

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). <p style="text-align: center;">▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	OMB Nos. 1210-0110 1210-0089 <div style="text-align: center; font-size: 1.5em; font-weight: bold;">2018</div> This Form is Open to Public Inspection
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Part I	Annual Report Identification Information		
For calendar plan year 2018 or fiscal plan year beginning <u>07/01/2018</u> and ending <u>06/30/2019</u>			
A	This return/report is for:	☐ a multiemployer plan ☒ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)	
	☐ a single-employer plan ☐ the first return/report ☐ an amended return/report	☐ a DFE (specify) _____ ☐ the final return/report ☐ a short plan year return/report (less than 12 months)	
B	This return/report is:		
C	If the plan is a collectively-bargained plan, check here.	▶ ☐	
D	Check box if filing under:	☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)	

Part II	Basic Plan Information—enter all requested information		
1a	Name of plan <u>PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST</u>	1b	Three-digit plan number (PN) ▶ <u>333</u>
		1c	Effective date of plan <u>07/15/1943</u>
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>BOARD OF DIRECTORS OF PENTEGRA DEFINED BENEFIT PLAN</u> <u>701 WESTCHESTER AVENUE SUITE 320E</u> <u>WHITE PLAINS, NY 10604</u>	2b	Employer Identification Number (EIN) <u>13-5645888</u>
		2c	Plan Sponsor's telephone number <u>914-694-1300</u>
		2d	Business code (see instructions) <u>525100</u>

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	04/15/2020	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

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2018)
v. 171027

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 <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>
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 33651
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) 10183
a(2) Total number of active participants at the end of the plan year	6a(2) 9276
b Retired or separated participants receiving benefits.....	6b 11250
c Other retired or separated participants entitled to future benefits	6c 11030
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d 31556
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	6e 0
f Total. Add lines 6d and 6e	6f 31556
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 39
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
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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 2018 Form M-1 annual report. If the plan was not required to file the 2018 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 2018 This Form is Open to Public Inspection
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For calendar plan year 2018 or fiscal plan year beginning 07/01/2018 and ending 06/30/2019

▶ **Round off amounts to nearest dollar.**
▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan <u>PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST</u>	B Three-digit plan number (PN) ▶ <u>333</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>BOARD OF DIRECTORS OF PENTEGRA DEFINED BENEFIT PLAN</u>	D Employer Identification Number (EIN) <u>13-5645888</u>
E Type of plan: ☐ Single ☒ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information
1 Enter the valuation date: Month <u>07</u> Day <u>01</u> Year <u>2018</u>	
2 Assets:	
a Market value.....	2a <u>3788013009</u>
b Actuarial value	2b <u>3788013009</u>
3 Funding target/participant count breakdown	
a For retired participants and beneficiaries receiving payment	(1) Number of participants <u>11057</u> (2) Vested Funding Target <u>1536241995</u> (3) Total Funding Target <u>1536241995</u>
b For terminated vested participants	<u>12411</u> <u>591434707</u> <u>591434707</u>
c For active participants	<u>10183</u> <u>1254529882</u> <u>1286010979</u>
d Total	<u>33651</u> <u>3382206584</u> <u>3413687681</u>
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... ☐	
a Funding target disregarding prescribed at-risk assumptions	4a
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b
5 Effective interest rate	5 <u>5.74 %</u>
6 Target normal cost	6 <u>110656151</u>

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

SIGN HERE	
<u>LORI BLASDELL</u>	<u>04/09/2020</u>
Signature of actuary	Date
<u>WILLIS TOWERS WATSON</u>	<u>20-07484</u>
Type or print name of actuary	Most recent enrollment number
<u>1 BANK OF AMERICA CENTER 150 N. COLLEGE STREET SUITE 3050 CHARLOTTE, NC 28202</u>	<u>704-620-6483</u>
Firm name	Telephone number (including area code)
<u></u>	
Address of the firm	

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)	38728196	34337185
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	1999158	1464396
9 Amount remaining (line 7 minus line 8)	36729038	32872789
10 Interest on line 9 using prior year's actual return of <u>7.83</u> %	3023498	2913888
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		111982641
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.94</u> %		6657379
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		22038
c Total available at beginning of current plan year to add to prefunding balance		118662058
d Portion of (c) to be added to prefunding balance		5078342
12 Other reductions in balances due to elections or deemed elections	8000	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	39744536	40865019

Part III Funding Percentages

14 Funding target attainment percentage	14	108.60%
15 Adjusted funding target attainment percentage	15	110.82%
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	110.67%
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
07/01/2018	138321604	207739			
Totals ▶			18(b)	138321604	18(c) 207739

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	134782548

20 Quarterly contributions and liquidity shortfalls:

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

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

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

21 Discount rate:				
a Segment rates:	1st segment: 3.92%	2nd segment: 5.52%	3rd segment: 6.29%	☐ 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)	Prior regulation:	☐ Prescribed - combined	☒ Prescribed - separate	☐ Substitute
	Current regulation:	☐ 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	110656151	
b Excess assets, if applicable, but not greater than line 31a	31b	74903326	
32 Amortization installments:	Outstanding Balance		Installment
a Net shortfall amortization installment	74238143		12972087
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	48724912	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	312870	1076625	1389495
36 Additional cash requirement (line 34 minus line 35)	36	47335417	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	134782548	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	87447126	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	710246	
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

<div>SCHEDULE C</div> <div>(Form 5500)</div> <div>Department of the Treasury Internal Revenue Service</div> <div>Department of Labor Employee Benefits Security Administration</div> <div>Pension Benefit Guaranty Corporation</div>	<div>Service Provider Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</div> <div>▶ File as an attachment to Form 5500.</div>	OMB No. 1210-0110
		2018
		This Form is Open to Public Inspection.

For calendar plan year 2018 or fiscal plan year beginning 07/01/2018 and ending 06/30/2019		
A Name of plan PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INST	B Three-digit plan number (PN) ▶	333
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF DIRECTORS OF PENTEGRA DEFINED BENEFIT PLAN	D Employer Identification Number (EIN) 13-5645888	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

PENTEGRA SERVICES, INC.

13-3745616

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13	CONTRACT ADMIN	20467905	Yes ☐ No ☒	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	1012098	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(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.	335930	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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	233117	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

GRANT THORNTON LLP

36-6055558

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	AUDITOR	224230	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

BLACKROCK INSTITUTIONAL TRUST CO,NA

94-3112180

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
51 28 21 34 24 50	INVESTMENT MGMT	215660	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

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

EZE CASTLE SOFTWARE LLC

06-1169696

(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	143406	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

STATE STREET GLOBAL ADVISORS

04-1867445

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
51 99 68 18 19 52	INVESTMENT MGMT	131498	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

BLOOMBERG FINANCE, LP

06-1818168

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
34	INVEST VALUATION	105154	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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	85885	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(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	36114	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ALTVIA SOLUTIONS, LLC

01-0718123

(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	22583	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

PREQUIN LIMITED

98-0623545

(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	17923	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

PITCH BOOK DATA, INC.

20-8625316

(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	15318	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

THE BURGESS GROUP, LLC

22-3693659

(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	12355	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

PATTERSON,BELKNAP,WEBB & TYLER

13-5622951

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29	LEGAL COUNSEL	3100	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

a Name:	GRANT THORNTON LLP	b EIN:	36-6055558
c Position:	ACCOUNTANT		
d Address:	757 THIRD AVE, 9TH FLOOR NEW YORK, NY 10017	e Telephone:	212-599-0100

Explanation: AS A RESULT OR A REQUEST FOR PROPOSAL TO VARIOUS ACCOUNTING FIRMS INCLUDING GRANT THORNTON LLP, CLIFTON LARSON ALLEN, LLP WAS APPOINTED TO AUDIT THE PLAN BASED ON THE BEST OPTION FOR QUALITY AND VALUE.

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 2018 This Form is Open to Public Inspection.
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For calendar plan year 2018 or fiscal plan year beginning **07/01/2018** and ending **06/30/2019**

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)
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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 25-6078093-023	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 52161390	
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 94-3118550-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 39725642	
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 04-0025081-146	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 36322348	
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 04-0025081-002	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 196369981	
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 94-3149382-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 180577559	
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 94-6596958-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 56512392	
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 94-6052285-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 115885764	

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) 43207115
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) 2084890
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) 17113373
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) 79470521
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) 190728899
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) 61413556
a Name of MTIA, CCT, PSA, or 103-12 IE: RUSSELL 2000 VALUE 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) 31389910
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) 710659
a Name of MTIA, CCT, PSA, or 103-12 IE: SSGA US LONG GOVT BOND INDEX LENDIN		
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST CO		
c EIN-PN 04-0025081-105	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 87992346
a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK RUSSELL 2000 GROWTH FUND		
b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY, NA		
c EIN-PN 94-3112180-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 684086

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

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2018 This Form is Open to Public Inspection
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For calendar plan year 2018 or fiscal plan year beginning 07/01/2018 and ending 06/30/2019

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

Part I 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	17551595	18360203
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	39351675	1020953
(2) Participant contributions	1b(2)		
(3) Other.....	1b(3)	16792122	22131188
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	2996556	5584528
(2) U.S. Government securities	1c(2)	152342563	95452155
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other.....	1c(3)(B)	1012921283	1175954776
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	22022500	21237500
(B) Common.....	1c(4)(B)	106890150	103602055
(5) Partnership/joint venture interests	1c(5)	621193737	691426177
(6) Real estate (other than employer real property).....	1c(6)	89255221	133027490
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans.....	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	1318067832	1192350433
(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)	366015698	376199285
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)	74695995	52910387

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e	4946929	6813520
f Total assets (add all amounts in lines 1a through 1e)	1f	3845043856	3896070650

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h	18899264	32960878
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	18899264	32960878

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	3826144592	3863109772
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Part II Income and Expense Statement

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

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	134342062	
(B) Participants	2a(1)(B)	215884	
(C) Others (including rollovers)	2a(1)(C)	99925	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		134657871
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)	2586117	
(C) Corporate debt instruments	2b(1)(C)	41587111	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	3921995	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		48095223
(2) Dividends: (A) Preferred stock	2b(2)(A)	1788965	
(B) Common stock	2b(2)(B)	28345730	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		30134695
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	777455052	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	759605165	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		17849887
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	-904800	
(B) Other	2b(5)(B)	22302716	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		21397916

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		147855132
(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)		8639608
c Other income.....	2c		57644138
d Total income. Add all income amounts in column (b) and enter total	2d		466274470

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	240754425	
(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)		240754425
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)	6060210	
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)	17668605	
(4) Other	2i(4)	60059785	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		83788600
j Total expenses. Add all expense amounts in column (b) and enter total	2j		324543025

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		141731445
l Transfers of assets:			
(1) To this plan.....	2l(1)		811
(2) From this plan.....	2l(2)		104767076

Part III Accountant's Opinion

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

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

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

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

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

(1) Name: CLIFTONLARSONALLEN LLP

(2) EIN: 41-0746749

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

	Yes	No	Amount
4a		X	
4b		X	

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

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)
AMERICAN FIRST CREDIT UNION PENSION PLAN	86-0929205	001
SECURITY FEDERAL SAVINGS BANK RETIREMENT PLAN	04-1818860	002
MUTUAL FEDERAL SAVINGS BANK OF PLYMOUTH COUNTY RETIREMENT PLAN	04-1647485	002
EMPLOYEES' RETIREMENT PLAN OF BANK OF MONTREAL/HARRIS	26-2085229	002

5c If the plan is a defined benefit plan, is it covered under the PBGC insurance program (See ERISA section 4021.)? ☒ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 4205697. (See instructions.)

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

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)
MUNICIPAL EMPLOYEES CREDIT UNION OF BALTIMORE, INC DEFINED BENEFIT PLAN	52-0284053	003
FIRST FEDERAL SAVINGS BANK OF ANGOLA DEFINED BENEFIT PLAN	35-0309720	002

5c If the plan is a defined benefit plan, is it covered under the PBGC insurance program (See ERISA section 4021.)? ☐ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____. (See instructions.)

<div>SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Retirement Plan Information</div> <div>This schedule is required to be filed under 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).</div> <div>▶ File as an attachment to Form 5500.</div>	<div>OMB No. 1210-0110</div> <div>2018</div> <div>This Form is Open to Public Inspection.</div>
For calendar plan year 2018 or fiscal plan year beginning 07/01/2018 and ending 06/30/2019		
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		3 902
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☒ No ☐ N/A If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month Day Year If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)		6a
b Enter the amount contributed by the employer to the plan for this plan year		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☒ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ☐ Increase ☐ Decrease ☐ Both ☒ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2018 v. 171027		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

a The current year

b The plan year immediately preceding the current plan year

c The second preceding plan year

14a**14b****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

b The corresponding number for the second preceding plan year

15a**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

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

16a**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
Independent Auditors' Report

**PENTEGRA DEFINED BENEFIT PLAN
FOR FINANCIAL INSTITUTIONS**

As of June 30, 2019 and 2018, and
for the year ended June 30, 2019

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.	



CliftonLarsonAllen LLP
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INDEPENDENT AUDITORS' REPORT

Board of Directors and Plan Participants
Pentegra Defined Benefit Plan For Financial Institutions
White Plains, New York

Report on the Consolidated Financial Statements

We have audited the accompanying consolidated financial statements of Pentegra Defined Benefit Plan For Financial Institutions (the Plan), which comprise the consolidated statement of net assets available for benefits as of June 30, 2019, and the related consolidated statement of changes in net assets available for benefits for the year then ended, and the related notes to the consolidated financial statements.

Management's Responsibility for the Consolidated 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.

Auditors' Responsibility

Our responsibility is to express an opinion on these consolidated financial statements based on our audit. We conducted our audit 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 auditors' 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.

Board of Directors and Plan Participants
Pentegra Defined Benefit Plan For Financial Institutions

Opinion

In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the consolidated financial status of the Plan as of June 30, 2019, and the changes in its consolidated financial status for the year then ended, in accordance with accounting principles generally accepted in the United States of America.

Other Matter

The consolidated financial statements as of June 30, 2018 were audited by other auditors, whose report dated April 15, 2019, expressed an unmodified opinion on those statements.

Report on Supplementary Information

Our audit was conducted for the purpose of forming an opinion on the consolidated financial statements as a whole. The supplemental schedules of schedule of assets (held at end of year) and schedule of reportable transactions as of and for the year ended June 30, 2019 are presented for the purpose of additional analysis and are not a required part of the consolidated 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 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, including comparing and reconciling such 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 information is fairly stated in all material respects in relation to the consolidated financial statements as a whole.



CliftonLarsonAllen LLP

Baltimore, Maryland
April 14, 2020

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Consolidated Statements of Net Assets Available for Benefits

As of June 30, 2019 and 2018

(in thousands)

	<u>2019</u>	<u>2018</u>
ASSETS		
Investments, at fair value	\$ 3,835,531	\$ 3,753,782
Accrued investment income	8,389	9,148
Accounts receivable	6,474	7,327
Contributions receivable	1,021	39,352
Receivables for securities sold, not yet settled	7,269	317
Goodwill and intangible assets	12,214	12,620
Cash	18,360	17,552
Other assets	<u>6,813</u>	<u>4,945</u>
Total assets	<u>3,896,071</u>	<u>3,845,043</u>
LIABILITIES		
Accounts payable and other liabilities	16,490	18,382
Payables for securities purchased, not yet settled	<u>16,471</u>	<u>516</u>
Total liabilities	<u>32,961</u>	<u>18,898</u>
Net assets available for benefits	<u>\$ 3,863,110</u>	<u>\$ 3,826,145</u>

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

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
Consolidated Statement of Changes in Net Assets Available for Benefits
For the year ended June 30, 2019
(in thousands)

ADDITIONS

Contributions	\$ 134,658
Investment income/(loss)	
Net appreciation in fair value of investments	193,944
Interest	45,972
Dividends	34,057
Less:	
Administrative asset fee	(15,743)
Investment advisory services	<u>(1,925)</u>
Net investment income	<u>256,305</u>
Administrative and service income	57,644
Total additions	<u>448,607</u>

DEDUCTIONS

Benefit payments	240,755
Administrative expenses	64,114
Other	<u>2,007</u>
Total deductions	<u>306,876</u>
Net increase	141,731

TRANSFER OF ASSETS

Transfers into the Plan	1
Transfers out of the Plan	<u>(104,767)</u>
Total increase in net assets	36,965

NET ASSETS AVAILABLE FOR BENEFITS

Beginning of year	<u>3,826,145</u>
End of year	<u>\$ 3,863,110</u>

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

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2019 and 2018, and for the year ended June 30, 2019

(Amounts in thousands)

1. DESCRIPTION OF THE PLAN

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

General

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

The Plan’s consolidated financial statements include the consolidation of the results of operations and net assets of Pentegra Services, Inc. (“PSI”), a wholly-owned subsidiary of the Plan (see Note 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 not exposed to any significant credit risk on cash.

Use of Estimates

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

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2019 and 2018, and for the year ended June 30, 2019

(Amounts in thousands)

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.

Plan contributions are made and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the 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, 2019.

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 and board of director fees aggregating \$42 were paid by participating employers directly and are not reflected in the Plan's consolidated financial statements for the year ended June 30, 2019.

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Contributions

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

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2019 and 2018, and for the year ended June 30, 2019

(Amounts in thousands)

Vesting

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

Pension Benefits

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

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:

- Normal retirement is assumed to occur at ages 45-70. For the period prior to retirement, withdrawals, deaths, and disabilities are anticipated.
- For the 2019 valuation, separate rates for non-annuitants and annuitants based on 98.3% of the Pri-2012 mortality tables with white collar adjustments, projected generationally using Scale MP-2018. For the 2018 actuarial valuation, separate rates for non-annuitants based on 102.0% of RP-2017 mortality tables with white collar adjustments, projected generationally using Scale MP-2017.
- An interest rate of 3.57% was used to determine the actuarial present value of accumulated plan benefits under Accounting Standards Codification ("ASC") 960, Plan Accounting-Defined Benefit Pension Plans, as of June 30, 2019. The rate used for this measurement as of June 30, 2018 was 4.15%.

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.

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2019 and 2018, and for the year ended June 30, 2019

(Amounts in thousands)

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, 2019.

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 \$7,517 and \$7,472 at June 30, 2019 and 2018, respectively. Pursuant to federal regulations, the interest rate credited to these contributions at June 30, 2019 and 2018, was 3.45% and 2.27%, respectively.

5. ACCUMULATED PLAN BENEFITS

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

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2019 and 2018, and for the year ended June 30, 2019

(Amounts in thousands)

The actuarial present value of accumulated plan benefits as of June 30, 2019 and 2018 is as follows:

	<u>2019</u>	<u>2018</u>
Vested benefits for:		
Retirees and beneficiaries currently receiving payments	\$ 2,063,922	\$ 1,868,313
Other participants	<u>2,634,946</u>	<u>2,502,799</u>
Total vested benefits	4,698,868	4,371,112
Nonvested benefits	<u>38,938</u>	<u>42,549</u>
Total actuarial present value of accumulated plan benefits	<u>\$ 4,737,806</u>	<u>\$ 4,413,661</u>

The changes in the actuarial present value of accumulated plan benefits for the year ended June 30, 2019 is as follows:

Beginning of year	<u>\$ 4,413,661</u>
Increase (decrease) during the year attributable to:	
Interest due to decrease in the discount period	178,158
Benefits paid	(241,419)
Withdrawn employers	(118,506)
Changes in benefits adopted by certain employers	(790)
Assumption changes	364,518
Benefits accumulated and actuarial experience	<u>142,184</u>
Net increase	<u>324,145</u>
End of year	<u>\$ 4,737,806</u>

The computation of the actuarial present value of accumulated plan benefits was made as of July 1. Had the valuation been performed as of June 30, there would be no material differences.

6. FAIR VALUE MEASUREMENTS

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

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2019 and 2018, and for the year ended June 30, 2019

(Amounts in thousands)

Asset Valuation Techniques

Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs. The following is a description of the valuation methodologies used for assets at fair value. There have been no changes in the methodologies used at June 30, 2019 and 2018.

- Registered investment companies are valued at the daily closing price as reported by the fund. Registered investment companies held by the Plan are open-end mutual funds and exchange-traded funds that are registered with the U.S. Securities and Exchange Commission ("SEC"). These funds are required to publish their daily NAV and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.
- Common stocks are valued at quoted prices in active markets.
- Corporate debt securities 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, 2019 and 2018, the Funds can be redeemed daily with 1-2 days' notice. As of June 30, 2019 and 2018, 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.
- 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. 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.

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2019 and 2018, and for the year ended June 30, 2019

(Amounts in thousands)

The following tables set forth by level within the fair value hierarchy a summary of the Plan's investments measured at fair value on a recurring basis at June 30, 2019 and 2018:

Fair Value Measurements as of June 30, 2019				
	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	\$ 376,199	\$ 0	\$ 0	\$ 376,199
Common stocks	103,602	0	0	103,602
Corporate debt securities	0	1,175,955	0	1,175,955
Government securities	479	94,973	0	95,452
Municipal and other government debt and other	1,262	45,020	0	46,282
Preferred stock	0	21,238	0	21,238
Total investments in the fair value hierarchy	<u>\$ 481,542</u>	<u>\$ 1,337,186</u>	<u>\$ 0</u>	<u>1,818,728</u>
Investments valued at net asset value				<u>2,016,803</u>
Investments, at fair value				<u>\$ 3,835,531</u>

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	\$ 0	\$ 0	\$ 366,016
Common stocks	106,890	0	0	106,890
Corporate debt securities	0	1,012,921	0	1,012,921
Government securities	3,630	148,712	0	152,342
Municipal and other government debt and other	1,094	63,979	0	65,073
Preferred stock	0	22,023	0	22,023
Total investments in the fair value hierarchy	<u>\$ 477,630</u>	<u>\$ 1,247,635</u>	<u>\$ 0</u>	<u>1,725,265</u>
Investments valued at net asset value				<u>2,028,517</u>
Investments, at fair value				<u>\$ 3,753,782</u>

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2019 and 2018, and for the year ended June 30, 2019

(Amounts in thousands)

The Plan's policy is to recognize all transfers between levels at the beginning of the reporting period. For the year ended June 30, 2019 there were no transfers. The following tables set forth a summary of the Plan's investments with a reported NAV at June 30, 2019 and 2018:

Investment	Fair Value Estimated Using Net Asset Value Per Share June 30, 2019				
	Fair Value	Unfunded Commitment	Redemption Frequency	Other Redemption Restrictions	Redemption Notice Period
Common collective trust funds - equity	\$ 601,329	\$ 0	daily	None	1-2 days
Common collective trust funds - fixed income	538,860	0	daily	None	1-2 days
Common collective trust funds - short term	52,161	0	daily	None	NA
Private equity - liquid	37,343	0	quarterly	None	65-95 days*
Private equity - illiquid	654,083	701,422	subject to distributions by fund manager	None	NA
Real estate funds - liquid	20,137	0	quarterly	None	60 days
Real estate funds - illiquid	<u>112,890</u>	<u>157,167</u>	varies as per funds' cash flow availability	None	NA
Total	<u>\$ 2,016,803</u>	<u>\$ 858,589</u>			

* Of the \$37,473 fair value \$27,844 is subject to a 3 year lockup period which expires at the end of 2019.

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2019 and 2018, and for the year ended June 30, 2019

(Amounts in thousands)

Investment	Fair Value Estimated Using Net Asset Value Per Share				
	June 30, 2018				
	Fair Value	Unfunded Commitment	Redemption Frequency	Other Redemption Restrictions	Redemption Notice Period
Common collective trust funds - equity	\$ 832,411	\$ 0	daily	None	1-2 days
Common collective trust funds - fixed income	417,467	0	daily	None	1-2 days
Common collective trust funds - short term	68,190	0	daily	None	NA
Private equity - liquid	37,473	0	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	<u>\$ 2,028,517</u>	<u>\$ 681,223</u>			

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

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 \$55,984 and \$69,591 as of June 30, 2019 and 2018, respectively, are included in the consolidated statements of net assets available for benefits. Income earned on these investments was \$1,798 for the year ended June 30, 2019, 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 \$232 for the year ended June 30, 2019, 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.

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.

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2019 and 2018, and for the year ended June 30, 2019

(Amounts in thousands)

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. The United States Department of Labor is currently performing a review of the Plan. This review is not expected to effect the federal income tax status of the Plan.

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, 2019, income related to the operations of PSI in the amount of \$37,920 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 \$32,563 for the year ended June 30, 2019 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 \$16,666 and \$16,508 as of June 30, 2019 and 2018, respectively.

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

Notes to Consolidated Financial Statements

As of June 30, 2019 and 2018, and for the year ended June 30, 2019

(Amounts in thousands)

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 \$3,427 and \$3,833 as of June 30, 2019 and 2018, respectively, and are included on the consolidated statements of net assets available for benefits.

11. SUBSEQUENT EVENTS

Subsequent events were evaluated through April 14, 2020, which is the date the consolidated financial statements are available to be issued.

During the period from July 1, 2019 through April 14, 2020, the Plan made approximately \$190,000 and €35,800 in capital commitments, of which approximately \$30,552 and €4,703 has been funded.

During the period from January 1, 2020, through April 14, 2020, both domestic and international equity markets have experienced large declines. These losses are not included in the financial statements as of and for the year ended June 30, 2019.

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, 2019

(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 JUDICIARY OFFICE BLDG	US313490CD49	0.000%	2/15/2020	8,615,000	857,633	8,501,540
	FNMA POOL #0BN8963	US3140JR5Z06	2.534%	9/1/2044	3,753,600	3,779,406	3,810,805
	RESOLUTION FDG CORP	US761157AD86	8.875%	7/15/2020	1,000,000	994,010	1,072,190
	SBA GTD LN POOL CTFS #100079	US831628CQ32	5.825%	3/25/2036	1,633,986	1,734,578	1,815,783
	SBA GTD LN POOL CTFS #100139	US831628EL27	6.000%	10/25/2028	949,766	1,016,249	1,057,792
	SBA GTD LN POOL CTFS #509399	US83164LNQ04	6.575%	4/25/2023	450,873	470,599	464,792
	SBA GTD LN POOL CTFS #509546	US83164LTB70	6.575%	11/25/2022	675,748	704,467	699,953
	SBA GTD LN POOL CTFS #509602	US83164LU330	5.325%	4/25/2025	1,039,128	1,079,394	1,061,677
	SBA GTD LN POOL CTFS #509980	US83164MCR88	4.329%	7/25/2028	893,626	918,201	920,095
	SBA GTD LN POOL CTFS #510377	US83164MQ690	5.825%	5/25/2027	2,830,555	3,021,618	3,000,445
	SBA GTD LN POOL CTFS #510428	US83164MSR15	4.000%	2/25/2043	5,000,000	5,193,750	5,187,500
	SBA GTD LN POOL CTFS #521840	US83165AHR86	6.340%	10/25/2023	975,887	1,021,021	1,014,805
	SBA GTD LN POOL CTFS #521975	US83165AMY72	6.244%	1/25/2026	632,342	670,282	665,970
	SBA GTD LN POOL CTFS #522040	US83165APZ11	6.303%	6/25/2024	1,250,920	1,313,466	1,305,473
	SBA GTD LN POOL CTFS #522118	US83165ASF20	5.491%	1/25/2027	1,043,402	1,096,876	1,091,805
	SBA GTD LN POOL CTFS #522171	US83165AT464	5.442%	3/25/2027	321,350	337,819	336,026
	SBA GTD LN POOL CTFS #522193	US83165AUS13	5.503%	3/25/2028	756,459	799,010	793,178
	SBA GTD LN POOL CTFS #522304	US83165AX904	5.307%	6/25/2028	914,286	961,143	964,069
	SBA GTD LN POOL CTFS #522424	US83165A4H41	5.717%	8/25/2029	731,010	780,353	782,122
	SBA GTD PARTN CTFS 2011-20J 1	US83162CUH41	2.760%	10/1/2031	3,297,385	3,243,802	3,324,555
	SBA GTD PARTN CTFS 2013-20A 1	US83162CVG58	2.130%	1/1/2033	3,278,026	3,146,905	3,245,213
	SBA GTD PARTN CTFS 2013-20I 1	US83162CVU43	3.620%	9/1/2033	8,155,777	8,386,896	8,593,253
	SBA GTD PARTN CTFS 2013-20J 1	US83162CVV26	3.370%	10/1/2033	2,738,366	2,778,158	2,836,071
	SBA GTD PARTN CTFS 2013-20K 1	US83162CVX81	3.380%	11/1/2033	2,618,635	2,643,492	2,718,955
	SBA GTD PARTN CTFS 2014-20F 1	US83162CWH23	2.990%	6/1/2034	4,500,395	4,437,108	4,633,832
	SBA GTD PARTN CTFS 2015-20F 1	US83162CXB44	2.980%	6/1/2035	1,535,755	1,517,518	1,590,582
	SBA GTD PARTN CTFS 2016-20L 1	US83162CWE73	2.810%	12/1/2036	4,093,135	3,948,596	4,194,072
	SBA GTD PARTN CTFS 2017-10A 1	US831641FH33	2.845%	3/10/2027	4,248,169	4,149,441	4,319,835
	SBA GTD PARTN CTFS 2017-20E 1	US83162CYQ04	2.880%	5/1/2037	4,577,823	4,430,474	4,711,541
	SBA GTD PARTN CTFS 2017-20F 1	US83162CYR86	2.810%	6/1/2037	5,413,843	5,235,546	5,549,135
	SBA GTD PARTN CTFS 2017-20G 1	US83162CZT43	2.980%	7/1/2037	8,034,573	7,874,241	8,319,479
	SBA GTD PARTN CTFS 2017-20L 1	US83162CZA43	2.780%	12/1/2037	2,310,580	2,239,818	2,366,912
	SBA GTD PARTN CTFS 2018-20E 1	US83162CZL08	3.500%	5/1/2038	3,782,104	3,781,513	4,023,289
	U S TREASURY BOND	US912810ET17	7.625%	2/15/2025	240,000	326,025	314,100
	U S TREASURY BOND	US912810FB99	6.125%	11/15/2027	125,000	149,336	165,313

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, 2019

(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		
	TOTAL US GOVERNMENT SECURITIES		92,417,502	85,038,747
				95,452,155
	AEGON FUNDING CO LLC	US007634AA64 5.750% 12/15/2020 4,430,000	4,705,189	4,637,280
	AGATE BAY MORTGAGE 1 1A6 144A	US00841TAN90 3.500% 7/25/2044 3,783,989	3,713,039	3,819,218
	AM CAPITAL FUNDING LL 1 A 144A	US00166AAA51 4.980% 12/15/2023 5,000,000	5,012,500	5,268,350
	AM CAPITAL FUNDING LL 1 B 144A	US00166AAB35 5.980% 12/15/2023 4,000,000	4,100,000	4,115,040
	AMERICA MOVIL SAB DE CV	US02364WBD65 3.125% 7/16/2022 8,000,000	7,863,920	8,177,440
	AMERICAN AIRLINES 2015-1 CLASS	US023770AA81 3.375% 11/1/2028 3,008,023	2,913,992	3,057,956
	AMERICAN AIRLINES 2016-2 CLASS	US023764AA14 3.650% 12/15/2029 2,762,550	2,653,706	2,817,248
	AMERICAN AIRLINES 2017-1 CLASS	US02378AAA51 4.000% 8/15/2030 2,150,100	2,114,043	2,232,793
	AMERICAN INTERNATIONAL GROUP I	US026874DD67 3.750% 7/10/2025 4,000,000	3,884,880	4,187,760
	AMERICAN TOWER TRUST #1 144A	US03027WAK80 3.652% 3/15/2048 9,020,000	8,803,774	9,434,920
	AMERICAN WATER CAPITAL CORP	US03040WAS44 3.750% 9/1/2028 2,000,000	1,999,620	2,124,540
	AMGEN INC	US031162BN92 3.625% 5/15/2022 5,000,000	5,202,400	5,158,150
	APOLLO MANAGEMENT HOLDING 144A	US03765HAD35 4.872% 2/15/2029 10,000,000	10,107,330	10,780,800
	ARL SECOND LLC 1A A1 144A	US00214MAA18 2.920% 6/15/2044 5,690,900	5,577,082	5,721,461
	ASCENTUM EQUIPMENT 1A B 144A	US04365AAD00 3.460% 11/13/2023 3,000,000	3,000,000	3,075,150
	ATHENE GLOBAL FUNDING 144A	US04685A2E07 3.000% 7/1/2022 3,000,000	2,912,700	3,035,700
	ATHENE HOLDING LTD	US04686JAA97 4.125% 1/12/2028 4,000,000	3,714,880	4,032,720
	BANK OF AMERICA CORP	US638585AP43 7.250% 10/15/2025 5,300,000	5,978,382	6,469,180
	BANK OF AMERICA CORP	US06051GGL77 3.705% 4/24/2028 5,000,000	4,818,150	5,253,500
	BANK OF AMERICA CORP	US06051GHG73 3.970% 3/5/2029 3,000,000	2,896,290	3,206,430
	BANK OF AMERICA CORP	US06051GHM42 4.271% 7/23/2029 2,000,000	1,972,580	2,184,400
	BANK OF NEW YORK MELLON CORP/T	US06406HCQ02 3.950% 11/18/2025 3,000,000	3,048,180	3,252,030
	BANK OF NOVA SCOTIA/THE	US06416CAC29 1.875% 4/26/2021 1,000,000	968,030	996,550
	BLACKROCK INC	US09247XAJ00 3.375% 6/1/2022 5,000,000	5,241,950	5,174,800
	BLACKSTONE HOLDINGS FINAN 144A	US09256BAJ61 3.150% 10/2/2027 7,619,000	7,158,739	7,646,124
	BRIGHTHOUSE FINANCIAL INC	US10922NAC74 3.700% 6/22/2027 6,000,000	5,344,420	5,700,540
	BRITISH TELECOMMUNICATIONS PLC	US111021AE12 9.625% 12/15/2030 325,000	440,566	490,172
	BURLINGTON NORTHERN SANTA FE L	US12189TAN46 6.750% 3/15/2029 1,100,000	1,337,655	1,448,425
	CAL FUNDING II LTD 2A A 144A	US12805PAJ57 4.340% 9/25/2043 9,481,250	9,513,143	9,705,197
	CBS CORP	US925524AH30 7.875% 7/30/2030 5,000,000	7,161,800	6,800,650
	CCUBS COMMERCIAL MORTGAG C1 AS	US12508GAX43 3.907% 11/15/2050 5,000,000	5,061,719	5,306,350
	CHASE HOME LENDI ATR1 A15 144A	US16158RAR75 0.010% 4/25/2049 1,984,439	1,996,532	2,011,824
	CHUBB INA HOLDINGS INC	US00440EAU10 2.875% 11/3/2022 5,000,000	4,916,650	5,092,950
	CIBOLO CANYONS SPECIAL IM 144A	US69342WAB72 3.000% 8/20/2020 2,495,710	2,492,591	2,489,471
	CITICORP LEASE PASS-THROU 144A	US17305BAB71 8.040% 12/15/2019 7,437,694	8,487,524	7,620,884
	CITIGROUP INC	US172967AM36 6.875% 6/1/2025 6,000,000	7,515,510	7,161,720
	CITIGROUP INC	US172967KU42 4.125% 7/25/2028 10,000,000	10,158,000	10,591,300

