US28618XAF96	5.927%	3/19/2046	15,000,000	15,975,000	15,386,550
	EQUINOR ASA	US85771PAG72	2.450%	1/17/2023	1,300,000	1,245,816	1,253,642
	EQUINOR ASA	US656531AC45	7.750%	6/15/2023	100,000	116,246	118,914
	EXELON GENERATION CO LLC	US30161MAJ27	5.750%	10/1/2041	167,000	186,594	167,135
	FINIAL HOLDINGS INC	US989822AA99	7.125%	10/15/2023	4,943,000	5,942,254	5,590,681
	FIVE CORNERS FUNDING TRUS 144A	US33829TAA43	4.419%	11/15/2023	3,000,000	3,086,910	3,086,760
	FORD MOTOR CREDIT CO LLC	US345397XK41	3.157%	8/4/2020	2,000,000	1,993,700	1,986,200
	FORD MOTOR CREDIT CO LLC	US345397YQ02	2.979%	8/3/2022	2,000,000	1,929,900	1,926,420
	GENERAL ELECTRIC CO	US36962GXZ26	6.750%	3/15/2032	5,335,000	7,261,494	6,519,637
	GENERAL MILLS INC	US370334BT00	3.650%	2/15/2024	8,000,000	8,218,080	7,899,280
	GENERAL MILLS INC	US370334BV55	2.200%	10/21/2019	5,000,000	4,994,150	4,941,450
	GEORGIA-PACIFIC LLC	US373298BP28	7.250%	6/1/2028	6,104,000	8,295,257	7,656,003
	GEORGIA-PACIFIC LLC	US373298BR83	7.750%	11/15/2029	4,247,000	6,152,374	5,687,115
	GMAC COMMERCIAL BRAG CERT 144A	US36185PAA30	5.550%	8/10/2038	8,397,909	9,103,860	8,439,899
	GMAC COMMERCIAL MO STEW A 144A	US36186TAA43	6.045%	11/10/2040	9,824,508	10,880,643	10,315,733
	GOLDEN BEAR 2016-1 L 2A A 144A	US38082JAA79	3.160%	9/20/2047	2,668,169	2,578,119	2,578,118
	GOLDMAN SACHS GROUP INC/THE	US38141EC238	3.850%	7/8/2024	5,000,000	4,997,850	4,958,000
	GOLDMAN SACHS GROUP INC/THE	US38141GGQ10	5.250%	7/27/2021	5,000,000	5,640,100	5,254,650
	GOLDMAN SACHS GROUP INC/THE	US38141GVM31	4.000%	3/3/2024	5,000,000	5,136,800	5,003,500
	GOLDMAN SACHS GROUP INC/THE	US38148YAC21	2.876%	10/31/2022	5,000,000	4,895,700	4,881,100
	GRACIE POINT PREMIUM A A1 144A	US38411BAG32	3.687%	7/28/2038	18,488,000	18,488,000	18,488,000
	GRACIE POINT PREMIUM A A2 144A	US38411BAH15	3.737%	7/28/2038	8,330,000	8,330,000	8,330,000
	GUARDIAN LIFE GLOBAL FUND 144A	US40139LAA17	2.000%	4/26/2021	2,500,000	2,416,250	2,417,825
	GUARDIAN LIFE GLOBAL FUND 144A	US40139LAC72	1.950%	10/27/2021	2,500,000	2,394,315	2,397,350
	HANA SBL LOAN TRUST 1A A 144A	US40964KAA34	5.164%	8/25/2042	6,796,740	7,000,642	6,967,270
	HERO FUNDING TRUST 2A A1 144A	US42771LAB80	3.280%	9/20/2048	4,865,202	4,786,142	4,803,560
	HERO FUNDING TRUST 3A A2 144A	US42770XAC11	3.910%	9/20/2042	3,928,457	3,950,555	3,970,138
	HOME DEPOT INC/THE	US437076BC57	3.750%	2/15/2024	5,000,000	5,261,150	5,108,100
	HOME DEPOT INC/THE	US437076BT82	2.800%	9/14/2027	4,000,000	3,719,720	3,715,040
	INTEL CORP	US458140AM21	2.700%	12/15/2022	5,000,000	5,028,050	4,896,600
	INTEL CORP	US458140AR18	3.100%	7/29/2022	5,000,000	5,124,800	4,996,100
	INTEL CORP	US458140AX85	3.150%	5/11/2027	5,000,000	4,844,650	4,843,100
	INTERCONTINENTAL EXCHANGE INC	US45866FAD69	3.750%	12/1/2025	5,000,000	4,998,350	4,984,490
	INTERNATIONAL BUSINESS MACHINE	US459200AM34	7.000%	10/30/2025	20,000	23,334	23,858
	INVESCO FINANCE PLC	US46132FAA84	3.125%	11/30/2022	2,500,000	2,467,675	2,459,725
	JACKSON NATIONAL LIFE GLO 144A	US46849LSN28	2.600%	12/9/2020	3,000,000	2,963,850	2,953,110
	JACKSON NATIONAL LIFE GLO 144A	US46849LSR32	2.100%	10/25/2021	3,000,000	2,884,170	2,875,980
	JM SMUCKER CO/THE	US832696AK43	3.500%	3/15/2025	4,700,000	4,738,634	4,495,127
	JOHN DEERE CAPITAL CORP	US24422ERM39	2.750%	3/15/2022	5,000,000	4,922,250	4,911,000
	JOHNSON & JOHNSON	US478160AU81	5.150%	7/15/2018	115,000	120,809	115,131
	JP MORGAN MORTGAGE T 2 A5 144A	US46648HAE36	3.500%	5/25/2047	8,456,594	8,662,724	8,356,806
	KEENAN DEVELOPMENT ASSOCI 144A	US48730PAC41	5.020%	7/15/2028	675,651	707,311	685,360
	KEURIG DR PEPPER INC	US26138EAR09	2.700%	11/15/2022	5,000,000	4,770,600	4,760,650
	KKR GROUP FINANCE CO LLC 144A	US48248NAA81	6.375%	9/29/2020	4,105,000	4,402,921	4,368,172
	KROGER CO/THE	US501044BT76	7.700%	6/1/2029	1,500,000	2,003,565	1,850,835
	KROGER CO/THE	US501044BV23	8.000%	9/15/2029	2,795,000	3,669,794	3,505,657
	LAKE COUNTRY MORTG HE1 M5 144A	US50820TAJ88	4.064%	7/25/2034	3,000,000	3,060,000	3,078,660
	LCOR ALEXANDRIA LLC 144A	US50181QAH11	6.800%	9/15/2028	14,987,570	17,654,261	17,492,293
	LCOR ALEXANDRIA LLC 144A	US50181QAN88	9.628%	8/24/2024	778,810	898,202	921,333
	LEGG MASON INC	US524901AV77	4.750%	3/15/2026	2,500,000	2,567,975	2,539,900
	LIBERTY MUTUAL GROUP INC 144A	US53079EAW49	4.950%	5/1/2022	3,000,000	3,250,770	3,115,080
	LONGTRAIN LEASING I 1A A2 144A	US543190AB89	4.060%	1/15/2045	11,000,000	11,330,000	10,989,777
	MACQUARIE BANK LTD 144A	US55608XAA54	6.625%	4/7/2021	3,364,000	3,640,386	3,604,997
	MARBURY WATER SYSTEM 144A	US56613QAB95	4.250%	8/15/2031	4,860,000	4,860,000	4,860,000
	MASSMUTUAL GLOBAL FUNDING 144A	US57629WBV19	3.600%	4/9/2024	5,000,000	4,989,650	4,983,750
	MASSMUTUAL GLOBAL FUNDING 144A	US57629WCD02	2.500%	4/13/2022	5,000,000	4,859,450	4,874,850
	METROPOLITAN LIFE GLOBAL 144A	US59217GBR92	2.500%	12/3/2020	5,000,000	4,994,400	4,921,650
	MICROSOFT CORP	US594918BB90	2.700%	2/12/2025	5,000,000	4,820,050	4,795,350
	MOBIL CORP	US607059AT90	8.625%	8/15/2021	240,000	313,238	280,966
	MORGAN STANLEY	US6174467X10	5.000%	11/24/2025	7,700,000	7,816,501	7,982,051
	MORGAN STANLEY	US61746BED47	2.625%	11/17/2021	5,000,000	4,877,700	4,854,000
	NATIONAL RURAL UTILITIES COOPE	US637432LR45	10.375%	11/1/2018	5,000,000	6,301,330	5,128,000
	NBCUNIVERSAL MEDIA LLC	US63946BAD29	5.150%	4/30/2020	8,000,000	9,006,430	8,266,880
	NEW YORK LIFE GLOBAL FUND 144A	US64952WCN11	2.900%	1/17/2024	1,479,000	1,442,247	1,433,817