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	CITIGROUP INC	US172967ME81	3.980%	3/20/2030	5,000,000	5,352,650	5,340,400
	CITIZENS FINANCIAL GROUP INC	US174610AC92	4.023%	10/1/2024	10,000,000	9,669,300	10,270,200
	CLI FUNDING VI LLC 1A A 144A	US12563LAL18	3.710%	5/18/2044	6,932,614	6,932,554	7,011,022
	CLOUD PASS-THROUG 1A CLOU 144A	US18913AAA34	3.554%	12/5/2022	2,767,858	2,789,245	2,797,751
	CME GROUP INC	US12572QAG01	3.000%	3/15/2025	3,000,000	2,904,330	3,106,380
	COINSTAR FUNDING LL 1A A2 144A	US19260MAA45	5.216%	4/25/2047	6,860,000	6,947,090	7,023,817
	COLLEGE AVENUE STUDE A A2 144A	US194204AB93	3.750%	11/26/2046	3,986,269	3,936,565	4,103,545
	COMCAST CABLE HOLDINGS LLC	US879240AQ23	10.125%	4/15/2022	2,500,000	2,857,925	2,995,350
	COMMONWEALTH BANK OF AUST 144A	US20271AAF49	2.125%	7/22/2020	1,000,000	983,770	999,650
	CONN'S RECEIVABLES FU A A 144A	US20827DAA81	3.400%	10/16/2023	2,259,836	2,259,815	2,269,056
	CONTINENTAL AIRLINES 2000-2 CL	US210805DD61	7.707%	10/2/2022	635,593	662,924	657,712
	CREDIT SUISSE GROUP FUNDING GU	US225433AD39	2.750%	3/26/2020	2,600,000	2,578,524	2,604,056
	CROWN CASTLE TOWERS LLC 144A	US22822RBB50	3.222%	5/15/2042	1,205,000	1,177,888	1,218,315
	CROWN CASTLE TOWERS LLC 144A	US22822RBH21	4.241%	7/15/2048	5,000,000	5,213,750	5,375,500
	CSX TRANSPORTATION INC	US126410LK34	9.750%	6/15/2020	1,512,000	1,518,940	1,615,859
	CVS HEALTH CORP	US126650BJ87	6.250%	6/1/2027	5,000,000	6,418,990	5,889,550
	DELL EQUIPMENT FINANC 1 B 144A	US24704AAE64	3.340%	6/22/2023	6,050,000	6,060,984	6,151,459
	DOUBLELINE OPPORTUNISTIC FUND	999289702			87,653	100,000,000	145,375,340
	DUKE ENERGY PROGRESS LLC	US144141DC90	2.800%	5/15/2022	2,177,000	2,141,167	2,214,314
	EDVESTINU PRIVATE EDU A A 144A	US28166GAA31	3.580%	11/25/2038	2,953,252	2,952,736	3,001,833
	ELEMENT RAIL LEASIN 1A B1 144A	US629400AF96	5.927%	3/19/2046	15,000,000	15,975,000	15,894,750
	EQUINOR ASA	US656531AC45	7.750%	6/15/2023	100,000	116,246	119,617
	EXELON GENERATION CO LLC	US30161MAJ27	5.750%	10/1/2041	167,000	186,594	185,221
	FINIAL HOLDINGS INC	US989822AA99	7.125%	10/15/2023	4,943,000	5,942,254	5,730,766
	FIVE CORNERS FUNDING TRUS 144A	US33829TAA43	4.419%	11/15/2023	3,000,000	3,086,910	3,215,880
	FIVE GUYS FUNDING 1AW 1AW 144A	US33830JAB17	3.600%	7/25/2047	7,940,000	7,791,280	7,999,550
	FOCUS BRANDS FUNDI 1W A2W 144A	US34417QAB41	4.434%	10/29/2048	4,975,000	5,095,683	5,130,718
	FOURSIGHT CAPITAL AUT 2 B 144A	US35105MAD39	3.800%	11/15/2023	2,000,000	1,999,898	2,059,460
	GEORGIA-PACIFIC LLC	US373298BP28	7.250%	6/1/2028	6,104,000	8,295,257	8,016,444
	GEORGIA-PACIFIC LLC	US373298BR83	7.750%	11/15/2029	4,247,000	6,152,374	6,014,177
	GMAC COMMERCIAL BRAG CERT 144A	US36185PAA30	5.550%	8/10/2038	8,176,117	8,863,420	8,748,445
	GMAC COMMERCIAL MO STEW A 144A	US36186TAA43	6.045%	11/10/2040	9,622,228	10,656,618	10,584,451
	GOLDEN BEAR 2016-1 L 2A A 144A	US38082JAA79	3.160%	9/20/2047	2,130,094	2,058,204	2,161,257
	GOLDMAN SACHS GROUP INC/THE	US38141EC238	3.850%	7/8/2024	10,000,000	9,987,467	10,491,200
	GOLDMAN SACHS GROUP INC/THE	US38145GAH39	3.500%	11/16/2026	5,000,000	4,847,750	5,123,350
	GOLDMAN SACHS GROUP INC/THE	US38141GWZ35	4.223%	5/1/2029	5,000,000	4,856,350	5,362,550
	GOODGREEN 2018-1 1A A 144A	US38218GAA04	3.930%	10/15/2053	4,845,961	4,964,081	5,052,496
	GRACIE POINT PREMIUM A A1 144A	US38411BAG32	4.057%	12/31/2024	18,488,000	18,488,000	18,488,000

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	GRACIE POINT PREMIUM A A2 144A	US38411BAH15 4.107% 12/31/2020 7,545,000	7,545,000	7,545,000
	HANA SBL LOAN TRUST 1A A 144A	US40964KAA34 5.586% 8/25/2042 3,828,189	3,943,035	3,851,503
	HARLEY-DAVIDSON INC	US412822AD08 3.500% 7/28/2025 2,000,000	1,937,980	2,013,460
	HAWAIIAN AIRLINES 2013-1 CLASS	US419838AA57 3.900% 7/15/2027 9,512,141	9,684,642	9,676,701
	HERO FUNDING 2017-3 3A A1 144A	US42771AAA43 3.190% 9/20/2048 2,389,845	2,370,428	2,429,780
	HERO FUNDING TRUST 2A A1 144A	US42771LAB80 3.280% 9/20/2048 3,966,962	3,902,499	4,009,845
	HERO FUNDING TRUST 3A A1 144A	US42770XAA54 3.080% 9/20/2042 2,308,743	2,276,277	2,347,484
	HERO FUNDING TRUST 3A A2 144A	US42770XAC11 3.910% 9/20/2042 2,979,890	2,996,652	3,117,054
	HSBC HOLDINGS PLC	US404280BT50 4.583% 6/19/2029 5,000,000	5,041,580	5,468,300
	HSBC HOLDINGS PLC	US404280CC17 3.973% 5/22/2030 15,000,000	15,666,050	15,668,400
	ING GROEP NV	US456837AQ60 4.050% 4/9/2029 4,000,000	3,998,680	4,266,840
	INTERCONTINENTAL EXCHANGE INC	US45866FAD69 3.750% 12/1/2025 7,380,000	7,392,749	7,877,323
	INTERNATIONAL BUSINESS MACHINE	US459200AM34 7.000% 10/30/2025 20,000	23,334	24,972
	INVESCO FINANCE PLC	US46132FAA84 3.125% 11/30/2022 1,000,000	987,070	1,022,720
	INVESCO FINANCE PLC	US46132FAB67 4.000% 1/30/2024 1,118,000	1,131,628	1,185,438
	J.P. MORGAN MORTGAG 2 A15 144A	US46650TAQ58 4.000% 8/25/2049 4,367,664	4,394,962	4,433,179
	JACKSON NATIONAL LIFE GLO 144A	US46849LSN28 2.600% 12/9/2020 3,000,000	2,963,850	3,014,040
	JOHN DEERE CAPITAL CORP	US24422ERM39 2.750% 3/15/2022 5,000,000	4,922,250	5,096,300
	JOHN DEERE OWNER TRUST 20 A A4	US47789JAE64 3.000% 1/15/2026 4,500,000	4,499,828	4,603,455
	JP MORGAN MORTGA INV1 A15 144A	US46591DAQ25 4.000% 10/25/2049 12,720,811	12,905,395	13,027,383
	JP MORGAN MORTGAG LTV1 A5 144A	US465964AE45 4.500% 4/25/2049 1,048,172	1,058,403	1,071,830
	JP MORGAN MORTGAGE 3 A15 144A	US46650QAS75 4.000% 9/25/2049 4,660,408	4,685,894	4,753,616
	JP MORGAN MORTGAGE 5 A15 144A	US46591FAR55 4.000% 11/25/2049 8,000,000	8,135,000	8,135,200
	JP MORGAN MORTGAGE T 1 A4 144A	US46650HAD08 4.000% 5/25/2049 2,415,277	2,433,014	2,457,327
	JP MORGAN MORTGAGE T 2 A5 144A	US46648HAE36 3.500% 5/25/2047 7,446,346	7,627,851	7,555,733
	JPMCC COMMERCIAL MORT COR4 ASB	US48128YAX94 3.938% 3/10/2052 4,430,000	4,562,890	4,795,386
	JPMCC COMMERCIAL MORTGA JP5 AS	US46647TAX63 3.876% 3/15/2050 3,000,000	3,021,797	3,172,830
	JPMORGAN CHASE & CO	US46647PAR73 4.005% 4/23/2029 10,000,000	9,940,675	10,787,300
	JPMORGAN CHASE & CO	US46647PAV85 4.203% 7/23/2029 1,000,000	1,001,300	1,093,360
	JPMORGAN CHASE & CO	US46647PBD78 3.702% 5/6/2030 3,000,000	3,000,000	3,163,110
	KEENAN DEVELOPMENT ASSOCI 144A	US48730PAC41 5.020% 7/15/2028 620,350	649,419	651,088
	KKR GROUP FINANCE CO LLC 144A	US48248NAA81 6.375% 9/29/2020 4,105,000	4,402,921	4,296,416
	KKR GROUP FINANCE CO VI L 144A	US48252AAA97 3.750% 7/1/2029 1,000,000	1,027,100	1,026,280
	KROGER CO/THE	US501044BT76 7.700% 6/1/2029 1,500,000	2,003,565	1,934,730
	KROGER CO/THE	US501044BV23 8.000% 9/15/2029 2,795,000	3,669,794	3,726,490
	LAKE COUNTRY MORTG HE1 M5 144A	US50820TAJ88 4.486% 7/25/2034 3,000,000	3,060,000	3,081,030
	LCOR ALEXANDRIA LLC 144A	US50181QAH11 6.800% 9/15/2028 14,987,570	17,654,261	18,132,412
	LCOR ALEXANDRIA LLC 144A	US50181QAN88 9.628% 8/24/2024 730,140	924,474	837,836
	LEGG MASON INC	US524901AV77 4.750% 3/15/2026 2,500,000	2,567,975	2,677,375

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	LIBERTY MUTUAL GROUP INC 144A	US53079EAW49 4.950% 5/1/2022 3,000,000	3,250,770	3,177,300
	LONGTRAIN LEASING I 1A A2 144A	US543190AB89 4.060% 1/15/2045 11,000,000	11,330,000	11,339,005
	MACQUARIE BANK LTD 144A	US55608XAA54 6.625% 4/7/2021 3,364,000	3,640,386	3,592,046
	MARBURY WATER SYSTEM 144A	US56613QAB95 4.250% 8/15/2031 4,730,000	4,730,000	4,706,350
	MASSMUTUAL GLOBAL FUNDING 144A	US57629WBV19 3.600% 4/9/2024 5,000,000	4,989,650	5,261,050
	MASSMUTUAL GLOBAL FUNDING 144A	US57629WCD02 2.500% 4/13/2022 5,000,000	4,859,450	5,042,000
	METROPOLITAN LIFE GLOBAL 144A	US59217GBR92 2.500% 12/3/2020 5,000,000	4,994,400	5,011,750
	MILL CITY MORTGAGE L 1 M3 144A	US59981HAD35 3.250% 11/25/2058 5,633,000	5,621,998	5,621,734
	MILL CITY MORTGAGE L 3 M1 144A	US59980CAE30 3.250% 1/25/2061 4,975,838	4,930,158	5,016,590
	MILL CITY MORTGAGE T 2 B1 144A	US599808BJ03 3.872% 9/25/2057 8,777,000	8,914,141	9,003,359
	MOBIL CORP	US607059AT90 8.625% 8/15/2021 240,000	313,238	270,991
	MORGAN STANLEY	US6174467X10 5.000% 11/24/2025 7,700,000	7,816,501	8,524,516
	MORGAN STANLEY	US61744YAK47 3.591% 7/22/2028 5,000,000	4,780,000	5,206,250
	NATIONAL BANK OF CANADA	US63307A2G95 2.200% 11/2/2020 2,000,000	1,954,120	1,996,000
	NATIONAL RURAL UTILITIES COOPE	US637432NN13 3.050% 4/25/2027 1,000,000	960,870	1,025,500
	NATIONAL RURAL UTILITIES COOPE	US637432NP60 3.400% 2/7/2028 3,000,000	2,930,850	3,135,570
	NEW RESIDENTIAL MOR 2A B1 144A	US64830DAM56 4.000% 12/25/2057 9,859,333	10,026,387	10,105,817
	NEW YORK LIFE GLOBAL FUND 144A	US64952WCV37 1.950% 9/28/2020 10,000,000	9,757,500	9,979,900
	NORFOLK SOUTHERN CORP	US655844AJ75 7.800% 5/15/2027 2,177,000	2,655,047	2,880,715
	NORFOLK SOUTHERN RAILWAY CO	US655855FA75 9.750% 6/15/2020 2,088,000	2,097,584	2,232,928
	NP SPE II LLC 1A B1 144A	US62946AAE47 5.607% 10/21/2047 8,000,000	8,360,000	8,561,680
	OCCIDENTAL PETROLEUM CORP	US674599BE44 9.250% 8/1/2019 500,000	496,250	502,720
	OHANA MILITARY COMMUNITIE 144A	US677071AM45 5.462% 10/1/2026 6,025,306	6,824,080	6,533,480
	OMNICOM GROUP INC / OMNICOM CA	US681919AZ97 3.625% 5/1/2022 5,000,000	5,158,950	5,161,800
	ONSLow BAY MORTGAGE 1 1A3 144A	US68285AAC45 2.750% 11/25/2045 6,953,764	6,958,110	6,921,638
	ONSLow BAY MORTGAGE 1 2A4 144A	US68285ABL35 3.000% 11/25/2045 7,007,613	6,976,615	7,042,721
	ONTARIO TEACHERS' CADILLA 144A	US68327LAC00 4.125% 2/1/2029 2,000,000	2,022,180	2,173,960
	PACIFIC BEACON LLC 144A	US69403WAA53 5.379% 7/15/2026 1,386,036	1,562,617	1,503,322
	PACIFICORP	US695114BE78 6.710% 1/15/2026 3,500,000	4,414,865	4,082,855
	PEOPLE'S UNITED FINANCIAL INC	US712704AA31 3.650% 12/6/2022 5,000,000	5,077,500	5,146,850
	PFS FINANCING CORP B A 144A	US69335PCQ63 2.890% 2/15/2023 1,500,000	1,481,660	1,513,635
	PFS FINANCING CORP D A 144A	US69335PCL76 2.400% 10/17/2022 5,000,000	4,904,297	5,008,750
	PFS FINANCING CORP D A 144A	US69335PCV58 3.190% 4/17/2023 10,330,000	10,289,983	10,492,388
	PHILIP MORRIS INTERNATIONAL IN	US718172BM02 3.250% 11/10/2024 5,000,000	5,153,100	5,178,050
	PNC BANK NA	US69349LAQ14 4.200% 11/1/2025 7,000,000	6,966,280	7,595,420
	PNC BANK NA	US69353REQ74 3.250% 6/1/2025 2,128,000	2,132,107	2,206,417
	PNC FINANCIAL SERVICES GROUP I	US693476BN25 3.300% 3/8/2022 5,000,000	5,141,950	5,147,000
	PRINCIPAL LIFE GLOBAL FUN 144A	US74256LAU35 3.000% 4/18/2026 5,000,000	4,718,800	5,069,500
	PROTECTIVE LIFE GLOBAL FU 144A	US74368CAF14 2.262% 4/8/2020 3,000,000	2,956,380	2,995,050

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	PUBLIC SERVICE CO OF COLORADO	US744448CP44	3.700%	6/15/2028	500,000	498,925	539,280
	RAYMOND JAMES FINANCIAL INC	US754730AE94	3.625%	9/15/2026	2,375,000	2,313,064	2,442,426
	RBSSP RESECURITIZAT 1 2A1 144A	US74928YAC30	4.433%	7/26/2045	758,236	773,401	778,754
	REINSURANCE GROUP OF AMERICA I	US759351AM18	3.950%	9/15/2026	3,000,000	2,941,520	3,131,580
	REINSURANCE GROUP OF AMERICA I	US759351AN90	3.900%	5/15/2029	9,000,000	9,125,800	9,342,360
	ROCHESTER GAS & ELECTRIC 144A	US771367CD97	3.100%	6/1/2027	6,000,000	5,694,840	6,137,400
	ROYAL BANK OF CANADA	US78012KJA60	2.350%	10/30/2020	5,000,000	4,912,200	5,010,200
	ROYAL BANK OF CANADA	US78014RAY62	3.070%	7/5/2030	10,000,000	10,000,000	9,900,000
	SBA TOWER TRUST 2A C 144A	US78403DAH35	3.869%	10/15/2049	5,000,000	4,940,850	5,162,950
	SEQUOIA MORTGAGE TRUST 20 3 B3	US81745FAG19	4.131%	7/25/2042	1,914,652	1,991,238	1,980,190
	SEQUOIA MORTGAGE TRUST 20 4 B3	US81744VAJ17	4.072%	9/25/2042	2,029,441	2,110,619	2,080,725
	SEQUOIA MORTGAGE TRUST 20 5 B3	US81744XAE85	3.896%	11/25/2042	2,905,366	3,021,581	2,975,182
	SIMMONS FIRST NATIONAL CORP	US828730AB73	5.000%	4/1/2028	5,000,000	5,043,750	5,122,550
	SLM STUDENT LOAN TRUST 200 9 B	US78445JAB35	4.830%	10/25/2083	5,000,000	5,125,000	5,107,000
	SMB PRIVATE EDUCATI C A2A 144A	US78449KAB61	2.340%	9/15/2034	1,671,654	1,621,504	1,662,226
	SOFI CONSUMER LOAN PR 5 B 144A	US83404YAB92	4.550%	9/25/2028	7,978,000	8,317,065	8,256,991
	SOFI PROFESSIONAL B A1FX 144A	US83404WAA53	2.780%	8/17/2048	2,795,099	2,794,980	2,810,584
	SOFI PROFESSIONAL B A2FX 144A	US83404RAB42	3.340%	8/25/2047	5,127,000	5,107,573	5,262,866
	SOFI PROFESSIONAL B A2FX 144A	US83404WAB37	3.090%	8/17/2048	2,500,000	2,499,859	2,540,625
	SOFI PROFESSIONAL C A2FX 144A	US78490DAB01	3.590%	1/25/2048	4,000,000	3,998,058	4,163,800
	SOUTH CAROLINA STUDENT LOA A A	US83715RAH57	3.904%	1/25/2036	3,973,052	4,007,816	3,981,117
	SOUTHERN POWER CO	US843646AM23	4.150%	12/1/2025	8,000,000	8,012,150	8,526,240
	SOUTHERN UNION CO	US844030AA45	7.600%	2/1/2024	6,000,000	7,003,440	6,968,820
	SPIRIT MASTER FUNDI 4A A2 144A	US84861CAB19	4.629%	1/20/2045	9,236,162	9,744,151	9,893,904
	SWISS RE TREASURY US CORP 144A	US87089HAA14	2.875%	12/6/2022	3,250,000	3,167,353	3,289,228
	TAL ADVANTAGE VI LLC 1A A 144A	US874074AA56	4.500%	4/20/2042	4,691,039	4,774,415	4,796,635
	TEXTAINER MARINE CON 1A A 144A	US88315LAC28	3.960%	4/20/2044	3,946,667	3,945,374	4,081,840
	TM 1505 L L C / LX CRO	US009A1LBGG0	6.070%	6/5/2034	10,633,806	12,174,432	11,803,525
	TORO MTG FDG TR 2017 144A	US891098AA37	4.000%	4/25/2074	15,938,040	15,066,024	16,036,696
	TOWD POINT HE TRUS HE1 A1 144A	US89178AAA43	3.341%	4/25/2048	15,000,000	14,952,312	14,952,000
	TOWD POINT MORTGAGE 4 M2 144A	US89171UAG40	3.750%	4/25/2055	6,276,000	6,235,846	6,494,405
	TOWD POINT MORTGAGE 5 A1B 144A	US89171VAK35	2.750%	5/25/2055	3,722,938	3,743,879	3,730,532
	TRICON AMERICAN HO SFR1 D 144A	US89613DAD57	3.414%	9/17/2034	10,000,000	10,087,500	10,078,200
	TRINITY RAIL LEASIN 1A A2 144A	US89657AAB26	4.620%	6/17/2048	5,000,000	5,100,000	5,286,600
	TRITON CONTAINER FIN 1A A 144A	US89679HAJ41	3.950%	3/20/2043	5,543,125	5,522,779	5,673,555
	TRITON CONTAINER FIN 2A A 144A	US89679HAN52	4.190%	6/22/2043	4,275,000	4,273,476	4,386,193
	UNITED INSURANCE HOLDINGS CORP	US910710AA09	6.250%	12/15/2027	11,000,000	11,000,000	11,465,190
	UNITED TECHNOLOGIES CORP	US913017AT69	6.700%	8/1/2028	50,000	52,937	64,285
	VELOCITY COMMERCIAL 2 AFX 144A	US92258VAB36	3.070%	11/25/2047	7,093,518	7,146,720	7,140,406

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	VELOCITY COMMERCIAL CAPI 2 AFL US92258TAA07	4.204%	10/25/2046	3,495,216	3,556,383	3,519,159	
	VISA INC US92826CAD48	3.150%	12/14/2025	7,000,000	6,801,120	7,343,560	
	WACHOVIA CORP US337358BH79	7.574%	8/1/2026	4,000,000	5,090,373	5,021,600	
	WASTE MANAGEMENT INC US902917AH67	7.000%	7/15/2028	7,661,000	9,491,558	9,994,770	
	WELLS FARGO & CO US95001D3P31	4.125%	1/30/2029	5,000,000	5,000,000	5,030,550	
	WENDY'S FUNDING LL 1A A2I 144A US95058XAG34	3.783%	6/15/2049	5,000,000	5,000,000	5,000,000	
	WESTLAKE AUTOMOBILE 2A B 144A US96042FAD69	3.200%	1/16/2024	4,237,000	4,238,655	4,259,583	
	WESTPAC BANKING CORP 144A US96122WAL46	2.100%	2/25/2021	2,000,000	1,948,800	2,000,700	
	WINTRUST FINANCIAL CORP US97650WAG33	4.850%	6/6/2029	10,000,000	10,000,000	10,054,200	
	TOTAL CORPORATE DEBT INSTRUMENTS			981,181,542	1,109,638,312	1,175,954,776	
	HOUSTON TX HGR EDU FIN CORP US442378EG63	8.750%	5/15/2026	2,060,000	2,451,400	2,595,312	
	LA PAZ CNTY AZ INDL DEV AUTH I US50375EAS00	6.250%	12/1/2019	375,000	393,803	374,036	
	LA PAZ CNTY AZ INDL DEV AUTH I US50375EAT82	5.400%	12/1/2020	935,000	935,000	913,878	
	LA PAZ CNTY AZ INDL DEV AUTH I US50375EAU55	5.750%	12/1/2021	700,000	700,000	675,227	
	LA PAZ CNTY AZ INDL DEV AUTH I US50375EAV39	5.950%	12/1/2022	1,205,000	1,205,000	1,144,099	
	LA PAZ CNTY AZ INDL DEV AUTH I US50375EBB65	6.900%	12/1/2034	4,100,000	4,034,564	3,438,547	
	LA PAZ CNTY AZ INDL DEV AUTH I US50375EBC49	7.000%	12/1/2040	4,500,000	4,420,755	3,638,115	
	MASSACHUSETTS ST EDUCTNL FING US57563RQH56	3.455%	7/1/2028	1,000,000	1,000,000	1,060,540	
	MASSACHUSETTS ST EDUCTNL FING US57563RQJ13	3.505%	7/1/2029	1,500,000	1,500,000	1,590,090	
	NEW JERSEY ST ECON DEV AUTH LE US645913AA22	7.425%	2/15/2029	5,000,000	6,412,739	6,316,000	
	NEW YORK CITY NY TRANSITIONAL US64971XAY40	3.040%	8/1/2027	2,905,000	2,816,049	3,011,788	
	NEW YORK ST TRANSPRTN DEV CORP US650116BJ43	3.573%	7/1/2029	2,975,000	3,046,549	3,107,447	
	SAN JOSE CA REDEV AGY SUCCESSO US798170AM80	3.250%	8/1/2029	1,355,000	1,293,442	1,399,309	
	TEXAS ST PUBLIC FIN AUTH CHRT US88276PCH73	8.125%	2/15/2027	9,235,000	10,915,404	11,432,284	
	TOTAL STATE AND MUNICIPAL SECURITIES			37,845,000	41,124,704	40,696,671	
	FARM CREDIT BANK OF TEXAS US30767E3071	0.000%		15,000	18,692,850	16,500,000	
	FIRST NATIONAL OF COLORADO STA US321107AA26	0.040%	9/15/2037	5,000,000	3,850,000	3,600,000	
	FIRSTAR REALTY LLC 144A US33765A2024	0.000%		1,000	914,950	1,137,500	
	TOTAL PREFERRED			5,016,000	23,457,800	21,237,500	
	ENTREPRENEUR US LRG CAP-RTL US2938286042			7,730,308	80,005,294	117,268,776	
	ENTREPRENEUR US SM CAP-INST US2938285051			10,590,567	108,616,623	134,606,102	
	ENTREPRENEURSHARES GLBL-INST US2938282082			2,394,571	35,087,654	37,786,325	
	ERSHARES ENTREPRENEUR 30 ETF US2938288022			3,665,770	55,468,511	64,026,339	

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	ERSHARES NON-US SMALLCAP ETF US2938288857			1,332,450	22,178,645	22,511,743
	TOTAL REGISTERED INVESTMENT COMPANIES			25,713,666	301,356,726	376,199,285
	3M CO US88579Y1010			400	28,690	69,336
	AMS AG AT0000A18XM4			1,184	29,587	46,474
	ASKUL CORP JP3119920001			1,200	34,056	25,651
	BAIDU INC US0567521085			16,557	3,543,935	1,943,130
	BANCO SANTANDER CHILE US05965X1090			24,793	770,552	741,807
	BANCO SANTANDER MEXICO SA INST US05969B1035			34,117	246,671	260,995
	BEIERSDORF AG DE0005200000			226	22,731	27,165
	BRIDGESTONE CORP JP3830800003			25,700	1,000,727	1,011,875
	CHINA MOBILE LTD HK0941009539			284,000	2,834,841	2,586,445
	CIE GENERALE DES ETABLISSEMENT FR0000121261			18,576	2,553,206	2,359,768
	DAITO TRUST CONSTRUCTION CO LT JP3486800000			3,500	540,489	446,190
	DEUTSCHE BOERSE AG DE0005810055			26,629	3,082,622	3,772,443
	DUBAI FINANCIAL MARKET PJSC AED000901010			322,776	92,459	62,039
	ENDESA SA ES0130670112			46,317	1,061,254	1,192,583
	FABRINET KYG3323L1005			829	23,565	41,176
	FAIRFAX FINANCIAL HOLDINGS LTD CA3039011026			49	24,188	24,102
	FORTRESS TRANSPORTATION & INFR US34960P1012			1,602,471	23,096,415	24,197,312
	FS BANCORP/LAGRANGE IN US30262T1060			33,792	760,320	2,039,009
	GALAPAGOS NV BE0003818359			840	80,915	108,525
	GLAXOSMITHKLINE PLC GB0009252882			146,880	2,595,330	2,947,204
	GOLUB CAPITAL BDC INC US38173M1027			1,750,797	27,447,877	31,164,187
	HYDRO ONE LIMITED CA4488112083			8,545	150,955	149,354
	IGM FINANCIAL INC CA4495861060			25,469	887,833	728,744
	ITALGAS SPA IT0005211237			8,074	43,871	54,322
	JAPAN TOBACCO INC JP3726800000			53,500	1,534,463	1,181,578
	JERONIMO MARTINS SGPS SA PTJMT0AE0001			709	8,094	11,437
	KASIKORNBANK PCL TH0016010017			80,800	578,158	499,278
	KINGFISHER PLC GB0033195214			14,346	47,467	39,237
	KONINKLIJKE AHOLD DELHAIZE NV NL0011794037			103,761	2,289,277	2,337,028
	KUEHNE + NAGEL INTERNATIONAL A CH0025238863			2,272	332,353	337,654
	LI & FUNG LTD BMG5485F1692			1,240,000	685,415	215,859
	MABUCHI MOTOR CO LTD JP3870000001			9,300	411,045	318,085
	MAGNA INTL INC CA5592224011			2,625	134,739	130,893
	NATIONAL GRID PLC GB00BDR05C01			39,599	461,045	421,224
	NESTLE SA CH0038863350			327	27,655	33,894

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	NINTENDO CO LTD	JP3756600007 7,600	2,545,973	2,785,632
	NIPPON TELEGRAPH & TELEPHONE C	JP3735400008 33,700	1,553,098	1,569,268
	NOKIA OYJ	FI0009000681 312,046	1,554,314	1,551,493
	NOKIAN RENKAAT OYJ	FI0009005318 1,625	48,012	50,816
	NOVARTIS AG	CH0012005267 534	39,261	48,854
	NTT DOCOMO INC	JP3165650007 70,700	1,671,377	1,648,726
	ONO PHARMACEUTICAL CO LTD	JP3197600004 5,400	125,733	96,833
	PHILIP MORRIS INTERNATIONAL IN	US7181721090 25,563	2,111,431	2,007,462
	RECKITT BENCKISER GROUP PLC	GB00B24CGK77 11,796	1,081,809	932,893
	ROCHE HOLDING AG	CH0012032048 11,828	2,916,658	3,331,857
	RTL GROUP SA	LU0061462528 4,778	385,061	245,071
	SAFRAN SA	FR0000073272 2,752	288,468	403,813
	SECOM CO LTD	JP3421800008 1,900	147,390	163,547
	SGS SA	CH0002497458 20	51,313	51,015
	SHIMAMURA CO LTD	JP3358200008 3,900	428,945	291,396
	SHIZUOKA BANK LTD/THE	JP3351200005 6,300	46,716	46,428
	SINGAPORE EXCHANGE LTD	SG1J26887955 25,900	141,515	151,615
	SNAM SPA	IT0003153415 225,714	1,002,562	1,123,535
	SUBARU CORP	JP3814800003 41,400	1,132,280	1,006,373
	SUNCOR ENERGY INC	CA8672241079 10,564	374,637	330,239
	SWISSCOM AG	CH0008742519 2,667	1,401,837	1,340,612
	TECNICAS REUNIDAS SA	ES0178165017 33,304	1,051,136	855,624
	TELEFONICA DEUTSCHLAND HOLDING	DE000A1J5RX9 457,220	2,186,845	1,279,316
	TENARIS SA	US88031M1099 14,066	450,216	370,076
	THALES SA	FR0000121329 397	42,426	49,121
	UBS GROUP AG	CH0244767585 9,828	179,766	116,928
	WAL-MART DE MEXICO SAB DE CV	MX01WA000038 83,412	194,611	227,507
	TOTAL EQUITY- COMMON STOCKS	7,335,874	100,616,193	103,602,055
	A&M CAPITAL PARTNERS LP	99VVAXFT8 11,445,706	10,005,279	11,445,706
	A&M CAPITAL OPPORTUNITIES FUND LP	99VVBECL9 9,762,114	8,871,108	9,762,114
	AEA MEZZANINE FUND III LP	99VVAVPT1 7,243,274	9,317,420	7,243,274
	AEA MEZZANINE FUND IV LP	99VVBUR71 3,631,666	3,793,869	3,631,666
	ARCLIGHT ENERGY PARTNERS FD VI	99VVA61H8 26,633,279	21,939,781	26,633,279
	ARROWHEAD CAPITAL FUND III LP	99VVBKTL7 1,824,552	2,175,200	1,824,552
	BISON CAPITAL PARTNERS IV LP	99VVAVP04 7,617,869	10,911,220	7,617,869
	BISON CAPITAL PARTNERS V LP	999K60946 10,385,352	9,984,744	10,385,352
	BLACKSTONE TACTICAL OPPORTUNITIES FUND III	99VVBNSQ3 10,313,929	11,716,059	10,313,929

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	BP NATURAL GAS OPPORTUNITIES II	99VVBZGB0			350,043	897,689
	CENTERFIELD CAPITAL PARTNERS III	99VVA PLN1			7,896,893	8,398,558
	DC CAPITAL PARTNERS FUND II (CAYMAN) LP	99VVB BUX9			5,433,632	3,538,908
	DYAL II PENSION INVESTORS LP	99VVA3GR7			13,963,540	21,399,931
	DYAL III PENSION INVESTORS LP	99VVA6A88			10,629,768	9,365,056
	DYAL OFFSHORE INVESTORS II LP	99VVA KWD2			8,295,366	15,202,169
	ENERGY IMPACT FUND LP	99VVB JUN4			20,726,957	19,134,478
	GoldPoint Mezzanine Partners IV LP	99VVBCTT8			8,664,161	8,313,794
	GOLDPOINT PARTNERS CO-INVESTMENT V LP	99VVAZEX5			21,021,502	15,582,851
	GOLDPOINT PARTNERS CO-INVESTMENT VI LP	99VVBKT29			6,814,637	6,806,080
	GOLUB CAPITAL INVESTMENT	99VVA3H70			3,333,333	50,000,000
	GREENSPRING OPPORTUNITIES IV LP	99VVB E826			20,606,014	18,456,821
	HARBERT CREDIT SOLUTIONS FUND IV LP	99VVBH9R3			8,517,320	10,166,840
	HARBERT MEZZANINE PARTNERS III LP	99VVA3K68			10,801,632	14,049,328
	HIGHSTAR CAPITAL GP IV LP	99VVALMM1			9,150,870	14,920,118
	ICG NORTH AMERICAN PRIVATE DEBT FUND LP	99VVA0Q50			10,543,325	9,739,545
	ICG NORTH AMERICAN PRIVATE DEBT FUND II (OFFSHORE) LP	99VVBWRG4			1,053,001	1,039,399
	LIGHTHOUSE PRTRNS-INLET POINT ALT INCOME OFFSHORE FUND	99VVB E9U3			25,000	25,000,000
	LOVELL MINNICK EQUITY PARTNERS IV	99VVA49P7			20,703,691	14,860,965
	MEDLEY OPPORTUNITY FUND II LP	99VVA T3G8			6,356,475	15,498,052
	MIDOCEAN TACTICAL CREDIT FUND II LP	99VVBSCY0			5,949,755	5,682,067
	MIDOCEAN TACTICAL CREDIT FUND LP	99VVB CB75			4,729,804	2,689,941
	MML CAPITAL PARTNERS FUND VI LP	EX99WH5L2			16,692,943	13,894,206
	MONARCH CAPITAL PARTNERS III LP	99VVA3K50			18,149,418	19,253,365
	MONARCH CAPITAL PARTNERS OFFSHORE IV LP	99VVBSC20			15,589,510	13,970,637
	MORGAN STANLEY IFHF SPV LP	99VVAJMK0			138,708	0
	NB PRIVATE EQUITY CREDIT OPPORTUNITIES FUND	99VVBG XK3			11,107,889	13,433,640
	NB SECONDARY OPPORTUNITIES FD III LP	99VVA XKM7			11,178,166	3,976,813
	NB SECONDARY OPPORTUNITIES OFFSHORE FUND IV LP	NC99WMHS9			7,217,487	5,412,019
	NB STRATEGIC CO-INVESTMENT PARTNERS II LP	99VVA T AM7			6,956,233	10,576,264
	NB STRATEGIC CO-INVESTMENT PARTNERS III LP	99VVA6634			18,388,748	13,711,929
	NEW CANAAN FUNDING MEZZANINE V	99VVA PLZ4			1,787,128	5,499,938
	NEW CANAAN FUNDING MEZZANINE VI	99VVA8BY6			4,504,166	4,173,919
	NYLCAP MEZZANINE PARTNERS III	999313315			10,924,854	15,964,974
	OAK HILL CAPITAL PARTNERS IV	99VVBH571			12,835,339	13,380,748
	PALLADIUM EQUITY PARTNERS IV LP	99VVAZSG7			15,550,810	15,538,361
	PWP GROWTH EQUITY FUND I LP	99VVA1RP3			26,768,459	22,327,237
	PWP GROWTH EQUITY FUND II LP	99VVBNAV9			14,115,635	11,788,580