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, 2018

(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
		ISIN/IDENTIFIER	Rate	Maturity	Par Value		
	NEW YORK LIFE GLOBAL FUND 144A	US64952WCV37	1.950%	9/28/2020	10,000,000	9,757,500	9,749,600
	NORFOLK SOUTHERN CORP	US655844AJ75	7.800%	5/15/2027	2,177,000	2,655,047	2,742,563
	NORFOLK SOUTHERN RAILWAY CO	US655855FA75	9.750%	6/15/2020	2,088,000	2,097,584	2,350,274
	NOVARTIS SECURITIES INVESTMENT	US66989GAA85	5.125%	2/10/2019	80,000	82,346	81,137
	NP SPE II LLC 1A B1 144A	US62946AAE47	5.607%	10/21/2047	8,000,000	8,360,000	8,061,200
	OCCIDENTAL PETROLEUM CORP	US674599BE44	9.250%	8/1/2019	500,000	496,250	532,770
	OHANA MILITARY COMMUNITIE 144A	US677071AM45	5.462%	10/1/2026	6,658,467	7,541,180	7,133,948
	OMNICOM GROUP INC / OMNICOM CA	US681919AZ97	3.625%	5/1/2022	5,000,000	5,158,950	4,963,550
	ORACLE CORP	US68389XAU90	3.400%	7/8/2024	8,000,000	8,052,000	7,925,920
	ORACLE CORP	US68389XBC83	2.950%	5/15/2025	6,000,000	5,729,490	5,727,960
	PACIFIC BEACON LLC 144A	US69403WAA53	5.379%	7/15/2026	1,540,829	1,737,131	1,633,186
	PACIFICORP	US695114BE78	6.710%	1/15/2026	3,500,000	4,414,865	4,122,615
	PEOPLE'S UNITED FINANCIAL INC	US712704AA31	3.650%	12/6/2022	5,000,000	5,077,500	4,987,300
	PFS FINANCING CORP D A 144A	US69335PCL76	2.400%	10/17/2022	5,000,000	4,904,297	4,907,750
	PFS FINANCING CORP D A 144A	US69335PCV58	3.190%	4/17/2023	7,630,000	7,606,752	7,611,154
	PHILIP MORRIS INTERNATIONAL IN	US718172BM02	3.250%	11/10/2024	5,000,000	5,153,100	4,861,900
	PNC BANK NA	US69349LAQ14	4.200%	11/1/2025	7,000,000	6,966,280	7,116,620
	PNC BANK NA	US69353REQ74	3.250%	6/1/2025	2,128,000	2,132,107	2,069,523
	PNC FINANCIAL SERVICES GROUP I	US693476BF90	6.700%	6/10/2019	5,000,000	5,975,100	5,174,950
	PNC FINANCIAL SERVICES GROUP I	US693476BN25	3.300%	3/8/2022	5,000,000	5,141,950	4,970,300
	PRINCIPAL LIFE GLOBAL FUN 144A	US74256LAU35	3.000%	4/18/2026	5,000,000	4,718,800	4,687,450
	PROTECTIVE LIFE GLOBAL FU 144A	US74368CAF14	2.262%	4/8/2020	3,000,000	2,956,380	2,952,330
	PUBLIC SERVICE CO OF COLORADO	US744448CP44	3.700%	6/15/2028	500,000	498,925	502,355
	RAYMOND JAMES FINANCIAL INC	US754730AE94	3.625%	9/15/2026	4,375,000	4,318,890	4,201,400
	REINSURANCE GROUP OF AMERICA I	US759351AG40	6.450%	11/15/2019	2,135,000	2,242,408	2,227,830
	ROCHESTER GAS & ELECTRIC 144A	US771367CD97	3.100%	6/1/2027	6,000,000	5,694,840	5,691,600
	ROYAL BANK OF CANADA	US78008S7D27	2.200%	7/27/2018	7,000,000	7,129,360	6,998,950
	ROYAL BANK OF CANADA	US78012KJA60	2.350%	10/30/2020	5,000,000	4,912,200	4,903,650
	SALESFORCE.COM INC	US79466LAF13	3.700%	4/11/2028	4,000,000	3,971,600	3,971,400
	SEQUOIA MORTGAGE TRU 2 A1 144A	US81745HAA05	4.000%	7/25/2044	7,152,023	7,348,704	7,219,896
	SEQUOIA MORTGAGE TRUST 20 3 B3	US81745FAG19	4.131%	7/25/2042	2,031,083	2,112,326	2,041,604
	SEQUOIA MORTGAGE TRUST 20 5 B3	US81744XAE85	3.898%	11/25/2042	3,120,537	3,245,359	3,095,198
	SEQUOIA MORTGAGE TRUST 4 B3	US81744VAJ17	4.070%	9/25/2042	2,192,418	2,280,115	2,185,929
	SMB PRIVATE EDUCATI C A2A 144A	US78449KAB61	2.340%	9/15/2034	2,100,000	2,037,000	2,040,150
	SOFI CONSUMER LOAN PR 5 B 144A	US83404YAB92	4.550%	9/25/2028	7,978,000	8,317,065	8,135,645
	SOFI PROFESSIONAL B A2FX 144A	US83404RAB42	3.340%	8/25/2047	5,127,000	5,107,573	5,123,360
	SOUTH CAROLINA ELECTRIC & GAS	US837004BW93	5.800%	1/15/2033	3,000,000	3,744,000	3,217,590
	SOUTHERN POWER CO	US843646AM23	4.150%	12/1/2025	8,000,000	8,012,150	8,012,400
	SOUTHERN UNION CO	US844030AA45	7.600%	2/1/2024	6,000,000	7,003,440	6,817,260
	SPIRIT MASTER FUNDI 4A A2 144A	US84861CAB19	4.629%	1/20/2045	9,703,549	10,237,245	9,754,759
	SWISS RE TREASURY US CORP 144A	US87089HAA14	2.875%	12/6/2022	3,250,000	3,167,353	3,164,428
	TM 1505 L L C / LX CRO	US009A1LBGG0	6.070%	6/5/2034	10,633,806	12,174,432	11,803,525
	TOPAZ SOLAR FARMS LLC 144A	US89054XAA37	5.750%	9/30/2039	5,028,680	5,232,643	5,374,150
	TORO MTG FDG TR 2017 144A	US891098AA37	4.000%	4/25/2074	23,003,818	22,334,332	22,831,289
	TOWD POINT MORTGAGE 5 A1B 144A	US89171VAK35	2.750%	5/25/2055	5,080,073	5,108,648	5,007,326
	TRICON AMERICAN HO SFR1 D 144A	US89613DAD57	3.414%	9/17/2034	10,000,000	10,087,500	9,685,900
	TRITON CONTAINER FIN 1A A 144A	US89679HAJ41	3.950%	3/20/2043	3,900,000	3,891,469	3,885,921
	TRITON CONTAINER FIN 2A A 144A	US89679HAN52	4.190%	6/22/2043	4,750,000	4,748,307	4,748,290
	UNITED INSURANCE HOLDINGS CORP	US910710AA09	6.250%	12/15/2027	11,000,000	11,000,000	11,250,030
	UNITED TECHNOLOGIES CORP	US913017AT69	6.700%	8/1/2028	50,000	52,937	60,559
	UNUM GROUP	US91529YAD85	7.375%	6/15/2032	5,000,000	6,359,000	6,098,200
	US BANCORP	US91159HHG83	3.700%	1/30/2024	3,000,000	3,149,280	3,026,910
	USAA CAPITAL CORP 144A	US90327QCY35	2.000%	6/1/2021	3,000,000	2,903,730	2,901,780
	VELOCITY COMMERCIAL 1 AFL 144A	US92258MAA53	4.494%	6/25/2045	1,818,000	1,834,232	1,834,362
	VELOCITY COMMERCIAL 2 AFX 144A	US92258VAB36	3.070%	11/25/2047	9,289,311	9,358,980	9,166,506
	VELOCITY COMMERCIAL CAPI 2 AFL	US92258TAA07	3.864%	10/25/2046	6,031,653	6,137,207	6,112,055
	VISA INC	US92826CAD48	3.150%	12/14/2025	5,000,000	4,837,200	4,836,900
	WACHOVIA CORP	US337358BH79	7.574%	8/1/2026	9,000,000	11,453,340	10,810,890
	WALMART INC	US931142DP52	3.300%	4/22/2024	4,000,000	4,144,760	3,982,240
	WALT DISNEY CO/THE	US25468PDF09	3.150%	9/17/2025	5,000,000	5,298,950	4,833,050
	WASTE MANAGEMENT INC	US902917AH67	7.000%	7/15/2028	7,661,000	9,491,558	9,453,674
	WELLS FARGO & CO	US94974BFJ44	3.450%	2/13/2023	5,000,000	5,006,700	4,900,150
	XLIT LTD	US98372PAM05	5.750%	10/1/2021	1,365,000	1,468,795	1,456,428
	XLIT LTD	US98372PAK49	6.250%	5/15/2027	6,633,000	7,977,575	7,582,315
	TOTAL CORPORATE DEBT INSTRUMENTS				**861,502,830**	**1,002,451,861**	**1,012,921,283**
	HOUSTON TX HGR EDU FIN CORP	US442378EG63	8.750%	5/15/2026	2,060,000	2,451,400	2,373,347
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EAR27	6.000%	12/1/2018	400,000	416,520	396,236
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EAS00	6.250%	12/1/2019	375,000	393,803	360,874
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EAT82	5.400%	12/1/2020	935,000	935,000	862,416
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EAU55	5.750%	12/1/2021	700,000	700,000	616,952
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EAV39	5.950%	12/1/2022	1,205,000	1,205,000	1,027,660
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EBB65	6.900%	12/1/2034	4,100,000	4,034,564	2,984,431
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EBC49	7.000%	12/1/2040	4,500,000	4,420,755	3,168,360
	NEW JERSEY ST ECON DEV AUTH LE	US645913AA22	7.425%	2/15/2029	5,000,000	6,412,739	6,087,150
	NEW YORK CITY NY TRANSITIONAL	US64971WFJ45	2.850%	8/1/2022	4,000,000	4,070,920	3,951,640