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	RCP DIRECT II FEEDER LTD	99VVA08C5		27,424,273	21,662,537	27,424,273
	RCP DIRECT III CAYMAN FEEDER LP	99VVBRVB1		3,162,341	3,000,000	3,162,341
	RCP FUND SOF III CAYMAN FEEDER LP	99VVBRVC9		1,003,369	900,000	1,003,369
	RCP FUND VIII FEEDER LTD	99VVAT3F0		14,183,494	10,614,628	14,183,494
	RCP SOF II FEEDER LP	99VVAR422		9,549,656	12,160,330	9,549,656
	RFE INVT PARTNERS VIII L P	99VVATNT8		10,022,570	10,633,271	10,022,570
	STIEVEN FINANCIAL OFFSHORE	99VVAQ9L7		2,417	4,000,000	9,499,401
	TALARA CAPITAL ENERGY II	99VVBPW99		1,600,655	1,948,886	1,600,655
	TRILANTIC CAPITAL PARTNERS V LP	99VVAQC33		14,791,389	14,943,555	14,791,389
	TRILANTIC CAPITAL PARTNERS VI PARALLEL (NORTH AMERICA) LP	99VVBQGG9		3,918,465	4,403,979	3,918,465
	TRINITY HUNT PARTNERS IV LP	99VVATGT6		23,586,178	13,093,582	23,586,178
	TRINITY HUNT PARTNERS V LP	99VVBM6A2		5,192,731	2,977,258	5,192,731
	VCFA PRIVATE EQUITY PART IV LP	99VVABVY7		323,309	2,953,294	323,309
	VCFA VENTURE PARTNERS III LP	999058266		341,380	2,553,410	341,380
	ZARVONA III-B LP	99VVB78T4		3,694,710	3,156,371	3,694,710
	TOTAL PRIVATE EQUITY			605,126,892	671,361,003	691,426,177
	BEACON CAPITAL STRATEGIC PARTNERS VII LP	99VVA8CL3		9,594,322	7,725,627	9,594,322
	BEACON CAPITAL STRATEGIC PARTNERS 8 LP	99VVB78F4		1,600,569	1,887,937	1,600,569
	CARLYLE REALTY PARTNERS VIII LP	99VVBSCM6		2,653,023	2,184,548	2,653,023
	COLONY INDUSTRIAL FUND LP	99VVBXM85		20,137,500	20,000,000	20,137,500
	EQUUS INVESTMENT PARTNERSHIP XI LP	99VVB7SG0		10,866,359	10,827,897	10,866,359
	HARBERT EUROPEAN REAL ESTATE FUND V (SCOTLAND) LP	EY99WWVH7		458,393	773,536	522,017
	NB REAL ESTATE SECONDARY OPPORTUNITIES OFFSHORE FUND LP	99VVB0U41		11,823,564	9,050,000	11,823,564
	OAKTREE REAL ESTATE OPPORTUNITIES FUND VI	99VVAXF84		8,170,101	11,478,491	8,170,101
	PRIME STORAGE FUND II LP	9SG000136		22,689,190	21,422,176	22,689,190
	RAITH REAL ESTATE FUND II LP	99VVBVY67		300,779	480,814	300,779
	SENTINEL REAL ESTATE FUND	999178023		433	28,963,339	38,580,260
	TH REAL ESTATE U.S. STRATEGIC INDUSTRIAL FUND I LP	99VVBUX14		6,089,805	5,072,462	6,089,805
	TOTAL REAL ESTATE FUNDS			94,384,038	119,866,827	133,027,490
	BLACKROCK EAFE EQUITY INDEX FUND	999G05866		213,079	44,716,804	56,512,392
	BLACKROCK EQUITY INDEX FUND A	99VVAHQK0		106,724	70,360,804	115,885,764
	BLACKROCK INT TERM CREDIT BD INDEX FND	999F25668		1,359,544	66,415,834	79,470,521
	BLACKROCK INTERMEDIATE GOVT/CR BND INDEX FND	999G05841		5,406,877	177,459,136	190,728,899
	BLACKROCK LONG TERM CREDIT BD INDEX FND	999G05874		416,850	32,246,332	39,725,642

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	BLACKROCK RUSSELL 1000 VALUE FUND	99VVAHQL8		1,291,126	123,230,042	180,577,559	
	BLACKROCK RUSSELL 2000 GROWTH FUND	99VVALMN9		13,862	286,040	684,086	
	BLACKROCK RUSSELL 2000 INDEX FUND A	999G05858		38,617	682,804	2,084,890	
	BLACKROCK RUSSELL 2000 VALUE FUND	99VVBSB47		525,347	34,149,708	31,389,910	
	SSGA S & P 500 FLAGSHIP FND	999G05833		268,833	127,065,226	196,369,981	
	SSGA 20+ YEAR HIGH QUALITY US CORP BOND INDEX NL FND	999G36978		2,466,723	34,507,214	43,207,115	
	SSGA 5-20 YEAR HIGH QUALITY US CORP BOND INDEX NL FND	999G36960		4,135,872	46,559,116	61,413,556	
	SSGA LONG CREDIT INDEX NL FUND	999G05825		751,424	30,021,858	36,322,348	
	SSGA RUSSELL 2000 GROWTH INDEX NL STRATEGY	99VVALMP4		15,061	305,706	710,659	
	SSGA S&P MIDCAP 400 INDEX NL FND	99VVAQ9F0		60,855	8,702,260	17,113,373	
	SSGA US LONG GOVT BOND INDEX LENDING SERIES FND	99VVB856		2,268,429	74,998,787	87,992,346	
*	EB TEMP INV FD	996115960	2.376%	12/31/2049	52,161,390	52,161,390	
	TOTAL COMMON COLLECTIVE			71,500,612	923,869,062	1,192,350,433	
	GOLDMAN SACHS BANK USA CD		2.450%	11/18/19	100,000	100,000	
	MIDLAND STATES BANK		2.200%	9/23/19	100,000	100,000	
	MORGAN STANLEY PVT BANK CD		2.400%	10/13/20	100,000	100,408	
	NBT BK NA NORWICH NY CD		2.550%	8/6/20	100,000	100,000	
	WELLS FARGO BK NA CD		2.650%	3/30/20	100,000	100,000	
	TOTAL CERTIFICATE OF DEPOSITS			500,000	500,000	500,408	
	CANADIAN DOLLAR	CAD		123,079	92,737	94,187	
	EURO CURRENCY UNIT	EUR		429,211	485,781	488,786	
	HONG KONG DOLLAR	HKD		405,140	51,855	51,858	
	ISRAELI SHEKEL	ILS		26,034	7,265	7,300	
	JAPANESE YEN	JPY		12,974,757	120,419	120,427	
	MEXICAN PESO	MXN		72,151	3,772	3,756	
	NEW ZEALAND DOLLAR	NZD		633	417	425	
	NORWEGIAN KRONE	NOK		40,641	4,709	4,767	
	POUND STERLING	GBP		279,441	357,802	355,645	
	SINGAPORE DOLLAR	SGD		5,897	4,323	4,359	
	SWISS FRANC	CHF		88,601	88,144	90,872	
	PEOPLES UNITED BANK				39,196	39,196	
*	BNY MELLON CASH RESERVE	996087094	0.60%	12/31/2049	3,822,544	3,822,544	
	TOTAL INTEREST BEARING CASH				5,078,964	5,084,120	

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, 2019

(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
	<div>ISIN/IDENTIFIER</div> <div>TOTAL INVESTMENTS</div>	<div>Rate Maturity Par Value</div>		<div><u>3,835,531,070</u></div>

* PARTY-IN-INTEREST

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
Form 5500, Schedule H, Part IV, Line 4j - Schedule of Reportable Transactions
For the year ended June 30, 2019

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Number of Transactions	(g) Expense Incurred with Transaction	(g) Cost of Asset	Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
	<u>Series in the Same Security</u>								
Bank of New York-Mellon	BNY Mellon Cash Reserve 0.100% 12/31/2049 DD 06/26/97	\$ 254,020,993	\$ 0	\$ 0	167	\$ 0	\$ 254,020,993	\$ 254,020,993	\$ 0
Bank of New York-Mellon	BNY Mellon Cash Reserve 0.100% 12/31/2049 DD 06/26/97	0	251,602,456	0	165	0	251,602,456	251,602,456	0
Bank of New York-Mellon	BNY EB TEMP INV FD 1.147% 12/31/2049 DD 11/01/01	1,024,279,293	0	0	432	0	1,024,279,293	1,024,279,293	0
Bank of New York-Mellon	BNY EB TEMP INV FD 1.147% 12/31/2049 DD 11/01/01	0	1,040,308,197	0	451	0	1,040,308,197	1,040,308,197	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, 2018

EIN: 13-5645888

PN: 333

Employer: 1000

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	2										2
25-29	4	3									7
30-34	2	7	4								13
35-39	2	7	5	1	1						16
40-44	1	10	5	7	4						27
45-49	2	6	1	6	8	5	1				29
50-54	2	12	5	3	2	1	2	1			28
55-59		12	7	6	5	2	5	6			43
60-64		3	2	1	8	1			1		16
65-69			1	1	2	1		1			6
70 & Up											0
All Ages	13	62	30	25	30	10	8	8	1	0	187
		126,218	139,000	122,902	125,219						127,562

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 1006

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	2										2
25-29	4 2										6
30-34	1	5	1								7
35-39	4 2										6
40-44	1 1 1										3
45-49	1	1	2	1	4	1					10
50-54	2 3 1										6
55-59	3 1 5 1										10
60-64	4 5 1 5 1										16
65-69	1 1										2
70 & Up											0
All Ages	2	25	16	10	12	1	0	0	1	1	68
	60,504										71,141

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, 2018

EIN: 13-5645888

PN: 333

Employer: 1007

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels	
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up		
Under 25	2										2	
25-29	1	2									3	
30-34	1										1	
35-39	1		1	1							3	
40-44	1				2						3	
45-49						2	1					3
50-54	1	1					2	1			5	
55-59	2	1	1	3	2						9	
60-64	1				2	7	1	1	2		14	
65-69											1	
70 & Up	1										1	
All Ages	5	9	3	6	15	2	1	1	2	1	45 74,254	

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 1019 (excluding hard-frozen participants)

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 1032

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29			1								1
30-34			2	1							3
35-39				3	2						5
40-44											0
45-49			1		1						2
50-54					1						1
55-59			3	4	5						12
60-64				2		1					3
65-69						1					1
70 & Up											0
All Ages	0	0	7	10	9	2	0	0	0	0	28 68,755

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 1055

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29											0
30-34	2										2
35-39	1 1										2
40-44	2										2
45-49	2 2 2 2										8
50-54	1 4 2 3										10
55-59	1 4 3										8
60-64	2 1 2 2 1 2										10
65-69	1 1										2
70 & Up											0
All Ages	0	1	4	6	12	9	5	6	2	0	45 59,798

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 1070

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			1	2							3
35-39											0
40-44			1								1
45-49		1					1				2
50-54	1						1				2
55-59		1			2			1	1		5
60-64					1	1					2
65-69	1	1			1						3
70 & Up											0
All Ages	2	3	2	2	4	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, 2018

EIN: 13-5645888

PN: 333

Employer: 1073

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29			1								1
30-34		1	1								2
35-39		1									1
40-44					1	2					3
45-49			1			1		2			4
50-54			1		2	1					4
55-59			2	1		2					5
60-64			1	1					1	1	4
65-69				1		1					2
70 & Up											0
All Ages	0	2	7	3	3	7	0	2	1	1	26 72,338

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 1082

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			2	2							4
35-39				5	2						7
40-44				4	3	2					9
45-49			2	3	5	1	3				14
50-54				3	4			4			11
55-59				3	4	1	3	2			13
60-64				1	2	1	3	1	1		9
65-69				1							1
70 & Up											0
All Ages	0	0	4	22	20	5	9	7	1	0	68
				52,552	63,130						60,010

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 1088

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	13	7									20 25,449
25-29	9	17	5								31 36,335
30-34	7	14	7	4	2						34 46,270
35-39	7	11	4	7	2						31 56,952
40-44	1	12	3	6	3	2	1				28 57,198
45-49	2	6	8	4	4	1	2	2			29 81,446
50-54	6	16	7	12	7	3	2		1		54 60,946
55-59	4	7	10	7	7	2	2				39 66,808
60-64	3	9	5	12	11	4	2	2		1	49 80,914
65-69		1	2	4	3	1					11
70 & Up			1		1			1			3
All Ages	52 38,900	100 47,314	52 61,179	56 66,715	40 81,976	13	9	5	1	1	329 59,185

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 2000

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	2	1									3
25-29	9	6									15
30-34	5	21	7	2							35
		86,696									96,387
35-39	4	16	17	10	1						48
											124,903
40-44	5	14	9	10	4	2					44
											150,709
45-49	8	10	9	7	10	3	1				48
											143,554
50-54	4	5	8	4	6	5	4	2			38
											168,252
55-59	1	11	7	6	3	2	7	4			41
											153,694
60-64		5	6	1	5	1	2	5			25
											176,065
65-69			3	2	1		1				7
70 & Up											0
All Ages	38	89	66	42	30	13	15	11	0	0	304
	101,904	117,744	151,270	141,711	179,561						140,379

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 2003

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29	4	3	2								9
30-34	7		3	2							12
35-39	1	4	3	4	1						13
40-44	1	6	4	3	3	2					19
45-49	1	5	3	2	3	3	1				18
50-54	2	6	6	1	6	2	2	3			28 87,115
55-59	4	11	7	10	3					3	38 66,845
60-64	7		11	4	3	2	1	2	2		32 83,718
65-69	1			5	1	1					8
70 & Up	1									1	2
All Ages	13	51	39	32	20	10	4	8	2	1	180 69,936
	52,497		70,705	74,256	78,200						

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 2012

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	2										2
25-29	2 1										3
30-34	1 1										2
35-39	1 1 2 1										5
40-44	1 3 1 1										6
45-49	2 1 1										4
50-54	2 1 2 2 2 1										10
55-59	2 2 2 4 1 1										12
60-64	2 2 5 2 1 1 1										14
65-69	1 1 2 1										5
70 & Up											0
All Ages	7	8	14	8	15	5	3	2	1	0	63 63,351

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 2026

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49							1				1
50-54								1			1
55-59								1			1
60-64									1		1
65-69											0
70 & Up											0
All Ages	0	0	0	0	0	1	0	2	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, 2018

EIN: 13-5645888

PN: 333

Employer: 2032

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44				2	2	3					7
45-49				1	2	1	3	1			8
50-54				1	3	2	1	4	1		12
55-59						5	3		3		11
60-64				2	3	2	2			1	10
65-69				1			1			1	3
70 & Up					1						1
All Ages	0	0	0	7	11	13	10	5	4	2	52 81,746

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 2033

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29		1	1								2
30-34			3								3
35-39			2	1							3
40-44			1								1
45-49				2							2
50-54		1	1		1		1				4
55-59		1	1	1		2					5
60-64			1								1
65-69							1				1
70 & Up											0
All Ages	0	3	10	4	1	2	2	0	0	0	22
											59,537

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 2039

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29			16								16
30-34			31	19	1						51
			51,860								52,158
35-39			13	22	23	4					62
				51,999	68,512						59,427
40-44			5	5	13	10					33
											67,784
45-49			7	7	8	2	2	1			27
											67,808
50-54			10	10	8	4	10	8			50
											64,809
55-59			13	6	9	5	2	3	3		41
											78,888
60-64			5	9	2	6	3		2		27
											59,663
65-69			2	2		1		1		1	7
70 & Up				1							1
All Ages	0	0	102	81	64	32	17	13	5	1	315
			53,845	60,033	62,993	85,335					62,440

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 3000

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1	4	2								7
30-34	2	19	3								24 86,343
35-39	2	11	6	2							21 96,340
40-44	3	3	6	8	6	1					27 125,425
45-49	2	5	5	8	5	3	4				32 113,956
50-54	2	5	7	6	3	6	4	1			34 129,692
55-59		4	6	11		4	3	3	2		33 130,846
60-64		1	3	5	3		2	3		1	18
65-69				1							1
70 & Up											0
All Ages	12	52	38	41	17	14	13	7	2	1	197 113,111
		101,141	119,886	122,989							

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, 2018

EIN: 13-5645888

PN: 333

Employer: 3012

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				1							1
35-39			1	4	1						6
40-44					6						6
45-49					8	4	3				15
50-54				1	3	2	2	3			11
55-59				1	3	1	2	6	2		15
60-64					2		3	1	2		8
65-69				1							1
70 & Up											0
All Ages	0	0	1	8	23	7	10	10	4	0	63
					56,861						67,550

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 3023

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29	2 1										3
30-34	4										4
35-39	2 1 1										4
40-44	1 2 1										4
45-49	1 1										2
50-54	2 1 1										4
55-59	2 1										3
60-64	1										1
65-69	1										1
70 & Up											0
All Ages	0	11	10	2	1	0	2	1	0	0	27 59,801

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 3031

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			1								1
35-39											0
40-44		1									1
45-49					3		1				4
50-54		4		1		1					6
55-59							1	1			2
60-64								1		2	3
65-69											0
70 & Up											0
All Ages	0	5	1	1	3	1	2	2	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, 2018

EIN: 13-5645888

PN: 333

Employer: 3032

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29	1 4										5
30-34	3										3
35-39	4										4
40-44	2	2	1	2	1	1					9
45-49	1		1	1	2	1					6
50-54	1	2	2	3	3	3	3				17
55-59	1	2	2	1	2	2	1	4			15
60-64	1	2	1		4	2	1				11
65-69	2										2
70 & Up											0
All Ages	7	20	6	10	12	9	2	7	0	0	73
	39,343										57,133

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 3063

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	2										2
30-34											0
35-39											0
40-44	31										4
45-49	1	2	2	1							6
50-54	1		1	2	1		1				6
55-59	2		1	1	2	1	1				8
60-64	3			2							5
65-69	1										1
70 & Up											0
All Ages	1	10	7	5	5	1	1	2	0	0	32 44,150

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 4000

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			5	2							7
35-39			10	8	2						20 130,136
40-44			14	14	4						32 143,392
45-49			11	12	10	2	1	1			37 137,413
50-54			15	16	6	4	6	3			50 143,038
55-59			8	8	10	4	3	7			40 156,198
60-64			2	2	5	1	1		1	3	15
65-69			1		1			1			3
70 & Up				1							1
All Ages	0	0	66 119,984	63 144,563	38 153,418	11	11	12	1	3	205 142,884

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 4079

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29		1									1
30-34											0
35-39					1						1
40-44			1								1
45-49					1						1
50-54											0
55-59											0
60-64			1								1
65-69							1				1
70 & Up											0
All Ages	0	1	2	0	2	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, 2018

EIN: 13-5645888

PN: 333

Employer: 4084

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44					1						1
45-49											0
50-54											0
55-59											0
60-64			1			1					2
65-69											0
70 & Up											0
All Ages	0	0	1	0	1	1	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, 2018

EIN: 13-5645888

PN: 333

Employer: 4090

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 4091

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	19	16									35 33,992
25-29	10	40	9								59 45,336
		45,738									
30-34	4	23	19	3							49 57,977
		60,639									
35-39	3	26	20	3							52 63,122
		56,308	70,325								
40-44	2	14	13	3	4						36 73,169
45-49	3	8	7	6	5						29 82,001
50-54	1	12	8	5	2	1					29 83,244
55-59	3	4	13	7	5	2	3	2	1		40 97,442
60-64		2	4	1	4						11
65-69		3	3	3	2						11
70 & Up	1										1
All Ages	46 47,084	148 58,548	96 66,417	31 90,633	22 99,307	3	3	2	1	0	352 66,637

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 4092

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	3	8									11
25-29	5	21	4	1							31
		32,355									32,581
30-34	2	6	13	7							28
											41,906
35-39	2	5	7	8	2						24
											51,547
40-44		6	3	5	5						19
45-49	1	4	6	7	3	2		2			25
											62,969
50-54		10	4		8		4				26
											66,510
55-59	1	12	9	4	5		2	3	1	1	38
											74,332
60-64	1	9	11	4	2	1				2	30
											68,178
65-69	1	2	4	1		1					9
70 & Up	1	3			1						5
All Ages	17	86	61	37	26	4	6	5	1	3	246
		47,652	54,165	53,460	72,057						55,040

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 4094

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29	5 1										6
30-34	1										1
35-39	1 2 2										5
40-44	1 1 1										3
45-49	1 1 3 1 1										7
50-54	2 1 2 2										7
55-59	2 2 2 3										9
60-64	1 2 1 1										5
65-69	1 2										3
70 & Up	2										2
All Ages	1	8	4	8	10	7	3	7	0	1	49 41,970

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 5000

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	2	1									3
25-29	4	10									14
30-34	2	14	6	3							25 76,607
35-39	3	8	4	9	3						27 78,081
40-44	6	9	8	7	8						38 103,600
45-49		6	3	9	5		2				25 116,376
50-54	2	4	4	5	3	4	4	3			29 115,173
55-59	1	5	5	4	1	2	2	6	2		28 117,385
60-64		1	2	3	3	1			1		11
65-69		1		2							3
70 & Up											0
All Ages	20 76,681	59 83,208	32 83,774	42 119,216	23 123,881	7	8	9	3	0	203 100,418

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 5026

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	3	2									5
25-29	1	2		1							4
30-34	3	2		1							6
35-39		4	3	3	1						11
40-44		3	1		3	2					9
45-49		2	1		2	3	1				9
50-54	1		1	1	2	1	3	1			10
55-59		1	2	1	4	1	3	2	2		16
60-64		1	1	1	1	4	2	1	1	1	13
65-69											0
70 & Up				1							1
All Ages	8	17	9	9	13	11	9	4	3	1	84
											48,450

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 5051

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1	1									2
30-34		2									2
35-39											0
40-44			1	2		1					4
45-49					1						1
50-54	1	1	1		1		1	1			6
55-59			2	1	1		2	1			7
60-64		2		1	1	1	2	1			8
65-69				1							1
70 & Up				1							1
All Ages	2	6	4	6	4	2	5	3	0	0	32 50,620

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, 2018

EIN: 13-5645888

PN: 333

Employer: 5065

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39					1						1
40-44				2		1					3
45-49					1						1
50-54				1	2		2				5
55-59				3	1	1		1			6
60-64				1	1	1					3
65-69											0
70 & Up					1						1
All Ages	0	0	0	7	7	3	2	1	0	0	20 62,398

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 5091

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	2	1									3
30-34		2		1							3
35-39		2		1							3
40-44	1	1		1		1					4
45-49	1	2				2	1				6
50-54		3	1		1	1	1				7
55-59	1	2				1	1	1			6
60-64					1	1					2
65-69											0
70 & Up											0
All Ages	5	13	1	3	2	6	3	1	0	0	34 41,210

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 5121

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1	2									3
30-34	1	3	1								5
35-39		1	1	3	1						6
40-44			1	1	1						3
45-49		6	1	1		1					9
50-54		2	1	1	1	1	2	1			9
55-59		2		1	5			2	1		11
60-64				2	4		1	2	3	1	13
65-69				1			1			2	4
70 & Up				1							1
All Ages	2	16	5	11	12	2	4	5	4	3	64
											54,113

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 5128

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29		1									1
30-34											0
35-39		1									1
40-44				1							1
45-49											0
50-54	1	1		3		1	1				7
55-59			1	1	1						3
60-64		2	1						1		4
65-69					1						1
70 & Up											0
All Ages	1	5	2	5	2	1	1	0	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, 2018

EIN: 13-5645888

PN: 333

Employer: 5129

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29			1	1							2
30-34			3	6	1						10
35-39		1	1	3	2						7
40-44			1	2	5	5					13
45-49			1	1	1	3	3	1			10
50-54					1	1	3	2			7
55-59			1	2	1	3	3	2	2		14
60-64			1		5	3					9
65-69				1		3	1			3	8
70 & Up											0
All Ages	0	1	9	16	16	18	10	5	2	3	80
											59,973

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 6000

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			1	2							3
35-39			3	5	1						9
40-44			2	5	5	1					13
45-49			7	6	3	3					19
50-54			3	6	3	4	2	2			20
55-59			4		6	1		1			147,412
60-64			2	2	3		2	2			12
65-69							1				11
70 & Up											1
All Ages	0	0	22	26	21	9	5	5	0	0	88
			151,988	144,852	138,706						148,574

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 6044

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				1							1
35-39				1	1						2
40-44				1							1
45-49				3			1				4
50-54				2	2		2				6
55-59				5		1					6
60-64				3	3						6
65-69				1							1
70 & Up											0
All Ages	0	0	0	17	6	1	3	0	0	0	27
											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, 2018

EIN: 13-5645888

PN: 333

Employer: 6077

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				3							3
35-39				8	2						10
40-44				3	2						5
45-49					4	5	2				11
50-54				1	1						2
55-59				2	2	6	2	2			14
60-64				1	4	4	2	2	2		15
65-69				1	2	1	1				5
70 & Up					1						1
All Ages	0	0	1	18	18	16	7	4	2	0	66 58,255

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 6079

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 6086

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 6116

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			1								1
35-39											0
40-44											0
45-49		1									1
50-54		1				1					2
55-59					2			1	1		4
60-64				1				1			2
65-69			1								1
70 & Up											0
All Ages	0	2	2	1	2	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, 2018

EIN: 13-5645888

PN: 333

Employer: 6125

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	3	3									6
25-29	2	6	1								9
30-34	1	5	6	1							13
35-39		4	2	7	5						18
40-44	1	2	3	2	4						12
45-49		6	4	3	3	3					19
50-54		3	5	8	3	3		1			23
55-59	1	1	1	11	3	2			1		20
60-64	1			8	6	3	2		2		22
65-69		3	4	2		1					10
70 & Up							1				1
All Ages	9	33	26	42	24	12	3	1	3	0	153
		46,603	49,615	51,687	42,999						49,344

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 6138

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 6142

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44						1					1
45-49						1					1
50-54					1			2			3
55-59					1		3		1		5
60-64						1	2	1		2	6
65-69										1	1
70 & Up											0
All Ages	0	0	0	0	2	3	5	3	1	3	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, 2018

EIN: 13-5645888

PN: 333

Employer: 7000

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	4	8									12
25-29	3	35	3								41
		81,885									81,068
30-34	3	23	13	2							41
		109,945									111,665
35-39	4	25	14	15	2						60
		105,755									126,169
40-44	2	19	10	23	8						62
				150,027							137,955
45-49	1	19	10	23	5			1			59
				175,583							164,307
50-54		15	6	9	4	3	1		1		39
											165,628
55-59		18	7	13	4	1		2	3		48
											150,794
60-64		8	4	10	4	3	1		1		31
											158,632
65-69		2	1	4	1	1					9
70 & Up											0
All Ages	17	172	68	99	28	8	2	3	5	0	402
		110,181	144,114	168,683	160,645						134,983

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 7064

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29	2		1								3
30-34	1	1	1								3
35-39	2	5	1		2						10
40-44	3	2	1	1							7
45-49		3	1	1		1					6
50-54		4	2			1	2				9
55-59		6	1	2	1	1	2	1			14
60-64	1	6	3	2	1		2				15
65-69				2	1						3
70 & Up											0
All Ages	10	27	11	8	5	3	6	1	0	0	71
		42,040									43,052

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 7065

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1										1
35-39	1										1
40-44											0
45-49	1										1
50-54	1										1
55-59	1										1
60-64											0
65-69	1					1					2
70 & Up											0
All Ages	0	4	1	0	0	1	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, 2018

EIN: 13-5645888

PN: 333

Employer: 7118

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29		3	3								6
30-34	2	4	8	1							15
35-39		2	1	3	1						7
40-44		3		3	6	3					15
45-49	1	4	3		3	1	3				15
50-54	4	4	1	2	1	2		2			16
55-59				2	2		1	3			8
60-64				4	1					1	6
65-69			1		1			1			3
70 & Up			1					2			3
All Ages	7	20	18	15	15	6	4	8	0	1	94
		58,400									75,610

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 8031

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29			1								1
30-34				8							8
35-39			1	15	6						22 59,467
40-44			1	5	11	1					18
45-49				9	8	1	1				19
50-54				15	7	3	2				27 84,861
55-59				10	8	3					21 52,244
60-64				4	8	1			1		14
65-69				2							2
70 & Up									1		1
All Ages	0	0	3	68 60,795	48 65,770	9	3	0	2	0	133 65,321

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 8066

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 8104

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 8105

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			4								4
35-39			10	2	1						13
40-44			5	5	4						14
45-49			5		3	4	2	1			15
50-54			4	3	2	1	2				12
55-59			4	1	1	3	2	2	3		16
60-64			4	4	2	2	3				15
65-69			1	2	2	1	3		1		10
70 & Up											0
All Ages	0	0	37	17	15	11	12	3	4	0	99
			94,324								104,081

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, 2018

EIN: 13-5645888

PN: 333

Employer: 9007

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 9062

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39				1							1
40-44			1								1
45-49		1	1	1							3
50-54											0
55-59				1		1					2
60-64			1			1					2
65-69											0
70 & Up						1					1
All Ages	0	1	3	3	0	3	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, 2018

EIN: 13-5645888

PN: 333

Employer: 9072

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29		1									1
30-34											0
35-39											0
40-44											0
45-49											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	0	1	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, 2018

EIN: 13-5645888

PN: 333

Employer: 9074

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	2										2
25-29	3 2										5
30-34	2 2 3										7
35-39	1 1 2										4
40-44	1 2 1										4
45-49	1 1 1 2 1										6
50-54	1 1 3 3										8
55-59	2 1 1 1 1										6
60-64	1 2 3										6
65-69	2 1 1 1 1										6
70 & Up											0
All Ages	1	10	6	13	5	6	4	1	4	4	54 48,987

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 9077

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29		1									1
30-34		1	1								2
35-39											0
40-44			1								1
45-49											0
50-54											0
55-59			1		1						2
60-64						1	1	1		1	4
65-69											0
70 & Up											0
All Ages	0	2	3	0	1	1	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, 2018

EIN: 13-5645888

PN: 333

Employer: 9087

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 10000

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			3	4							7
35-39			5	8	1						14
40-44		1	2	9	3						15
45-49			3	3	4	6	1				17
50-54				5	4	2	3	1			15
55-59				5	7		1	4			17
60-64			2	2	4			3			11
65-69			1	1							2
70 & Up											0
All Ages	0	1	16	37	23	8	5	8	0	0	98
				117,245	105,865						121,168

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 10019

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29											0
30-34		1	1								2
35-39			1								1
40-44											0
45-49											0
50-54						1					1
55-59				1			1				2
60-64			1								1
65-69											0
70 & Up											0
All Ages	1	1	3	1	0	1	1	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, 2018

EIN: 13-5645888

PN: 333

Employer: 10022

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 10026

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29	1	4	1								6
30-34		1	1	1							3
35-39		2	1	7							10
40-44				1	4	2					7
45-49		1			2						3
50-54				1	1	1	1				4
55-59	1	1	2		1		1	4			10
60-64		3					1	3	1		8
65-69						1					1
70 & Up											0
All Ages	3	12	5	10	8	4	3	7	1	0	53 48,123

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 10035

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	2	1									3
25-29	3	4									7
30-34		1	1								2
35-39	1	3	4		2						10
40-44	1		1	1	4						7
45-49		2	2		1	1					6
50-54		1		1	3	3	1				9
55-59	4	3	3		1	2	1	1			15
60-64		2	1		2	3	2	2			12
65-69			3			1					4
70 & Up											0
All Ages	11	17	15	2	13	10	4	3	0	0	75 61,180

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, 2018

EIN: 13-5645888

PN: 333

Employer: 10051

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34				1							1
35-39				2							2
40-44											0
45-49					1	2					3
50-54					3	3					6
55-59				1	2	7					10
60-64					1	3					4
65-69						2					2
70 & Up						1					1
All Ages	0	0	0	4	7	18	0	0	0	0	29 58,185

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 11009 (excluding cash balance participants)

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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			5	8	3						16
40-44				5	4						9
45-49				4	3	4					11
50-54				6	4			1			11
55-59			1	5	4	1	1	1	1		14
60-64				5	3	2					10
65-69				2		1					3
70 & Up				1							1
All Ages	0	0	6	37	21	8	1	2	1	0	76
				59,877	67,879						66,725

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 12026

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	4										4
25-29	2	6									8
30-34	2	6	5	3							16
35-39	1	4	4	6	1						16
40-44		3	5	4	6	1					19
45-49		1	4	4	3	4	1				17
50-54			3	2	2	2	3				12
55-59		1		2	1	1	3		2		10
60-64		1	1	1				2	1	1	7
65-69											0
70 & Up											0
All Ages	9	22	22	22	13	8	7	2	3	1	109
		39,972	43,010	57,544							57,220

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 12033

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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					3	1					4
60-64					1						1
65-69											0
70 & Up											0
All Ages	0	0	0	0	5	1	1	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, 2018

EIN: 13-5645888

PN: 333

Employer: 12043

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29		1									1
30-34	1	1	1								3
35-39		2	1		1						4
40-44											0
45-49		2			1						3
50-54		2			1						3
55-59	2					1	1				4
60-64			1	1	1		1			1	5
65-69			1								1
70 & Up		1									1
All Ages	4	9	4	1	4	1	2	0	0	1	26 50,586

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 13000 (excluding hard-frozen participants)

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49							1	1			2
50-54							12	18			30 153,238
55-59			2	1	1	8	48	3			63 153,291
60-64					1	1	7	28	5	4	46 163,921
65-69							2	3	1	2	8
70 & Up									1		1
All Ages	0	0	0	2	2	2	30 148,666	98 168,485	10	6	150 156,350

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 13001

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	1										1
25-29	2	3									5
30-34	1	2	1								4
35-39	3	6	3	4							16
40-44	1	4	9	3	2						19
45-49		7	7	4	3	1					22
50-54	5		4		4	1	2				16
55-59		5	2		2	1	2				12
60-64	1	1		3							5
65-69			1								1
70 & Up											0
All Ages	14	28	27	14	11	3	4	0	0	0	101
		138,263	182,041								159,048

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 109000

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	3							5
40-44		2	1	9	3	1					16
45-49		4		11	6						21
50-54		1		4	8			1			14
55-59		6		6	1	2		2			17
60-64				4							4
65-69		1		2	2			1			6
70 & Up											0
All Ages	0	15	2	39	20	3	0	4	0	0	83
				179,630	179,067						172,668

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 1080 (excluding hard-frozen participants)

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE VALUATION COMPENSATION BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44							1				1
45-49						1		1			2
50-54								3			3
55-59							1	1			2
60-64						1					1
65-69							1		1		2
70 & Up											0
All Ages	0	0	0	0	0	2	3	5	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, 2018

EIN: 13-5645888

PN: 333

Employer: 1001

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39				1	1						2
40-44											0
45-49											0
50-54					1		2				3
55-59											0
60-64					1		1				2
65-69											0
70 & Up											0
All Ages	0	0	0	1	3	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, 2018

EIN: 13-5645888

PN: 333

Employer: 1004

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 1024

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39				2							2
40-44					1						1
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, 2018

EIN: 13-5645888

PN: 333

Employer: 1025

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 1027

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1										1
35-39	2 3										5
40-44	1										1
45-49	1 1 2										4
50-54	1 1										2
55-59	1 2 2 1										6
60-64	1										1
65-69	1										1
70 & Up											0
All Ages	0	0	1	7	8	3	0	2	0	0	21 16,959

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 1030

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 1034

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1										1
35-39	1 1										2
40-44	1										1
45-49	4 1 3 2										10
50-54	1 2 2										5
55-59	4 1 2 3 2										12
60-64	2 1 1 1										5
65-69	1 1										2
70 & Up											0
All Ages	0	13	7	8	7	3	0	0	0	0	38 9,580

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 1046

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	2 1										3
30-34	1 1										2
35-39	3 3										6
40-44	1 2										3
45-49	1 1 1 2										5
50-54	2 3 1 2										8
55-59	2 1 1 2										6
60-64	1										1
65-69	1 1 1										3
70 & Up											0
All Ages	0	6	7	6	10	5	1	2	0	0	37 6,453

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 1069

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 1074

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	3										3
30-34	1 2										3
35-39	3 9 6										18
40-44	3 3 6 1										13
45-49	2 6 3 1 2										14
50-54	6 7 4 4 4 1										26 13,133
55-59	4 2 5 4 2 2										19
60-64	2 3 4 5 1 1										16
65-69	2 1 3 1										7
70 & Up	1 1										2
All Ages	0	0	21 627	32 3,086	35 8,800	11	12	6	4	0	121 9,447

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 1077

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 1079 (excluding cash balance participants)

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1										1
40-44	2 1										3
45-49	3 4 1										8
50-54	2 2 3 4										11
55-59	5 2 3 1										11
60-64	2 2										4
65-69	1										1
70 & Up											0
All Ages	0	0	0	0	15	10	9	4	1	0	39 8,395

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 1080 (hard-frozen participants only)

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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				7	2						9
40-44				11	5	6					22 2,281
45-49				7	12	3	2				24 3,476
50-54				4	27 3,824	5	3	13			52 6,261
55-59				6	22 3,277	5	4	6	3		46 7,542
60-64				7	16	9	7	5	2	5	51 6,950
65-69				3	9	1	2		2	2	19
70 & Up						1					1
All Ages	0	0	0	47 1,118	93 3,413	30 6,725	18	24 14,069	7	7	226 6,006

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 1083

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 2006

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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				6	5						11
40-44				3	5	1					9
45-49				3	2	4	2				11
50-54				5	16			1			22 8,408
55-59				2	15	1			1		19
60-64				6	10	1	1	1	1	1	21 8,873
65-69				3	1	1					5
70 & Up											0
All Ages	0	0	0	28 1,506	54 6,456	8	3	2	2	1	98 6,627

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 2009

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44						1					1
45-49					1						1
50-54					1	1					2
55-59					2	1	1				4
60-64					1						1
65-69											0
70 & Up						1					1
All Ages	0	0	0	0	5	4	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, 2018

EIN: 13-5645888

PN: 333

Employer: 2018

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1 1										2
35-39	1										1
40-44	1										1
45-49	1 1 1										3
50-54	2 1										3
55-59	2 1										3
60-64	1 1 1 1										4
65-69	1 1										2
70 & Up											0
All Ages	0	0	1	10	1	3	1	1	2	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, 2018