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AS OF JUNE 30, 2018

(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
		ISIN/IDENTIFIER	Rate	Maturity	Par Value		
	NEW YORK CITY NY TRANSITIONAL	US64971WVD90	3.160%	8/1/2025	5,000,000	4,979,100	4,893,650
	NEW YORK ST TRANSPRTN DEV CORP	US650116BJ43	3.573%	7/1/2029	2,975,000	3,046,549	2,892,087
	TEXAS ST PUBLIC FIN AUTH CHRT	US88276PCH73	8.125%	2/15/2027	9,235,000	10,915,404	10,620,989
	TEXAS ST PUBLIC FIN AUTH CHRT	US88276PDD50	7.500%	8/15/2030	1,000,000	1,085,000	1,018,020
	TEXAS ST TECH UNIV REVENUES	US882806FQ02	3.140%	2/15/2025	10,000,000	10,000,000	9,913,000
	TEXAS ST TRANSPRTN COMMISSION	US88283LHT61	5.028%	4/1/2026	10,000,000	11,455,000	10,909,500
	TOTAL STATE AND MUNICIPAL SECURITIES				**61,485,000**	**66,521,753**	**62,076,311**
	FARM CREDIT BANK OF TEXAS	US30767E3071	0.000%		15,000	18,692,850	16,987,500
	FIRSTAR REALTY LLC 144A	US33765A2024	0.000%		1,000	914,950	1,160,000
	FIRST NATIONAL OF COLORADO STA	US321107AA26	3.741%	9/15/2037	5,000,000	3,850,000	3,875,000
	TOTAL PREFERRED				**5,016,000**	**23,457,800**	**22,022,500**
	ENTREPRENEURSHARES GLBL-INST	US2938282082			2,325,519	34,187,911	37,371,090
	ENTREPRENEUR US SM CAP-INST	US2938285051			9,958,290	101,969,549	152,063,093
	ENTREPRENEUR US LRG CAP-RTL	US2938286042			7,565,248	77,989,912	111,587,412
	ERSHARES ENTREPRENEUR 30 ETF	US2938288022			3,665,770	55,468,511	64,994,102
	TOTAL REGISTERED INVESTMENT COMPANIES				**23,514,828**	**269,615,883**	**366,015,698**
	3M CO	US88579Y1010			400	28,690	78,688
	ASKUL CORP	JP3119920001			3,400	96,492	110,197
	AZIMUT HOLDING SPA	IT0003261697			6,120	127,805	94,712
	BAIDU INC	US0567521085			12,773	3,022,992	3,103,839
	BANCO SANTANDER CHILE	US05965X1090			29,509	917,122	927,468
	BANCO SANTANDER MEXICO SA INST	US05969B1035			34,117	246,671	228,243
	BB SEGURIDADE PARTICIPACOES SA	US05541J1034			22,653	215,883	140,902
	CHINA MOBILE LTD	HK0941009539			280,000	2,799,700	2,487,556
	CIE GENERALE DES ETABLISSEMENT	FR0000121261			14,877	2,170,322	1,811,654
	DAITO TRUST CONSTRUCTION CO LT	JP3486800000			900	185,802	146,337
	DEUTSCHE BOERSE AG	DE0005810055			28,519	3,301,412	3,800,893
	DIALOG SEMICONDUCTOR PLC	GB0059822006			9,195	281,143	140,207
	DUBAI FINANCIAL MARKET PJSC	AED000901010			322,776	92,459	84,799
	ENDESA SA	ES0130670112			49,607	1,136,637	1,094,373
	FABRINET	KYG3323L1005			2,644	75,159	97,537
	FORTRESS TRANSPORTATION & INFR	US34960P1012			1,602,471	23,299,928	28,956,651
	FS BANCORP/LAGRANGE IN	US30262T1060			16,896	760,320	1,647,360
	GALAPAGOS NV	BE0003818359			350	32,690	32,258
	GEA GROUP AG	DE0006602006			3,235	141,432	109,118
	GEMALTO NV	NL0000400653			27,539	1,621,859	1,601,870
	GLAXOSMITHKLINE PLC	GB0009252882			146,880	2,595,330	2,966,562
	GOLUB CAPITAL BDC INC	US38173M1027			1,643,425	25,635,929	30,074,678
	HYDRO ONE LIMITED	CA4488112083			8,545	150,955	130,177
	IGM FINANCIAL INC	CA4495861060			25,469	887,833	737,864
	ITALGAS SPA	IT0005211237			18,849	102,417	103,918
	JAPAN TOBACCO INC	JP3726800000			27,600	859,077	771,200
	KASIKORNBANK PCL	TH0016010017			80,800	578,158	487,775
	KONINKLIJKE AHOLD DELHAIZE NV	NL0011794037			103,615	2,269,445	2,480,607
	KUEHNE + NAGEL INTERNATIONAL A	CH0025238863			985	154,180	148,005
	LI & FUNG LTD	BMG5485F1692			1,240,000	685,415	455,194
	MABUCHI MOTOR CO LTD	JP3870000001			5,100	265,532	242,649
	MAGNA INTL INC	CA5592224011			1,395	80,056	81,084
	MULTIPLUS SA	BRMPLUACNOR3			13,982	104,225	106,299
	NATIONAL GRID PLC	GB00BDR05C01			39,599	461,045	438,320
	NESTLE SA	CH0038863350			327	27,655	25,325
	NINTENDO CO LTD	JP3756600007			5,000	1,823,765	1,634,090
	NIPPON TELEGRAPH & TELEPHONE C	JP3735400008			27,000	1,272,933	1,227,572
	NOKIA OYJ	FI0009000681			214,196	1,022,405	1,232,917
	NOVARTIS AG	CH0012005267			1,263	104,898	95,754
	NTT DOCOMO INC	JP3165650007			67,700	1,603,793	1,725,123
	ONO PHARMACEUTICAL CO LTD	JP3197600004			5,400	125,733	126,609
	PHILIP MORRIS INTERNATIONAL IN	US7181721090			15,556	1,384,183	1,255,991
	RECKITT BENCKISER GROUP PLC	GB00B24CGK77			15,293	1,402,518	1,259,690
	ROCHE HOLDING AG	CH0012032048			11,828	2,916,658	2,627,187
	RTL GROUP SA	LU0061462528			4,778	385,061	324,114
	SAFRAN SA	FR0000073272			6,862	719,284	833,620
	SANOFI	FR0000120578			575	49,784	46,088
	SECOM CO LTD	JP3421800008			3,600	268,793	276,488
	SEVEN BANK LTD	JP3105220002			157,900	544,975	483,258
	SGS SA	CH0002497458			65	166,769	172,949
	SHIMAMURA CO LTD	JP3358200008			8,000	879,887	704,194
	SINGAPORE EXCHANGE LTD	SG1J26887955			18,100	100,622	95,179
	SNAM SPA	IT0003153415			275,002	1,226,306	1,148,177
	SUBARU CORP	JP3814800003			16,800	526,639	489,144
	SUNCOR ENERGY INC	CA8672241079			10,564	374,637	429,643

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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
		ISIN/IDENTIFIER	Rate	Maturity	Par Value		
	SWISSCOM AG	CH0008742519			2,667	1,401,837	1,190,407
	TECNICAS REUNIDAS SA	ES0178165017			30,496	968,093	982,359
	TELEFONICA DEUTSCHLAND HOLDING	DE000A1J5RX9			381,882	1,938,401	1,505,245
	TENARIS SA	US88031M1099			14,066	450,216	511,862
	THALES SA	FR0000121329			1,508	161,153	194,289
	UBS GROUP AG	CH0244767585			9,828	179,766	151,683
	WAL-MART DE MEXICO SAB DE CV	MX01WA000038			83,412	194,611	222,197
	TOTAL EQUITY- COMMON STOCKS				**7,213,893**	**97,605,495**	**106,890,150**
	A&M Capital Opportunities Fund, LP	99VVBECL9			5,065,668	5,725,587	5,065,668
	A & M CAPITAL PARTNERS LP	99VVAXFT8			12,871,115	10,199,313	12,871,115
	AEA MEZZANINE FUND III LP	99VVAVPT1			11,646,291	13,175,802	11,646,291
	ARCLIGHT ENERGY PARTNERS FD VI	99VVA61H8			27,194,545	23,355,441	27,194,545
	ARROWHEAD CAP III	99VVBKTL7			630,129	902,136	630,129
	BISON CAPITAL PARTNERS IV L.P	99VVAVP04			13,473,054	11,971,798	13,473,054
	BISON CAPITAL PARTNERS V L.P	999K60946			7,386,694	7,372,143	7,386,694
	CENTERFIELD CAPITAL PARTNERS	99VVAPLN1			6,943,319	8,010,638	6,943,319
	DC CAPITAL PARTNERS FUND II (CAYMAN) LP	99VVBBUX9			5,032,160	4,323,221	5,032,160
	DYAL II PENSION INVESTORS LP	99VVA3GR7			12,420,031	16,466,410	12,420,031
	DYAL III PENSION INVESTORS LP	99VVA6A88			9,975,964	7,695,984	9,975,964
	DYAL OFFSHORE INVESTORS II LP	99VVAKWD2			10,340,927	15,108,758	10,340,927
	ENERGY IMPACT FUND LP	99VVBJUN4			12,215,565	13,940,887	12,215,565
	GoldPoint Mezzanine Partners IV, LP	99VVBCTT8			5,600,910	5,389,834	5,600,910
	GOLDPOINT PARTNERS CO-INVESTMENT V LP	99VVAZEX5			21,311,356	16,816,003	21,311,356
	GOLDPOINT PARTNERS CO-INVESTMENT VI LP	99VVBKT29			2,990,234	3,338,395	2,990,234
	GOLUB CAPITAL INVESTMENT	99VVA3H70			3,333,333	50,000,000	50,000,000
	Greenspring Opportunities IV, LP	99VVBE826			13,891,911	13,456,821	13,891,911
	Harbert Credit Solutions Fund IV, LP	99VVBH9R3			5,296,315	5,128,304	5,296,315
	HARBERT MEZZANINE PARTNERS III LP	99VVA3K68			11,531,080	13,665,795	11,531,080
	HIGHSTAR CAPITAL GP IV L.P.	99VVALMM1			12,126,848	16,032,589	12,126,848
	ICG NORTH AMERICAN PRIVATE DEBT	99VVA0Q50			10,051,885	9,626,516	10,051,885
	LIGHTHOUSE PRTNRS-INLET POINT ALT INCOME OFFSHORE FUND	99VVBE9U3			25,000	25,000,000	26,709,585
	LOVELL MINNICK EQUITY PARTNERS IV	99VVA49P7			12,560,537	10,725,046	12,560,537
	MEDLEY OPPORTUNITY FUND II L P	99VVAT3G8			8,828,889	15,498,052	8,828,889
	MIDOCEAN TACTICAL CREDIT FUND LP	99VVBCB75			14,586,557	12,182,209	14,586,557
	MML CAPITAL PARTNERS FUND VI LP	EX99WH5L2			15,392,926	11,703,426	15,392,926
	MONARCH CAPITAL PARTNERS FD III LP	99VVA3K50			23,666,075	19,253,365	23,666,075
	MORGAN STANLEY IFHF SPV LP	99VVAJMK0			189,429	0	189,429
	NB Private Equity Credit Opportunities Fund	99VVBGXK3			9,820,870	10,799,826	9,820,870
	NB SECONDARY OPPORTUNITIES FD III LP	99VVAXKM7			12,376,020	6,380,263	12,376,020
	NB Secondary Opportunities Offshore Fund IV LP	NC99WMHS9			2,484,974	1,856,037	2,484,974
	NB STRATEGIC CO-INVESTMENT PARTNERS III LP	99VVA6634			11,712,249	9,345,369	11,712,249
	NB STRATEGIC CO-INVESTMENT PARTNERS II LP	99VVATAM7			10,651,180	11,432,353	10,651,180
	NEW CANAAN FUNDING MEZZANINE VI	99VVA8BY6			3,309,275	3,137,106	3,309,275
	NEW CANAAN FUNDING MEZZANINE V	99VVAPLZ4			3,210,513	6,042,726	3,210,513
	NYLCAP MEZZANINE PARTNERS III LP	999313315			14,773,495	19,050,554	14,773,495
	OAK HILL CAPITAL PARTNERS IV	99VVBH571			7,309,437	7,460,222	7,309,437
	PALLADIUM EQUITY PARTNERS IV LP	99VVAZSG7			14,727,794	14,607,594	14,727,794
	PWP GROWTH EQUITY FUND I LP	99VVA1RP3			43,546,597	27,684,487	43,546,597
	PWP GROWTH EQUITY FUND II LP	99VVBNAV9			4,865,363	5,278,784	4,865,363
	RCP DIRECT II FEEDER LTD	99VVA08C5			29,007,102	21,483,591	29,007,102
	RCP FUND VIII FEEDER LTD	99VVAT3F0			13,231,934	10,269,317	13,231,934
	RCP SOF II FEEDER LP	99VVAR422			11,720,945	12,424,044	11,720,945
	RFE INVT PARTNERS VIII L P	99VVATNT8			9,325,180	10,353,719	9,325,180
	STIEVEN FINANCIAL OFFSHORE	99VVAQ9L7			2,417	4,000,000	10,763,819
	TALARA CAPITAL ENERGY II	99VVBPW99			337,644	494,249	337,644
	TRILANTIC CAPITAL PARTNERS V LP	99VVAQC33			14,919,978	14,778,851	14,919,978
	TRILANTIC CAPITAL PARTNERS VI PARALLEL (NORTH AMERICA) LP	99VVBQGG9			1,681,349	1,938,884	1,681,349
	TRINITY HUNT PARTNERS V LP	99VVBM6A2			0	251,524	0
	TRINITY HUNT PARTNERS IV LP	99VVATGT6			20,758,064	12,949,886	20,758,064
	VCFA PRIVATE EQUITY PART IV LP	99VVABVY7			354,475	2,953,294	354,475
	VCFA VENTURE PARTNERS III LP	999058266			375,480	2,553,410	375,480
	TOTAL PRIVATE EQUITY				**537,081,083**	**583,590,561**	**621,193,737**
	BEACON CAPITAL STRATEGIC PARTNERS VII LP	99VVA8CL3			9,239,533	8,393,016	9,239,533
	NB REAL ESTATE SECONDARY OPPORTUNITIES OFFSHORE	99VVBUU41			2,808,292		2,808,292
	OAKTREE RE OPPORTUNITIES FUND VI CAYMAN	99VVAXF84			12,142,482	15,190,817	12,142,482
	PRIME STORAGE FUND II LP	9SG000136			7,764,470	7,561,549	7,764,470
	SENTINEL REAL ESTATE FUND	999178023			659	44,047,170	57,300,444
	TOTAL REAL ESTATE FUNDS				**31,955,435**	**75,192,552**	**89,255,221**
	BLACKROCK EAFE EQUITY INDEX	999G05866			409,216	85,878,285	106,966,584
	BLACKROCK EQUITY INDEX FUND	99VVAHQK0			248,208	163,638,013	243,954,355
	BLACKROCK INT TERM CREDIT BD	999F25668			1,910,399	93,325,978	103,105,047