EIN: 13-5645888

PN: 333

Employer: 2022

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	2										2
35-39	1										1
40-44	6 1 1										8
45-49	1 2 2										5
50-54	5 3 1 1										10
55-59	2 10 1 5 1 2 2										23 7,008
60-64	5 2 3 2 2										14
65-69	4 2										6
70 & Up	2										2
All Ages	0	0	2	33 1,088	14	11	2	3	4	2	71 7,732

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 2023

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	2										2
40-44	1										1
45-49	3										3
50-54											0
55-59											0
60-64	1 1										2
65-69											0
70 & Up											0
All Ages	0	0	0	5	2	1	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, 2018

EIN: 13-5645888

PN: 333

Employer: 2027

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1										1
40-44	1										1
45-49	1 1										2
50-54	1										1
55-59	3 1										4
60-64	2 1										3
65-69	1										1
70 & Up											0
All Ages	0	0	0	9	2	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, 2018

EIN: 13-5645888

PN: 333

Employer: 2029

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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				13							13
40-44				3	2						5
45-49				5	3		2				10
50-54				4	1		1	1			7
55-59				2		1	1				4
60-64				4	1			1			6
65-69				2							2
70 & Up											0
All Ages	0	0	0	35 676	7	1	4	2	0	0	49 1,683

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 2030

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	13										13
25-29	87 15 772										102 1,020
30-34	93 43 5 1,019 3,023										141 1,812
35-39	72 53 17 9 1,579 4,391										151 3,885
40-44	56 35 5 10 5 1,657 4,755										111 4,807
45-49	69 55 9 13 15 5 1,895 6,116										166 7,230
50-54	67 46 4 8 11 9 4 1,826 5,528										149 7,786
55-59	75 47 7 8 6 5 2 5 2,038 6,326										155 8,384
60-64	49 31 2 4 7 4 2 2,237 6,285										99 9,075
65-69	19 13 1 1										34 5,161
70 & Up	3 9 1										13
All Ages	0	603	347	50	54	44	23	6	5	2	1,134 5,561
		1,578	5,154	11,250	13,953	23,783	30,371				

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 2034

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39				1							1
40-44				1	1						2
45-49											0
50-54											0
55-59											0
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	0	2	1	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, 2018

EIN: 13-5645888

PN: 333

Employer: 2037

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1										1
30-34	1										1
35-39											0
40-44											0
45-49	1 1										2
50-54	1										1
55-59											0
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	1	2	1	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, 2018

EIN: 13-5645888

PN: 333

Employer: 2038

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1										1
30-34											0
35-39	1										1
40-44											0
45-49	1										1
50-54	11										2
55-59	1										1
60-64	21										3
65-69	111										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, 2018

EIN: 13-5645888

PN: 333

Employer: 3011

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49					1						1
50-54											0
55-59					1	1					2
60-64							1				1
65-69					1						1
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, 2018

EIN: 13-5645888

PN: 333

Employer: 3019

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39				2	1						3
40-44				1	2	1					4
45-49				1	3	2	2				8
50-54				1	4	1	1				7
55-59				6	4	2		3	4		19
60-64				1	7				2	1	11
65-69				2	1					1	4
70 & Up					1		2	1			4
All Ages	0	0	0	14	23 3,575	6	5	4	6	2	60 5,890

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 3036

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49	1										1
50-54	2										2
55-59	1 1										2
60-64											0
65-69	1										1
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, 2018

EIN: 13-5645888

PN: 333

Employer: 3054

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29		1	1								2
30-34			3	2							5
35-39			1		4						5
40-44				1	1	1					3
45-49		2	1	1							4
50-54		2	1			1	2				6
55-59		1	1	1				1			4
60-64				2	1	1			1		5
65-69					1						1
70 & Up											0
All Ages	0	6	8	7	7	3	2	1	1	0	35 9,114

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 3069

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	2										2
40-44	2										2
45-49	2										2
50-54	2 1 1										4
55-59	1										1
60-64	1 2 1 2										6
65-69	1 1 1 1										4
70 & Up	1										1
All Ages	0	0	0	0	10	5	2	3	2	0	22 7,658

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 3073

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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				2							2
60-64			2	1							3
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, 2018

EIN: 13-5645888

PN: 333

Employer: 3074

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	2										2
35-39	1 1										2
40-44											0
45-49	1										1
50-54	1										1
55-59	1										1
60-64	1 1 1 2										5
65-69	1 1 1										3
70 & Up											0
All Ages	0	0	0	6	3	1	2	3	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, 2018

EIN: 13-5645888

PN: 333

Employer: 3077

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	2										2
30-34											0
35-39	1										1
40-44	1										1
45-49	1	1	1	1	1	1	1				6
50-54	1	1					1				3
55-59			1	2	1	2	5				11
60-64		2		2							4
65-69		1	1								2
70 & Up											0
All Ages	0	4	7	3	5	2	4	5	0	0	30 20,085

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 4026

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 4087

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	2										2
35-39	1 1										2
40-44	1 1										2
45-49	1 1										2
50-54											0
55-59	1 1 1 1										4
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	0	1	6	1	3	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, 2018

EIN: 13-5645888

PN: 333

Employer: 4088

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	2										2
40-44	1 2										3
45-49	1 2										3
50-54	1										1
55-59	1 1 3 2 1										8
60-64	2 1 2										5
65-69											0
70 & Up											0
All Ages	0	0	1	2	10	4	5	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, 2018

EIN: 13-5645888

PN: 333

Employer: 4096

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	132										6
40-44	1										1
45-49	11										2
50-54	34										7
55-59	14										5
60-64	21										5
65-69	1										1
70 & Up											0
All Ages	0	0	1	9	4	2	0	4	4	3	27 8,422

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 4097

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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 1										3
50-54	1										1
55-59	2 1										3
60-64	1 1										2
65-69											0
70 & Up											0
All Ages	0	0	0	2	1	1	2	0	3	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, 2018

EIN: 13-5645888

PN: 333

Employer: 5001

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1										1
35-39	1 1 2										4
40-44	1 1 1										3
45-49	1 1 3										5
50-54	2 1										3
55-59	2 1 3 1										7
60-64	1 1 2 2 2										8
65-69	2										2
70 & Up	1										1
All Ages	0	0	6	3	7	3	3	5	3	4	34 15,815

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 5010

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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											0
65-69						1					1
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, 2018

EIN: 13-5645888

PN: 333

Employer: 5021

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44	1										1
45-49	1										1
50-54	1										1
55-59											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, 2018

EIN: 13-5645888

PN: 333

Employer: 5034

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1										1
40-44											0
45-49	2										2
50-54											0
55-59	3										3
60-64											0
65-69	11										2
70 & Up											0
All Ages	0	0	1	1	6	0	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, 2018

EIN: 13-5645888

PN: 333

Employer: 5042

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 5044

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1										1
40-44											0
45-49	1					1					2
50-54											0
55-59	1		1								2
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	2	1	1	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, 2018

EIN: 13-5645888

PN: 333

Employer: 5045

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44	1										1
45-49	2										2
50-54											0
55-59	1		3	1				1			6
60-64	1										1
65-69	1										1
70 & Up											0
All Ages	0	2	3	5	0	0	0	1	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, 2018

EIN: 13-5645888

PN: 333

Employer: 5047

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1										1
35-39											0
40-44	1										1
45-49	1										1
50-54	1 1 1										3
55-59	1 1 2										4
60-64	1										1
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, 2018

EIN: 13-5645888

PN: 333

Employer: 5050

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39				1		1					2
40-44				1	1						2
45-49											0
50-54				1	2						3
55-59				1	2						3
60-64						1	1		1	1	4
65-69						1					1
70 & Up				1							1
All Ages	0	0	0	5	5	3	1	0	1	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, 2018

EIN: 13-5645888

PN: 333

Employer: 5079

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49											0
50-54					1		1				2
55-59						1					1
60-64					1						1
65-69									1		1
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, 2018

EIN: 13-5645888

PN: 333

Employer: 5080

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1										1
30-34											0
35-39	1		1								2
40-44											0
45-49	3				1						4
50-54											0
55-59	1				1						2
60-64	3								1		4
65-69											0
70 & Up											0
All Ages	0	1	6	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, 2018

EIN: 13-5645888

PN: 333

Employer: 5093

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1										1
40-44											0
45-49	1										1
50-54											0
55-59	1										1
60-64											0
65-69	1										1
70 & Up											0
All Ages	0	0	0	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, 2018

EIN: 13-5645888

PN: 333

Employer: 5118

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49						1					1
50-54											0
55-59				1							1
60-64											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, 2018

EIN: 13-5645888

PN: 333

Employer: 5125

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49					1		1				2
50-54					1		1				2
55-59								2	1		3
60-64										2	2
65-69							1				1
70 & Up											0
All Ages	0	0	0	0	2	0	3	2	1	2	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, 2018

EIN: 13-5645888

PN: 333

Employer: 5126

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	3 2										5
30-34	2 15 7										24 1,555
35-39	5 16 4 2										27 3,199
40-44	1 9 17 8 4										39 3,847
45-49	2 8 11 7 9 5										42 7,023
50-54	2 10 8 7 6 4 5 1										43 7,126
55-59	2 8 17 9 8 5 7 5 1										62 10,996
60-64	2 9 7 3 2 5 1 3 3										35 9,419
65-69	1 4 4 1 1 2										4 17
70 & Up	1 3 2 1 1										1 9
All Ages	0	16	73 2,507	89 3,622	40 5,834	33 13,333	21 15,675	13	9	9	303 7,445

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 5127

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29		1	1								2
30-34		1	2	2							5
35-39		1	3		2						6
40-44			1	4	3	1					9
45-49		1	2	1	1	1	1				7
50-54			3			2	2	4			11
55-59			1			2		2	5	1	11
60-64					1	1	1	1	2	4	10
65-69				1						1	2
70 & Up											0
All Ages	0	4	13	8	7	7	4	7	7	6	63 9,536

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 5130

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34		2	3								5
35-39		1	2		1						4
40-44			2	1		3					6
45-49											0
50-54		1	1			1					3
55-59			1	2	1	1			2	2	9
60-64					1	1			2	3	7
65-69										1	1
70 & Up				1							1
All Ages	0	4	9	4	3	6	0	0	4	6	36 14,072

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 6016

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49					1		3				4
50-54							2				2
55-59											0
60-64				1							1
65-69											0
70 & Up											0
All Ages	0	0	0	1	1	5	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, 2018

EIN: 13-5645888

PN: 333

Employer: 6028

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	2										2
40-44	2 1 1										4
45-49	1 3										4
50-54	1 1										2
55-59	1 3 1 1										6
60-64	1 1										2
65-69											0
70 & Up											0
All Ages	0	0	0	6	5	7	0	2	0	0	20 7,277

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 6037

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39				1							1
40-44				1							1
45-49					1	1					2
50-54					2		1				3
55-59					8				1		9
60-64				1	1	1	1				4
65-69					1						1
70 & Up					1						1
All Ages	0	0	0	3	14	2	2	0	1	0	22 5,333

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 6040

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 6042

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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											0
60-64									1		1
65-69											0
70 & Up											0
All Ages	0	0	0	2	0	0	0	0	1	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, 2018

EIN: 13-5645888

PN: 333

Employer: 6049

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	31										4
35-39	52										7
40-44	111										3
45-49	13										4
50-54	23										5
55-59	231										6
60-64	21										3
65-69	11										2
70 & Up											0
All Ages	0	0	9	13	11	1	0	0	0	0	34 6,313

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 6050

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1										1
35-39	4 1										5
40-44	1 4 1										6
45-49	3 2 1										6
50-54	1 1 1										3
55-59	1 3										4
60-64	1 1 1										3
65-69											0
70 & Up											0
All Ages	0	0	1	7	10	3	2	4	1	0	28 6,305

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 6071

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 6093

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	2 1										3
35-39	1 1										2
40-44	2										2
45-49	1 2										3
50-54	3 2										5
55-59	2 1										3
60-64	1 1 2										4
65-69	1										1
70 & Up											0
All Ages	0	6	1	5	9	0	0	2	0	0	23 8,918

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, 2018

EIN: 13-5645888

PN: 333

Employer: 6099

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 6107

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 6110

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1										1
35-39	8 2										10
40-44	4 6										10
45-49	7 3 1										11
50-54	5 3 5 1										14
55-59	6 5 1 1										13
60-64	1 4 2 1 1										9
65-69											0
70 & Up	1										1
All Ages	0	0	0	32	23	9	2	2	1	0	69
				1,624	4,575						4,845

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 6113

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39					2						2
40-44					1	1					2
45-49			1			1	1				3
50-54					1		2				3
55-59							1				1
60-64					1		1				2
65-69											0
70 & Up											0
All Ages	0	0	0	1	5	2	5	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, 2018

EIN: 13-5645888

PN: 333

Employer: 6115

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 6120

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1										1
35-39	1										1
40-44											0
45-49	1 1 1										3
50-54	1										1
55-59	2 1										3
60-64	1 1 1										3
65-69	1										1
70 & Up											0
All Ages	0	0	6	4	1	0	0	1	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, 2018

EIN: 13-5645888

PN: 333

Employer: 6124

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29			1								1
30-34			1	2							3
35-39			3	4	1						8
40-44			1		1	3					5
45-49				3	3	2					8
50-54				1			2		1		4
55-59			2	5	2	3					12
60-64				1	3	3	1	3	1		12
65-69			1				1				2
70 & Up				1							1
All Ages	0	0	9	17	10	11	4	3	2	0	56 9,040

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 6126

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49											0
50-54	1										1
55-59											0
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	0	0	1	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, 2018

EIN: 13-5645888

PN: 333

Employer: 6129

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1 2										3
40-44											0
45-49	1 1 2 2										6
50-54	3										3
55-59	1 1 3										5
60-64	1 1 1										3
65-69	1 2										3
70 & Up											0
All Ages	0	0	0	6	6	4	7	0	0	0	23 4,397

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 6130

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	3										3
45-49	2 2 1										5
50-54											0
55-59	2 1 1										4
60-64	3 1 1 1										6
65-69	1										1
70 & Up	1										1
All Ages	0	0	0	8	9	1	2	0	0	1	21 4,098

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 6132

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49											0
50-54											0
55-59											0
60-64								1			1
65-69											0
70 & Up											0
All Ages	0	0	0	0	0	0	0	1	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, 2018

EIN: 13-5645888

PN: 333

Employer: 6135

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 6136

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49					1						1
50-54				1			1				2
55-59								1			1
60-64								1			1
65-69											0
70 & Up											0
All Ages	0	0	0	1	1	0	1	2	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, 2018

EIN: 13-5645888

PN: 333

Employer: 6140

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 6141

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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				3	3						6
40-44				1	1	3					5
45-49					2	2	2				6
50-54					2						2
55-59				3		1	2	3	1		10
60-64				2	2	2	2	1		2	11
65-69					1		1	1	1		4
70 & Up								1			1
All Ages	0	0	0	9	11	8	7	6	2	2	45 9,576

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 6143

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	2										2
35-39	2										2
40-44	3										3
45-49	1 1										2
50-54	1 2 2 2 1										8
55-59	4 2 1 1										8
60-64	1 1 2										4
65-69											0
70 & Up											0
All Ages	0	0	0	11	7	4	4	1	0	2	29 5,774

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 7011

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1										1
40-44	1 1										2
45-49	1										1
50-54	1 2 1 1 2 2										9
55-59	1 1 2 1										5
60-64	2 1 1 1										5
65-69	1 1										2
70 & Up											0
All Ages	0	0	1	6	4	4	3	5	1	1	25 33,592

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 7015

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1										1
40-44											0
45-49											0
50-54											0
55-59											0
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	0	0	1	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, 2018

EIN: 13-5645888

PN: 333

Employer: 7027

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	2										2
35-39	2 2										4
40-44											0
45-49	1 2										3
50-54	2 1										3
55-59	1 4										5
60-64	1	2			4	1		2	1		11
65-69	1 2										3
70 & Up											0
All Ages	0	1	4	2	8	5	3	7	1	0	31 12,894

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 7031

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1										1
35-39											0
40-44	1 2										3
45-49	1										1
50-54	1 1										2
55-59	1										1
60-64	2 1										3
65-69											0
70 & Up											0
All Ages	0	0	0	2	6	1	1	0	0	1	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, 2018

EIN: 13-5645888

PN: 333

Employer: 7048

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49											0
50-54							1	1			2
55-59				1					1		2
60-64								1			1
65-69											0
70 & Up											0
All Ages	0	0	0	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, 2018

EIN: 13-5645888

PN: 333

Employer: 7056

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1 2										3
35-39	1										1
40-44	1										1
45-49	1 1										2
50-54	1 1 2										4
55-59	1 1 1 1										4
60-64	2										2
65-69	1 1										2
70 & Up	1										1
All Ages	0	0	3	6	2	2	3	1	1	2	20 12,094

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 7060

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1										1
40-44											0
45-49	1 1										2
50-54											0
55-59											0
60-64	1 1										2
65-69											0
70 & Up											0
All Ages	0	0	0	0	3	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, 2018

EIN: 13-5645888

PN: 333

Employer: 7088

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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 2										3
55-59	1										1
60-64	1										1
65-69											0
70 & Up											0
All Ages	0	0	1	2	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, 2018

EIN: 13-5645888

PN: 333

Employer: 7099

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 7100

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49						1					1
50-54					1		1				2
55-59					1	1		2			4
60-64							1	1			2
65-69											0
70 & Up											0
All Ages	0	0	0	0	2	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, 2018

EIN: 13-5645888

PN: 333

Employer: 7101

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1										1
40-44	1										1
45-49	1										1
50-54	111										3
55-59	11										2
60-64											0
65-69	1										1
70 & Up	1										1
All Ages	0	0	0	5	0	0	0	1	2	2	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, 2018

EIN: 13-5645888

PN: 333

Employer: 7114

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1										1
40-44	1										1
45-49											0
50-54	1										1
55-59	1										1
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	0	0	2	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, 2018

EIN: 13-5645888

PN: 333

Employer: 7115

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44						1					1
45-49											0
50-54							1				1
55-59					1		1				2
60-64					4	1			1		6
65-69					2			1			3
70 & Up								1			1
All Ages	0	0	0	0	7	2	2	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, 2018

EIN: 13-5645888

PN: 333

Employer: 7117

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 8000

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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			7	9							16
40-44			3	8	4						15
45-49			4	9	5						18
50-54			8	8	5	1	1	4			27
55-59			5	7	5		2	5	1		31,057
60-64			2	4	5		1	3	1		25
65-69				1							42,127
70 & Up			2								16
All Ages	0	0	33	46	24	1	4	12	2	0	122
			14,960	25,646	44,433						31,397

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 8006

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39					2						2
40-44					3						3
45-49											0
50-54					1	4		1			6
55-59					2	1	2				5
60-64					2		1			1	4
65-69						1					1
70 & Up											0
All Ages	0	0	0	0	10	6	3	1	0	1	21 2,574

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 8026

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1										1
40-44	1										1
45-49	1										1
50-54	1 1										2
55-59	1 1 1										3
60-64	1 2										3
65-69	1										1
70 & Up											0
All Ages	0	0	0	4	4	3	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, 2018

EIN: 13-5645888

PN: 333

Employer: 8051

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 8054

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	11										2
50-54	1										1
55-59											0
60-64	11										2
65-69											0
70 & Up											0
All Ages	0	0	0	2	2	1	1	1	0	0	7

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 9017

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49	1										1
50-54											0
55-59	1 1										2
60-64	1 2										3
65-69											0
70 & Up											0
All Ages	0	0	0	0	3	3	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, 2018

EIN: 13-5645888

PN: 333

Employer: 9026

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34			5	10							15
35-39				7	3						10
40-44				6	3	1					10
45-49					3	2	4				9
50-54				5	3	1					9
55-59			1	3	2	2		1			9
60-64			1	3	1			3	3		11
65-69			1		1						2
70 & Up				1							1
All Ages	0	0	8	35	16	6	4	4	3	0	76
				1,504							4,016

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 9045

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1 2										3
40-44	1										1
45-49	2										2
50-54	1 1										2
55-59	1 1										2
60-64	1 2										3
65-69	1										1
70 & Up											0
All Ages	0	0	0	3	6	4	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, 2018

EIN: 13-5645888

PN: 333

Employer: 9057

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1 1										2
40-44	1										1
45-49	1										1
50-54											0
55-59											0
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	0	1	3	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, 2018

EIN: 13-5645888

PN: 333

Employer: 9076

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1										1
35-39											0
40-44	1										1
45-49	2										2
50-54	2 1 1										4
55-59	1 1										2
60-64	3 2 2 1 1										9
65-69	1										1
70 & Up											0
All Ages	0	0	0	7	5	4	2	2	0	0	20 22,564

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 9080

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 9082

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44	1										1
45-49											0
50-54	11										2
55-59											0
60-64	113										6
65-69	1										1
70 & Up											0
All Ages	0	0	0	2	2	0	2	4	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, 2018

EIN: 13-5645888

PN: 333

Employer: 9083

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29	1										1
30-34	1 1										2
35-39	1 4										5
40-44	1 2										3
45-49	1 1 2 1										5
50-54	2 2 1 1 1										7
55-59	2 3 1 1										7
60-64	4										4
65-69											0
70 & Up	1										1
All Ages	0	0	9	18	2	3	1	1	1	0	35 2,533

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 9084

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1										1
35-39	1										1
40-44	1 1										2
45-49	2										2
50-54	1 3 2 1 1										8
55-59	2										2
60-64	1 1										2
65-69	1 1										2
70 & Up	1										1
All Ages	0	0	3	11	3	2	1	1	0	0	21 24,504

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 9085

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29			1								1
30-34			5	1							6
35-39			3	1	1						5
40-44			2		4	1					7
45-49			3	2	2	3					10
50-54				1	2		3				6
55-59			1		4		5				10
60-64			3		4			2	3		12
65-69					1			1		1	3
70 & Up											0
All Ages	0	0	18	5	18	4	8	3	3	1	60 10,095

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 10031

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29			1								1
30-34			3	1							4
35-39				4							4
40-44					3	1					4
45-49			2	2	1						5
50-54											0
55-59						1		1	1		3
60-64			2		1	1	1				5
65-69											0
70 & Up											0
All Ages	0	0	8	7	5	3	1	1	1	0	26 10,562

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 10038

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	1										1
35-39	1 1										2
40-44	1										1
45-49											0
50-54	1										1
55-59	1 2										3
60-64	1 1										2
65-69	1										1
70 & Up											0
All Ages	0	0	0	4	3	0	4	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, 2018

EIN: 13-5645888

PN: 333

Employer: 10047

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

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

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 10048

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	11										2
60-64											0
65-69											0
70 & Up											0
All Ages	0	0	0	0	1	2	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, 2018

EIN: 13-5645888

PN: 333

Employer: 10049

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39											0
40-44											0
45-49											0
50-54	2										2
55-59	1										1
60-64	6										6
65-69	1										1
70 & Up											0
All Ages	0	0	0	0	10	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, 2018

EIN: 13-5645888

PN: 333

Employer: 12000

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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	11										2
45-49	12										3
50-54	111										3
55-59	1										1
60-64	1211										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, 2018

EIN: 13-5645888

PN: 333

Employer: 12004

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34	3										3
35-39	2										2
40-44	2 1										3
45-49	2 2										4
50-54	2 1 2										5
55-59	2 2 1 3										8
60-64	1 2 2 1										6
65-69	1 1										2
70 & Up											0
All Ages	0	0	0	13	5	3	6	5	0	1	33 11,441

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 12028

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1 2										3
40-44	3 2 1										6
45-49	7										7
50-54	5 1 1										7
55-59	1 2										3
60-64	2 1 1										4
65-69	1										1
70 & Up											0
All Ages	0	0	19	8	1	0	1	1	1	0	31 7,339

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 12042

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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											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, 2018

EIN: 13-5645888

PN: 333

Employer: 1019 (hard-frozen participants only)

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39	1										1
40-44	1										1
45-49	1										1
50-54	3										3
55-59	1										1
60-64	1 2										3
65-69											0
70 & Up											0
All Ages	0	0	0	2	8	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, 2018

EIN: 13-5645888

PN: 333

Employer: 13000 (hard-frozen participants only)

2018 FORM 5500 SCHEDULE SB, LINE 26 — SCHEDULE OF ACTIVE PARTICIPANT DATA

AVERAGE ACCRUED BENEFIT BY ATTAINED AGE AND ATTAINED CREDITED SERVICE AS AT JULY 1, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	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							7	1			8
55-59					2	2	5	1		1	11
60-64							5	3	1		9
65-69							7				7
70 & Up							3				3
All Ages	0	0	0	0	2	2	27 1,200	5	1	1	38 2,328

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, 2018

EIN: 13-5645888

PN: 333

Employer: 1086

2018 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, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25											0
25-29											0
30-34											0
35-39			1		2						3
40-44						2					2
45-49							2				2
50-54						1	2				3
55-59			1		2	1		3			7
60-64				1	2		1	2	2	1	9
65-69										1	1
70 & Up					1						1
All Ages	0	0	2	1	7	4	5	5	2	2	28 41,711

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 13002

2018 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, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	2	1									3
25-29		5									5
30-34	2	9	4	1							16
35-39	1	12	1	2	2						18
40-44	4	11	6	4	8						33
45-49	2	13	4	4	2						25
50-54	3	16	6	2	3	2	4				36
55-59	1	9	3	4	2	4			1		24
60-64	2	13	7	6	2	1	3	1			35
65-69		3	2	2		1		1			9
70 & Up		1	1								2
All Ages	17	93	34	25	19	8	7	2	1	0	206
		833	1,530	1,448							1,323

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 1079 (cash balance participants only)

2018 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, 2018

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

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

Employer: 11009 (cash balance participants only)

2018 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, 2018

Attained Age	Years of Credited Service										All Service Levels
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	
Under 25	2	6									8
25-29	4	17	1								22 1,735
30-34	4	26 3,157	7	1							38 3,419
35-39	3	17	4	1	1						26 4,469
40-44		7	1	2							10
45-49	1	2	1								4
50-54		1	1								2
55-59		1									1
60-64	1	3	1								5
65-69											0
70 & Up											0
All Ages	15	80 2,867	16	4	1	0	0	0	0	0	116 3,520

Note that the cash balance accounts are as of January 1, 2018 with interest to July 1, 2018.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2018
EIN: 13-5645888
PN: 333

SCHEDULE SB ATTACHMENTS

Interest Rate

The interest rates used to calculate the funding target for funding (IRC Section 430) and benefit restrictions purposes (IRC Section 436) are listed below. The interest rates used to calculate the funding target for maximum tax deductible contribution purposes (IRC Section 404) are the rates listed not reflecting corridors.

07/01/2018 valuation: 3-segment rates for March 2018 (24 month average from March 2016 through February 2018) 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, 2017, 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	3.92%	1.89%
10	5.52	3.66
30	6.29	4.46

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

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.

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

Retirement

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

Age	Plan Has Not Adopted "Rule of"	Plan Has Adopted "Rule of"	
		Participant Does Not Meet Points Requirement for "Rule of"	Participant Meets Points Requirement for "Rule Of"
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

07/01/2018 valuation: Separate rates for non-annuitants (based on RP-2000 "Employees" table without collar or amount adjustments, projected to 2033 using Scale AA) and annuitants (based on RP-2000 "Healthy Annuitants" table without collar or amount adjustments, projected to 2025 using Scale AA. In accordance with IRC §417(e) the mortality assumptions used to calculate lump sum payments were updated to reflect the RP-2014 study and subsequent Society of Actuaries studies.

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.

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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For ASC 960 purposes:

07/01/2018 valuation: Separate rates for non-annuitants and annuitants based on 102.0% of RP-2017 mortality tables with white collar adjustments, projected generationally using Scale MP-2017, for valuing both annuities and lump sums was used in both valuation years.

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.

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.

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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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.

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Salary Increase

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

Annual Rate of Salary Increase	
Age	%
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:

07/01/2018 valuation: Varying from 3.00% to 6.25% depending on plan provisions.

07/01/2017 valuation: Varying from 3.00% to 6.25% 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, 2018 valuation were developed as follows:

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Employer	Plan Provision	2018 ICR Assumption	2017 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%	3.00%
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

07/01/2018 valuation: Three segment rates for June 2018 (non-averaged); Rates for select years are as follows:

Three Segment Rates – March 2016	
Year	Rate
1	3.12%
10	4.20
30	4.60

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

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;

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- (iii). The PBGC premium charged to each employer, which is comprised of the prevailing flat rate for each participant of the employer plus an allocation of the Plan's variable premium, based on the ratio of the employer's unfunded vested PBGC liability (not less than \$0) to the Plan's total unfunded vested PBGC liability.

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

07/01/2018 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.

07/01/2017 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.

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.

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

For purposes of valuing the pre-retirement surviving spouse's benefit, 100% of eligible participants are assumed to be married and male spouses are assumed to be 3 years older than female spouses.

Plan Compensation

Estimated compensation for the 2018/2019 plan year is based on projecting the most recent pay provided on the data (January 1, 2018 pay rate for fixed pay plans and 2017 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.

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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Asset Valuation Method

Market Value of Assets

Source of Funding Methods

The methods used for funding purposes as described in Appendix A, including the method of determining plan assets, are “prescribed methods set by law”, as defined in the actuarial standards of practice (ASOPs). These methods are required by IRC §430, or were selected by the plan sponsor from a range of methods permitted by IRC §430.

Other Methods

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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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For each employer, the expected Funding Target is based a rollforward of such employer's Funding Target and Normal Cost from the prior valuation, adjusted by an estimate of actual benefit payments and lump sums made during the year and further adjusted by interest using the year one spot rate from the prior valuation.

For each employer, the preliminary Asset Value is the sum of such employer's preliminary CFM Asset Value and non-CFM Asset Value based on a rollforward from the prior valuation date. The preliminary CFM Asset Value is based on such employer's CFM Asset Value from the prior valuation, adjusted by assumed CFM benefit payments during the year, and further adjusted by interest using the actual CFM investment return during the year. The preliminary non-CFM Asset Value is based on such employer's non-CFM Asset Value from the prior valuation, adjusted by an estimate of actual non-CFM benefit payments and lump sums made during the year, actual contributions (and transfers in), actual investment return on such contributions (as defined below) and further adjusted by interest using the actual non-CFM investment return during the prior year (which has not been allocated to contributions, transfers in and withdrawing employers).

Actual Investment Return Attributable to Contributions (and Transfers In)

The actual investment return attributable to contributions (and transfers in) is based on actual monthly returns developed by Pentegra for the calendar months beginning on or after the contribution payment date.

Allocation of Gains/losses

Liability gains/losses are generally allocated on an employer-by-employer basis based on actual experience.

Liability gains/losses with respect to former employers with benefit liabilities (Orphans) are re-allocated to a closed group of employers (Orphan-Responsible employers) based on frozen point schedule.

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.

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SCHEDULE SB ATTACHMENTS

Each non-Orphan employer is allocated assets equal to such employer's Funding Target plus or minus such employer's UAL. Each such employer is allocated CFM assets (which have not been allocated to Orphans) in proportion to their CFM liabilities as of the valuation date. The balance of such employer's allocated assets is comprised of non-CFM assets.

Allocation of Orphan Assets and Liabilities

Orphan-Responsible employers are allocated Orphan CFM and non-CFM assets and liabilities based on a frozen point schedule. The funding ratios and funding requirements for the Orphan-Responsible employers are then determined by adding the allocated Orphan assets and liabilities to the assets and liabilities such employer had prior to the allocation.

Allocation of Orphan Annuity Purchases for Non-Highly Compensated Employees (NHCE)

Orphan-Responsible employers are allocated Orphan NHCE annuity purchase amounts based on a frozen point schedule. For purposes of determining an Orphan Responsible Employer's Adjusted Funding Target Attainment Percentage, the allocated Orphan annuity purchase amounts are added to the assets and liabilities such employer had prior to the annuity purchase allocation.

Rate of Return for Funding Balance Adjustments

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

For each such employer, such rate of return is equal to:

- (i). the sum of the actual dollar amount of investment return allocated to such employer with respect to their CFM and non-CFM assets; divided by
- (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.

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Changes in Assumptions from the Prior Year

- 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. Note that the plan sponsor has decided, as allowed by regulation IRC §430 (h)(3)-1, to delay, until the 2019 plan year, updating the required mortality table to reflect the RP-2014 study and subsequent Society of Actuaries studies. The delay did not apply to the mortality assumptions defined in IRC §417(e) used in calculating lump sum payments.