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SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF JUNE 30, 2018

	(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
			ISIN/IDENTIFIER	Rate	Maturity	Par Value		
		BLACKROCK INTERMEDIATE	999G05841			1,482,091	47,484,895	48,836,012
		BLACKROCK LONG TERM CREDIT BD	999G05874			780,635	60,406,780	64,632,004
		BLACKROCK RUSSELL 1000 VALUE	99VVAHQL8			1,180,594	98,566,325	152,021,679
		BLACKROCK RUSSELL 2000 EQUITY	999G05858			260,744	4,610,301	14,538,524
		BLACKROCK RUSSELL 2000 GROWTH	99VVALMN9			358,685	7,401,576	17,758,783
		SSGA S & P 500 FLAGSHIP	999G05833			401,372	189,710,262	265,437,653
		SSGA 20+ YEAR HIGH QUALITY US	999G36978			4,164,868	58,262,731	63,264,349
		SSGA 5-20 YEAR HIGH QUALITY US	999G36960			6,036,810	67,958,717	80,283,532
		SSGA LONG CREDIT INDEX	999G05825			1,365,409	54,552,538	57,345,796
		SSGA RUSSELL 2000 GROWTH FUND	99VVALMP4			312,822	6,349,710	14,844,674
		SSGA S&P MIDCAP 400 INDEX NL	99VVAQ9F0			60,892	8,707,578	16,888,545
*		BNY EB TEMP INV FD	996115960	1.147%	12/31/2049	68,190,294	68,190,294	68,190,294
		TOTAL COMMON COLLECTIVE				**87,163,041**	**1,015,043,986**	**1,318,067,832**
		ALLY BANK CD		1.350%	9/10/18	100,000	100,000	100,000
		GOLDMAN SACHS BANK USA CD		2.450%	11/18/19	100,000	100,000	100,000
		MB FINANCIAL BANK NA CD		1.600%	3/22/19	100,000	100,000	100,000
		MIDLAND STATES BANK		2.200%	9/23/19	100,000	100,000	99,261
		SYNOVUS BANK CD		1.500%	12/21/18	100,000	100,000	100,000
		TOTAL CERTIFICATE OF DEPOSITS				**500,000**	**500,000**	**499,261**
		AUSTRALIAN DOLLAR	AUD			32,019	23,621	23,657
		CANADIAN DOLLAR	CAD			35,814	26,954	27,226
		EURO CURRENCY UNIT	EUR			443,153	513,104	517,403
		HONG KONG DOLLAR	HKD			398,664	50,797	50,815
		JAPANESE YEN	JPY			14,224,156	129,042	128,417
		NORWEGIAN KRONE	NOK			84,205	10,309	10,331
		POUND STERLING	GBP			227,922	304,127	300,914
		SWEDISH KRONA	SEK			39,124	4,402	4,373
		PEOPLES UNITED BANK					30,151	30,151
*		BNY MELLON CASH RESERVE	996087094	0.100%	12/31/2049	1,404,007	1,404,007	1,404,007
		TOTAL INTEREST BEARING CASH					**2,496,514**	**2,497,295**
		TOTAL INVESTMENTS						**$ 3,753,781,850**

* 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, 2017
EIN: 13-5645888
PN: 333

2017 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL:			$ 67,554,173		$ 55,021,982	$ 10,521,624

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
1001	Shortfall Base	7/1/2017	$ 308,495	7	$ 308,495	$ 50,659
1001	Shortfall Base	7/1/2016	$ (318,055)	6	$ (282,375)	$ (52,550)
1001	Shortfall Base	7/1/2015	$ 1,912,183	5	$ 1,467,977	$ 318,002
1007	Shortfall Base	7/1/2016	$ 251,748	6	$ 223,509	$ 41,595
1007	Shortfall Base	7/1/2015	$ 355,453	5	$ 272,880	$ 59,113
1007	Shortfall Base	7/1/2013	$ 1,045,321	3	$ 502,744	$ 174,456
1019	Shortfall Base	7/1/2017	$ (99,832)	7	$ (99,832)	$ (16,394)
1019	Shortfall Base	7/1/2016	$ 228,779	6	$ 203,117	$ 37,800
1019	Shortfall Base	7/1/2015	$ 945,747	5	$ 726,048	$ 157,281
1024	Shortfall Base	7/1/2017	$ 44,175	7	$ 44,175	$ 7,254
1024	Shortfall Base	7/1/2016	$ 10,361	6	$ 9,199	$ 1,712
1024	Shortfall Base	7/1/2015	$ 132,544	5	$ 101,751	$ 22,042
1024	Shortfall Base	7/1/2014	$ (152,599)	4	$ (96,197)	$ (25,539)
1024	Shortfall Base	7/1/2013	$ 133,397	3	$ 64,157	$ 22,263
1024	Shortfall Base	7/1/2012	$ (236,910)	2	$ (78,812)	$ (40,209)
1024	Shortfall Base	7/1/2011	$ 163,203	1	$ 26,228	$ 26,228
1027	Shortfall Base	7/1/2017	$ (219,428)	7	$ (219,428)	$ (36,033)
1027	Shortfall Base	7/1/2016	$ 593,495	6	$ 526,916	$ 98,059
1030	Shortfall Base	7/1/2017	$ (24,253)	7	$ (24,253)	$ (3,983)
1030	Shortfall Base	7/1/2016	$ 59,268	6	$ 52,617	$ 9,792
1030	Shortfall Base	7/1/2015	$ 111,244	5	$ 85,401	$ 18,500
1032	Shortfall Base	7/1/2017	$ 19,277	7	$ 19,277	$ 3,166
1032	Shortfall Base	7/1/2016	$ 50,028	6	$ 44,417	$ 8,266
1032	Shortfall Base	7/1/2015	$ 214,151	5	$ 164,403	$ 35,614
1034	Shortfall Base	7/1/2017	$ 175,699	7	$ 175,699	$ 28,852
1034	Shortfall Base	7/1/2016	$ 321,579	6	$ 285,502	$ 53,132
1034	Shortfall Base	7/1/2015	$ 177,360	5	$ 136,161	$ 29,496
1055	Shortfall Base	7/1/2017	$ (15,903)	7	$ (15,903)	$ (2,611)
1055	Shortfall Base	7/1/2016	$ 750,925	6	$ 666,685	$ 124,070
1055	Shortfall Base	7/1/2015	$ 214,265	5	$ 164,491	$ 35,633
1069	Shortfall Base	7/1/2017	$ (34,674)	7	$ (34,674)	$ (5,694)
1069	Shortfall Base	7/1/2016	$ 190,894	6	$ 169,479	$ 31,540
1069	Shortfall Base	7/1/2015	$ 255,061	5	$ 195,807	$ 42,417
1069	Shortfall Base	7/1/2014	$ (291,158)	4	$ (183,543)	$ (48,728)
1069	Shortfall Base	7/1/2013	$ 335,149	3	$ 161,189	$ 55,934
1070	Shortfall Base	7/1/2016	$ 585,406	6	$ 519,737	$ 96,723
1077	Shortfall Base	7/1/2017	$ 267,632	7	$ 267,632	$ 43,948
1077	Shortfall Base	7/1/2016	$ 166,134	6	$ 147,496	$ 27,449
1077	Shortfall Base	7/1/2015	$ 631,240	5	$ 484,600	$ 104,977
1080	Shortfall Base	7/1/2016	$ 1,673,236	6	$ 1,485,535	$ 276,458
1080	Shortfall Base	7/1/2015	$ 2,867,731	5	$ 2,201,549	$ 476,913
1080	Shortfall Base	7/1/2014	$ (2,993,302)	4	$ (1,886,944)	$ (500,956)
1080	Shortfall Base	7/1/2013	$ 3,756,041	3	$ 1,806,452	$ 626,853
1080	Shortfall Base	7/1/2012	$ (6,660,166)	2	$ (2,215,642)	$ (1,130,394)
1080	Shortfall Base	7/1/2011	$ 4,787,909	1	$ 769,468	$ 769,468
1083	Shortfall Base	7/1/2017	$ 168,938	7	$ 168,938	$ 27,742
1083	Shortfall Base	7/1/2016	$ (39,334)	6	$ (34,922)	$ (6,499)
1083	Shortfall Base	7/1/2015	$ 270,304	5	$ 207,510	$ 44,952
1083	Shortfall Base	7/1/2014	$ (207,674)	4	$ (130,915)	$ (34,756)
1083	Shortfall Base	7/1/2013	$ 374,899	3	$ 180,307	$ 62,568
1083	Shortfall Base	7/1/2012	$ (613,916)	2	$ (204,233)	$ (104,197)
1083	Shortfall Base	7/1/2011	$ 503,486	1	$ 80,916	$ 80,916
2009	Shortfall Base	7/1/2015	$ 77,719	5	$ 59,665	$ 12,925
2018	Shortfall Base	7/1/2017	$ 114,733	7	$ 114,733	$ 18,841
2018	Shortfall Base	7/1/2016	$ 347,873	6	$ 308,850	$ 57,477
2018	Shortfall Base	7/1/2015	$ 142,139	5	$ 109,119	$ 23,638
2023	Shortfall Base	7/1/2017	$ 62,336	7	$ 62,336	$ 10,236
2026	Shortfall Base	7/1/2017	$ (94,134)	7	$ (94,134)	$ (15,458)
2026	Shortfall Base	7/1/2016	$ 138,490	6	$ 122,955	$ 22,882
2027	Shortfall Base	7/1/2017	$ 19,790	7	$ 19,790	$ 3,250
2027	Shortfall Base	7/1/2016	$ 35,077	6	$ 31,145	$ 5,796
2027	Shortfall Base	7/1/2015	$ 81,897	5	$ 62,873	$ 13,620
2027	Shortfall Base	7/1/2014	$ (126,980)	4	$ (80,046)	$ (21,251)
2027	Shortfall Base	7/1/2013	$ 150,385	3	$ 72,327	$ 25,098
2029	Shortfall Base	7/1/2011	$ 619,880	1	$ 99,621	$ 99,621
2030	Shortfall Base	7/1/2017	$ 1,704,574	7	$ 1,704,574	$ 279,911
2030	Shortfall Base	7/1/2016	$ 4,343,089	6	$ 3,855,884	$ 717,580
2030	Shortfall Base	7/1/2015	$ 3,864,586	5	$ 2,966,831	$ 642,693
2034	Shortfall Base	7/1/2017	$ (54,269)	7	$ (54,269)	$ (8,912)

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2017 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL:			$ 67,554,173		$ 55,021,982	$ 10,521,624

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
2034	Shortfall Base	7/1/2016	$ 232,642	6	$ 206,545	$ 38,438
2037	Shortfall Base	7/1/2017	$ (205,708)	7	$ (205,708)	$ (33,780)
2037	Shortfall Base	7/1/2016	$ 323,427	6	$ 287,147	$ 53,438
2039	Shortfall Base	7/1/2017	$ (922,162)	7	$ (922,162)	$ (151,430)
2039	Shortfall Base	7/1/2016	$ 4,125,666	6	$ 3,662,854	$ 681,657
3012	Shortfall Base	7/1/2016	$ 2,880,265	6	$ 2,557,158	$ 475,887
3023	Shortfall Base	7/1/2017	$ 177,561	7	$ 177,561	$ 29,158
3023	Shortfall Base	7/1/2016	$ 234,960	6	$ 208,603	$ 38,821
3054	Shortfall Base	7/1/2017	$ 238,129	7	$ 238,129	$ 39,104
3054	Shortfall Base	7/1/2016	$ (37,312)	6	$ (33,127)	$ (6,165)
3054	Shortfall Base	7/1/2015	$ 837,599	5	$ 643,020	$ 139,295
3069	Shortfall Base	7/1/2017	$ (31,816)	7	$ (31,816)	$ (5,225)
3069	Shortfall Base	7/1/2016	$ 114,137	6	$ 101,333	$ 18,858
3069	Shortfall Base	7/1/2015	$ 51,468	5	$ 39,510	$ 8,559
3073	Shortfall Base	7/1/2017	$ (22,090)	7	$ (22,090)	$ (3,627)
3073	Shortfall Base	7/1/2016	$ 14,395	6	$ 12,778	$ 2,378
3073	Shortfall Base	7/1/2015	$ 74,317	5	$ 57,052	$ 12,359
3073	Shortfall Base	7/1/2014	$ (33,667)	4	$ (21,222)	$ (5,634)
3073	Shortfall Base	7/1/2013	$ 44,986	3	$ 21,636	$ 7,508
3074	Shortfall Base	7/1/2017	$ 105,921	7	$ 105,921	$ 17,393
3074	Shortfall Base	7/1/2016	$ 88,022	6	$ 78,146	$ 14,543
3074	Shortfall Base	7/1/2015	$ 172,177	5	$ 132,182	$ 28,634
3074	Shortfall Base	7/1/2014	$ (109,676)	4	$ (69,138)	$ (18,355)
3074	Shortfall Base	7/1/2013	$ 245,836	3	$ 118,234	$ 41,028
3074	Shortfall Base	7/1/2012	$ (411,029)	2	$ (136,738)	$ (69,762)
3074	Shortfall Base	7/1/2011	$ 175,624	1	$ 28,225	$ 28,225
4026	Shortfall Base	7/1/2017	$ 128,107	7	$ 128,107	$ 21,037
4026	Shortfall Base	7/1/2016	$ (74,483)	6	$ (66,126)	$ (12,306)
4026	Shortfall Base	7/1/2015	$ 253,983	5	$ 194,981	$ 42,238
4079	Shortfall Base	7/1/2017	$ (32,097)	7	$ (32,097)	$ (5,271)
4079	Shortfall Base	7/1/2016	$ 45,881	6	$ 40,736	$ 7,581
4079	Shortfall Base	7/1/2015	$ 42,940	5	$ 32,965	$ 7,141
4079	Shortfall Base	7/1/2014	$ (43,947)	4	$ (27,704)	$ (7,355)
4079	Shortfall Base	7/1/2013	$ 132,430	3	$ 63,693	$ 22,102
4079	Shortfall Base	7/1/2012	$ (130,700)	2	$ (43,480)	$ (22,183)
4079	Shortfall Base	7/1/2011	$ 92,054	1	$ 14,794	$ 14,794
4084	Shortfall Base	7/1/2017	$ (63,296)	7	$ (63,296)	$ (10,394)
4084	Shortfall Base	7/1/2016	$ 37,584	6	$ 33,369	$ 6,210
4084	Shortfall Base	7/1/2015	$ 39,781	5	$ 30,541	$ 6,616
4087	Shortfall Base	7/1/2017	$ (20,287)	7	$ (20,287)	$ (3,331)
4087	Shortfall Base	7/1/2016	$ 11,306	6	$ 10,038	$ 1,868
4087	Shortfall Base	7/1/2015	$ (84,836)	5	$ (65,126)	$ (14,108)
4087	Shortfall Base	7/1/2014	$ (159,956)	4	$ (100,834)	$ (26,770)
4087	Shortfall Base	7/1/2013	$ 335,434	3	$ 161,325	$ 55,981
4087	Shortfall Base	7/1/2012	$ (594,374)	2	$ (197,731)	$ (100,880)
4087	Shortfall Base	7/1/2011	$ 534,932	1	$ 85,969	$ 85,969
4087	Shortfall Base	7/1/2016	$ 581,968	8	$ 385,052	$ 56,900
4088	Shortfall Base	7/1/2017	$ 155,019	7	$ 155,019	$ 25,456
4088	Shortfall Base	7/1/2016	$ 33,923	6	$ 30,118	$ 5,605
4091	Shortfall Base	7/1/2015	$ 391,177	5	$ 300,305	$ 65,054
4092	Shortfall Base	7/1/2017	$ (625,751)	7	$ (625,751)	$ (102,756)
4092	Shortfall Base	7/1/2016	$ 2,140,951	6	$ 1,900,779	$ 353,735
4094	Shortfall Base	7/1/2017	$ 1,358	7	$ 1,358	$ 223
4094	Shortfall Base	7/1/2016	$ 139,883	6	$ 124,191	$ 23,112
4094	Shortfall Base	7/1/2015	$ 72,210	5	$ 55,437	$ 12,009
4097	Shortfall Base	7/1/2017	$ 109,533	7	$ 109,533	$ 17,987
4097	Shortfall Base	7/1/2016	$ 145,682	6	$ 129,339	$ 24,070
4097	Shortfall Base	7/1/2015	$ 140,656	5	$ 107,983	$ 23,392
4097	Shortfall Base	7/1/2014	$ 40,079	4	$ 25,267	$ 6,708
5001	Shortfall Base	7/1/2017	$ 302,639	7	$ 302,639	$ 49,697

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2017 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL:			$ 67,554,173		$ 55,021,982	$ 10,521,624