2018 FORM 5500, Line A –Box for Multiple-Employer Plan – Multiple-Employer Plan
Participating Employer Information

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

EIN: 13-5645888

PN: 333

(a)	(b)	(c)
Name of participating employer	EIN	Percent of Total Contribs
Federal Home Loan Bank of Boston	04-6002575	0.32%
Boston Federal Savings Bank	04-1542130	0.83%
United Bank	06-1522403	0.03%
Windsor Federal Savings & Loan Association	06-0592775	0.36%
Winter Hill Bank	04-1980523	0.99%
Webster Bank, National Association	04-2030620	0.56%
Family Federal Savings, F.A.	04-1328570	0.46%
Aroostook County Federal Savings & Loan Association	01-0021085	0.03%
Peoples Federal Savings Bank	04-1715857	0.17%
Kennebec Federal Savings & Loan Association	01-0100387	0.05%
Federal Savings Bank	02-0235380	0.27%
Scituate Federal Savings Bank	04-1815670	0.43%
Bank of Bennington	03-0104715	0.04%
Milford Federal Savings & Loan Association	04-1620675	0.82%
Litchfield Bancorp	06-0429920	0.21%
Foxboro Federal Savings	04-1339492	0.32%
Colonial Federal Savings Bank	04-1983105	0.51%
Chelsea Groton Bank	06-0376640	0.62%
Savings Institute Bank & Trust	05-0190980	0.23%
Northfield Savings Bank	03-0145560	0.12%
Rockland Trust Company	04-1782600	1.74%
Passumpsic Savings Bank	03-0147560	0.11%
Broadway National Bank	04-1122045	0.04%
Northwest Community Bank	06-0448680	0.02%
New Hampshire Mutual Bancorp	02-0166030	2.31%
Federal Home Loan Bank of New York	13-6400946	0.95%
Boiling Springs Savings Bank	22-0780922	1.99%
Kearny Federal Savings Bank	22-1032860	0.18%
Adirondack Bank	15-0438700	0.15%
NVE Bank	22-0892830	0.88%
Franklin Bank	21-0454410	0.29%
Oritani Bank	22-1174955	0.07%
Wawel Bank	22-1370195	0.05%
First Federal Savings of Middletown	14-0757620	0.23%
Tupper Lake National Bank	15-0473412	0.05%
Ridgewood Savings Bank	13-6189476	0.09%
Investors Bank	22-1368780	2.71%
Haven Savings Bank	22-0981507	0.69%
Massena Savings & Loan Association	15-0379920	0.27%
Maple City Savings Bank	16-0538200	0.49%

2018 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
Llewellyn-Edison Savings Bank	22-1073770	0.05%
Schuyler Savings Bank	22-1267395	0.02%
Hudson Valley Federal Credit Union	14-1471439	3.01%
Federal Home Loan Bank of Pittsburgh	25-6001324	2.89%
Eureka Bank	25-0467870	0.03%
First Federal Savings & Loan Association of Greene County	25-0523055	1.58%
Washington Financial Bank	25-0866405	0.22%
United Savings Bank	23-0791885	0.52%
Slovenian Savings & Loan Association of Canonsburg	25-0801560	0.50%
Charleroi Federal Savings Bank	25-0400413	0.89%
Doolin Security Savings Bank, FSB	55-0159131	0.02%
Prudential Savings Bank	23-1107072	0.42%
Greenville Savings Bank	25-0361790	0.30%
Washington Savings Association	23-0747842	0.05%
Wayne Bank	24-0716410	0.03%
Fleetwood Bank	23-0586213	0.06%
Sharon Savings Bank	23-1075613	0.04%
Federal Home Loan Bank of Atlanta	56-6000442	10.34%
Abbeville First Bank	57-0130830	0.10%
First Savings & Loan Association of Mebane	56-0319795	0.04%
Council of Federal Home Loan Banks	54-1877922	0.06%
Claxton Bank	58-0196521	0.17%
Geo D. Warthen Bank	58-0478591	0.11%
Belmont Federal Savings and Loan Association	56-0138905	0.11%
Apple Federal Credit Union	54-0629628	4.78%
Municipal Employees Credit Union of Baltimore, Inc	52-0284053	4.94%
First National Bank of South Carolina	57-0182454	0.12%
Cardinal Bankshares Corporation	54-1804471	0.04%
1880 Bank	52-0262335	0.03%
Federal Home Loan Bank of Cincinnati	31-6000228	5.69%
Fairfield Federal Savings & Loan Association of Lancaster	31-4176480	0.55%
CFBank	34-0137475	0.01%
Kentucky Federal Savings & Loan Association	61-0245513	0.06%
First Federal Savings & Loan Association of Lorain	34-0347710	0.60%
First Commonwealth Bank	61-0133605	0.09%
Community Savings	31-4140480	0.02%
Blue Grass Federal Savings & Loan Association	61-0305850	0.01%
Belpre Savings Bank	31-4371154	0.02%
Town Square Bank	61-0228640	0.10%
Classic Bancshares, Inc	61-1289391	0.04%

2018 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
Harrison Building & Loan Association	31-0311545	0.53%
Greeneville Federal Bank, FSB	62-0634326	0.04%
Home Savings Bank of Wapakoneta	34-4264429	0.01%
Van Wert Federal Savings Bank	34-4382025	0.08%
First Federal Savings & Loan Association of Delta	34-4233110	0.18%
Community Bank	62-1722861	0.05%
Community Bank	34-0431900	0.01%
First Federal Savings Bank of Frankfort	61-0210390	0.88%
Farmers & Merchants Bank	31-1038216	0.10%
Whitaker Bank Corporation of Kentucky	61-1208135	0.43%
Greenville National Bank	34-4249625	0.07%
Ohio Bankers League	31-0916384	0.15%
LCNB Corp.	31-1626393	0.73%
First National Bank of McMinnville	62-1203303	0.06%
Federal Home Loan Bank of Indianapolis	35-6001443	1.26%
United Fidelity Bank	35-0298350	0.03%
Union Savings & Loan Association	35-0722275	0.12%
Peoples Federal Savings Bank	35-1811284	0.10%
Bedford Federal Savings Bank	35-0170375	0.03%
Peoples Savings & Loan Association of Monticello	35-0575815	0.05%
Crossroads Bank	35-1131741	0.05%
West End Bank, S.B.	35-0749220	0.14%
Eaton Federal Savings Bank	38-0414093	0.05%
Lincoln National Management Corporation	35-0547560	0.02%
First Federal Savings Bank	35-1116773	0.85%
Scottsburg Building & Loan Association	35-0643125	0.06%
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	7.24%
First Federal Savings Bank of Angola	35-0309720	0.38%
Our Community Bank	35-0564470	0.02%
Farmers And Mechanics Federal Savings & Loan Association	35-0303170	0.12%
First Federal Savings Bank	35-0309860	0.03%
First Federal Savings & Loan Association of Rushville	35-0309835	0.29%
Sturgis Bank & Trust Company	38-1080012	0.20%
Richmond Mutual Bancorporation, Inc	35-2054013	1.15%
Monarch Community Bank	38-0368906	0.02%
First Federal Savings Bank	35-0576640	0.07%

2018 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 of Northern Michigan	38-3206228	0.11 %
Mooresville Savings Bank	35-0309760	0.19%
Edgewater Bank	38-0381552	0.06%
Indiana Bankers Association	35-0407470	0.14%
American Savings, FSB	35-0144969	0.28%
Community State Bank	35-0242150	0.02%
Exchange State Bank	38-0526280	0.18%
West Shore Bank	38-1067560	0.05%
Federal Home Loan Bank of Chicago	36-6001019	0.52%
Great Midwest Bank, SSB	39-0476365	0.74%
Illinois League of Financial Institutions	37-0341930	0.30%
Prospect Federal Savings Bank	36-1649006	0.23%
Security Bank	37-0509011	0.33%
First Federal Savings & Loan Association of Kewanee	36-1320290	0.20%
Midland Federal Savings & Loan Association	36-2065326	0.09%
Guardian Savings Bank	37-0533190	0.38%
Time Federal Savings Bank	39-0462655	0.58%
First FSB of Mascoutah	37-0402600	0.07%
Beardstown Savings, s.b.	37-0170560	0.03%
Collinsville Building & Loan Association	37-0223930	0.03%
Chester National Bank	37-0214940	0.03%
Tempo Bank	37-0554470	0.13%
Harvard Savings Bank	36-2420053	0.05%
Pekin Community Bank	37-0457650	0.02%
Illinois/Service Federal Savings & Loan Association	36-1255545	0.18%
Liberty Bank for Savings	36-1385954	0.86%
Federal Home Loan Bank of Des Moines	42-6000149	0.55%
Home Federal Savings Bank	41-1777387	0.09%
Great Western Bank	42-1418615	0.08%
Great Southern Bank	44-0267430	1.02%
Heartland Bank	43-0254257	0.09%
First Home Bank	44-0287200	0.07%
Webster City Federal Bancorp	42-1491186	0.07%
First Dakota National Bank	46-0241817	0.04%
Home Savings & Loan Association of Norborne, F.A.	44-0287790	0.17%
Independent Community Bankers of America	41-0327400	1.45%
Beauregard Federal Savings Bank	72-0457233	0.14%
SouthBank A FSB	64-0788056	0.05%
Bear State Financial, Inc.	71-0082626	0.11 %
Bank of Ruston	72-0306115	0.07%

2018 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
BANK'34	85-0142558	0.06%
Amory Federal Savings & Loan Association	64-0113206	0.16%
First Federal Savings & Loan Association of Aberdeen	64-0156568	0.01%
First Federal Savings & Loan Association of Pascagoula - Moss Poi	64-0341960	0.43%
Texas Bankers Association	74-0602235	0.04%
City National Bank	74-0560702	0.06%
First Financial Bank, NA	76-0163190	0.72%
Kaplan State Bank	72-1066314	0.02%
St. Martin Bank & Trust Company	72-0307850	0.03%
State National Bank of Big Spring	75-0139735	0.07%
Concordia Bank & Trust Company	72-0158690	0.23%
Muenster State Bank	48-0561319	0.15%
Federal Home Loan Bank of Topeka	48-0561319	0.38%
Argentine Federal Savings	48-0123640	0.06%
First Federal Savings & Loan Bank	48-0220635	0.29%
San Luis Valley Federal Bank	84-0312757	0.35%
Mutual Savings Association	48-0306560	0.12%
Lincoln Federal Savings Bank	47-0221745	0.54%
First Federal Savings & Loan Association of Independence	48-0275232	0.08%
First National Bank of Holdrege	47-0191725	0.04%
Bank of Elgin	47-0098100	0.03%
Kansas Bankers Services, Inc	48-1233705	0.08%
BancCentral, National Association	73-0177591	0.24%
Fresno County Federal Credit Union	94-1214416	1.15%
Federal Home Loan Bank of Seattle	91-0852005	0.38%
First Federal Savings & Loan Association of Port Angeles	91-0369590	0.28%
Yakima Federal Savings & Loan Association	91-0480760	1.31%
First Savings Bank Northwest	91-0383363	0.39%
Pioneer Federal Savings & Loan Association	81-0127585	0.13%
Raymond Federal Bank	91-0380440	0.04%
Sundance State Bank	83-0149243	0.28%
Office of the Comptroller of the Currency	52-1643945	2.36%
Federal Home Loan Banks Office of Finance	13-6400979	0.20%
Pentegra Services, Inc	13-5645888	1.84%
Federal Home Loan Bank of Dallas	71-6013989	2.60%

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
Form 5500, Schedule H, Part IV, Line 4j - Schedule of Reportable Transactions
For the year ended June 30, 2019

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Number of Transactions	(g) Expense Incurred with Transaction	(g) Cost of Asset	Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
	<u>Series in the Same Security</u>								
Bank of New York-Mellon	BNY Mellon Cash Reserve 0.100% 12/31/2049 DD 06/26/97	\$ 254,020,993	\$ 0	\$ 0	167	\$ 0	\$ 254,020,993	\$ 254,020,993	\$ 0
Bank of New York-Mellon	BNY Mellon Cash Reserve 0.100% 12/31/2049 DD 06/26/97	0	251,602,456	0	165	0	251,602,456	251,602,456	0
Bank of New York-Mellon	BNY EB TEMP INV FD 1.147% 12/31/2049 DD 11/01/01	1,024,279,293	0	0	432	0	1,024,279,293	1,024,279,293	0
Bank of New York-Mellon	BNY EB TEMP INV FD 1.147% 12/31/2049 DD 11/01/01	0	1,040,308,197	0	451	0	1,040,308,197	1,040,308,197	0

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2018 This Form is Open to Public Inspection
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For calendar plan year 2018 or fiscal plan year beginning 07/01/2018 and ending 06/30/2019

► **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	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">B Three-digit plan number (PN) ►</td> <td style="width: 40%; text-align: center;">333</td> </tr> </table>	B Three-digit plan number (PN) ►	333
B Three-digit plan number (PN) ►	333		
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF BOARD OF DIRECTORS OF PENTEGRA DEFINED BENEFIT PLAN	D Employer Identification Number (EIN) 13-5645888		
E Type of plan: ☐ Single ☒ Multiple-A ☐ Multiple-B			
F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500			

Part I Basic Information			
1	Enter the valuation date: Month <u>07</u> Day <u>01</u> Year <u>2018</u>		
2	Assets:		
	a Market value.....	2a.	3,788,013,009
	b Actuarial value.....	2b.	3,788,013,009
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment	11,057	1,536,241,995
	b For terminated vested participants	12,411	591,434,707
	c For active participants	10,183	1,254,529,882
	d Total	33,651	3,413,687,681
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	5.74%
6	Target normal cost	6	110,656,151

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	<div style="text-align: center; font-size: 1.5em; margin-bottom: 10px;">LPB</div> <div style="text-align: center;">Signature of actuary</div> <div style="text-align: center; margin-top: 20px;">Lori Blasdell</div> <div style="text-align: center;">Type or print name of actuary</div> <div style="text-align: center; margin-top: 20px;">WILLIS TOWERS WATSON</div> <div style="text-align: center;">Firm name</div> <div style="text-align: center; margin-top: 20px;">1 Bank of America Center 150 N. College Street Suite 3050 Charlotte NC 28202</div> <div style="text-align: center;">Address of the firm</div>	<div style="text-align: center; font-size: 1.5em; margin-bottom: 10px;">4/9/2020</div> <div style="text-align: center;">Date</div> <div style="text-align: center; margin-top: 20px;">2007484</div> <div style="text-align: center;">Most recent enrollment number</div> <div style="text-align: center; margin-top: 20px;">704-620-6483</div> <div style="text-align: center;">Telephone number (including area code)</div>
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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).....	38,728,196	34,337,185
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	1,999,158	1,464,396
9 Amount remaining (line 7 minus line 8).....	36,729,038	32,872,789
10 Interest on line 9 using prior year's actual return of <u>7.83%</u>	3,023,498	2,913,888
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year).....		111,982,641
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.94%</u>		6,657,379
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return.....		22,038
c Total available at beginning of current plan year to add to prefunding balance.....		118,662,058
d Portion of (c) to be added to prefunding balance.....		5,078,342
12 Other reductions in balances due to elections or deemed elections.....	8,000	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12).....	39,744,536	40,865,019

Part III Funding Percentages

14 Funding target attainment percentage	14	108.60%
15 Adjusted funding target attainment percentage.....	15	110.82%
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	110.67%
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
07/01/2018	138,321,604	207,739			
Totals ▶			18(b)	138,321,604	18(c) 207,739

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 134,782,548
20 Quarterly contributions and liquidity shortfalls:	
a Did the plan have a "funding shortfall" for the prior year?.....	☒ Yes ☐ No
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	☐ Yes ☒ No
c If line 20a is "Yes," see instructions and complete the following table as applicable:	

Liquidity shortfall as of end of quarter of this plan year

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

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

21 Discount rate:			
a Segment rates:	1st segment: 3.92 %	2nd segment: 5.52 %	3rd segment: 6.29 %
			☐ 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)		Prior regulation:	☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute
		Current regulation:	☐ 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	110,656,151
b Excess assets, if applicable, but not greater than line 31a		31b	74,903,326
32 Amortization installments:		Outstanding Balance	Installment
a Net shortfall amortization installment		74,238,143	12,972,087
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	48,724,912
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	312,870	1,076,625	1,389,495
36 Additional cash requirement (line 34 minus line 35)	36		47,335,417
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37		134,782,548
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)		38a	87,447,126
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances		38b	710,246
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

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2018
EIN: 13-5645888
PN: 333

SCHEDULE SB ATTACHMENTS

Schedule SB, line 7 – Explanation of Discrepancy in Prior Year Funding Standard Balances as of July 1, 2018

The prior year Funding Standard Carryover Balance was \$38,813,095 on line 13(a) of the prior year Schedule SB and is \$38,728,196 on line 7(a) of the current year Schedule SB. The difference of \$(84,899) is due to the withdrawal of employers #1020, #1063, and #7120.

Please refer to the chart below for additional details by employer.

Employer	2017 Schedule SB Line 13(a)	2018 Schedule SB Line 7(a)	Difference
1020	\$ 69	\$ N/A	\$ (69)
1063	1	N/A	(1)
7120	84,829	N/A	(84,829)
Continuing ERs	38,728,196	38,728,196	(0)
Total	\$ 38,813,095	\$ 38,728,196	\$ (84,899)

The prior year Funding Standard Prefunding Balance was \$34,675,844 on line 13(b) of the prior year Schedule SB and is \$34,337,185 on line 7(b) of the current year Schedule SB. The difference of \$(338,659) is due to the withdrawal of employer #1020, and #1063.

Please refer to the chart below for additional details by employer.

Employer	2017 Schedule SB Line 13(b)	2018 Schedule SB Line 7(b)	Difference
1020	\$ 147,471	N/A	\$ (147,471)
1063	191,188	N/A	(191,188)
Continuing ERs	34,337,185	34,337,185	(0)
Total	\$ 34,675,844	\$ 34,337,185	\$ (338,659)

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2018
EIN: 13-5645888
PN: 333

SCHEDULE SB ATTACHMENTS

Schedule SB, line 11a(b) – Explanation of Discrepancy in Prior Year's Excess Contribution

The prior year Excess Contribution was \$114,214,026 on line 38a of the prior year Schedule SB and is \$111,982,641 on line 11a(b) of the current year Schedule SB. The difference of \$(2,231,385) is due to the withdrawal of employers #1020, #1063, #1064, #7120, and #11018.

Please refer to the chart below for additional details by employer.

Employer	2017 Schedule SB Line 38a	2018 Schedule SB Line 11a(b)	Difference
1020	\$ 487,509	\$ N/A	\$ (487,509)
1063	97,087	N/A	(97,087)
1064	441,632	N/A	(441,632)
7120	580,888	N/A	(580,888)
11018	624,269	N/A	(624,269)
Other Continuing ERs	111,982,641	111,982,641	(0)
Total	\$ 114,214,026	\$ 111,982,641	\$ (2,231,385)

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2018
EIN: 13-5645888
PN: 333

2018 FORM 5500 SCHEDULE SB, LINE 18B
SCHEDULE OF EMPLOYER CONTRIBUTIONS FOR PLAN YEAR JULY 01, 2018 TO JUNE 30, 2019

TOTAL EMPLOYER CONTRIBUTIONS: \$ 138,321,604

Employer Number	Date	Contribution Amount	Employer Number	Date	Contribution Amount	Employer Number	Date	Contribution Amount
1000	12/20/2018	\$ 174,177	2032	12/20/2018	\$ 950,000	5034	10/2/2018	\$ 23,268
1000	3/8/2019	\$ 270,237	2033	10/30/2018	\$ 367,826	5034	11/15/2018	\$ 31,467
1001	10/5/2018	\$ 200,685	2034	12/6/2018	\$ 21,816	5034	3/11/2019	\$ 31,467
1001	12/12/2018	\$ 953,348	2034	12/19/2018	\$ 650,000	5034	5/30/2019	\$ 31,467
1004	10/29/2018	\$ 48,029	2037	1/4/2019	\$ 62,429	5042	1/4/2019	\$ 22,851
1006	12/17/2018	\$ 504,329	2038	12/11/2018	\$ 21,852	5044	12/6/2018	\$ 16,392
1007	10/11/2018	\$ 299,545	2039	10/11/2018	\$ 982,111	5045	11/21/2018	\$ 25,763
1007	12/19/2018	\$ 1,068,134	2039	12/31/2018	\$ 1,184,821	5047	11/27/2018	\$ 138,062
1019	10/4/2018	\$ 148,089	2039	1/4/2019	\$ 2,000,000	5050	10/26/2018	\$ 52,965
1019	12/13/2018	\$ 209,342	3000	9/26/2018	\$ 2,000,000	5051	12/4/2018	\$ 735,496
1019	2/15/2019	\$ 209,342	3000	3/22/2019	\$ 2,000,000	5065	12/31/2018	\$ 57,456
1019	5/15/2019	\$ 209,342	3011	12/14/2018	\$ 35,096	5079	1/17/2019	\$ 14,550
1024	10/2/2018	\$ 6,824	3012	10/12/2018	\$ 478,307	5080	10/1/2018	\$ 23,965
1024	12/24/2018	\$ 33,176	3012	12/14/2018	\$ 1,706,255	5080	12/10/2018	\$ 85,399
1024	9/30/2019	\$ 591,078	3019	10/10/2018	\$ 75,000	5091	12/10/2018	\$ 250,000
1025	12/18/2018	\$ 44,274	3019	12/21/2018	\$ 75,000	5093	10/5/2018	\$ 6,843
1027	10/9/2018	\$ 51,574	3019	2/26/2019	\$ 75,000	5093	12/7/2018	\$ 62,293
1027	12/26/2018	\$ 183,880	3019	5/29/2019	\$ 75,000	5118	11/6/2018	\$ 20,684
1030	10/11/2018	\$ 13,757	3023	10/2/2018	\$ 110,975	5121	10/12/2018	\$ 260,915
1030	12/31/2018	\$ 49,081	3023	12/12/2018	\$ 609,025	5121	12/28/2018	\$ 317,696
1032	10/12/2018	\$ 100,000	3031	12/3/2018	\$ 694,729	5121	3/27/2019	\$ 317,696
1032	11/8/2018	\$ 273,763	3032	12/17/2018	\$ 1,229,645	5121	5/24/2019	\$ 317,696
1034	10/9/2018	\$ 62,365	3036	11/21/2018	\$ 29,542	5125	10/9/2018	\$ 27,442
1034	11/9/2018	\$ 529,850	3054	10/15/2018	\$ 104,752	5125	10/26/2018	\$ 36,181
1046	11/2/2018	\$ 60,258	3054	12/31/2018	\$ 472,852	5125	2/7/2019	\$ 36,181
1055	10/12/2018	\$ 243,265	3063	10/5/2018	\$ 72,956	5125	5/6/2019	\$ 36,181
1055	11/29/2018	\$ 888,626	3063	11/15/2018	\$ 342,721	5126	1/2/2019	\$ 200,000
1069	10/1/2018	\$ 45,000	3069	10/5/2018	\$ 15,104	5126	2/5/2019	\$ 200,000
1069	12/6/2018	\$ 88,616	3069	11/6/2018	\$ 53,799	5126	3/1/2019	\$ 200,000
1069	3/27/2019	\$ 162,961	3073	10/2/2018	\$ 6,264	5127	12/14/2018	\$ 98,134
1070	9/4/2018	\$ 100,000	3073	11/13/2018	\$ 39,534	5128	10/18/2018	\$ 46,043
1070	12/19/2018	\$ 343,732	3074	10/11/2018	\$ 19,299	5128	12/20/2018	\$ 55,469
1073	11/20/2018	\$ 710,000	3074	12/28/2018	\$ 68,760	5128	2/28/2019	\$ 55,469
1074	12/6/2018	\$ 850,979	3077	12/26/2018	\$ 55,501	5128	5/16/2019	\$ 55,469
1077	10/3/2018	\$ 68,646	4000	12/31/2018	\$ 14,300,000	5129	12/4/2018	\$ 1,009,486
1077	11/28/2018	\$ 82,888	4026	8/17/2018	\$ 135,000	5130	12/26/2018	\$ 25,692
1077	2/6/2019	\$ 82,888	4079	10/5/2018	\$ 13,276	5130	2/25/2019	\$ 25,692
1077	5/8/2019	\$ 82,888	4079	1/4/2019	\$ 47,250	5130	5/28/2019	\$ 25,692
1079	10/26/2018	\$ 159,917	4084	10/4/2018	\$ 17,756	6000	9/28/2018	\$ 267,289
1080	10/16/2018	\$ 44,223	4084	1/4/2019	\$ 21,382	6000	12/28/2018	\$ 722,895
1080	12/26/2018	\$ 2,362,299	4084	2/27/2019	\$ 21,382	6000	3/28/2019	\$ 755,058
1082	12/31/2018	\$ 157,761	4084	5/9/2019	\$ 21,382	6016	10/15/2018	\$ 10,014
1083	10/5/2018	\$ 12,966	4087	10/10/2018	\$ 14,414	6016	12/31/2018	\$ 12,072
1083	12/12/2018	\$ 46,177	4087	12/5/2018	\$ 225,478	6016	2/21/2019	\$ 12,072
1086	10/31/2018	\$ 15,522	4088	10/15/2018	\$ 25,422	6016	5/31/2019	\$ 12,072
1086	2/6/2019	\$ 15,930	4088	1/2/2019	\$ 120,489	6028	10/5/2018	\$ 36,851
1088	12/12/2018	\$ 3,201,954	4090	12/18/2018	\$ 148,710	6028	12/18/2018	\$ 131,647
2000	12/21/2018	\$ 1,313,066	4091	9/28/2018	\$ 537,716	6037	10/17/2018	\$ 23,975
2003	8/1/2018	\$ 1,000,000	4091	12/24/2018	\$ 2,792,284	6037	2/8/2019	\$ 113,000
2003	12/27/2018	\$ 1,750,000	4091	6/25/2019	\$ 3,000,000	6040	11/30/2018	\$ 38,301
2006	10/29/2018	\$ 242,305	4091	6/28/2019	\$ 277,500	6042	10/5/2018	\$ 18,356
2009	10/4/2018	\$ 18,118	4092	1/4/2019	\$ 6,837,298	6042	12/17/2018	\$ 48,939
2009	1/11/2019	\$ 192,674	4094	10/1/2018	\$ 36,749	6044	11/15/2018	\$ 62,758
2012	12/28/2018	\$ 1,211,410	4094	12/28/2018	\$ 44,262	6049	10/9/2018	\$ 23,911
2018	10/9/2018	\$ 65,987	4094	2/5/2019	\$ 44,262	6049	12/21/2018	\$ 163,242
2018	12/3/2018	\$ 337,357	4094	5/17/2019	\$ 44,262	6050	12/11/2018	\$ 74,326
2022	12/13/2018	\$ 99,234	4096	1/17/2019	\$ 53,700	6070	10/18/2018	\$ 6,605
2023	10/4/2018	\$ 12,218	4097	10/30/2018	\$ 36,508	6070	1/7/2019	\$ 27,090
2023	1/9/2019	\$ 53,275	5000	12/19/2018	\$ 7,873,413	6077	11/1/2018	\$ 1,178,153
2026	10/1/2018	\$ 29,970	5001	9/28/2018	\$ 125,473	6079	12/28/2018	\$ 84,000
2026	12/4/2018	\$ 285,030	5001	12/11/2018	\$ 629,720	6086	10/1/2018	\$ 6,528
2027	10/9/2018	\$ 14,147	5010	10/30/2018	\$ 4,042	6086	1/9/2019	\$ 7,851
2027	12/6/2018	\$ 50,421	5010	11/27/2018	\$ 14,431	6086	2/1/2019	\$ 7,851
2029	10/10/2018	\$ 12,625	5021	10/15/2018	\$ 15,630	6086	5/22/2019	\$ 7,851
2029	12/24/2018	\$ 114,095	5021	12/27/2018	\$ 74,083	6093	10/1/2018	\$ 12,422
2030	9/14/2018	\$ 3,750,000	5026	12/6/2018	\$ 825,716	6093	12/27/2018	\$ 44,301

2018 FORM 5500 SCHEDULE SB, LINE 18B
SCHEDULE OF EMPLOYER CONTRIBUTIONS FOR PLAN YEAR JULY 01, 2018 TO JUNE 30, 2019

TOTAL EMPLOYER CONTRIBUTIONS: \$ 138,321,604

Employer Number	Date	Contribution Amount	Employer Number	Date	Contribution Amount	Employer Number	Date	Contribution Amount
6099	10/11/2018	\$ 16,006	7117	1/18/2019	\$ 190,124	10038	10/11/2018	\$ 23,099
6099	12/26/2018	\$ 57,029	7117	10/24/2019	\$ 125	10038	11/21/2018	\$ 86,261
6107	12/20/2018	\$ 9,013	7118	7/3/2018	\$ 1,000,000	10047	10/11/2018	\$ 13,482
6107	2/13/2019	\$ 9,013	7118	7/2/2019	\$ 191,000	10047	12/20/2018	\$ 48,044
6107	5/10/2019	\$ 9,013	8000	12/27/2018	\$ 759,608	10048	10/1/2018	\$ 4,736
6110	11/1/2018	\$ 215,643	8006	10/11/2018	\$ 25,965	10048	12/17/2018	\$ 31,264
6110	12/21/2018	\$ 9,793,788	8006	12/27/2018	\$ 92,488	10049	10/15/2018	\$ 21,552
6113	12/21/2018	\$ 90,000	8026	10/4/2018	\$ 24,768	10049	12/24/2018	\$ 27,732
6113	2/28/2019	\$ 433,902	8026	1/23/2019	\$ 29,698	10049	2/27/2019	\$ 27,732
6115	11/21/2018	\$ 24,437	8026	2/7/2019	\$ 29,696	10049	5/22/2019	\$ 27,732
6116	10/1/2018	\$ 37,136	8026	5/8/2019	\$ 29,689	10051	7/16/2018	\$ 25,000
6116	12/13/2018	\$ 132,267	8031	10/15/2018	\$ 302,057	10051	8/15/2018	\$ 25,000
6120	11/21/2018	\$ 11,753	8031	12/31/2018	\$ 1,114,662	10051	9/28/2018	\$ 25,000
6120	2/4/2019	\$ 11,753	8051	12/6/2018	\$ 121,863	10051	10/15/2018	\$ 25,000
6120	5/17/2019	\$ 11,753	8054	10/5/2018	\$ 22,179	10051	11/15/2018	\$ 25,000
6121	11/1/2018	\$ 7,769	8054	1/4/2019	\$ 26,704	10051	12/19/2018	\$ 25,000
6121	12/21/2018	\$ 388,544	8054	2/8/2019	\$ 26,704	10051	1/15/2019	\$ 30,000
6124	10/24/2018	\$ 277,600	8054	5/3/2019	\$ 26,704	10051	2/19/2019	\$ 30,000
6125	10/12/2018	\$ 347,961	8066	12/26/2018	\$ 90,154	10051	3/15/2019	\$ 30,000
6125	12/26/2018	\$ 1,241,712	8087	9/14/2018	\$ 40,000	10051	4/15/2019	\$ 30,000
6126	10/2/2018	\$ 25,835	8087	12/24/2018	\$ 14,051	10051	5/15/2019	\$ 30,000
6129	12/5/2018	\$ 100,000	8104	10/12/2018	\$ 41,203	10051	6/17/2019	\$ 30,000
6130	10/4/2018	\$ 31,911	8104	12/6/2018	\$ 189,100	11009	10/9/2018	\$ 348,742
6130	1/14/2019	\$ 113,777	8105	11/16/2018	\$ 2,000,000	11009	12/7/2018	\$ 1,244,698
6130	9/25/2019	\$ 12,000	9007	10/1/2018	\$ 42,248	12000	12/27/2018	\$ 526,829
6132	11/1/2018	\$ 4,118	9007	12/3/2018	\$ 50,884	12004	12/31/2018	\$ 386,157
6132	12/21/2018	\$ 261,972	9007	2/11/2019	\$ 50,884	12026	11/1/2018	\$ 1,814,606
6135	10/15/2018	\$ 17,643	9007	5/13/2019	\$ 50,884	12028	10/9/2018	\$ 42,583
6135	12/27/2018	\$ 64,013	9017	11/9/2018	\$ 14,826	12028	11/13/2018	\$ 497,417
6136	10/31/2018	\$ 46,554	9017	1/23/2019	\$ 14,826	12033	12/12/2018	\$ 180,000
6136	2/11/2019	\$ 150,000	9017	10/16/2019	\$ 40,250	12042	10/12/2018	\$ 7,159
6138	11/27/2018	\$ 392,236	9026	12/12/2018	\$ 155,963	12042	12/4/2018	\$ 50,000
6140	12/4/2018	\$ 26,780	9045	11/30/2018	\$ 100,000	12043	9/11/2018	\$ 174,416
6142	12/28/2018	\$ 253,948	9057	10/3/2018	\$ 17,981	12043	12/19/2018	\$ 150,735
6143	10/19/2018	\$ 16,001	9057	10/23/2018	\$ 64,047	12043	9/18/2019	\$ 63,500
6143	12/11/2018	\$ 60,000	9062	10/4/2018	\$ 47,738	13000	10/5/2018	\$ 3,265,633
7000	12/28/2018	\$ 713,739	9062	12/7/2018	\$ 57,523	13001	12/17/2018	\$ 269,978
7011	12/27/2018	\$ 1,020,000	9062	2/6/2019	\$ 57,523	13002	10/17/2018	\$ 1,150,000
7015	10/4/2018	\$ 36,636	9062	5/15/2019	\$ 57,523	13002	3/12/2019	\$ 1,400,000
7015	11/1/2018	\$ 300,000	9072	11/6/2018	\$ 10,788	109000	10/12/2018	\$ 812,037
7015	2/20/2019	\$ 75,000	9074	10/1/2018	\$ 135,664	109000	12/13/2018	\$ 2,787,963
7027	11/28/2018	\$ 318,983	9074	10/22/2018	\$ 464,336			
7031	10/4/2018	\$ 59,427	9076	12/21/2018	\$ 54,885			
7031	12/21/2018	\$ 267,736	9077	10/9/2018	\$ 22,531			
7031	9/24/2019	\$ 123,000	9077	12/7/2018	\$ 61,469			
7048	10/3/2018	\$ 18,572	9080	10/2/2018	\$ 17,267			
7048	11/14/2018	\$ 260,328	9080	12/26/2018	\$ 61,557			
7056	7/2/2018	\$ 71,815	9080	5/29/2019	\$ 911,406			
7056	12/12/2018	\$ 58,951	9082	1/22/2019	\$ 30,666			
7060	10/9/2018	\$ 11,391	9083	1/14/2019	\$ 39,427			
7060	12/10/2018	\$ 40,595	9084	10/9/2018	\$ 20,996			
7060	6/28/2019	\$ 467,723	9084	10/26/2018	\$ 75,000			
7064	12/5/2018	\$ 807,956	9085	10/1/2018	\$ 69,312			
7065	10/2/2018	\$ 21,976	9085	12/26/2018	\$ 247,035			
7065	12/17/2018	\$ 26,472	9087	10/10/2018	\$ 41,280			
7065	2/19/2019	\$ 26,472	9087	12/24/2018	\$ 160,000			
7065	5/14/2019	\$ 26,472	10000	8/22/2018	\$ 525,000			
7088	11/6/2018	\$ 42,000	10019	10/3/2018	\$ 18,794			
7099	12/28/2018	\$ 34,766	10019	11/5/2018	\$ 22,622			
7100	10/2/2018	\$ 9,740	10019	1/31/2019	\$ 22,622			
7100	10/30/2018	\$ 34,701	10019	5/10/2019	\$ 22,622			
7101	12/3/2018	\$ 185,000	10022	10/2/2018	\$ 85,923			
7114	10/3/2018	\$ 14,862	10022	12/11/2018	\$ 310,000			
7114	11/9/2018	\$ 52,942	10026	12/27/2018	\$ 477,409			
7115	10/12/2018	\$ 6,120	10031	12/24/2018	\$ 164,101			
7115	11/2/2018	\$ 21,811	10035	10/15/2018	\$ 163,475			
7117	10/15/2018	\$ 52,892	10035	12/28/2018	\$ 583,168			

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2018
EIN: 13-5645888
PN: 333

2018 FORM 5500 SCHEDULE SB, LINE 18C
SCHEDULE OF EMPLOYEE CONTRIBUTIONS FOR PLAN YEAR JULY 01, 2018 TO JUNE 30, 2019

TOTAL EMPLOYEE CONTRIBUTIONS: \$ 207,739

Date	Contribution Amount
7/2018	\$ 16,248
8/2018	\$ 16,215
9/2018	\$ 16,199
10/2018	\$ 16,276
11/2018	\$ 23,989
12/2018	\$ 16,047
1/2019	\$ 16,104
2/2019	\$ 15,579
3/2019	\$ 15,470
4/2019	\$ 16,020
5/2019	\$ 23,846
6/2019	\$ 15,746

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2018
EIN: 13-5645888
PN: 333