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
5001	Shortfall Base	7/1/2016	$ 365,316	6	$ 324,336	$ 60,359
5001	Shortfall Base	7/1/2015	$ 588,895	5	$ 452,092	$ 97,935
5010	Shortfall Base	7/1/2017	$ 700	7	$ 700	$ 115
5010	Shortfall Base	7/1/2016	$ 16,885	6	$ 14,992	$ 2,790
5010	Shortfall Base	7/1/2015	$ 46,103	5	$ 35,393	$ 7,667
5010	Shortfall Base	7/1/2014	$ (100,895)	4	$ (63,604)	$ (16,886)
5010	Shortfall Base	7/1/2013	$ 186,754	3	$ 89,819	$ 31,168
5010	Shortfall Base	7/1/2012	$ (178,750)	2	$ (59,464)	$ (30,338)
5010	Shortfall Base	7/1/2011	$ 111,352	1	$ 17,895	$ 17,895
5021	Shortfall Base	7/1/2017	$ 133,531	7	$ 133,531	$ 21,927
5021	Shortfall Base	7/1/2016	$ (7,395)	6	$ (6,566)	$ (1,222)
5021	Shortfall Base	7/1/2015	$ 24,783	5	$ 19,024	$ 4,121
5034	Shortfall Base	7/1/2017	$ 202,907	7	$ 202,907	$ 33,320
5034	Shortfall Base	7/1/2016	$ 56,790	6	$ 50,419	$ 9,383
5034	Shortfall Base	7/1/2015	$ 193,721	5	$ 148,717	$ 32,216
5034	Shortfall Base	7/1/2014	$ (239,045)	4	$ (150,690)	$ (40,006)
5034	Shortfall Base	7/1/2013	$ 277,337	3	$ 133,383	$ 46,285
5034	Shortfall Base	7/1/2012	$ (521,245)	2	$ (173,403)	$ (88,468)
5034	Shortfall Base	7/1/2011	$ 293,190	9	$ 202,365	$ 27,317
5042	Shortfall Base	7/1/2017	$ (15,056)	7	$ (15,056)	$ (2,472)
5042	Shortfall Base	7/1/2016	$ 78,549	6	$ 69,737	$ 12,978
5042	Shortfall Base	7/1/2015	$ 44,160	5	$ 33,902	$ 7,344
5050	Shortfall Base	7/1/2017	$ 163,616	7	$ 163,616	$ 26,868
5080	Shortfall Base	7/1/2017	$ 50,883	7	$ 50,883	$ 8,356
5080	Shortfall Base	7/1/2016	$ 118,556	6	$ 105,255	$ 19,588
5080	Shortfall Base	7/1/2015	$ 27,022	5	$ 20,745	$ 4,494
5093	Shortfall Base	7/1/2017	$ 64,574	7	$ 64,574	$ 10,604
5093	Shortfall Base	7/1/2016	$ 14,583	6	$ 12,945	$ 2,409
5093	Shortfall Base	7/1/2015	$ 79,033	5	$ 60,671	$ 13,143
5093	Shortfall Base	7/1/2014	$ (140,679)	4	$ (88,683)	$ (23,544)
5093	Shortfall Base	7/1/2013	$ 108,856	3	$ 52,353	$ 18,167
5093	Shortfall Base	7/1/2012	$ (131,379)	2	$ (43,705)	$ (22,298)
5093	Shortfall Base	7/1/2011	$ 151,149	1	$ 24,291	$ 24,291
5118	Shortfall Base	7/1/2011	$ 452,449	9	$ 312,292	$ 42,156
5121	Shortfall Base	7/1/2017	$ 679,612	7	$ 679,612	$ 111,600
5121	Shortfall Base	7/1/2016	$ 1,112,774	6	$ 987,942	$ 183,856
5121	Shortfall Base	7/1/2015	$ 575,423	5	$ 441,752	$ 95,695
5125	Shortfall Base	7/1/2017	$ 71,168	7	$ 71,168	$ 11,687
5125	Shortfall Base	7/1/2016	$ (25,599)	6	$ (22,730)	$ (4,230)
5125	Shortfall Base	7/1/2015	$ 255,381	5	$ 196,057	$ 42,471
5128	Shortfall Base	7/1/2017	$ 141,853	7	$ 141,853	$ 23,294
6016	Shortfall Base	7/1/2017	$ 14,625	7	$ 14,625	
6016	Shortfall Base	7/1/2016	$ (27,479)	6	$ (24,395)	
6016	Shortfall Base	7/1/2015	$ 127,595	5	$ 97,952	
6016	Shortfall Base	7/1/2014	$ (145,324)	4	$ (91,610)	
6016	Shortfall Base	7/1/2013	$ 158,757	3	$ 76,353	
6016	Shortfall Base	7/1/2012	$ (458,626)	2	$ (152,571)	
6016	Shortfall Base	7/1/2011	$ 262,722	9	$ 181,333	
6028	Shortfall Base	7/1/2017	$ 40,358	7	$ 40,358	$ 6,627
6028	Shortfall Base	7/1/2016	$ 103,337	6	$ 91,746	$ 17,074
6028	Shortfall Base	7/1/2015	$ 211,985	5	$ 162,741	$ 35,254
6037	Shortfall Base	7/1/2017	$ 18,846	7	$ 18,846	$ 3,095
6040	Shortfall Base	7/1/2016	$ 144,567	6	$ 128,350	$ 23,886
6042	Shortfall Base	7/1/2017	$ 67,115	7	$ 67,115	$ 11,021
6042	Shortfall Base	7/1/2016	$ 88,805	6	$ 78,845	$ 14,673
6042	Shortfall Base	7/1/2015	$ (80,690)	5	$ (61,945)	$ (13,419)
6042	Shortfall Base	7/1/2013	$ 234,976	3	$ 113,012	$ 39,216
6070	Shortfall Base	7/1/2017	$ 71,832	7	$ 71,832	$ 11,796
6070	Shortfall Base	7/1/2016	$ 1,965	6	$ 1,746	$ 325
6070	Shortfall Base	7/1/2015	$ 11,547	5	$ 8,863	$ 1,920
6086	Shortfall Base	7/1/2017	$ 31,376	7	$ 31,376	$ 5,152
6086	Shortfall Base	7/1/2016	$ 11,215	6	$ 9,957	$ 1,853
6086	Shortfall Base	7/1/2015	$ 35,269	5	$ 27,074	$ 5,865
6086	Shortfall Base	7/1/2014	$ (17,016)	4	$ (10,728)	$ (2,848)
6086	Shortfall Base	7/1/2013	$ 43,934	3	$ 21,129	$ 7,332
6086	Shortfall Base	7/1/2012	$ (61,928)	2	$ (20,602)	$ (10,511)
6086	Shortfall Base	7/1/2011	$ 63,138	1	$ 10,147	$ 10,147

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PN: 333

2017 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL:			$ 67,554,173		$ 55,021,982	$ 10,521,624

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
6099	Shortfall Base	7/1/2017	$ (69,357)	7	$ (69,357)	
6099	Shortfall Base	7/1/2016	$ 70,405	6	$ 62,509	
6099	Shortfall Base	7/1/2015	$ (154,891)	5	$ (118,910)	
6099	Shortfall Base	7/1/2014	$ (367,763)	4	$ (231,832)	
6099	Shortfall Base	7/1/2013	$ 320,850	3	$ 154,311	
6099	Shortfall Base	7/1/2012	$ (628,072)	2	$ (208,941)	
6099	Shortfall Base	7/1/2011	$ 392,798	9	$ 271,118	
6099	Shortfall Base	7/1/2016	$ 420,637	8	$ 278,314	
6110	Shortfall Base	7/1/2017	$ 79,943	7	$ 79,943	$ 13,128
6110	Shortfall Base	7/1/2016	$ 898,587	6	$ 797,786	$ 148,468
6110	Shortfall Base	7/1/2015	$ 1,305,380	5	$ 1,002,137	$ 217,089
6116	Shortfall Base	7/1/2017	$ 161,094	7	$ 161,094	$ 26,454
6116	Shortfall Base	7/1/2016	$ 64,984	6	$ 57,695	$ 10,737
6116	Shortfall Base	7/1/2015	$ (37,367)	5	$ (28,685)	$ (6,214)
6116	Shortfall Base	7/1/2013	$ 220,573	3	$ 106,084	$ 36,812
6116	Shortfall Base	7/1/2012	$ (407,670)	2	$ (135,621)	$ (69,192)
6116	Shortfall Base	7/1/2011	$ 206,986	1	$ 33,265	$ 33,265
6121	Shortfall Base	7/1/2017	$ 14,158	7	$ 14,158	$ 2,325
6121	Shortfall Base	7/1/2016	$ 16,474	6	$ 14,627	$ 2,722
6121	Shortfall Base	7/1/2015	$ 97,794	5	$ 75,074	$ 16,263
6121	Shortfall Base	7/1/2014	$ (54,125)	4	$ (34,119)	$ (9,058)
6121	Shortfall Base	7/1/2013	$ 98,855	3	$ 47,544	$ 16,498
6121	Shortfall Base	7/1/2012	$ (146,168)	2	$ (48,625)	$ (24,808)
6121	Shortfall Base	7/1/2011	$ 124,214	1	$ 19,963	$ 19,963
6125	Shortfall Base	7/1/2017	$ (19,013)	7	$ (19,013)	$ (3,122)
6125	Shortfall Base	7/1/2016	$ 1,079,561	6	$ 958,458	$ 178,369
6125	Shortfall Base	7/1/2015	$ 668,902	5	$ 513,512	$ 111,240
6125	Shortfall Base	7/1/2014	$ (851,636)	4	$ (536,862)	$ (142,529)
6125	Shortfall Base	7/1/2013	$ 1,299,214	3	$ 624,853	$ 216,829
6125	Shortfall Base	7/1/2012	$ (2,017,662)	2	$ (671,217)	$ (342,447)
6125	Shortfall Base	7/1/2011	$ 1,130,436	1	$ 181,673	$ 181,673
6126	Shortfall Base	7/1/2017	$ 21,444	7	$ 21,444	$ 3,521
6126	Shortfall Base	7/1/2016	$ 130,726	6	$ 116,061	$ 21,599
6126	Shortfall Base	7/1/2015	$ 257,864	5	$ 197,963	$ 42,884
6126	Shortfall Base	7/1/2014	$ (190,560)	4	$ (120,127)	$ (31,892)
6126	Shortfall Base	7/1/2013	$ 484,346	3	$ 232,946	$ 80,834
6130	Shortfall Base	7/1/2017	$ 32,936	7	$ 32,936	$ 5,408
6130	Shortfall Base	7/1/2016	$ 122,636	6	$ 108,877	$ 20,262
6130	Shortfall Base	7/1/2015	$ 213,632	5	$ 164,006	$ 35,528
6130	Shortfall Base	7/1/2014	$ (233,087)	4	$ (146,935)	$ (39,009)
6130	Shortfall Base	7/1/2013	$ 268,839	3	$ 129,297	$ 44,867
6130	Shortfall Base	7/1/2012	$ (478,503)	2	$ (159,184)	$ (81,214)
6130	Shortfall Base	7/1/2011	$ 353,714	9	$ 244,138	$ 32,956
6130	Shortfall Base	7/1/2016	$ 377,143	8	$ 249,533	$ 36,874
6132	Shortfall Base	7/1/2017	$ 26,447	7	$ 26,447	$ 4,343
6132	Shortfall Base	7/1/2016	$ 18,771	6	$ 16,663	$ 3,101
6132	Shortfall Base	7/1/2015	$ 45,414	5	$ 34,862	$ 7,552
6132	Shortfall Base	7/1/2014	$ (43,145)	4	$ (27,199)	$ (7,221)
6132	Shortfall Base	7/1/2013	$ 70,102	3	$ 33,714	$ 11,699
6132	Shortfall Base	7/1/2012	$ (111,068)	2	$ (36,949)	$ (18,851)
6132	Shortfall Base	7/1/2011	$ 56,177	1	$ 9,028	$ 9,028
6135	Shortfall Base	7/1/2017	$ 34,073	7	$ 34,073	$ 5,595
6135	Shortfall Base	7/1/2016	$ 37,425	6	$ 33,224	$ 6,183
6135	Shortfall Base	7/1/2015	$ 73,690	5	$ 56,572	$ 12,255
6135	Shortfall Base	7/1/2014	$ (35,100)	4	$ (22,126)	$ (5,874)
6135	Shortfall Base	7/1/2013	$ 239,732	3	$ 115,297	$ 40,009
6135	Shortfall Base	7/1/2012	$ (266,744)	2	$ (88,738)	$ (45,273)
6135	Shortfall Base	7/1/2011	$ 190,331	9	$ 131,374	$ 17,734
6136	Shortfall Base	7/1/2017	$ 440,996	7	$ 440,996	$ 72,417
6141	Shortfall Base	7/1/2017	$ (41,334)	7	$ (41,334)	
6141	Shortfall Base	7/1/2016	$ 110,658	6	$ 98,243	
6141	Shortfall Base	7/1/2015	$ (399,420)	5	$ (306,634)	
6141	Shortfall Base	7/1/2013	$ 288,541	3	$ 138,772	
6141	Shortfall Base	7/1/2012	$ (1,001,087)	2	$ (333,032)	
6141	Shortfall Base	7/1/2011	$ 465,894	9	$ 321,567	
6141	Shortfall Base	7/1/2016	$ 1,104,034	8	$ 730,476	