2018 FORM 5500 SCHEDULE SB, LINE 19
DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2018

TOTAL: \$ 138,321,604 \$ 137,386,458 \$ 935,146 \$ 134,782,548

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	12/20/2018	2018	\$ 174,177	\$ 174,177	5.75%	0.4712	\$ -	10.75%	0.0000	0.0000	\$ 169,648
1000	3/8/2019	2018	\$ 270,237	\$ 270,237	5.75%	0.6849	\$ -	10.75%	0.0000	0.0000	\$ 260,084
1001	10/5/2018	2018	\$ 200,685	\$ 200,685	5.61%	0.2630	\$ -	10.61%	0.0000	0.0000	\$ 197,825
1001	12/12/2018	2018	\$ 953,348	\$ 953,348	5.61%	0.4493	\$ -	10.61%	0.0000	0.0000	\$ 930,252
1004	10/29/2018	2018	\$ 48,029	\$ 48,029	5.64%	0.3288	\$ -	10.64%	0.0000	0.0000	\$ 47,170
1006	12/17/2018	2018	\$ 504,329	\$ 504,329	5.72%	0.4630	\$ -	10.72%	0.0000	0.0000	\$ 491,506
1007	10/11/2018	2018	\$ 299,545	\$ 299,545	5.72%	0.2795	\$ -	10.72%	0.0000	0.0000	\$ 294,925
1007	12/19/2018	2018	\$ 1,068,134	\$ 1,068,134	5.72%	0.4685	\$ -	10.72%	0.0000	0.0000	\$ 1,040,659
1019	10/4/2018	2018	\$ 148,089	\$ 148,089	5.73%	0.2603	\$ -	10.73%	0.0000	0.0000	\$ 145,957
1019	12/13/2018	2018	\$ 209,342	\$ 209,342	5.73%	0.4521	\$ -	10.73%	0.0000	0.0000	\$ 204,135
1019	2/15/2019	2018	\$ 209,342	\$ 209,342	5.73%	0.6274	\$ -	10.73%	0.0000	0.0000	\$ 202,150
1019	5/15/2019	2018	\$ 209,342	\$ 209,342	5.73%	0.8712	\$ -	10.73%	0.0000	0.0000	\$ 199,422
1024	10/2/2018	2018	\$ 6,824	\$ 6,824	5.64%	0.2548	\$ -	10.64%	0.0000	0.0000	\$ 6,729
1024	12/24/2018	2018	\$ 33,176	\$ 33,176	5.64%	0.4822	\$ -	10.64%	0.0000	0.0000	\$ 32,310
1024	9/30/2019	2018	\$ 591,078	\$ 591,078	5.64%	1.2493	\$ -	10.64%	0.0000	0.0000	\$ 551,919
1025	12/18/2018	2018	\$ 44,274	\$ 44,274	5.65%	0.4658	\$ -	10.65%	0.0000	0.0000	\$ 43,155
1027	10/9/2018	2018	\$ 51,574	\$ 51,574	5.71%	0.2740	\$ -	10.71%	0.0000	0.0000	\$ 50,795
1027	12/26/2018	2018	\$ 183,880	\$ 183,880	5.71%	0.4877	\$ -	10.71%	0.0000	0.0000	\$ 178,967
1030	10/11/2018	2018	\$ 13,757	\$ 13,757	5.81%	0.2795	\$ -	10.81%	0.0000	0.0000	\$ 13,542
1030	12/31/2018	2018	\$ 49,081	\$ 49,081	5.81%	0.5014	\$ -	10.81%	0.0000	0.0000	\$ 47,711
1032	10/12/2018	2018	\$ 100,000	\$ 100,000	5.72%	0.2822	\$ -	10.72%	0.0000	0.0000	\$ 98,443
1032	11/8/2018	2018	\$ 273,763	\$ 273,763	5.72%	0.3562	\$ -	10.72%	0.0000	0.0000	\$ 268,393
1034	10/9/2018	2018	\$ 62,365	\$ 62,365	5.58%	0.2740	\$ -	10.58%	0.0000	0.0000	\$ 61,444
1034	11/9/2018	2018	\$ 529,850	\$ 529,850	5.58%	0.3589	\$ -	10.58%	0.0000	0.0000	\$ 519,624
1046	11/2/2018	2018	\$ 60,258	\$ 60,258	5.76%	0.3397	\$ -	10.76%	0.0000	0.0000	\$ 59,122
1055	10/12/2018	2018	\$ 243,265	\$ 243,265	5.66%	0.2822	\$ -	10.66%	0.0000	0.0000	\$ 239,515
1055	11/29/2018	2018	\$ 888,626	\$ 888,626	5.66%	0.4137	\$ -	10.66%	0.0000	0.0000	\$ 868,615
1069	10/1/2018	2018	\$ 45,000	\$ 45,000	5.64%	0.2521	\$ -	10.64%	0.0000	0.0000	\$ 44,382
1069	12/6/2018	2018	\$ 88,616	\$ 88,616	5.64%	0.4329	\$ -	10.64%	0.0000	0.0000	\$ 86,536
1069	3/27/2019	2018	\$ 162,961	\$ 162,961	5.64%	0.7370	\$ -	10.64%	0.0000	0.0000	\$ 156,503
1070	9/4/2018	2018	\$ 100,000	\$ 100,000	5.78%	0.1781	\$ -	10.78%	0.0000	0.0000	\$ 99,004
1070	12/19/2018	2018	\$ 343,732	\$ 343,732	5.78%	0.4685	\$ -	10.78%	0.0000	0.0000	\$ 334,801
1073	11/20/2018	2018	\$ 710,000	\$ 710,000	5.66%	0.3890	\$ -	10.66%	0.0000	0.0000	\$ 694,954
1074	12/6/2018	2018	\$ 850,979	\$ 850,979	5.67%	0.4329	\$ -	10.67%	0.0000	0.0000	\$ 830,904
1077	10/3/2018	2018	\$ 68,646	\$ 68,646	5.69%	0.2575	\$ -	10.69%	0.0000	0.0000	\$ 67,675
1077	11/28/2018	2018	\$ 82,888	\$ 82,888	5.69%	0.4110	\$ -	10.69%	0.0000	0.0000	\$ 81,024
1077	2/6/2019	2018	\$ 82,888	\$ 82,888	5.69%	0.6027	\$ -	10.69%	0.0000	0.0000	\$ 80,169
1077	5/8/2019	2018	\$ 82,888	\$ 82,888	5.69%	0.8521	\$ -	10.69%	0.0000	0.0000	\$ 79,070
1079	10/26/2018	2018	\$ 159,917	\$ 159,917	5.60%	0.3205	\$ -	10.60%	0.0000	0.0000	\$ 157,148
1080	10/16/2018	2018	\$ 44,223	\$ (57,422)	5.61%	0.2932	\$ 101,645	10.61%	0.2904	0.0027	\$ 43,516
1080	12/26/2018	2018	\$ 2,362,299	\$ 2,362,299	5.61%	0.4877	\$ -	10.61%	0.0000	0.0000	\$ 2,300,248
1082	12/31/2018	2018	\$ 157,761	\$ 157,761	5.64%	0.5014	\$ -	10.64%	0.0000	0.0000	\$ 153,480
1083	10/5/2018	2018	\$ 12,966	\$ 12,966	5.55%	0.2630	\$ -	10.55%	0.0000	0.0000	\$ 12,783
1083	12/12/2018	2018	\$ 46,177	\$ 46,177	5.55%	0.4493	\$ -	10.55%	0.0000	0.0000	\$ 45,070
1086	10/31/2018	2018	\$ 15,522	\$ 15,522	5.43%	0.3342	\$ -	10.43%	0.0000	0.0000	\$ 15,250
1086	2/6/2019	2018	\$ 15,930	\$ 15,930	5.43%	0.6027	\$ -	10.43%	0.0000	0.0000	\$ 15,430
1088	12/12/2018	2018	\$ 3,201,954	\$ 3,201,954	5.69%	0.4493	\$ -	10.69%	0.0000	0.0000	\$ 3,123,319
2000	12/21/2018	2018	\$ 1,313,066	\$ 1,313,066	5.72%	0.4740	\$ -	10.72%	0.0000	0.0000	\$ 1,278,900
2003	8/1/2018	2018	\$ 1,000,000	\$ 1,000,000	5.88%	0.0849	\$ -	10.88%	0.0000	0.0000	\$ 995,159
2003	12/27/2018	2018	\$ 1,750,000	\$ 1,750,000	5.88%	0.4904	\$ -	10.88%	0.0000	0.0000	\$ 1,701,645
2006	10/29/2018	2018	\$ 242,305	\$ 242,305	5.62%	0.3288	\$ -	10.62%	0.0000	0.0000	\$ 237,988
2009	10/4/2018	2018	\$ 18,118	\$ 18,118	5.61%	0.2603	\$ -	10.61%	0.0000	0.0000	\$ 17,862
2009	1/11/2019	2018	\$ 192,674	\$ 192,674	5.61%	0.5315	\$ -	10.61%	0.0000	0.0000	\$ 187,165
2012	12/28/2018	2018	\$ 1,211,410	\$ 1,211,410	5.70%	0.4932	\$ -	10.70%	0.0000	0.0000	\$ 1,178,741
2018	10/9/2018	2018	\$ 65,987	\$ 65,987	5.60%	0.2740	\$ -	10.60%	0.0000	0.0000	\$ 65,009
2018	12/3/2018	2018	\$ 337,357	\$ 337,357	5.60%	0.4247	\$ -	10.60%	0.0000	0.0000	\$ 329,641
2022	12/13/2018	2018	\$ 99,234	\$ 99,234	5.58%	0.4521	\$ -	10.58%	0.0000	0.0000	\$ 96,828
2023	10/4/2018	2018	\$ 12,218	\$ 12,218	5.55%	0.2603	\$ -	10.55%	0.0000	0.0000	\$ 12,047
2023	1/9/2019	2018	\$ 53,275	\$ 53,275	5.55%	0.5260	\$ -	10.55%	0.0000	0.0000	\$ 51,783
2026	10/1/2018	2018	\$ 29,970	\$ 29,970	5.81%	0.2521	\$ -	10.81%	0.0000	0.0000	\$ 29,546
2026	12/4/2018	2018	\$ 285,030	\$ 285,030	5.81%	0.4274	\$ -	10.81%	0.0000	0.0000	\$ 278,233
2027	10/9/2018	2018	\$ 14,147	\$ 14,147	5.64%	0.2740	\$ -	10.64%	0.0000	0.0000	\$ 13,936
2027	12/6/2018	2018	\$ 50,421	\$ 50,421	5.64%	0.4329	\$ -	10.64%	0.0000	0.0000	\$ 49,238
2029	10/10/2018	2018	\$ 12,625	\$ 12,625	5.57%	0.2767	\$ -	10.57%	0.0000	0.0000	\$ 12,437
2029	12/24/2018	2018	\$ 114,095	\$ 114,095	5.57%	0.4822	\$ -	10.57%	0.0000	0.0000	\$ 111,152
2030	9/14/2018	2018	\$ 3,750,000	\$ 3,750,000	5.78%	0.2055	\$ -	10.78%	0.0000	0.0000	\$ 3,706,951

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2018
EIN: 13-5645888
PN: 333

2018 FORM 5500 SCHEDULE SB, LINE 19
DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2018

TOTAL: \$ 138,321,604 \$ 137,386,458 \$ 935,146 \$ 134,782,548

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
2032	12/20/2018	2018	\$ 950,000	\$ 950,000	5.74%	0.4712	\$ -	10.74%	0.0000	0.0000	\$ 925,340
2033	10/30/2018	2018	\$ 367,826	\$ 367,826	5.68%	0.3315	\$ -	10.68%	0.0000	0.0000	\$ 361,151
2034	12/6/2018	2018	\$ 21,816	\$ 21,816	5.59%	0.4329	\$ -	10.59%	0.0000	0.0000	\$ 21,308
2034	12/19/2018	2018	\$ 650,000	\$ 650,000	5.59%	0.4685	\$ -	10.59%	0.0000	0.0000	\$ 633,645
2037	1/4/2019	2018	\$ 62,429	\$ 62,429	5.59%	0.5123	\$ -	10.59%	0.0000	0.0000	\$ 60,713
2038	12/11/2018	2018	\$ 21,852	\$ 21,852	5.76%	0.4466	\$ -	10.76%	0.0000	0.0000	\$ 21,312
2039	10/11/2018	2018	\$ 982,111	\$ 982,111	5.86%	0.2795	\$ -	10.86%	0.0000	0.0000	\$ 966,605
2039	12/31/2018	2018	\$ 1,184,821	\$ 1,184,821	5.86%	0.5014	\$ -	10.86%	0.0000	0.0000	\$ 1,151,471
2039	1/4/2019	2018	\$ 2,000,000	\$ 2,000,000	5.86%	0.5123	\$ -	10.86%	0.0000	0.0000	\$ 1,942,492
3000	9/26/2018	2018	\$ 2,000,000	\$ 2,000,000	5.79%	0.2384	\$ -	10.79%	0.0000	0.0000	\$ 1,973,347
3000	3/22/2019	2018	\$ 2,000,000	\$ 2,000,000	5.79%	0.7233	\$ -	10.79%	0.0000	0.0000	\$ 1,920,213
3011	12/14/2018	2018	\$ 35,096	\$ 35,096	5.62%	0.4548	\$ -	10.62%	0.0000	0.0000	\$ 34,234
3012	10/12/2018	2018	\$ 478,307	\$ 478,307	5.78%	0.2822	\$ -	10.78%	0.0000	0.0000	\$ 470,782
3012	12/14/2018	2018	\$ 1,706,255	\$ 1,706,255	5.78%	0.4548	\$ -	10.78%	0.0000	0.0000	\$ 1,663,203
3019	10/10/2018	2018	\$ 75,000	\$ 75,000	5.69%	0.2767	\$ -	10.69%	0.0000	0.0000	\$ 73,860
3019	12/21/2018	2018	\$ 75,000	\$ 75,000	5.69%	0.4740	\$ -	10.69%	0.0000	0.0000	\$ 73,058
3019	2/26/2019	2018	\$ 75,000	\$ 75,000	5.69%	0.6575	\$ -	10.69%	0.0000	0.0000	\$ 72,320
3019	5/29/2019	2018	\$ 75,000	\$ 75,000	5.69%	0.9096	\$ -	10.69%	0.0000	0.0000	\$ 71,318
3023	10/2/2018	2018	\$ 110,975	\$ 110,975	5.70%	0.2548	\$ -	10.70%	0.0000	0.0000	\$ 109,419
3023	12/12/2018	2018	\$ 609,025	\$ 609,025	5.70%	0.4493	\$ -	10.70%	0.0000	0.0000	\$ 594,043
3031	12/3/2018	2018	\$ 694,729	\$ 694,729	5.58%	0.4247	\$ -	10.58%	0.0000	0.0000	\$ 678,893
3032	12/17/2018	2018	\$ 1,229,645	\$ 1,229,645	5.79%	0.4630	\$ -	10.79%	0.0000	0.0000	\$ 1,198,013
3036	11/21/2018	2018	\$ 29,542	\$ 29,542	5.63%	0.3918	\$ -	10.63%	0.0000	0.0000	\$ 28,915
3054	10/15/2018	2018	\$ 104,752	\$ 104,752	5.59%	0.2904	\$ -	10.59%	0.0000	0.0000	\$ 103,110
3054	12/31/2018	2018	\$ 472,852	\$ 472,852	5.59%	0.5014	\$ -	10.59%	0.0000	0.0000	\$ 460,131
3063	10/5/2018	2018	\$ 72,956	\$ 72,956	5.65%	0.2630	\$ -	10.65%	0.0000	0.0000	\$ 71,909
3063	11/15/2018	2018	\$ 342,721	\$ 342,721	5.65%	0.3753	\$ -	10.65%	0.0000	0.0000	\$ 335,723
3069	10/5/2018	2018	\$ 15,104	\$ 15,104	5.58%	0.2630	\$ -	10.58%	0.0000	0.0000	\$ 14,890
3069	11/6/2018	2018	\$ 53,799	\$ 53,799	5.58%	0.3507	\$ -	10.58%	0.0000	0.0000	\$ 52,784
3073	10/2/2018	2018	\$ 6,264	\$ 6,264	5.71%	0.2548	\$ -	10.71%	0.0000	0.0000	\$ 6,176
3073	11/13/2018	2018	\$ 39,534	\$ 39,534	5.71%	0.3699	\$ -	10.71%	0.0000	0.0000	\$ 38,730
3074	10/11/2018	2018	\$ 19,299	\$ 19,299	5.58%	0.2795	\$ -	10.58%	0.0000	0.0000	\$ 19,008
3074	12/28/2018	2018	\$ 68,760	\$ 68,760	5.58%	0.4932	\$ -	10.58%	0.0000	0.0000	\$ 66,943
3077	12/26/2018	2018	\$ 55,501	\$ 55,501	5.83%	0.4877	\$ -	10.83%	0.0000	0.0000	\$ 53,988
4000	12/31/2018	2018	\$ 14,300,000	\$ 14,300,000	5.74%	0.5014	\$ -	10.74%	0.0000	0.0000	\$ 13,905,390
4026	8/17/2018	2018	\$ 135,000	\$ 135,000	5.67%	0.1288	\$ -	10.67%	0.0000	0.0000	\$ 134,045
4079	10/5/2018	2018	\$ 13,276	\$ 13,276	5.44%	0.2630	\$ -	10.44%	0.0000	0.0000	\$ 13,092
4079	1/4/2019	2018	\$ 47,250	\$ 47,250	5.44%	0.5123	\$ -	10.44%	0.0000	0.0000	\$ 45,984
4084	10/4/2018	2018	\$ 17,756	\$ 17,756	5.67%	0.2603	\$ -	10.67%	0.0000	0.0000	\$ 17,503
4084	1/4/2019	2018	\$ 21,382	\$ 21,382	5.67%	0.5123	\$ -	10.67%	0.0000	0.0000	\$ 20,786
4084	2/27/2019	2018	\$ 21,382	\$ 21,382	5.67%	0.6603	\$ -	10.67%	0.0000	0.0000	\$ 20,617
4084	5/9/2019	2018	\$ 21,382	\$ 21,382	5.67%	0.8548	\$ -	10.67%	0.0000	0.0000	\$ 20,397
4087	10/10/2018	2018	\$ 14,414	\$ 14,414	5.62%	0.2767	\$ -	10.62%	0.0000	0.0000	\$ 14,198
4087	12/5/2018	2018	\$ 225,478	\$ 225,478	5.62%	0.4301	\$ -	10.62%	0.0000	0.0000	\$ 220,237
4088	10/15/2018	2018	\$ 25,422	\$ 25,422	5.51%	0.2904	\$ -	10.51%	0.0000	0.0000	\$ 25,029
4088	1/2/2019	2018	\$ 120,489	\$ 120,489	5.51%	0.5068	\$ -	10.51%	0.0000	0.0000	\$ 117,258
4090	12/18/2018	2018	\$ 148,710	\$ 148,710	5.72%	0.4658	\$ -	10.72%	0.0000	0.0000	\$ 144,907
4091	9/28/2018	2018	\$ 537,716	\$ 537,716	5.73%	0.2438	\$ -	10.73%	0.0000	0.0000	\$ 530,460
4091	12/24/2018	2018	\$ 2,792,284	\$ 2,792,284	5.73%	0.4822	\$ -	10.73%	0.0000	0.0000	\$ 2,718,263
4091	6/25/2019	2018	\$ 3,000,000	\$ 3,000,000	5.73%	0.9836	\$ -	10.73%	0.0000	0.0000	\$ 2,840,016
4091	6/28/2019	2018	\$ 277,500	\$ 277,500	5.73%	0.9918	\$ -	10.73%	0.0000	0.0000	\$ 262,581
4092	1/4/2019	2018	\$ 6,837,298	\$ 6,837,298	5.80%	0.5123	\$ -	10.80%	0.0000	0.0000	\$ 6,642,626
4094	10/1/2018	2018	\$ 36,749	\$ 36,749	5.71%	0.2521	\$ -	10.71%	0.0000	0.0000	\$ 36,238
4094	12/28/2018	2018	\$ 44,262	\$ 44,262	5.71%	0.4932	\$ -	10.71%	0.0000	0.0000	\$ 43,066
4094	2/5/2019	2018	\$ 44,262	\$ 44,262	5.71%	0.6000	\$ -	10.71%	0.0000	0.0000	\$ 42,812
4094	5/17/2019	2018	\$ 44,262	\$ 44,262	5.71%	0.8767	\$ -	10.71%	0.0000	0.0000	\$ 42,159
4096	1/17/2019	2018	\$ 53,700	\$ 53,700	5.68%	0.5479	\$ -	10.68%	0.0000	0.0000	\$ 52,099
4097	10/30/2018	2018	\$ 36,508	\$ 36,508	5.79%	0.3315	\$ -	10.79%	0.0000	0.0000	\$ 35,833
5000	12/19/2018	2018	\$ 7,873,413	\$ 7,873,413	5.76%	0.4685	\$ -	10.76%	0.0000	0.0000	\$ 7,669,527
5001	9/28/2018	2018	\$ 125,473	\$ 125,473	5.58%	0.2438	\$ -	10.58%	0.0000	0.0000	\$ 123,823
5001	12/11/2018	2018	\$ 629,720	\$ 629,720	5.58%	0.4466	\$ -	10.58%	0.0000	0.0000	\$ 614,634
5010	10/30/2018	2018	\$ 4,042	\$ -	5.71%	0.3315	\$ 4,042	10.71%	0.2904	0.0411	\$ 3,961
5010	11/27/2018	2018	\$ 14,431	\$ 14,431	5.71%	0.4082	\$ -	10.71%	0.0000	0.0000	\$ 14,108
5021	10/15/2018	2018	\$ 15,630	\$ 15,630	5.58%	0.2904	\$ -	10.58%	0.0000	0.0000	\$ 15,385
5021	12/27/2018	2018	\$ 74,083	\$ 74,083	5.58%	0.4904	\$ -	10.58%	0.0000	0.0000	\$ 72,136
5026	12/6/2018	2018	\$ 825,716	\$ 825,716	5.73%	0.4329	\$ -	10.73%	0.0000	0.0000	\$ 806,039
5034	10/2/2018	2018	\$ 23,268	\$ 23,268	5.58%	0.2548	\$ -	10.58%	0.0000	0.0000	\$ 22,948

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2018
EIN: 13-5645888
PN: 333

2018 FORM 5500 SCHEDULE SB, LINE 19
DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2018

TOTAL: \$ 138,321,604 \$ 137,386,458 \$ 935,146 \$ 134,782,548

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
5034	11/15/2018	2018	\$ 31,467	\$ 31,467	5.58%	0.3753	\$ -	10.58%	0.0000	0.0000	\$ 30,832
5034	3/11/2019	2018	\$ 31,467	\$ 31,467	5.58%	0.6932	\$ -	10.58%	0.0000	0.0000	\$ 30,305
5034	5/30/2019	2018	\$ 31,467	\$ 31,467	5.58%	0.9123	\$ -	10.58%	0.0000	0.0000	\$ 29,946
5042	1/4/2019	2018	\$ 22,851	\$ 22,851	5.69%	0.5123	\$ -	10.69%	0.0000	0.0000	\$ 22,212
5044	12/6/2018	2018	\$ 16,392	\$ 16,392	5.74%	0.4329	\$ -	10.74%	0.0000	0.0000	\$ 16,001
5045	11/21/2018	2018	\$ 25,763	\$ 25,763	5.59%	0.3918	\$ -	10.59%	0.0000	0.0000	\$ 25,220
5047	11/27/2018	2018	\$ 138,062	\$ 138,062	5.63%	0.4082	\$ -	10.63%	0.0000	0.0000	\$ 135,009
5050	10/26/2018	2018	\$ 52,965	\$ 52,965	5.60%	0.3205	\$ -	10.60%	0.0000	0.0000	\$ 52,048
5051	12/4/2018	2018	\$ 735,496	\$ 735,496	5.67%	0.4274	\$ -	10.67%	0.0000	0.0000	\$ 718,362
5065	12/31/2018	2018	\$ 57,456	\$ 57,456	5.79%	0.5014	\$ -	10.79%	0.0000	0.0000	\$ 55,857
5079	1/17/2019	2018	\$ 14,550	\$ 14,550	5.88%	0.5479	\$ -	10.88%	0.0000	0.0000	\$ 14,102
5080	10/1/2018	2018	\$ 23,965	\$ 23,965	5.68%	0.2521	\$ -	10.68%	0.0000	0.0000	\$ 23,634
5080	12/10/2018	2018	\$ 85,399	\$ 85,399	5.68%	0.4438	\$ -	10.68%	0.0000	0.0000	\$ 83,330
5091	12/10/2018	2018	\$ 250,000	\$ 250,000	5.65%	0.4438	\$ -	10.65%	0.0000	0.0000	\$ 243,975
5093	10/5/2018	2018	\$ 6,843	\$ 6,843	5.36%	0.2630	\$ -	10.36%	0.0000	0.0000	\$ 6,750
5093	12/7/2018	2018	\$ 62,293	\$ 62,293	5.36%	0.4356	\$ -	10.36%	0.0000	0.0000	\$ 60,892
5118	11/6/2018	2018	\$ 20,684	\$ 20,684	5.54%	0.3507	\$ -	10.54%	0.0000	0.0000	\$ 20,297
5121	10/12/2018	2018	\$ 260,915	\$ 260,915	5.63%	0.2822	\$ -	10.63%	0.0000	0.0000	\$ 256,913
5121	12/28/2018	2018	\$ 317,696	\$ 317,696	5.63%	0.4932	\$ -	10.63%	0.0000	0.0000	\$ 309,230
5121	3/27/2019	2018	\$ 317,696	\$ 317,696	5.63%	0.7370	\$ -	10.63%	0.0000	0.0000	\$ 305,127
5121	5/24/2019	2018	\$ 317,696	\$ 317,696	5.63%	0.8959	\$ -	10.63%	0.0000	0.0000	\$ 302,483
5125	10/9/2018	2018	\$ 27,442	\$ 27,442	5.52%	0.2740	\$ -	10.52%	0.0000	0.0000	\$ 27,041
5125	10/26/2018	2018	\$ 36,181	\$ 36,181	5.52%	0.3205	\$ -	10.52%	0.0000	0.0000	\$ 35,563
5125	2/7/2019	2018	\$ 36,181	\$ 36,181	5.52%	0.6055	\$ -	10.52%	0.0000	0.0000	\$ 35,023
5125	5/6/2019	2018	\$ 36,181	\$ 36,181	5.52%	0.8466	\$ -	10.52%	0.0000	0.0000	\$ 34,572
5126	1/2/2019	2018	\$ 200,000	\$ 200,000	5.73%	0.5068	\$ -	10.73%	0.0000	0.0000	\$ 194,431
5126	2/5/2019	2018	\$ 200,000	\$ 200,000	5.73%	0.6000	\$ -	10.73%	0.0000	0.0000	\$ 193,424
5126	3/1/2019	2018	\$ 200,000	\$ 200,000	5.73%	0.6658	\$ -	10.73%	0.0000	0.0000	\$ 192,717
5127	12/14/2018	2018	\$ 98,134	\$ 98,134	5.65%	0.4548	\$ -	10.65%	0.0000	0.0000	\$ 95,711
5128	10/18/2018	2018	\$ 46,043	\$ -	5.64%	0.2986	\$ 46,043	10.64%	0.2904	0.0082	\$ 45,278
5128	12/20/2018	2018	\$ 55,469	\$ 55,469	5.64%	0.4712	\$ -	10.64%	0.0000	0.0000	\$ 54,053
5128	2/28/2019	2018	\$ 55,469	\$ 55,469	5.64%	0.6630	\$ -	10.64%	0.0000	0.0000	\$ 53,487
5128	5/16/2019	2018	\$ 55,469	\$ 55,469	5.64%	0.8740	\$ -	10.64%	0.0000	0.0000	\$ 52,872
5129	12/4/2018	2018	\$ 1,009,486	\$ 1,009,486	5.72%	0.4274	\$ -	10.72%	0.0000	0.0000	\$ 985,770
5130	12/26/2018	2018	\$ 25,692	\$ 25,692	5.71%	0.4877	\$ -	10.71%	0.0000	0.0000	\$ 25,006
5130	2/25/2019	2018	\$ 25,692	\$ 25,692	5.71%	0.6548	\$ -	10.71%	0.0000	0.0000	\$ 24,775
5130	5/28/2019	2018	\$ 25,692	\$ 25,692	5.71%	0.9068	\$ -	10.71%	0.0000	0.0000	\$ 24,430
6000	9/28/2018	2018	\$ 267,289	\$ 267,289	5.83%	0.2438	\$ -	10.83%	0.0000	0.0000	\$ 263,622
6000	12/28/2018	2018	\$ 722,895	\$ 722,895	5.83%	0.4932	\$ -	10.83%	0.0000	0.0000	\$ 702,974
6000	3/28/2019	2018	\$ 755,058	\$ 755,058	5.83%	0.7397	\$ -	10.83%	0.0000	0.0000	\$ 724,063
6016	10/15/2018	2018	\$ 10,014	\$ 10,014	5.74%	0.2904	\$ -	10.74%	0.0000	0.0000	\$ 9,853
6016	12/31/2018	2018	\$ 12,072	\$ 12,072	5.74%	0.5014	\$ -	10.74%	0.0000	0.0000	\$ 11,739
6016	2/21/2019	2018	\$ 12,072	\$ 12,072	5.74%	0.6438	\$ -	10.74%	0.0000	0.0000	\$ 11,646
6016	5/31/2019	2018	\$ 12,072	\$ 12,072	5.74%	0.9151	\$ -	10.74%	0.0000	0.0000	\$ 11,471
6028	10/5/2018	2018	\$ 36,851	\$ 36,851	5.69%	0.2630	\$ -	10.69%	0.0000	0.0000	\$ 36,319
6028	12/18/2018	2018	\$ 131,647	\$ 131,647	5.69%	0.4658	\$ -	10.69%	0.0000	0.0000	\$ 128,297
6037	10/17/2018	2018	\$ 23,975	\$ -	5.66%	0.2959	\$ 23,975	10.66%	0.2904	0.0055	\$ 23,582
6037	2/8/2019	2018	\$ 113,000	\$ 89,025	5.66%	0.6082	\$ 23,975	10.66%	0.5425	0.0658	\$ 109,208
6040	11/30/2018	2018	\$ 38,301	\$ 38,301	5.84%	0.4164	\$ -	10.84%	0.0000	0.0000	\$ 37,406
6042	10/5/2018	2018	\$ 18,356	\$ 18,356	5.77%	0.2630	\$ -	10.77%	0.0000	0.0000	\$ 18,087
6042	12/17/2018	2018	\$ 48,939	\$ 48,939	5.77%	0.4630	\$ -	10.77%	0.0000	0.0000	\$ 47,684
6044	11/15/2018	2018	\$ 62,758	\$ 62,758	5.81%	0.3753	\$ -	10.81%	0.0000	0.0000	\$ 61,442
6049	10/9/2018	2018	\$ 23,911	\$ 23,911	5.68%	0.2740	\$ -	10.68%	0.0000	0.0000	\$ 23,552
6049	12/21/2018	2018	\$ 163,242	\$ 163,242	5.68%	0.4740	\$ -	10.68%	0.0000	0.0000	\$ 159,023
6050	12/11/2018	2018	\$ 74,326	\$ 74,326	5.60%	0.4466	\$ -	10.60%	0.0000	0.0000	\$ 72,539
6070	10/18/2018	2018	\$ 6,605	\$ -	5.45%	0.2986	\$ 6,605	10.45%	0.2904	0.0082	\$ 6,499
6070	1/7/2019	2018	\$ 27,090	\$ 27,090	5.45%	0.5205	\$ -	10.45%	0.0000	0.0000	\$ 26,352
6077	11/1/2018	2018	\$ 1,178,153	\$ 1,178,153	5.69%	0.3370	\$ -	10.69%	0.0000	0.0000	\$ 1,156,385
6079	12/28/2018	2018	\$ 84,000	\$ 84,000	5.63%	0.4932	\$ -	10.63%	0.0000	0.0000	\$ 81,761
6086	10/1/2018	2018	\$ 6,528	\$ 6,528	5.54%	0.2521	\$ -	10.54%	0.0000	0.0000	\$ 6,440
6086	1/9/2019	2018	\$ 7,851	\$ 7,851	5.54%	0.5260	\$ -	10.54%	0.0000	0.0000	\$ 7,631
6086	2/1/2019	2018	\$ 7,851	\$ 7,851	5.54%	0.5890	\$ -	10.54%	0.0000	0.0000	\$ 7,606
6086	5/22/2019	2018	\$ 7,851	\$ 7,851	5.54%	0.8904	\$ -	10.54%	0.0000	0.0000	\$ 7,483
6093	10/1/2018	2018	\$ 12,422	\$ 12,422	5.82%	0.2521	\$ -	10.82%	0.0000	0.0000	\$ 12,246
6093	12/27/2018	2018	\$ 44,301	\$ 44,301	5.82%	0.4904	\$ -	10.82%	0.0000	0.0000	\$ 43,089
6099	10/11/2018	2018	\$ 16,006	\$ 16,006	5.58%	0.2795	\$ -	10.58%	0.0000	0.0000	\$ 15,765
6099	12/26/2018	2018	\$ 57,029	\$ 57,029	5.58%	0.4877	\$ -	10.58%	0.0000	0.0000	\$ 55,539

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2018
EIN: 13-5645888
PN: 333

2018 FORM 5500 SCHEDULE SB, LINE 19
DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2018

TOTAL: \$ 138,321,604 \$ 137,386,458 \$ 935,146 \$ 134,782,548

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
6107	12/20/2018	2018	\$ 9,013	\$ 9,013	5.57%	0.4712	\$ -	10.57%	0.0000	0.0000	\$ 8,786
6107	2/13/2019	2018	\$ 9,013	\$ 9,013	5.57%	0.6219	\$ -	10.57%	0.0000	0.0000	\$ 8,714
6107	5/10/2019	2018	\$ 9,013	\$ 9,013	5.57%	0.8575	\$ -	10.57%	0.0000	0.0000	\$ 8,604
6110	11/1/2018	2018	\$ 215,643	\$ -	5.69%	0.3370	\$ 215,643	10.69%	0.2904	0.0466	\$ 211,204
6110	12/21/2018	2018	\$ 9,793,788	\$ 9,793,788	5.69%	0.4740	\$ -	10.69%	0.0000	0.0000	\$ 9,540,240
6113	12/21/2018	2018	\$ 90,000	\$ 90,000	5.85%	0.4740	\$ -	10.85%	0.0000	0.0000	\$ 87,607
6113	2/28/2019	2018	\$ 433,902	\$ 433,902	5.85%	0.6630	\$ -	10.85%	0.0000	0.0000	\$ 417,851
6115	11/21/2018	2018	\$ 24,437	\$ 24,437	5.69%	0.3918	\$ -	10.69%	0.0000	0.0000	\$ 23,913
6116	10/1/2018	2018	\$ 37,136	\$ 37,136	5.59%	0.2521	\$ -	10.59%	0.0000	0.0000	\$ 36,630
6116	12/13/2018	2018	\$ 132,267	\$ 132,267	5.59%	0.4521	\$ -	10.59%	0.0000	0.0000	\$ 129,054
6120	11/21/2018	2018	\$ 11,753	\$ 11,753	5.45%	0.3918	\$ -	10.45%	0.0000	0.0000	\$ 11,511
6120	2/4/2019	2018	\$ 11,753	\$ 11,753	5.45%	0.5973	\$ -	10.45%	0.0000	0.0000	\$ 11,386
6120	5/17/2019	2018	\$ 11,753	\$ 11,753	5.45%	0.8767	\$ -	10.45%	0.0000	0.0000	\$ 11,219
6121	11/1/2018	2018	\$ 7,769	\$ -	5.50%	0.3370	\$ 7,769	10.50%	0.2904	0.0466	\$ 7,614
6121	12/21/2018	2018	\$ 388,544	\$ 388,544	5.50%	0.4740	\$ -	10.50%	0.0000	0.0000	\$ 378,808
6124	10/24/2018	2018	\$ 277,600	\$ 277,600	5.75%	0.3151	\$ -	10.75%	0.0000	0.0000	\$ 272,763
6125	10/12/2018	2018	\$ 347,961	\$ 347,961	5.84%	0.2822	\$ -	10.84%	0.0000	0.0000	\$ 342,432
6125	12/26/2018	2018	\$ 1,241,712	\$ 1,241,712	5.84%	0.4877	\$ -	10.84%	0.0000	0.0000	\$ 1,207,813
6126	10/2/2018	2018	\$ 25,835	\$ 25,835	5.67%	0.2548	\$ -	10.67%	0.0000	0.0000	\$ 25,475
6129	12/5/2018	2018	\$ 100,000	\$ 100,000	5.81%	0.4301	\$ -	10.81%	0.0000	0.0000	\$ 97,600
6130	10/4/2018	2018	\$ 31,911	\$ 31,911	5.75%	0.2603	\$ -	10.75%	0.0000	0.0000	\$ 31,450
6130	11/14/2019	2018	\$ 113,777	\$ 113,777	5.75%	0.5397	\$ -	10.75%	0.0000	0.0000	\$ 110,395
6130	9/25/2019	2018	\$ 12,000	\$ 12,000	5.75%	1.2356	\$ -	10.75%	0.0000	0.0000	\$ 11,199
6132	11/1/2018	2018	\$ 4,118	\$ -	5.50%	0.3370	\$ 4,118	10.50%	0.2904	0.0466	\$ 4,036
6132	12/21/2018	2018	\$ 261,972	\$ 261,972	5.50%	0.4740	\$ -	10.50%	0.0000	0.0000	\$ 255,408
6135	10/15/2018	2018	\$ 17,643	\$ 17,643	5.65%	0.2904	\$ -	10.65%	0.0000	0.0000	\$ 17,364
6135	12/27/2018	2018	\$ 64,013	\$ 64,013	5.65%	0.4904	\$ -	10.65%	0.0000	0.0000	\$ 62,311
6136	10/31/2018	2018	\$ 46,554	\$ 46,554	5.57%	0.3342	\$ -	10.57%	0.0000	0.0000	\$ 45,718
6136	2/11/2019	2018	\$ 150,000	\$ 150,000	5.57%	0.6164	\$ -	10.57%	0.0000	0.0000	\$ 145,071
6138	11/27/2018	2018	\$ 392,236	\$ 392,236	5.88%	0.4082	\$ -	10.88%	0.0000	0.0000	\$ 383,193
6140	12/4/2018	2018	\$ 26,780	\$ 26,780	5.87%	0.4274	\$ -	10.87%	0.0000	0.0000	\$ 26,135
6142	12/28/2018	2018	\$ 253,948	\$ 253,948	5.76%	0.4932	\$ -	10.76%	0.0000	0.0000	\$ 247,031
6143	10/19/2018	2018	\$ 16,001	\$ -	5.68%	0.3014	\$ 16,001	10.68%	0.2904	0.0110	\$ 15,729
6143	12/11/2018	2018	\$ 60,000	\$ 60,000	5.68%	0.4466	\$ -	10.68%	0.0000	0.0000	\$ 58,538
7000	12/28/2018	2018	\$ 713,739	\$ 713,739	5.84%	0.4932	\$ -	10.84%	0.0000	0.0000	\$ 694,038
7011	12/27/2018	2018	\$ 1,020,000	\$ 1,020,000	5.59%	0.4904	\$ -	10.59%	0.0000	0.0000	\$ 993,151
7015	10/4/2018	2018	\$ 36,636	\$ 36,636	5.45%	0.2603	\$ -	10.45%	0.0000	0.0000	\$ 36,133
7015	11/1/2018	2018	\$ 300,000	\$ 300,000	5.45%	0.3370	\$ -	10.45%	0.0000	0.0000	\$ 294,683
7015	2/20/2019	2018	\$ 75,000	\$ 75,000	5.45%	0.6411	\$ -	10.45%	0.0000	0.0000	\$ 72,491
7027	11/28/2018	2018	\$ 318,983	\$ 318,983	5.63%	0.4110	\$ -	10.63%	0.0000	0.0000	\$ 311,883
7031	10/4/2018	2018	\$ 59,427	\$ 59,427	5.54%	0.2603	\$ -	10.54%	0.0000	0.0000	\$ 58,599
7031	12/21/2018	2018	\$ 267,736	\$ 267,736	5.54%	0.4740	\$ -	10.54%	0.0000	0.0000	\$ 260,980
7031	9/24/2019	2018	\$ 123,000	\$ 123,000	5.54%	1.2329	\$ -	10.54%	0.0000	0.0000	\$ 115,089
7048	10/3/2018	2018	\$ 18,572	\$ 18,572	5.50%	0.2575	\$ -	10.50%	0.0000	0.0000	\$ 18,318
7048	11/14/2018	2018	\$ 260,328	\$ 260,328	5.50%	0.3726	\$ -	10.50%	0.0000	0.0000	\$ 255,186
7056	7/2/2018	2018	\$ 71,815	\$ 71,815	5.55%	0.0027	\$ -	10.55%	0.0000	0.0000	\$ 71,804
7056	12/12/2018	2018	\$ 58,951	\$ 58,951	5.55%	0.4493	\$ -	10.55%	0.0000	0.0000	\$ 57,538
7060	10/9/2018	2018	\$ 11,391	\$ 11,391	5.64%	0.2740	\$ -	10.64%	0.0000	0.0000	\$ 11,221
7060	12/10/2018	2018	\$ 40,595	\$ 40,595	5.64%	0.4438	\$ -	10.64%	0.0000	0.0000	\$ 39,618
7060	6/28/2019	2018	\$ 467,723	\$ 467,723	5.64%	0.9918	\$ -	10.64%	0.0000	0.0000	\$ 442,952
7064	12/5/2018	2018	\$ 807,956	\$ 807,956	5.66%	0.4301	\$ -	10.66%	0.0000	0.0000	\$ 789,047
7065	10/2/2018	2018	\$ 21,976	\$ 21,976	5.72%	0.2548	\$ -	10.72%	0.0000	0.0000	\$ 21,667
7065	12/17/2018	2018	\$ 26,472	\$ 26,472	5.72%	0.4630	\$ -	10.72%	0.0000	0.0000	\$ 25,799
7065	2/19/2019	2018	\$ 26,472	\$ 26,472	5.72%	0.6384	\$ -	10.72%	0.0000	0.0000	\$ 25,549
7065	5/14/2019	2018	\$ 26,472	\$ 26,472	5.72%	0.8685	\$ -	10.72%	0.0000	0.0000	\$ 25,224
7088	11/6/2018	2018	\$ 42,000	\$ 42,000	5.63%	0.3507	\$ -	10.63%	0.0000	0.0000	\$ 41,201
7099	12/28/2018	2018	\$ 34,766	\$ 34,766	5.83%	0.4932	\$ -	10.83%	0.0000	0.0000	\$ 33,808
7100	10/2/2018	2018	\$ 9,740	\$ 9,740	5.63%	0.2548	\$ -	10.63%	0.0000	0.0000	\$ 9,605
7100	10/30/2018	2018	\$ 34,701	\$ 34,701	5.63%	0.3315	\$ -	10.63%	0.0000	0.0000	\$ 34,077
7101	12/3/2018	2018	\$ 185,000	\$ 185,000	5.82%	0.4247	\$ -	10.82%	0.0000	0.0000	\$ 180,609
7114	10/3/2018	2018	\$ 14,862	\$ 14,862	5.60%	0.2575	\$ -	10.60%	0.0000	0.0000	\$ 14,655
7114	11/9/2018	2018	\$ 52,942	\$ 52,942	5.60%	0.3589	\$ -	10.60%	0.0000	0.0000	\$ 51,917
7115	10/12/2018	2018	\$ 6,120	\$ 6,120	5.62%	0.2822	\$ -	10.62%	0.0000	0.0000	\$ 6,026
7115	11/2/2018	2018	\$ 21,811	\$ 21,811	5.62%	0.3397	\$ -	10.62%	0.0000	0.0000	\$ 21,410
7117	10/15/2018	2018	\$ 52,892	\$ 52,892	5.52%	0.2904	\$ -	10.52%	0.0000	0.0000	\$ 52,073
7117	1/18/2019	2018	\$ 190,124	\$ 137,232	5.52%	0.5507	\$ 52,892	10.52%	0.5425	0.0082	\$ 184,561

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2018
EIN: 13-5645888
PN: 333

2018 FORM 5500 SCHEDULE SB, LINE 19
DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2018

TOTAL: \$ 138,321,604 \$ 137,386,458 \$ 935,146 \$ 134,782,548

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
7117	10/24/2019	2018	\$ 125	\$ 125	5.52%	1.3151	\$ -	10.52%	0.0000	0.0000	\$ 116
7118	7/3/2018	2018	\$ 1,000,000	\$ 1,000,000	5.73%	0.0055	\$ -	10.73%	0.0000	0.0000	\$ 999,695
7118	7/2/2019	2018	\$ 191,000	\$ 191,000	5.73%	1.0027	\$ -	10.73%	0.0000	0.0000	\$ 180,621
8000	12/27/2018	2018	\$ 759,608	\$ 759,608	5.81%	0.4904	\$ -	10.81%	0.0000	0.0000	\$ 738,859
8006	10/11/2018	2018	\$ 25,965	\$ 25,965	5.54%	0.2795	\$ -	10.54%	0.0000	0.0000	\$ 25,577
8006	12/27/2018	2018	\$ 92,488	\$ 92,488	5.54%	0.4904	\$ -	10.54%	0.0000	0.0000	\$ 90,074
8026	10/4/2018	2018	\$ 24,768	\$ 24,768	5.62%	0.2603	\$ -	10.62%	0.0000	0.0000	\$ 24,418
8026	1/23/2019	2018	\$ 29,698	\$ 4,930	5.62%	0.5644	\$ 24,768	10.62%	0.5425	0.0219	\$ 28,771
8026	2/7/2019	2018	\$ 29,696	\$ 29,696	5.62%	0.6055	\$ -	10.62%	0.0000	0.0000	\$ 28,729
8026	5/8/2019	2018	\$ 29,689	\$ 29,689	5.62%	0.8521	\$ -	10.62%	0.0000	0.0000	\$ 28,338
8031	10/15/2018	2018	\$ 302,057	\$ 302,057	5.74%	0.2904	\$ -	10.74%	0.0000	0.0000	\$ 297,201
8031	12/31/2018	2018	\$ 1,114,662	\$ 1,114,662	5.74%	0.5014	\$ -	10.74%	0.0000	0.0000	\$ 1,083,903
8051	12/6/2018	2018	\$ 121,863	\$ 121,863	5.65%	0.4329	\$ -	10.65%	0.0000	0.0000	\$ 118,998
8054	10/5/2018	2018	\$ 22,179	\$ 22,179	5.65%	0.2630	\$ -	10.65%	0.0000	0.0000	\$ 21,861
8054	1/4/2019	2018	\$ 26,704	\$ 26,704	5.65%	0.5123	\$ -	10.65%	0.0000	0.0000	\$ 25,963
8054	2/8/2019	2018	\$ 26,704	\$ 26,704	5.65%	0.6082	\$ -	10.65%	0.0000	0.0000	\$ 25,826
8054	5/3/2019	2018	\$ 26,704	\$ 26,704	5.65%	0.8384	\$ -	10.65%	0.0000	0.0000	\$ 25,501
8066	12/26/2018	2018	\$ 90,154	\$ 90,154	5.57%	0.4877	\$ -	10.57%	0.0000	0.0000	\$ 87,802
8087	9/14/2018	2018	\$ 40,000	\$ 40,000	5.52%	0.2055	\$ -	10.52%	0.0000	0.0000	\$ 39,561
8087	12/24/2018	2018	\$ 14,051	\$ 14,051	5.52%	0.4822	\$ -	10.52%	0.0000	0.0000	\$ 13,692
8104	10/12/2018	2018	\$ 41,203	\$ 41,203	5.66%	0.2822	\$ -	10.66%	0.0000	0.0000	\$ 40,568
8104	12/6/2018	2018	\$ 189,100	\$ 189,100	5.66%	0.4329	\$ -	10.66%	0.0000	0.0000	\$ 184,647
8105	11/16/2018	2018	\$ 2,000,000	\$ 1,651,634	5.75%	0.3781	\$ 348,366	10.75%	0.2904	0.0877	\$ 1,956,790
9007	10/1/2018	2018	\$ 42,248	\$ 42,248	5.71%	0.2521	\$ -	10.71%	0.0000	0.0000	\$ 41,661
9007	12/3/2018	2018	\$ 50,884	\$ 50,884	5.71%	0.4247	\$ -	10.71%	0.0000	0.0000	\$ 49,698
9007	2/11/2019	2018	\$ 50,884	\$ 50,884	5.71%	0.6164	\$ -	10.71%	0.0000	0.0000	\$ 49,172
9007	5/13/2019	2018	\$ 50,884	\$ 50,884	5.71%	0.8658	\$ -	10.71%	0.0000	0.0000	\$ 48,496
9017	11/9/2018	2018	\$ 14,826	\$ -	5.55%	0.3589	\$ 14,826	10.55%	0.2904	0.0685	\$ 14,495
9017	1/23/2019	2018	\$ 14,826	\$ -	5.55%	0.5644	\$ 14,826	10.55%	0.5425	0.0219	\$ 14,366
9017	10/16/2019	2018	\$ 40,250	\$ 10,598	5.55%	1.2932	\$ 29,652	10.55%	1.8274	0.7589	\$ 37,054
9026	12/12/2018	2018	\$ 155,963	\$ 155,963	5.70%	0.4493	\$ -	10.70%	0.0000	0.0000	\$ 152,126
9045	11/30/2018	2018	\$ 100,000	\$ 100,000	5.69%	0.4164	\$ -	10.69%	0.0000	0.0000	\$ 97,722
9057	10/3/2018	2018	\$ 17,981	\$ 17,981	5.59%	0.2575	\$ -	10.59%	0.0000	0.0000	\$ 17,731
9057	10/23/2018	2018	\$ 64,047	\$ 64,047	5.59%	0.3123	\$ -	10.59%	0.0000	0.0000	\$ 62,968
9062	10/4/2018	2018	\$ 47,738	\$ 47,738	5.75%	0.2603	\$ -	10.75%	0.0000	0.0000	\$ 47,048
9062	12/7/2018	2018	\$ 57,523	\$ 57,523	5.75%	0.4356	\$ -	10.75%	0.0000	0.0000	\$ 56,139
9062	2/6/2019	2018	\$ 57,523	\$ 57,523	5.75%	0.6027	\$ -	10.75%	0.0000	0.0000	\$ 55,617
9062	5/15/2019	2018	\$ 57,523	\$ 57,523	5.75%	0.8712	\$ -	10.75%	0.0000	0.0000	\$ 54,788
9072	11/6/2018	2018	\$ 10,788	\$ 10,788	5.80%	0.3507	\$ -	10.80%	0.0000	0.0000	\$ 10,577
9074	10/1/2018	2018	\$ 135,664	\$ 135,664	5.68%	0.2521	\$ -	10.68%	0.0000	0.0000	\$ 133,788
9074	10/22/2018	2018	\$ 464,336	\$ 464,336	5.68%	0.3096	\$ -	10.68%	0.0000	0.0000	\$ 456,462
9076	12/21/2018	2018	\$ 54,885	\$ 54,885	5.68%	0.4740	\$ -	10.68%	0.0000	0.0000	\$ 53,466
9077	10/9/2018	2018	\$ 22,531	\$ 22,531	5.27%	0.2740	\$ -	10.27%	0.0000	0.0000	\$ 22,216
9077	12/7/2018	2018	\$ 61,469	\$ 61,469	5.27%	0.4356	\$ -	10.27%	0.0000	0.0000	\$ 60,109
9080	10/2/2018	2018	\$ 17,267	\$ 17,267	5.75%	0.2548	\$ -	10.75%	0.0000	0.0000	\$ 17,023
9080	12/26/2018	2018	\$ 61,557	\$ 61,557	5.75%	0.4877	\$ -	10.75%	0.0000	0.0000	\$ 59,901
9080	5/29/2019	2018	\$ 911,406	\$ 911,406	5.75%	0.9096	\$ -	10.75%	0.0000	0.0000	\$ 866,217
9082	1/22/2019	2018	\$ 30,666	\$ 30,666	5.63%	0.5616	\$ -	10.63%	0.0000	0.0000	\$ 29,737
9083	11/14/2019	2018	\$ 39,427	\$ 39,427	5.67%	0.5397	\$ -	10.67%	0.0000	0.0000	\$ 38,271
9084	10/9/2018	2018	\$ 20,996	\$ 20,996	5.76%	0.2740	\$ -	10.76%	0.0000	0.0000	\$ 20,676
9084	10/26/2018	2018	\$ 75,000	\$ 75,000	5.76%	0.3205	\$ -	10.76%	0.0000	0.0000	\$ 73,666
9085	10/1/2018	2018	\$ 69,312	\$ 69,312	5.71%	0.2521	\$ -	10.71%	0.0000	0.0000	\$ 68,349
9085	12/26/2018	2018	\$ 247,035	\$ 247,035	5.71%	0.4877	\$ -	10.71%	0.0000	0.0000	\$ 240,435
9087	10/10/2018	2018	\$ 41,280	\$ 41,280	5.79%	0.2767	\$ -	10.79%	0.0000	0.0000	\$ 40,642
9087	12/24/2018	2018	\$ 160,000	\$ 160,000	5.79%	0.4822	\$ -	10.79%	0.0000	0.0000	\$ 155,716
10000	8/22/2018	2018	\$ 525,000	\$ 525,000	5.75%	0.1425	\$ -	10.75%	0.0000	0.0000	\$ 520,835
10019	10/3/2018	2018	\$ 18,794	\$ 18,794	5.63%	0.2575	\$ -	10.63%	0.0000	0.0000	\$ 18,531
10019	11/5/2018	2018	\$ 22,622	\$ 22,622	5.63%	0.3479	\$ -	10.63%	0.0000	0.0000	\$ 22,195
10019	1/31/2019	2018	\$ 22,622	\$ 22,622	5.63%	0.5863	\$ -	10.63%	0.0000	0.0000	\$ 21,907
10019	5/10/2019	2018	\$ 22,622	\$ 22,622	5.63%	0.8575	\$ -	10.63%	0.0000	0.0000	\$ 21,584
10022	10/2/2018	2018	\$ 85,923	\$ 85,923	5.59%	0.2548	\$ -	10.59%	0.0000	0.0000	\$ 84,740
10022	12/11/2018	2018	\$ 310,000	\$ 310,000	5.59%	0.4466	\$ -	10.59%	0.0000	0.0000	\$ 302,561
10026	12/27/2018	2018	\$ 477,409	\$ 477,409	5.74%	0.4904	\$ -	10.74%	0.0000	0.0000	\$ 464,519
10031	12/24/2018	2018	\$ 164,101	\$ 164,101	5.74%	0.4822	\$ -	10.74%	0.0000	0.0000	\$ 159,744
10035	10/15/2018	2018	\$ 163,475	\$ 163,475	5.76%	0.2904	\$ -	10.76%	0.0000	0.0000	\$ 160,838
10035	12/28/2018	2018	\$ 583,168	\$ 583,168	5.76%	0.4932	\$ -	10.76%	0.0000	0.0000	\$ 567,283
10038	10/11/2018	2018	\$ 23,099	\$ 23,099	5.65%	0.2795	\$ -	10.65%	0.0000	0.0000	\$ 22,747

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DISCOUNTED EMPLOYER CONTRIBUTIONS AS OF JULY 1, 2018

\$ 134,782,548

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
10038	11/21/2018	2018	\$ 86,261	\$ 86,261	5.65%	0.3918	\$ -	10.65%	0.0000	0.0000	\$ 84,423
10047	10/11/2018	2018	\$ 13,482	\$ 13,482	5.61%	0.2795	\$ -	10.61%	0.0000	0.0000	\$ 13,278
10047	12/20/2018	2018	\$ 48,044	\$ 48,044	5.61%	0.4712	\$ -	10.61%	0.0000	0.0000	\$ 46,824
10048	10/1/2018	2018	\$ 4,736	\$ 4,736	5.62%	0.2521	\$ -	10.62%	0.0000	0.0000	\$ 4,671
10048	12/17/2018	2018	\$ 31,264	\$ 31,264	5.62%	0.4630	\$ -	10.62%	0.0000	0.0000	\$ 30,482
10049	10/15/2018	2018	\$ 21,552	\$ 21,552	5.43%	0.2904	\$ -	10.43%	0.0000	0.0000	\$ 21,224
10049	12/24/2018	2018	\$ 27,732	\$ 27,732	5.43%	0.4822	\$ -	10.43%	0.0000	0.0000	\$ 27,034
10049	2/27/2019	2018	\$ 27,732	\$ 27,732	5.43%	0.6603	\$ -	10.43%	0.0000	0.0000	\$ 26,780
10049	5/22/2019	2018	\$ 27,732	\$ 27,732	5.43%	0.8904	\$ -	10.43%	0.0000	0.0000	\$ 26,457
10051	7/16/2018	2018	\$ 25,000	\$ 25,000	5.82%	0.0411	\$ -	10.82%	0.0000	0.0000	\$ 24,942
10051	8/15/2018	2018	\$ 25,000	\$ 25,000	5.82%	0.1233	\$ -	10.82%	0.0000	0.0000	\$ 24,826
10051	9/28/2018	2018	\$ 25,000	\$ 25,000	5.82%	0.2438	\$ -	10.82%	0.0000	0.0000	\$ 24,658
10051	10/15/2018	2018	\$ 25,000	\$ 25,000	5.82%	0.2904	\$ -	10.82%	0.0000	0.0000	\$ 24,593
10051	11/15/2018	2018	\$ 25,000	\$ 25,000	5.82%	0.3753	\$ -	10.82%	0.0000	0.0000	\$ 24,475
10051	12/19/2018	2018	\$ 25,000	\$ 25,000	5.82%	0.4685	\$ -	10.82%	0.0000	0.0000	\$ 24,346
10051	1/15/2019	2018	\$ 30,000	\$ 30,000	5.82%	0.5425	\$ -	10.82%	0.0000	0.0000	\$ 29,093
10051	2/19/2019	2018	\$ 30,000	\$ 30,000	5.82%	0.6384	\$ -	10.82%	0.0000	0.0000	\$ 28,936
10051	3/15/2019	2018	\$ 30,000	\$ 30,000	5.82%	0.7041	\$ -	10.82%	0.0000	0.0000	\$ 28,829
10051	4/15/2019	2018	\$ 30,000	\$ 30,000	5.82%	0.7890	\$ -	10.82%	0.0000	0.0000	\$ 28,690
10051	5/15/2019	2018	\$ 30,000	\$ 30,000	5.82%	0.8712	\$ -	10.82%	0.0000	0.0000	\$ 28,557
10051	6/17/2019	2018	\$ 30,000	\$ 30,000	5.82%	0.9616	\$ -	10.82%	0.0000	0.0000	\$ 28,412
11009	10/9/2018	2018	\$ 348,742	\$ 348,742	5.89%	0.2740	\$ -	10.89%	0.0000	0.0000	\$ 343,317
11009	12/7/2018	2018	\$ 1,244,698	\$ 1,244,698	5.89%	0.4356	\$ -	10.89%	0.0000	0.0000	\$ 1,214,051
12000	12/27/2018	2018	\$ 526,829	\$ 526,829	5.71%	0.4904	\$ -	10.71%	0.0000	0.0000	\$ 512,676
12004	12/31/2018	2018	\$ 386,157	\$ 386,157	5.68%	0.5014	\$ -	10.68%	0.0000	0.0000	\$ 375,608
12026	11/1/2018	2018	\$ 1,814,606	\$ 1,814,606	5.66%	0.3370	\$ -	10.66%	0.0000	0.0000	\$ 1,781,250
12028	10/9/2018	2018	\$ 42,583	\$ 42,583	5.71%	0.2740	\$ -	10.71%	0.0000	0.0000	\$ 41,940
12028	11/13/2018	2018	\$ 497,417	\$ 497,417	5.71%	0.3699	\$ -	10.71%	0.0000	0.0000	\$ 487,305
12033	12/12/2018	2018	\$ 180,000	\$ 180,000	5.59%	0.4493	\$ -	10.59%	0.0000	0.0000	\$ 175,654
12042	10/12/2018	2018	\$ 7,159	\$ 7,159	5.38%	0.2822	\$ -	10.38%	0.0000	0.0000	\$ 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, 2018
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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:

$$\frac{\sum_{t=0}^{FRA-ERA} ({}_tP_{ERA}) * (q^r_{ERA+t}) * (ERA + t_2 + \frac{1}{2})}{\sum_{t=0}^{FRA-ERA} ({}_tP_{ERA}) * (q^r_{ERA+t})} \text{Note (1)}$$

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.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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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 15 – Calculation of Adjusted Funding Target Attainment Percentage

Individual Employer results used to calculate the Adjusted Funding Target Attainment Percentage can be found on the SBDetail Attachment. The percentage is reflective of annuity purchases made for Non-Highly Compensated Employees during the prior two years.

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

Schedule SB – Statement by Enrolled Actuary

Plan Sponsor	Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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EIN / PN	13-5645888 / 333
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Plan Name	Pentegra Defined Benefit Plan for Financial Institutions
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Valuation Date	July 1, 2018
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Enrolled Actuary	Lori Blasdel
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Enrollment Number	20-7484
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The actuarial assumptions that are not mandated by IRC § 430 and regulations, represent the enrolled actuary's best estimate of anticipated experience under the plan, subject to the following conditions:

The actuarial valuation, on which the information in this Schedule SB is based, has been prepared in reliance upon the employee and financial data furnished by the plan administrator and the trustee. The financial information was audited by the independent certified public accountants for the Fund.

The enrolled actuary has not made a rigorous check of the accuracy of this information but has accepted it after reviewing it and concluding it is reasonable in relation to similar information furnished in previous years. The amounts of contributions and dates paid shown in Line 18 of Schedule SB were listed in reliance on information provided by the plan administrator and/or trustee.

The Pentegra Defined Benefit Plan for Financial Institutions

July 1, 2018

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2018
EIN: 13-5645888
PN: 333

2018 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	1	2a	2b	3a(1)	3a(2)	3b(1)	3b(2)	3c(1)(2)	3c(2)(2)	3c(3)(1)	3c(3)(2)	3d(1)	3d(2)	4	4a
Employer Number	Valuation date	Market value of assets	Actuarial value of assets	No. of Participants: Retired and beneficiaries receiving payments	Funding Target: Retired and beneficiaries receiving payments	No. of Participants: Terminated vested participants	Funding Target: Terminated vested participants	Funding Target: Active participants - Non-vested benefits	Funding Target: Active participants - Vested benefits	No. of Participants: Total active participants	Funding Target: Total active participants	No. of Participants: Total	Funding Target: Total	Plan is in At-Risk Status	Funding target disregarding at-risk assumptions (if at-risk status)
1000	7/1/2018	88,525,115	88,525,115	37	15,611,588	181	13,942,234	2,034,011	40,349,691	187	42,383,702	405	71,937,524	o	
1001	7/1/2018	34,550,535	34,550,535	143	24,120,664	230	13,453,243	347,628	347,628	7	347,800	380	37,921,707	o	
1004	7/1/2018	6,053,536	6,053,536	30	3,358,958	34	1,655,989	-	83,408	2	83,408	66	5,098,355	o	
1006	7/1/2018	10,752,731	10,752,731	29	5,138,279	27	1,288,147	131,492	3,611,914	68	3,743,406	124	10,169,832	o	
1007	7/1/2018	18,150,809	18,150,809	16	4,140,929	45	3,049,323	98,775	10,720,125	45	10,818,900	106	18,009,152	o	
1019	7/1/2018	23,082,393	23,082,393	109	9,176,519	373	14,542,886	1,094	1,318,301	32	1,319,395	514	25,038,800	o	
1024	7/1/2018	1,496,831	1,496,831	8	925,264	9	305,274	91	410,955	7	411,046	24	1,641,584	o	
1025	7/1/2018	2,568,499	2,568,499	18	1,308,851	10	546,836	661	746,140	9	746,801	37	2,602,488	o	
1027	7/1/2018	11,901,611	11,901,611	23	6,576,888	44	2,893,022	9,968	2,743,837	21	2,753,805	88	12,223,715	o	
1030	7/1/2018	2,266,905	2,266,905	11	740,551	7	290,123	3,281	1,295,701	20	1,298,982	38	2,329,656	o	
1032	7/1/2018	6,793,743	6,793,743	11	2,907,377	30	2,529,486	(52)	2,002,612	28	2,002,560	69	7,439,423	o	
1034	7/1/2018	9,941,488	9,941,488	24	6,713,087	12	728,506	70,030	3,047,817	38	3,117,847	74	10,560,440	o	
1046	7/1/2018	6,583,221	6,583,221	22	2,193,828	24	1,256,077	848	1,699,538	37	1,700,386	83	5,150,291	o	
1055	7/1/2018	22,868,171	22,868,171	52	11,943,391	35	2,921,826	35,397	9,315,574	45	9,350,971	132	24,216,188	o	
1069	7/1/2018	4,314,962	4,314,962	7	1,450,627	24	1,053,027	839	1,971,656	18	1,972,495	49	4,476,149	o	
1070	7/1/2018	5,594,246	5,594,246	6	1,699,271	9	354,379	15,035	3,226,749	18	3,241,764	33	5,295,434	o	
1073	7/1/2018	10,041,026	10,041,026	18	3,798,991	12	1,158,045	29,508	4,641,982	26	4,671,490	56	9,626,526	o	
1074	7/1/2018	43,381,162	43,381,162	117	27,357,421	91	6,970,136	341,903	10,463,412	121	10,805,315	329	45,132,872	o	
1077	7/1/2018	4,119,425	4,119,425	29	3,367,480	49	1,551,724	22	215,770	5	215,792	83	5,134,996	o	
1079	7/1/2018	16,631,467	16,631,467	79	9,660,970	64	3,389,250	30,130	2,396,286	58	2,426,416	201	15,476,636	o	
1080	7/1/2018	60,398,131	60,398,131	317	29,794,952	260	12,689,425	(34,340)	10,947,365	237	10,913,025	814	53,397,402	o	
1082	7/1/2018	27,495,166	27,495,166	58	11,462,065	65	2,942,351	78,209	8,581,983	68	8,660,192	191	23,064,608	o	
1083	7/1/2018	4,372,441	4,372,441	34	2,733,808	28	1,695,559	(1)	124,582	3	124,581	65	4,553,948	o	
1086*	7/1/2018	4,581,085	4,581,085	24	1,737,669	10	386,211	-	1,161,741	28	1,161,741	62	3,285,621	o	
1088	7/1/2018	51,563,187	51,563,187	83	14,503,732	71	5,548,181	750,543	19,875,018	329	20,625,561	483	40,677,474	o	
2000	7/1/2018	204,548,421	204,548,421	194	83,415,913	273	25,863,581	4,169,762	64,766,466	304	68,936,228	771	178,215,722	o	
2003	7/1/2018	45,106,051	45,106,051	37	9,532,353	49	4,088,235	(247,845)	24,850,134	180	24,602,289	266	38,222,877	o	
2006	7/1/2018	30,741,326	30,741,326	108	17,519,743	72	5,235,460	9,802	5,768,644	98	5,778,446	278	28,533,649	o	
2009	7/1/2018	3,714,528	3,714,528	36	2,329,372	42	1,297,736	120	207,651	10	207,771	88	3,834,879	o	
2012	7/1/2018	23,186,470	23,186,470	35	9,404,145	54	4,462,522	66,205	9,842,974	63	9,909,179	152	23,775,846	o	
2018	7/1/2018	11,096,333	11,096,333	20	6,461,817	31	1,698,851	18,162	3,670,684	19	3,688,846	70	11,849,514	o	
2022	7/1/2018	13,644,142	13,644,142	28	3,501,896	41	2,560,067	6,382	4,879,633	71	4,886,015	140	10,947,978	o	
2023	7/1/2018	2,271,986	2,271,986	3	1,464,660	7	711,789	156	263,856	8	264,012	18	2,440,461	o	
2026	7/1/2018	3,343,135	3,343,135	3	997,375	1	297,722	(2)	2,027,636	4	2,027,634	8	3,322,731	o	
2027	7/1/2018	1,453,994	1,453,994	20	851,752	7	367,833	171	350,457	13	350,628	40	1,570,213	o	
2029	7/1/2018	3,415,042	3,415,042	16	2,204,526	11	491,284	1,870	511,360	49	513,230	76	3,209,040	o	
2030	7/1/2018	88,518,413	88,518,413	183	44,297,436	279	17,880,644	2,296,587	33,871,348	1,134	36,167,935	1,596	98,346,015	o	
2032	7/1/2018	23,982,787	23,982,787	7	3,421,611	16	600,101	319,715	15,644,293	52	15,964,008	75	19,985,720	o	
2033	7/1/2018	3,991,212	3,991,212	1	323,434	4	304,232	15,042	2,533,862	22	2,548,904	27	3,176,570	o	
2034*	7/1/2018	3,207,725	3,207,725	3	1,596,880	13	1,096,539	(7,777)	38,496	3	30,719	19	2,724,138	o	
2037	7/1/2018	2,315,611	2,315,611	6	1,486,591	7	425,651	171	227,896	6	228,067	19	2,140,309	o	
2038	7/1/2018	1,946,237	1,946,237	4	331,802	8	129,618	387	1,177,689	12	1,178,076	24	1,639,496	o	
2039	7/1/2018	50,725,876	50,725,876	50	8,701,787	356	11,755,802	871,199	30,892,683	315	31,763,882	721	52,221,471	o	
3000	7/1/2018	102,244,891	102,244,891	77	19,164,951	132	16,687,887	879,407	32,702,220	197	33,581,627	406	69,434,465	o	
3011	7/1/2018	5,748,208	5,748,208	6	1,566,392	4	1,843,503	-	1,317,298	5	1,317,298	15	4,727,193	o	
3012	7/1/2018	26,248,265	26,248,265	14	4,709,283	26	4,805,480	66,866	16,454,067	63	16,520,933	103	26,035,696	o	
3019	7/1/2018	12,720,300	12,720,300	52	5,517,838	47	3,089,140	1,464	3,615,709	60	3,617,173	159	12,224,151	o	
3023	7/1/2018	10,111,311	10,111,311	15	7,457,268	34	1,330,066	60,137	2,081,627	27	2,141,764	76	10,929,098	o	
3031	7/1/2018	7,660,442	7,660,442	-	343,033	2	149,050	50,112	5,617,001	17	5,667,113	19	6,159,196	o	
3032	7/1/2018	17,087,216	17,087,216	20	4,274,196	29	1,188,894	96,335	9,060,661	73	9,156,996	122	14,620,886	o	
3036	7/1/2018	3,650,477	3,650,477	13	2,074,572	18	480,947	(1)	630,178	6	630,177	37	3,165,696	o	
3054	7/1/2018	14,080,707	14,080,707	36	11,723,070	25	2,103,946	3,306	2,024,664	35	2,027,970	96	15,854,986	o	
3063	7/1/2018	3,972,206	3,972,206	13	1,775,794	3	113,366	30,123	2,131,670	32	2,161,793	48	4,050,953	o	
3069	7/1/2018	2,423,721	2,423,721	5	498,194	7	306,107	310	1,711,424	22	1,711,734	34	2,516,035	o	
3073	7/1/2018	437,109	437,109	-	86,191	11	314,058	42	78,181	7	78,223	18	478,472	o	
3074	7/1/2018	2,908,259	2,908,259	14	1,820,504	10	843,438	6	556,729	15	556,735	39	3,220,677	o	
3077	7/1/2018	6,938,775	6,938,775	5	558,972	10	288,896	16,028	4,344,099	30	4,360,127	45	5,207,995	o	

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EIN: 13-5645888
PN: 333

2018 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	11b1(b)	11b2(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 excess of prior year's line 38a over 38b using prior year's effective interest rate	Prefunding balance: Interest on line 38b from prior year using prior year's actual return
1000		5.75%	4,944,714	663,229	-	-	-	663,229	-	9.79%	64,930	-	5,925,352	5.99%	354,929	-
1001		5.61%	457,992	-	-	-	-	-	-	4.96%	-	-	2,653	5.84%	155	-
1004		5.64%	36,644	240,749	-	-	-	240,749	-	5.82%	14,012	-	391,197	5.84%	22,846	-
1006		5.72%	489,338	947,691	-	-	-	947,691	-	8.93%	84,629	-	2,167	5.90%	128	-
1007		5.72%	1,056,146	846,028	-	-	-	846,028	-	9.80%	82,911	-	5,033	5.91%	297	-
1019		5.73%	360,073	170	-	-	-	-	-	7.56%	13	-	3,601	5.96%	215	-
1024		5.64%	28,992	-	-	-	-	-	-	4.99%	-	-	14,309	5.89%	843	-
1025		5.65%	37,424	-	-	-	-	-	-	6.51%	-	-	41,689	5.88%	2,451	-
1027		5.71%	157,063	-	-	-	-	-	-	9.89%	-	-	793	5.98%	47	-
1030		5.81%	41,903	-	-	-	-	-	-	7.93%	-	-	295	5.93%	17	-
1032		5.72%	239,762	16,320	-	-	-	16,320	-	7.89%	1,288	-	1,000	5.93%	59	-
1034		5.58%	140,786	-	44,404	-	-	-	44,404	6.55%	-	2,908	138,597	5.85%	8,108	-
1046		5.76%	58,454	-	-	-	-	-	-	8.85%	-	-	749,761	5.98%	44,836	-
1055		5.66%	844,047	-	-	-	-	-	-	7.77%	-	-	4	5.92%	0	-
1069		5.64%	68,536	260	-	-	-	260	-	8.40%	22	-	243,436	5.88%	14,314	-
1070		5.78%	247,009	99,438	397,281	-	-	99,438	397,281	9.84%	9,785	39,092	638	5.94%	50	-
1073		5.66%	497,242	155,543	-	-	-	155,543	-	7.26%	11,292	-	497,991	5.95%	29,630	-
1074		5.67%	539,017	5,299	-	-	-	5,299	-	5.55%	294	-	7,731	5.92%	458	-
1077		5.69%	87,845	-	-	-	-	-	-	4.80%	-	-	889	5.92%	53	-
1079		5.60%	156,485	532,916	-	-	-	532,916	-	5.73%	30,536	-	576,711	5.87%	33,853	-
1080		5.61%	394,333	-	5,294,768	-	-	-	5,294,768	6.29%	-	333,041	4,871,787	5.83%	284,025	-
1082		5.64%	926,064	297,467	-	-	-	297,467	-	8.70%	25,880	-	161,642	5.93%	9,585	-
1083		5.55%	57,626	-	-	-	-	-	-	4.96%	-	-	469	5.81%	27	-
1086*		5.43%	45,249	82,308	-	-	-	82,308	-	8.71%	7,169	-	45,094	5.61%	2,530	-
1088		5.69%	2,351,220	320,655	10,680	-	-	320,655	10,680	9.43%	30,238	1,006	4,843,323	5.92%	286,725	-
2000		5.72%	7,267,366	432,885	2,742,402	-	-	432,885	2,742,402	7.45%	32,250	204,309	9,220,604	5.94%	547,704	-
2003		5.88%	1,924,376	176,792	504,600	-	-	176,792	504,600	9.80%	17,326	49,451	268,905	5.93%	15,946	-
2006		5.62%	237,840	405,116	-	-	-	405,116	-	5.63%	22,808	-	1,757,613	5.85%	102,820	-
2009		5.61%	55,667	-	75,635	-	-	-	75,635	5.45%	-	4,122	191	5.84%	11	-
2012		5.70%	1,079,307	-	-	-	-	-	-	7.98%	-	-	98,820	5.92%	5,850	-
2018		5.60%	145,065	-	-	-	-	-	-	6.37%	-	-	90,961	5.83%	5,303	-
2022		5.58%	96,353	82,367	-	-	-	82,367	-	9.33%	7,685	-	1,055,791	5.90%	62,292	-
2023		5.55%	35,069	2	-	2	-	-	-	4.34%	-	-	204	5.80%	12	0
2026		5.81%	153,606	-	-	-	-	-	-	8.34%	-	-	164,290	5.85%	9,611	-
2027		5.64%	31,067	-	-	-	-	-	-	6.51%	-	-	357	5.83%	21	-
2029		5.57%	56,111	371,952	-	-	-	371,952	-	5.22%	19,416	-	67	5.83%	4	-
2030		5.78%	1,455,485	1,999,403	-	1,640,315	-	359,088	-	7.54%	27,075	-	4,434	6.01%	-	334
2032		5.74%	983,494	305,673	-	-	-	305,673	-	11.11%	33,960	-	899,132	6.02%	54,128	-
2033		5.68%	238,781	156,768	-	-	-	156,768	-	11.29%	17,699	-	330,232	6.05%	19,979	-
2034*		5.59%	21,181	-	-	-	-	-	-	6.92%	-	-	618,976	5.92%	36,643	-
2037		5.59%	22,736	-	-	-	-	-	-	8.79%	-	-	110,855	5.67%	6,285	-
2038		5.76%	21,198	324	83,294	-	-	324	83,294	9.18%	30	7,646	194,411	5.95%	11,567	-
2039		5.86%	3,685,703	-	2,274,888	-	679,740	-	1,595,148	10.33%	-	164,779	477	6.12%	-	49
3000		5.79%	3,574,166	-	-	-	-	-	-	9.91%	-	-	5,799,306	5.99%	347,378	-
3011		5.62%	34,070	29,960	379,282	-	-	29,960	379,282	9.78%	2,930	37,094	32,297	5.84%	1,886	-
3012		5.78%	1,649,924	2,973,155	-	-	-	2,973,155	-	9.52%	283,044	-	8,181	6.02%	492	-
3019		5.69%	140,630	600,647	-	-	-	600,647	-	7.45%	44,748	-	126,550	5.84%	7,391	-
3023		5.70%	385,087	-	-	-	-	-	-	5.13%	-	-	76,673	5.94%	4,554	-
3031		5.58%	503,430	-	714,654	-	-	-	714,654	11.11%	-	79,398	543,094	5.97%	32,423	-
3032		5.79%	719,703	187,557	1,080,111	-	-	187,557	1,080,111	9.03%	16,936	97,534	1,136,500	5.98%	67,963	-
3036		5.63%	28,677	-	-	-	-	-	-	5.34%	-	-	31,499	5.88%	1,852	-
3054		5.59%	216,082	-	-	-	-	-	-	7.19%	-	-	927	5.84%	54	-
3063		5.65%	334,511	31,328	290,751	-	-	31,328	290,751	8.78%	2,751	25,528	2,269	5.93%	135	-
3069		5.58%	44,813	-	-	-	-	-	-	9.78%	-	-	280	5.86%	16	-
3073		5.71%	14,077	-	-	-	-	-	-	9.39%	-	-	16,964	6.08%	1,031	-
3074		5.58%	51,344	41,151	-	-	-	41,151	-	5.02%	2,066	-	369	5.77%	21	-
3077		5.83%	53,820	-	495,280	-	-	-	495,280	10.51%	-	52,054	47,313	6.04%	2,858	-