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333

2017 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL:			$ 67,554,173		$ 55,021,982	$ 10,521,624

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
7015	Shortfall Base	7/1/2017	$ 118,732	7	$ 118,732	$ 19,497
7015	Shortfall Base	7/1/2016	$ 124,511	6	$ 110,543	$ 20,572
7015	Shortfall Base	7/1/2015	$ 233,898	5	$ 179,563	$ 38,898
7015	Shortfall Base	7/1/2014	$ (117,774)	4	$ (74,245)	$ (19,711)
7015	Shortfall Base	7/1/2013	$ 252,975	3	$ 121,669	$ 42,220
7015	Shortfall Base	7/1/2012	$ (383,303)	2	$ (127,514)	$ (65,056)
7015	Shortfall Base	7/1/2011	$ 279,655	9	$ 193,023	$ 26,056
7015	Shortfall Base	7/1/2016	$ 269,321	8	$ 178,193	$ 26,332
7031	Shortfall Base	7/1/2017	$ 415,327	7	$ 415,327	$ 68,202
7031	Shortfall Base	7/1/2016	$ (126,254)	6	$ (112,090)	$ (20,860)
7031	Shortfall Base	7/1/2015	$ 494,539	5	$ 379,654	$ 82,243
7031	Shortfall Base	7/1/2014	$ (585,057)	4	$ (368,815)	$ (97,915)
7031	Shortfall Base	7/1/2013	$ 745,145	3	$ 358,375	$ 124,359
7031	Shortfall Base	7/1/2012	$ (1,383,182)	2	$ (460,144)	$ (234,760)
7031	Shortfall Base	7/1/2011	$ 1,178,052	9	$ 813,118	$ 109,762
7031	Shortfall Base	7/1/2016	$ 383,346	8	$ 253,641	$ 37,481
7048	Shortfall Base	7/1/2016	$ 224,522	6	$ 199,334	$ 37,096
7048	Shortfall Base	7/1/2015	$ (20,701)	5	$ (15,894)	$ (3,443)
7048	Shortfall Base	7/1/2013	$ 375,539	3	$ 180,613	$ 62,674
7048	Shortfall Base	7/1/2012	$ (643,252)	2	$ (213,992)	$ (109,176)
7048	Shortfall Base	7/1/2011	$ 457,424	9	$ 315,722	$ 42,619
7060	Shortfall Base	7/1/2017	$ 72,297	7	$ 72,297	$ 11,872
7060	Shortfall Base	7/1/2016	$ 15,822	6	$ 14,046	$ 2,614
7060	Shortfall Base	7/1/2015	$ 84,283	5	$ 64,706	$ 14,017
7060	Shortfall Base	7/1/2014	$ (84,133)	4	$ (53,035)	$ (14,080)
7060	Shortfall Base	7/1/2013	$ 111,133	3	$ 53,448	$ 18,547
7060	Shortfall Base	7/1/2012	$ (120,219)	2	$ (39,993)	$ (20,404)
7060	Shortfall Base	7/1/2011	$ 95,923	1	$ 15,416	$ 15,416
7065	Shortfall Base	7/1/2017	$ 23,713	7	$ 23,713	$ 3,894
7065	Shortfall Base	7/1/2016	$ 65,907	6	$ 58,512	$ 10,889
7065	Shortfall Base	7/1/2015	$ 111,754	5	$ 85,793	$ 18,585
7065	Shortfall Base	7/1/2014	$ (151,602)	4	$ (95,568)	$ (25,372)
7065	Shortfall Base	7/1/2013	$ 174,253	3	$ 83,805	$ 29,081
7065	Shortfall Base	7/1/2012	$ (232,507)	2	$ (77,348)	$ (39,462)
7065	Shortfall Base	7/1/2011	$ 166,595	1	$ 26,774	$ 26,774
7100	Shortfall Base	7/1/2017	$ 42,360	7	$ 42,360	$ 6,956
7100	Shortfall Base	7/1/2016	$ 20,706	6	$ 18,383	$ 3,421
7100	Shortfall Base	7/1/2015	$ 134,136	5	$ 102,975	$ 22,307
7100	Shortfall Base	7/1/2014	$ (149,294)	4	$ (94,114)	$ (24,986)
7100	Shortfall Base	7/1/2013	$ 198,111	3	$ 95,280	$ 33,063
7100	Shortfall Base	7/1/2012	$ (351,404)	2	$ (116,902)	$ (59,642)
7100	Shortfall Base	7/1/2011	$ 231,584	1	$ 37,218	$ 37,218
7114	Shortfall Base	7/1/2017	$ 77,338	7	$ 77,338	$ 12,700
7114	Shortfall Base	7/1/2016	$ 61,758	6	$ 54,831	$ 10,204
7114	Shortfall Base	7/1/2015	$ 96,794	5	$ 74,308	$ 16,097
7114	Shortfall Base	7/1/2014	$ (62,265)	4	$ (39,253)	$ (10,421)
7114	Shortfall Base	7/1/2013	$ 213,662	3	$ 102,758	$ 35,658
7114	Shortfall Base	7/1/2012	$ (283,039)	2	$ (94,159)	$ (48,039)
7114	Shortfall Base	7/1/2011	$ 158,571	1	$ 25,484	$ 25,484
7115	Shortfall Base	7/1/2017	$ (4,142)	7	$ (4,142)	$ (680)
7115	Shortfall Base	7/1/2016	$ 40,837	6	$ 36,255	$ 6,747
7115	Shortfall Base	7/1/2015	$ 31,073	5	$ 23,857	$ 5,168
7115	Shortfall Base	7/1/2014	$ (91,551)	4	$ (57,713)	$ (15,322)
7115	Shortfall Base	7/1/2013	$ 127,341	3	$ 61,244	$ 21,252
7115	Shortfall Base	7/1/2012	$ (186,976)	2	$ (62,201)	$ (31,734)
7115	Shortfall Base	7/1/2011	$ 104,974	1	$ 16,870	$ 16,870
7117	Shortfall Base	7/1/2017	$ (53,789)	7	$ (53,789)	$ (8,833)
7117	Shortfall Base	7/1/2016	$ 293,362	6	$ 260,451	$ 48,470
7117	Shortfall Base	7/1/2015	$ 367,013	5	$ 281,753	$ 61,035
8006	Shortfall Base	7/1/2017	$ 138,946	7	$ 138,946	$ 22,817
8006	Shortfall Base	7/1/2016	$ 47,834	6	$ 42,466	$ 7,903
8006	Shortfall Base	7/1/2015	$ 239,620	5	$ 183,958	$ 39,850
8006	Shortfall Base	7/1/2014	$ (284,931)	4	$ (179,618)	$ (47,686)
8006	Shortfall Base	7/1/2013	$ 456,402	3	$ 219,505	$ 76,170
8006	Shortfall Base	7/1/2012	$ (696,756)	2	$ (231,791)	$ (118,257)
8006	Shortfall Base	7/1/2011	$ 335,974	1	$ 53,995	$ 53,995
8026	Shortfall Base	7/1/2017	$ 143,357	7	$ 143,357	$ 23,541

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2017 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL:			$ 67,554,173		$ 55,021,982	$ 10,521,624

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
8026	Shortfall Base	7/1/2016	$ 37,780	6	$ 33,541	$ 6,242
8026	Shortfall Base	7/1/2015	$ 216,678	5	$ 166,342	$ 36,034
8026	Shortfall Base	7/1/2014	$ (351,109)	4	$ (221,334)	$ (58,761)
8026	Shortfall Base	7/1/2013	$ 1,114,353	3	$ 535,945	$ 185,977
8026	Shortfall Base	7/1/2012	$ (1,193,841)	2	$ (397,155)	$ (202,624)
8026	Shortfall Base	7/1/2011	$ 686,181	1	$ 110,277	$ 110,277
8031	Shortfall Base	7/1/2017	$ 220,452	7	$ 220,452	$ 36,201
8031	Shortfall Base	7/1/2016	$ 702,151	6	$ 623,385	$ 116,012
8054	Shortfall Base	7/1/2017	$ 93,377	7	$ 93,377	$ 15,334
8054	Shortfall Base	7/1/2016	$ 37,726	6	$ 33,493	$ 6,233
8054	Shortfall Base	7/1/2015	$ 161,168	5	$ 123,729	$ 26,803
8054	Shortfall Base	7/1/2014	$ (121,503)	4	$ (76,596)	$ (20,335)
8054	Shortfall Base	7/1/2013	$ 323,251	3	$ 155,466	$ 53,948
8054	Shortfall Base	7/1/2012	$ (377,339)	2	$ (125,530)	$ (64,044)
8054	Shortfall Base	7/1/2011	$ 271,158	1	$ 43,578	$ 43,578
8087	Shortfall Base	7/1/2017	$ 85,227	7	$ 85,227	$ 13,995
8104	Shortfall Base	7/1/2017	$ 28,588	7	$ 28,588	$ 4,694
8104	Shortfall Base	7/1/2016	$ 123,749	6	$ 109,866	$ 20,446
8105	Shortfall Base	7/1/2016	$ 726,432	6	$ 644,944	$ 120,024
9007	Shortfall Base	7/1/2017	$ 187,426	7	$ 187,426	$ 30,778
9007	Shortfall Base	7/1/2016	$ 153,486	6	$ 136,265	$ 25,359
9007	Shortfall Base	7/1/2015	$ 148,716	5	$ 114,169	$ 24,732
9007	Shortfall Base	7/1/2014	$ (146,791)	4	$ (92,536)	$ (24,567)
9007	Shortfall Base	7/1/2013	$ 175,102	3	$ 84,214	$ 29,223
9007	Shortfall Base	7/1/2012	$ (363,546)	2	$ (120,942)	$ (61,703)
9007	Shortfall Base	7/1/2011	$ 306,894	1	$ 49,321	$ 49,321
9017	Shortfall Base	7/1/2017	$ 53,866	7	$ 53,866	$ 8,845
9017	Shortfall Base	7/1/2016	$ 141,385	6	$ 125,524	$ 23,360
9017	Shortfall Base	7/1/2015	$ 94,849	5	$ 72,817	$ 15,774
9017	Shortfall Base	7/1/2014	$ (105,645)	4	$ (66,599)	$ (17,681)
9017	Shortfall Base	7/1/2013	$ 151,052	3	$ 72,647	$ 25,209
9017	Shortfall Base	7/1/2012	$ (224,686)	2	$ (74,747)	$ (38,135)
9017	Shortfall Base	7/1/2011	$ 193,872	9	$ 133,811	$ 18,063
9017	Shortfall Base	7/1/2016	$ 194,096	8	$ 128,421	$ 18,977
9057	Shortfall Base	7/1/2017	$ 265,326	7	$ 265,326	$ 43,570
9057	Shortfall Base	7/1/2016	$ (103,756)	6	$ (92,117)	$ (17,143)
9057	Shortfall Base	7/1/2015	$ 182,189	5	$ 139,868	$ 30,299
9057	Shortfall Base	7/1/2014	$ (242,820)	4	$ (153,071)	$ (40,638)
9057	Shortfall Base	7/1/2013	$ 411,019	3	$ 197,679	$ 68,596
9057	Shortfall Base	7/1/2012	$ (593,095)	2	$ (197,306)	$ (100,663)
9057	Shortfall Base	7/1/2011	$ 357,618	1	$ 57,473	$ 57,473
9062	Shortfall Base	7/1/2017	$ 68,915	7	$ 68,915	$ 11,317
9062	Shortfall Base	7/1/2016	$ 5,153	6	$ 4,573	$ 851
9062	Shortfall Base	7/1/2015	$ 140,567	5	$ 107,914	$ 23,377
9062	Shortfall Base	7/1/2014	$ (59,157)	4	$ (37,290)	$ (9,900)
9062	Shortfall Base	7/1/2013	$ 173,390	3	$ 83,390	$ 28,937
9062	Shortfall Base	7/1/2012	$ (325,731)	2	$ (108,362)	$ (55,285)
9062	Shortfall Base	7/1/2011	$ 184,380	9	$ 127,262	$ 17,179
9062	Shortfall Base	7/1/2016	$ 190,510	8	$ 126,052	$ 18,627
9074	Shortfall Base	7/1/2017	$ (30,557)	7	$ (30,557)	$ (5,018)
9074	Shortfall Base	7/1/2016	$ 425,356	6	$ 377,641	$ 70,279
9074	Shortfall Base	7/1/2015	$ 393,806	5	$ 302,323	$ 65,491
9080	Shortfall Base	7/1/2017	$ 16,767	7	$ 16,767	$ 2,753
9080	Shortfall Base	7/1/2016	$ 194,192	6	$ 172,407	$ 32,085
9080	Shortfall Base	7/1/2015	$ 248,712	5	$ 190,937	$ 41,362
9080	Shortfall Base	7/1/2014	$ (114,722)	4	$ (72,320)	$ (19,200)
9080	Shortfall Base	7/1/2013	$ 377,747	3	$ 181,676	$ 63,043
9080	Shortfall Base	7/1/2012	$ (651,813)	2	$ (216,840)	$ (110,629)
9080	Shortfall Base	7/1/2011	$ 509,566	1	$ 81,893	$ 81,893
9085	Shortfall Base	7/1/2017	$ (27,496)	7	$ (27,496)	$ (4,515)
9085	Shortfall Base	7/1/2016	$ 507,964	6	$ 450,983	$ 83,928
9085	Shortfall Base	7/1/2015	$ 400,799	5	$ 307,691	$ 66,654
9085	Shortfall Base	7/1/2014	$ (290,452)	4	$ (183,099)	$ (48,610)
9085	Shortfall Base	7/1/2013	$ 393,879	3	$ 189,434	$ 65,735
10019	Shortfall Base	7/1/2017	$ 228	7	$ 228	$ 37
10019	Shortfall Base	7/1/2016	$ 103,702	6	$ 92,069	$ 17,134
10019	Shortfall Base	7/1/2015	$ 67,868	5	$ 52,104	$ 11,287

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
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2017 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL:			$ 67,554,173		$ 55,021,982	$ 10,521,624

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
10019	Shortfall Base	7/1/2014	$ (111,641)	4	$ (70,377)	$ (18,684)
10019	Shortfall Base	7/1/2013	$ 127,194	3	$ 61,174	$ 21,228
10019	Shortfall Base	7/1/2012	$ (210,087)	2	$ (69,890)	$ (35,657)
10019	Shortfall Base	7/1/2011	$ 125,600	1	$ 20,185	$ 20,185
10019	Shortfall Base	7/1/2016	$ 114,788	8	$ 75,948	$ 11,223
10022	Shortfall Base	7/1/2017	$ 73,794	7	$ 73,794	$ 12,118
10022	Shortfall Base	7/1/2016	$ 139,033	6	$ 123,439	$ 22,972
10022	Shortfall Base	7/1/2015	$ 315,288	5	$ 242,044	$ 52,433
10022	Shortfall Base	7/1/2014	$ (141,363)	4	$ (89,112)	$ (23,658)
10022	Shortfall Base	7/1/2013	$ 368,131	3	$ 177,051	$ 61,438
10022	Shortfall Base	7/1/2012	$ (455,595)	2	$ (151,564)	$ (77,326)
10022	Shortfall Base	7/1/2011	$ 220,145	1	$ 35,380	$ 35,380
10035	Shortfall Base	7/1/2017	$ (12,179)	7	$ (12,179)	$ (2,000)
10035	Shortfall Base	7/1/2016	$ 128,466	6	$ 114,057	$ 21,226
10035	Shortfall Base	7/1/2015	$ 256,485	5	$ 196,901	$ 42,654
10035	Shortfall Base	7/1/2013	$ 411,672	3	$ 197,993	$ 68,705
10038	Shortfall Base	7/1/2017	$ 31,348	7	$ 31,348	$ 5,148
10038	Shortfall Base	7/1/2016	$ 109,696	6	$ 97,389	$ 18,124
10047	Shortfall Base	7/1/2017	$ 38,290	7	$ 38,290	$ 6,288
10047	Shortfall Base	7/1/2016	$ 128,181	6	$ 113,804	$ 21,179
10047	Shortfall Base	7/1/2015	$ 160,745	5	$ 123,402	$ 26,732
10047	Shortfall Base	7/1/2014	$ (196,680)	4	$ (123,984)	$ (32,916)
10047	Shortfall Base	7/1/2013	$ 195,913	3	$ 94,223	$ 32,696
10047	Shortfall Base	7/1/2012	$ (409,135)	2	$ (136,107)	$ (69,440)
10047	Shortfall Base	7/1/2011	$ 288,743	1	$ 46,404	$ 46,404
10048	Shortfall Base	7/1/2017	$ (28,648)	7	$ (28,648)	$ (4,704)
10048	Shortfall Base	7/1/2016	$ 59,484	6	$ 52,810	$ 9,828
10048	Shortfall Base	7/1/2015	$ 32,060	5	$ 24,614	$ 5,332
10049	Shortfall Base	7/1/2017	$ 40,105	7	$ 40,105	$ 6,586
10049	Shortfall Base	7/1/2016	$ 56,383	6	$ 50,059	$ 9,316
10049	Shortfall Base	7/1/2015	$ 125,201	5	$ 96,115	$ 20,821
10049	Shortfall Base	7/1/2014	$ (81,880)	4	$ (51,615)	$ (13,703)
10049	Shortfall Base	7/1/2013	$ 131,119	3	$ 63,062	$ 21,883
10049	Shortfall Base	7/1/2012	$ (258,938)	2	$ (86,141)	$ (43,948)
10049	Shortfall Base	7/1/2011	$ 223,165	9	$ 154,035	$ 20,793
10049	Shortfall Base	7/1/2016	$ 208,175	8	$ 137,739	$ 20,354
10051	Shortfall Base	7/1/2017	$ 23,928	7	$ 23,928	$ 3,929
10051	Shortfall Base	7/1/2016	$ 145,278	6	$ 128,979	$ 24,003
10051	Shortfall Base	7/1/2015	$ 331,672	5	$ 254,623	$ 55,158
11009	Shortfall Base	7/1/2017	$ 1,700	7	$ 1,700	$ 279
11009	Shortfall Base	7/1/2016	$ 1,055,275	6	$ 936,894	$ 174,356
11018	Shortfall Base	7/1/2017	$ 1,225	7	$ 1,225	$ 201
11018	Shortfall Base	7/1/2016	$ 162,906	6	$ 144,632	$ 26,916
12042	Shortfall Base	7/1/2017	$ (15,060)	7	$ (15,060)	$ (2,473)
12042	Shortfall Base	7/1/2016	$ 179	6	$ 161	$ 30
12042	Shortfall Base	7/1/2015	$ 54,669	5	$ 41,971	$ 9,092
12042	Shortfall Base	7/1/2014	$ (87,213)	4	$ (54,979)	$ (14,596)
12042	Shortfall Base	7/1/2013	$ 95,975	3	$ 46,157	$ 16,017
12042	Shortfall Base	7/1/2012	$ (128,116)	2	$ (42,620)	$ (21,744)
12042	Shortfall Base	7/1/2011	$ 81,218	1	$ 13,053	$ 13,053
12042	Shortfall Base	7/1/2016	$ 166,131	8	$ 109,919	$ 16,243
109000	Shortfall Base	7/1/2017	$ (2,070,219)	7	$ (2,070,219)	$ (339,955)
109000	Shortfall Base	7/1/2016	$ 1,391,693	6	$ 1,235,572	$ 229,940
109000	Shortfall Base	7/1/2015	$ 3,310,383	5	$ 2,541,370	$ 550,527

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2017
EIN: 13-5645888
PN: 333

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 2.25% to 4.00% depending on the plan provisions for 2016 to rates varying from 3.00% to 6.25% depending on plan provisions for 2017.
- 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.