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2018
EIN: 13-5645888
PN: 333

2018 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 (credit percentage use)	If current value of assets < 70% of funding target, enter such percentage	Contributions made to the plan for the plan year by employer(s)	Contributions made to the plan for the plan year by employees	Discounted employer contributions: allocated toward unpaid minimum required contribution from prior years	Discounted employer contributions: made to avoid benefit restrictions adjusted to valuation date	Discounted employer contributions: allocated toward minimum required contribution for current year, adjusted to valuation date
1000	6,280,281	-	-	-	728,159	-	122.04%	114.94%	122.94%	-	444,414	-	-	-	429,732
1001	2,808	-	-	-	-	-	91.11%	91.11%	95.94%	-	1,154,033	-	-	-	1,128,077
1004	414,043	-	-	-	254,761	-	113.73%	111.63%	114.34%	-	48,029	-	-	-	47,170
1006	2,295	-	-	-	1,032,320	-	95.58%	105.73%	110.43%	-	504,329	-	-	-	491,506
1007	5,330	-	-	-	928,939	-	95.62%	100.78%	101.27%	-	1,367,679	-	-	-	1,335,584
1019	3,816	-	-	-	183	-	92.18%	92.18%	96.63%	-	776,115	-	-	-	751,664
1024	15,152	-	-	-	-	-	91.18%	91.18%	95.60%	-	631,078	-	-	-	590,958
1025	44,140	-	-	-	-	-	98.69%	98.69%	101.55%	-	44,274	-	-	-	43,155
1027	840	-	-	-	-	-	97.36%	97.36%	97.35%	-	235,454	-	-	-	229,762
1030	312	-	-	-	-	-	97.30%	97.30%	94.87%	-	62,838	-	-	-	61,253
1032	1,059	-	-	-	17,608	-	91.08%	91.08%	97.30%	-	373,763	-	-	-	366,836
1034	146,705	-	-	-	-	47,312	93.69%	93.69%	94.16%	-	592,215	-	-	-	581,068
1046	794,597	-	-	-	-	-	127.82%	127.82%	114.73%	-	60,258	-	-	-	59,122
1055	4	-	-	-	-	-	94.43%	94.43%	96.43%	-	1,131,891	-	-	-	1,108,130
1069	257,750	-	-	-	282	-	96.39%	96.39%	93.62%	-	296,577	-	-	-	287,421
1070	888	-	-	-	109,223	436,373	95.33%	105.64%	94.57%	-	443,732	-	-	-	433,805
1073	527,621	-	-	-	166,835	-	102.55%	104.28%	105.47%	-	710,000	-	-	-	694,954
1074	8,189	-	-	-	5,593	-	96.10%	96.10%	100.02%	-	850,979	-	-	-	830,904
1077	942	-	-	-	-	-	80.22%	80.22%	82.24%	-	317,310	-	-	-	307,938
1079	610,564	-	-	-	563,452	-	103.82%	104.84%	107.27%	-	159,917	-	-	-	157,148
1080	5,155,812	5,000,000	-	-	-	10,627,809	93.20%	113.11%	94.48%	-	2,406,522	-	-	-	2,343,764
1082	171,227	-	-	-	323,347	-	117.80%	119.20%	124.83%	-	157,761	-	-	-	153,480
1083	496	-	-	-	-	-	96.01%	96.01%	94.33%	-	59,143	-	-	-	57,853
1088*	47,624	-	-	-	89,477	-	136.70%	139.42%	136.28%	-	31,452	-	-	-	30,680
1088	5,130,048	-	-	-	350,893	11,665	125.86%	126.76%	122.07%	-	3,201,954	-	-	-	3,123,319
2000	9,788,308	-	-	-	465,135	2,946,711	112.86%	110.04%	114.12%	-	1,313,066	-	-	-	1,278,900
2003	284,851	-	-	-	194,118	554,051	116.05%	118.00%	118.97%	-	2,750,000	-	-	-	2,696,804
2006	1,860,433	-	-	-	427,924	-	106.23%	105.24%	104.23%	-	242,305	-	-	-	237,988
2009	202	-	-	-	-	79,757	94.78%	94.78%	98.82%	-	210,792	-	-	-	205,027
2012	104,670	-	-	-	-	-	97.52%	97.52%	100.56%	-	1,211,410	-	-	-	1,178,741
2018	96,264	-	-	-	-	-	93.64%	93.64%	95.49%	-	403,344	-	-	-	394,650
2022	1,118,083	-	-	-	90,052	-	123.80%	115.58%	116.36%	-	99,234	-	-	-	96,828
2023	216	-	-	-	-	-	93.09%	93.09%	97.38%	-	65,493	-	-	-	63,930
2026	173,901	-	-	-	-	-	100.61%	100.61%	99.21%	-	315,000	-	-	-	307,779
2027	378	-	-	-	-	-	92.59%	92.59%	93.10%	-	64,568	-	-	-	63,174
2029	71	-	-	-	391,368	-	94.22%	106.41%	108.14%	-	126,720	-	-	-	123,589
2030	4,768	-	-	-	386,163	-	89.61%	89.61%	93.06%	-	3,750,000	-	-	-	3,706,951
2032	953,260	-	-	-	339,633	-	118.30%	116.10%	123.24%	-	950,000	-	-	-	925,340
2033	350,211	-	-	-	174,467	-	120.15%	125.64%	127.68%	-	367,826	-	-	-	361,151
2034*	655,619	-	-	-	-	-	117.75%	117.75%	94.21%	-	671,816	-	-	-	654,953
2037	117,140	-	-	-	-	-	108.19%	108.19%	98.22%	-	62,429	-	-	-	60,713
2038	205,978	-	-	-	354	90,940	113.14%	118.70%	102.47%	-	21,852	-	-	-	21,312
2039	626	-	-	-	-	1,759,927	93.76%	93.76%	94.05%	-	4,166,932	-	-	-	4,060,568
3000	6,146,684	-	-	-	-	-	147.25%	147.25%	142.39%	-	4,000,000	-	-	-	3,893,560
3011	34,183	-	-	-	32,890	416,376	112.09%	121.59%	113.19%	-	35,096	-	-	-	34,234
3012	8,673	-	-	-	3,256,199	-	88.30%	100.81%	100.57%	-	2,184,562	-	-	-	2,133,985
3019	133,941	-	-	-	645,395	-	98.77%	104.05%	104.68%	-	300,000	-	-	-	290,556
3023	81,227	-	-	-	-	-	92.51%	92.51%	96.26%	-	720,000	-	-	-	703,462
3031	575,517	-	-	-	-	794,052	111.48%	124.37%	112.03%	-	694,729	-	-	-	678,893
3032	1,204,463	-	-	-	204,493	1,177,645	107.42%	116.87%	107.69%	-	1,229,645	-	-	-	1,196,013
3036	33,351	-	-	-	-	-	115.31%	115.31%	118.96%	-	29,542	-	-	-	28,915
3054	981	-	-	-	-	-	88.80%	88.80%	95.06%	-	577,604	-	-	-	563,241
3063	2,404	-	-	-	34,079	316,279	89.40%	89.40%	92.40%	-	415,677	-	-	-	407,632
3069	296	-	-	-	-	-	96.33%	96.33%	95.45%	-	68,903	-	-	-	67,674
3073	17,995	-	-	-	-	-	91.35%	91.35%	89.02%	-	45,798	-	-	-	44,906
3074	390	-	-	-	43,217	-	88.95%	88.95%	93.13%	-	88,059	-	-	-	85,951
3077	50,171	-	-	-	-	547,334	122.72%	133.23%	120.01%	-	55,501	-	-	-	53,988

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2018 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

Employer Number	20a	20b	20c(1)	20c(2)	20c(3)	20c(4)	28	29	30	31(a)	31(b)	32a(1)	32a(2)	32b(1)	32b(2)
	Did the plan have a "funding shortfall" for the prior year? (yes/no)	If 20a is "yes", were required quarterly installments for the current year made in a timely manner? (yes/no)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 1st quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 2nd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 3rd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 4th quarter)	Unpaid minimum required contribution for all prior years	Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	Target normal cost (line 6)	Excess Assets, if applicable, but not greater than 31(a)	Outstanding balance: Net shortfall amortization installment	Installment: Net shortfall amortization installment	Outstanding balance: Waiver amortization installment	Installment: Waiver amortization installment
1000	No									4,944,714	4,944,714	-	-	-	-
1001	Yes	Yes	-	-	-	-	-	-	-	457,992	-	-	3,371,172	-	-
1004	No									36,644	36,644	-	-	-	-
1006	No									489,338	-	-	-	-	-
1007	Yes	Yes	-	-	-	-	-	-	-	1,056,146	-	758,603	275,164	-	-
1019	Yes	Yes	-	-	-	-	-	-	-	360,073	-	1,956,590	386,905	-	-
1024	Yes	Yes	-	-	-	-	-	-	-	28,992	-	144,753	1,337	-	-
1025	No									37,424	-	33,989	5,549	-	-
1027	Yes	Yes	-	-	-	-	-	-	-	157,063	-	322,104	72,155	-	-
1030	Yes	Yes	-	-	-	-	-	-	-	41,903	-	62,751	19,239	-	-
1032	Yes	Yes	-	-	-	-	-	-	-	239,762	-	663,288	124,306	-	-
1034	Yes	Yes	-	-	-	-	-	-	-	140,786	-	666,264	136,391	-	-
1046	No									58,454	58,454	-	-	-	-
1055	Yes	Yes	-	-	-	-	-	-	-	844,047	-	1,348,017	263,559	-	-
1069	Yes	Yes	-	-	-	-	-	-	-	68,536	-	161,469	61,863	-	-
1070	Yes	Yes	-	-	-	-	-	-	-	247,009	-	448,480	96,723	-	-
1073	No									497,242	245,665	-	-	-	-
1074	No									539,017	-	1,757,303	296,879	-	-
1077	Yes	Yes	-	-	-	-	-	-	-	87,845	-	1,015,571	217,870	-	-
1079	No									156,485	156,485	-	-	-	-
1080	Yes	No	-	-	-	-	-	-	-	394,333	-	3,627,080	57,422	-	-
1082	No									926,064	926,064	-	-	-	-
1083	Yes	Yes	-	-	-	-	-	-	-	57,626	-	181,507	-	-	-
1086*	No									45,249	45,249	-	-	-	-
1088	No									2,351,220	2,351,220	-	-	-	-
2000	No									7,267,366	7,267,366	-	-	-	-
2003	No									1,924,376	1,924,376	-	-	-	-
2006	No									237,840	237,840	-	-	-	-
2009	Yes	Yes	-	-	-	-	-	-	-	55,667	-	200,108	37,618	-	-
2012	No									1,079,307	-	589,376	96,216	-	-
2018	Yes	Yes	-	-	-	-	-	-	-	145,065	-	753,181	148,209	-	-
2022	No									96,353	96,353	-	-	-	-
2023	Yes	Yes	-	-	-	-	-	-	-	35,069	-	168,475	28,714	-	-
2026	Yes	Yes	-	-	-	-	-	-	-	153,606	20,404	-	-	-	-
2027	Yes	Yes	-	-	-	-	-	-	-	31,067	-	116,219	31,810	-	-
2029	Yes	Yes	-	-	-	-	-	-	-	56,111	-	-	-	-	-
2030	Yes	Yes	-	-	-	-	-	-	-	1,455,485	-	10,213,765	2,121,077	-	-
2032	No									983,494	983,494	-	-	-	-
2033	No									238,781	238,781	-	-	-	-
2034*	Yes	Yes	-	-	-	-	-	-	-	21,181	21,181	-	-	-	-
2037	Yes	Yes	-	-	-	-	-	-	-	22,736	22,736	-	-	-	-
2038	No									21,198	21,198	-	-	-	-
2039	Yes	Yes	-	-	-	-	-	-	-	3,685,703	-	3,255,522	679,233	-	-
3000	No									3,574,166	3,574,166	-	-	-	-
3011	No									34,070	34,070	-	-	-	-
3012	Yes	Yes	-	-	-	-	-	-	-	1,649,924	-	2,206,569	475,887	-	-
3019	Yes	Yes	-	-	-	-	-	-	-	140,630	-	-	-	-	-
3023	Yes	Yes	-	-	-	-	-	-	-	385,087	-	817,787	146,387	-	-
3031	No									503,430	503,430	-	-	-	-
3032	No									719,703	719,703	-	-	-	-
3036	No									28,677	28,677	-	-	-	-
3054	Yes	Yes	-	-	-	-	-	-	-	216,082	-	1,774,279	346,131	-	-
3063	Yes	Yes	-	-	-	-	-	-	-	334,511	-	429,105	70,051	-	-
3069	Yes	Yes	-	-	-	-	-	-	-	44,813	-	92,314	22,314	-	-
3073	Yes	Yes	-	-	-	-	-	-	-	14,077	-	41,363	13,761	-	-
3074	Yes	Yes	-	-	-	-	-	-	-	51,344	-	355,635	34,428	-	-
3077	No									53,820	53,820	-	-	-	-

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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	33Date	33	34	35CB	35PB	35	36	37	38a	38b	39	40	41a	41b	42	43
Employer Number	If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval	If a waiver has been approved for this plan year, enter the waived amount	Total funding requirement before reflecting carryover/prefunding balances (line 31 + line 32a +line 32b - line 33)	Balances used to offset funding requirement: Carryover balance	Balances used to offset funding requirement: Prefunding balance	Balances used to offset funding requirement: Total balance	Additional cash requirements (line 34 minus line 35(3))	Contributions allocated toward minimum required contribution for current year, adjusted to valuation date (line 19c)	total interest-adjusted excess contributions for current year	Portion of excess contribution attributable to use of prefunding and funding standard carryover balances	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	Unpaid minimum required contribution for all years	Alternative amortization schedule elected under Pension Relief Act of 2010	Eligible plan year(s) for which the election in line 41a was made	Amount of acceleration adjustment	Excess installment acceleration amount to be carried over to future plan years
1000			-	-	-	-	-	429,732	429,732	-	-	-	-	-	-	-
1001			1,123,358	-	-	-	1,123,358	1,128,077	4,719	-	-	-	-	-	-	-
1004			-	-	-	-	-	47,170	47,170	-	-	-	-	-	-	-
1006			489,338	-	-	-	489,338	491,506	2,168	-	-	-	-	-	-	-
1007			1,331,310	-	-	-	1,331,310	1,335,584	4,274	-	-	-	-	-	-	-
1019			746,978	-	-	-	746,978	751,664	4,686	-	-	-	-	-	-	-
1024			30,329	-	-	-	30,329	590,958	560,629	-	-	-	-	-	-	-
1025			42,973	-	-	-	42,973	43,155	182	-	-	-	-	-	-	-
1027			229,218	-	-	-	229,218	229,762	544	-	-	-	-	-	-	-
1030			61,142	-	-	-	61,142	61,253	111	-	-	-	-	-	-	-
1032			364,068	-	-	-	364,068	366,836	2,768	-	-	-	-	-	-	-
1034			277,177	-	-	-	277,177	581,068	303,891	-	-	-	-	-	-	-
1046			-	-	-	-	-	59,122	59,122	-	-	-	-	-	-	-
1055			1,107,606	-	-	-	1,107,606	1,108,130	524	-	-	-	-	-	-	-
1069			130,399	-	-	-	130,399	287,421	157,022	-	-	-	-	-	-	-
1070			343,732	-	-	-	343,732	433,805	90,073	-	-	-	-	-	-	-
1073			251,577	-	-	-	251,577	694,954	443,377	-	-	-	-	-	-	-
1074			825,896	-	-	-	825,896	830,904	5,008	-	-	-	-	-	-	-
1077			305,715	-	-	-	305,715	307,938	2,223	-	-	-	-	-	-	-
1079			-	-	-	-	-	157,148	157,148	-	-	-	-	-	-	-
1080			451,755	-	56,511	56,511	395,244	2,343,764	1,948,512	56,511	-	-	-	-	-	-
1082			-	-	-	-	-	153,480	153,480	-	-	-	-	-	-	-
1083			57,626	-	-	-	57,626	57,853	227	-	-	-	-	-	-	-
1086*			-	-	-	-	-	30,680	30,680	-	-	-	-	-	-	-
1088			-	-	-	-	-	3,123,319	3,123,319	-	-	-	-	-	-	-
2000			-	-	-	-	-	1,278,900	1,278,900	-	-	-	-	-	-	-
2003			-	-	-	-	-	2,696,804	2,696,804	-	-	-	-	-	-	-
2006			-	-	-	-	-	237,988	237,988	-	-	-	-	-	-	-
2009			93,285	-	-	-	93,285	205,027	111,742	-	-	-	-	-	-	-
2012			1,175,523	-	-	-	1,175,523	1,178,741	3,218	-	-	-	-	-	-	-
2018			293,274	-	-	-	293,274	394,650	101,376	-	-	-	-	-	-	-
2022			63,783	-	-	-	63,783	96,828	96,828	-	-	-	-	-	-	-
2023			133,202	-	-	-	133,202	63,630	47	-	-	-	-	-	-	-
2026			62,877	-	-	-	62,877	307,779	174,577	-	-	-	-	-	-	-
2027			56,111	-	-	-	56,111	63,174	297	-	-	-	-	-	-	-
2029			3,576,562	-	-	-	3,576,562	123,589	67,478	-	-	-	-	-	-	-
2030			-	-	-	-	-	3,706,951	130,389	-	-	-	-	-	-	-
2032			-	-	-	-	-	925,340	925,340	-	-	-	-	-	-	-
2033			-	-	-	-	-	361,151	361,151	-	-	-	-	-	-	-
2034*			-	-	-	-	-	654,953	654,953	-	-	-	-	-	-	-
2037			-	-	-	-	-	60,713	60,713	-	-	-	-	-	-	-
2038			-	-	-	-	-	21,312	21,312	-	-	-	-	-	-	-
2039			4,364,936	-	305,275	305,275	4,059,661	4,060,568	907	907	-	-	-	-	-	-
3000			-	-	-	-	-	3,893,560	3,893,560	-	-	-	-	-	-	-
3011			-	-	-	-	-	34,234	34,234	-	-	-	-	-	-	-
3012			2,125,811	-	-	-	2,125,811	2,133,985	8,174	-	-	-	-	-	-	-
3019			140,630	-	-	-	140,630	290,556	149,926	-	-	-	-	-	-	-
3023			531,474	-	-	-	531,474	703,462	171,988	-	-	-	-	-	-	-
3031			-	-	-	-	-	678,893	678,893	-	-	-	-	-	-	-
3032			-	-	-	-	-	1,198,013	1,198,013	-	-	-	-	-	-	-
3036			-	-	-	-	-	28,915	28,915	-	-	-	-	-	-	-
3054			562,213	-	-	-	562,213	563,241	1,028	-	-	-	-	-	-	-
3063			404,562	-	-	-	404,562	407,632	3,070	-	-	-	-	-	-	-
3069			67,127	-	-	-	67,127	67,674	547	-	-	-	-	-	-	-
3073			27,838	-	-	-	27,838	44,906	17,068	-	-	-	-	-	-	-
3074			85,772	-	-	-	85,772	85,951	179	-	-	-	-	-	-	-
3077			-	-	-	-	-	53,988	53,988	-	-	-	-	-	-	-

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	1	2a	2b	3a(1)	3a(2)	3b(1)	3b(2)	3c(1)(2)	3c(2)(2)	3c(3)(1)	3c(3)(2)	3d(1)	3d(2)	4	4a
Employer Number	Valuation date	Market value of assets	Actuarial value of assets	No. of Participants: Retired and beneficiaries receiving payments	Funding Target: Retired and beneficiaries receiving payments	No. of Participants: Terminated vested participants	Funding Target: Terminated vested participants	Funding Target: Active participants - Vested - 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)
4000	7/1/2018	171,978,634	171,978,634	121	48,402,201	235	25,699,346	3,681,207	69,283,109	205	72,964,316	561	147,065,863	o	
4026	7/1/2018	3,578,396	3,578,396	9	2,438,930	7	438,288	11,540	363,908	8	375,448	24	3,252,666	o	
4079	7/1/2018	1,350,704	1,350,704	-	156,192	2	117,758	3,979	1,181,564	6	1,185,543	8	1,459,493	o	
4084	7/1/2018	1,761,368	1,761,368	-	31,045	2	39,048	24,123	1,649,346	3	1,673,469	5	1,743,562	o	
4087	7/1/2018	5,159,140	5,159,140	27	3,885,461	20	857,714	5,041	459,462	13	464,503	60	5,207,678	o	
4088	7/1/2018	3,764,258	3,764,258	28	3,330,198	4	104,591	(1,143)	761,076	22	759,933	54	4,194,722	o	
4090	7/1/2018	3,575,576	3,575,576	-	-	-	1,875,458	2,738	1,205,199	6	1,207,937	6	3,083,395	o	
4091	7/1/2018	38,281,509	38,281,509	18	3,599,650	36	2,018,805	560,631	22,907,700	352	23,468,331	406	29,086,786	o	
4092*	7/1/2018	33,645,046	33,645,046	71	15,276,572	103	2,748,230	1,475,058	12,770,268	246	14,245,326	420	32,270,128	o	
4094	7/1/2018	2,392,103	2,392,103	9	742,464	20	294,164	14,314	1,552,215	49	1,566,529	78	2,603,157	o	
4096	7/1/2018	3,779,389	3,779,389	12	1,357,317	6	584,177	1,722	1,607,194	27	1,608,916	45	3,550,410	o	
4097	7/1/2018	2,436,711	2,436,711	5	1,125,637	12	208,550	(6)	1,083,037	10	1,083,031	27	2,417,218	o	
5000	7/1/2018	113,282,243	113,282,243	85	40,308,418	103	11,197,913	2,345,245	37,023,923	203	39,369,168	391	90,875,499	o	
5001	7/1/2018	19,334,851	19,334,851	41	14,142,463	4	1,204,480	4,089	5,633,814	34	5,637,903	79	20,984,846	o	
5010	7/1/2018	1,009,958	1,009,958	6	488,312	12	453,936	-	128,398	3	128,398	21	1,070,646	o	
5021	7/1/2018	2,165,744	2,165,744	8	1,888,203	2	272,543	1,018	295,685	4	296,703	14	2,457,449	o	
5026	7/1/2018	24,105,616	24,105,616	58	10,501,857	51	1,920,004	203,193	7,878,016	84	8,081,199	193	20,503,960	o	
5034	7/1/2018	3,614,199	3,614,199	32	3,490,047	13	486,344	2,491	218,807	8	221,298	53	4,197,689	o	
5042	7/1/2018	2,698,728	2,698,728	10	1,208,110	9	322,936	288	513,740	7	514,028	26	2,045,074	o	
5044	7/1/2018	1,723,741	1,723,741	3	747,567	-	119,655	10,073	283,643	6	293,716	9	1,160,938	o	
5045	7/1/2018	2,759,008	2,759,008	14	1,476,635	5	202,199	2,651	514,984	11	517,635	30	2,196,469	o	
5047	7/1/2018	8,667,484	8,667,484	18	5,847,334	9	747,913	1,398	2,237,617	11	2,239,015	38	8,834,262	o	
5050	7/1/2018	2,912,426	2,912,426	25	2,095,055	17	644,530	(114)	391,630	16	391,516	58	3,131,101	o	
5051	7/1/2018	14,258,112	14,258,112	28	6,336,930	11	542,424	98,840	4,776,565	32	4,875,405	71	11,754,759	o	
5065	7/1/2018	8,001,549	8,001,549	14	2,663,479	11	526,682	35,957	3,279,258	20	3,315,215	45	6,505,376	o	
5079	7/1/2018	1,630,558	1,630,558	2	249,984	1	47,473	3	840,747	5	840,750	8	1,138,207	o	
5080	7/1/2018	4,873,890	4,873,890	7	2,472,852	4	456,034	1,784	2,149,124	13	2,150,908	24	5,079,794	o	
5091	7/1/2018	8,265,525	8,265,525	26	5,072,654	27	1,434,559	60,665	935,816	34	996,481	87	7,503,694	o	
5093	7/1/2018	1,005,647	1,005,647	8	851,690	1	194,481	75	105,534	4	105,609	13	1,151,780	o	
5118	7/1/2018	2,337,086	2,337,086	8	1,284,357	19	791,369	49	26,395	2	26,444	29	2,102,170	o	
5121	7/1/2018	16,052,049	16,052,049	24	9,925,088	13	954,083	66,069	7,422,879	64	7,488,948	101	18,368,119	o	
5125	7/1/2018	3,289,276	3,289,276	3	2,381,013	3	245,532	600	1,001,307	10	1,001,907	26	3,628,452	o	
5126	7/1/2018	27,749,565	27,749,565	41	6,610,260	96	3,036,390	35,129	16,444,818	303	16,479,947	440	26,126,597	o	
5127	7/1/2018	8,453,093	8,453,093	13	2,194,594	5	166,544	11,223	4,910,246	63	4,921,469	81	7,282,807	o	
5128	7/1/2018	3,366,434	3,366,434	5	1,423,877	4	256,270	21,627	1,984,813	18	2,006,440	27	3,686,587	o	
5129	7/1/2018	24,300,298	24,300,298	46	8,299,397	68	2,897,637	3,243	8,827,636	80	8,830,879	194	20,027,913	o	
5130	7/1/2018	5,222,768	5,222,768	5	208,609	17	622,096	1,736	4,041,349	36	4,043,085	58	4,873,790	o	
6000	7/1/2018	73,388,353	73,388,353	42	11,575,308	85	11,281,446	1,489,805	39,143,581	88	40,633,386	215	63,490,140	o	
6016	7/1/2018	2,452,171	2,452,171	24	1,285,137	36	1,097,466	3	285,231	7	285,234	67	2,667,837	o	
6028	7/1/2018	4,547,321	4,547,321	21	3,272,085	9	537,924	675	1,145,734	20	1,146,409	50	4,956,418	o	
6037	7/1/2018	5,014,447	5,014,447	16	2,523,681	41	1,661,141	177	1,123,391	22	1,123,568	79	5,308,390	o	
6040	7/1/2018	1,611,847	1,611,847	2	557,021	5	332,546	8,371	865,090	15	873,461	22	1,763,028	o	
6042	7/1/2018	1,932,082	1,932,082	3	582,078	-	142,867	(443)	904,996	3	904,553	6	1,629,498	o	
6044	7/1/2018	1,153,784	1,153,784	6	427,404	16	255,435	(74)	373,465	27	373,391	49	1,056,230	o	
6049	7/1/2018	5,622,260	5,622,260	30	3,477,952	20	867,010	9,280	1,542,914	34	1,552,194	84	5,897,156	o	
6050	7/1/2018	10,661,123	10,661,123	30	6,459,854	27	1,455,970	4,459	1,245,699	28	1,250,158	85	9,165,982	o	
6070	7/1/2018	680,135	680,135	1	667,397	-	131,300	-	-	-	-	1	798,697	o	
6077	7/1/2018	22,338,992	22,338,992	56	9,101,505	36	3,163,843	(1,123)	7,736,386	66	7,735,263	158	20,000,611	o	
6079	7/1/2018	4,146,104	4,146,104	5	2,463,107	1	178,499	18,919	1,333,703	8	1,352,622	14	3,994,228	o	
6086	7/1/2018	454,482	454,482	2	347,601	-	42,011	732	160,620	1	161,352	3	550,964	o	
6093	7/1/2018	4,457,395	4,457,395	26	1,726,899	26	777,406	1,009	1,565,990	23	1,566,999	75	4,071,304	o	
6099	7/1/2018	4,672,921	4,672,921	19	4,021,954	20	895,830	891	195,671	7	196,562	46	5,114,346	o	
6107	7/1/2018	1,616,706	1,616,706	6	859,409	3	241,420	802	498,565	11	499,367	20	1,600,196	o	
6110*	7/1/2018	30,832,729	30,832,729	106	12,235,862	395	18,566,024	(1,616)	2,414,704	69	2,413,088	570	33,214,974	o	
6113*	7/1/2018	2,624,155	2,624,155	4	1,464,269	15	361,819	2,368	638,633	13	641,001	32	2,467,089	o	
6115	7/1/2018	1,299,790	1,299,790	9	606,632	11	210,490	6,682	449,463	12	456,145	32	1,273,267	o	
6116	7/1/2018	3,182,024	3,182,024	7	2,268,274	5	241,200	1,846	1,008,366	11	1,010,212	23	3,519,686	o	

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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	11b1(b)	11b2(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 excess of prior year's line 38a over 38b using prior year's effective interest rate	Prefunding balance: Interest on line 38b from prior year using prior year's actual return
4000		5.74%	6,518,044	4,618,193	1,344,133	-	-	4,618,193	1,344,133	8.34%	385,157	112,101	9,449,775	6.00%	566,987	-
4026		5.67%	23,439	-	-	-	-	-	-	3.06%	-	-	740,713	5.88%	43,554	-
4079		5.44%	44,716	-	-	-	-	-	-	10.25%	-	-	489	5.90%	29	-
4084		5.67%	96,722	-	-	-	-	-	-	11.36%	-	-	442	5.98%	26	-
4087		5.62%	64,063	60,020	-	-	-	60,020	-	6.41%	3,847	-	146,769	5.85%	8,586	-
4088		5.51%	67,416	-	-	-	-	-	-	2.45%	-	-	415	5.77%	24	-
4090		5.72%	88,467	186,926	-	-	-	186,926	-	11.48%	21,459	-	190,633	5.83%	11,114	-
4091		5.73%	2,387,691	-	9,000,000	-	-	-	9,000,000	11.06%	-	996,300	573,958	6.02%	34,552	-
4092*		5.80%	1,897,480	-	2,743,751	-	492,289	-	2,251,462	8.26%	-	185,971	209,295	6.01%	-	17,288
4094		5.71%	118,633	-	-	-	-	-	-	8.15%	-	-	1,021	5.93%	61	-
4096		5.68%	52,114	-	-	-	-	-	-	7.57%	-	-	56,111	5.93%	3,327	-
4097		5.79%	35,410	-	415,496	-	72,157	-	343,339	7.38%	-	25,338	413	5.92%	-	30
5000		5.76%	4,237,504	-	-	-	-	-	-	8.76%	-	-	7,395,267	5.99%	442,976	-
5001		5.58%	258,549	21,218	-	-	-	21,218	-	5.31%	1,127	-	100,209	5.83%	5,842	-
5010		5.71%	17,550	21	-	-	-	21	-	6.61%	1	-	217	5.88%	13	-
5021		5.58%	35,822	-	-	-	-	-	-	2.17%	-	-	285	5.81%	17	-
5026		5.73%	825,716	-	-	-	-	-	-	9.10%	141,064	-	619,801	5.93%	36,754	-
5034		5.58%	66,346	1,550,154	-	-	-	1,550,154	-	4.84%	-	-	39	5.82%	2	-
5042		5.69%	22,175	-	-	-	-	-	-	5.85%	-	-	755,385	5.96%	45,021	-
5044		5.74%	15,903	19,297	-	-	-	19,297	-	7.92%	1,528	-	15,602	5.91%	922	-
5045		5.59%	25,013	-	-	-	-	-	-	8.88%	-	-	25,615	5.89%	1,509	-
5047		5.63%	106,794	-	-	-	-	-	-	4.55%	-	-	115,627	5.90%	6,822	-
5050		5.60%	51,422	84,220	44,913	26,868	-	57,352	44,913	5.20%	2,982	2,335	652	5.82%	-	34
5051		5.67%	531,859	97,195	-	-	-	97,195	-	9.62%	9,350	-	749,213	5.91%	44,278	-
5065		5.79%	212,538	43,294	-	-	-	43,294	-	9.08%	3,931	-	592,693	5.99%	35,502	-
5079		5.88%	14,105	-	-	-	-	-	-	10.95%	-	-	19,741	5.91%	1,167	-
5080		5.68%	65,427	1	-	-	-	1	-	6.63%	-	-	997	5.80%	58	-
5091		5.65%	163,267	-	-	-	-	-	-	7.34%	-	-	242,472	5.89%	14,282	-
5093		5.36%	18,435	-	-	-	-	-	-	2.68%	-	-	18,434	5.67%	1,045	-
5118		5.54%	20,087	436,131	-	42,157	-	393,974	-	8.73%	34,394	-	192	5.87%	-	17
5121		5.63%	699,458	85,978	105,971	85,978	103,264	-	2,707	5.85%	-	158	2,492	5.86%	-	146
5125		5.52%	53,528	-	32,418	-	-	-	32,418	5.00%	-	1,621	915	5.83%	53	-
5126		5.73%	316,508	-	-	-	-	-	-	9.54%	-	-	579,552	5.97%	34,599	-
5127		5.65%	82,401	1,096,426	-	-	-	1,096,426	-	9.22%	101,090	-	93,249	5.98%	5,558	-
5128		5.64%	149,616	18,899	-	18,899	-	-	-	6.61%	-	-	1,890	5.86%	-	125
5129		5.72%	668,663	-	3,920	-	-	-	3,920	9.33%	-	366	1,041,120	5.94%	61,843	-
5130		5.71%	73,772	-	-	-	-	-	-	11.28%	-	-	85,163	5.98%	5,093	-
6000		5.83%	3,939,665	-	-	-	-	-	-	10.00%	-	-	4,294,650	6.06%	260,256	-
6016		5.74%	44,507	-	-	-	-	-	-	6.16%	-	-	200	5.89%	12	-
6028		5.69%	78,850	-	-	-	-	-	-	5.82%	-	-	474	5.88%	28	-
6037		5.66%	83,230	7,683	-	3,094	-	4,589	-	6.54%	-	-	43	5.90%	-	3
6040		5.84%	37,139	33,532	49,171	23,889	-	9,643	49,171	8.73%	842	4,293	366	5.99%	-	32
6042		5.77%	11,913	-	-	-	-	-	-	6.84%	-	-	460,356	5.85%	26,931	-
6044		5.81%	29,634	8,817	-	-	-	8,817	-	8.52%	751	-	68,396	6.00%	4,104	-
6049		5.68%	91,435	265,100	-	-	-	265,100	-	5.51%	14,607	-	237	5.91%	14	-
6050		5.60%	72,161	130,688	-	-	-	130,688	-	5.79%	7,567	-	77,019	5.83%	4,490	-
6070		5.45%	11,255	-	-	-	-	-	-	3.33%	-	-	21	5.72%	1	-
6077		5.69%	662,639	1,452,996	-	-	-	1,452,996	-	8.83%	128,300	-	886,369	5.88%	52,118	-
6079		5.63%	142,909	-	-	-	-	-	-	9.56%	-	-	140,844	5.92%	8,338	-
6086		5.54%	15,272	-	-	-	-	-	-	3.26%	-	-	253	5.87%	15	-
6093		5.82%	55,208	301,355	103,069	-	-	301,355	103,069	8.95%	26,971	9,225	192	5.95%	11	-
6099		5.58%	71,138	-	-	-	-	-	-	6.36%	-	-	281	5.83%	16	-
6107		5.57%	25,906	34	-	-	-	34	-	7.31%	2	-	27,885	5.85%	1,631	-
6110*		5.69%	448,724	-	-	-	-	-	-	7.90%	-	-	1,556	5.90%	92	-
6113*		5.85%	36,389	-	-	-	-	-	-	9.58%	-	-	87,569	6.02%	5,272	-
6115		5.69%	23,714	75	-	-	-	75	-	6.78%	5	-	26,164	5.89%	1,541	-
6116		5.59%	137,549	11,212	-	-	-	11,212	-	3.67%	411	-	578	5.81%	34	-

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2018
EIN: 13-5645888
PN: 333

2018 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 (credit balance use)	If current value of assets < 70% of funding target, enter such percentage	Contributions made to the plan for the plan year by employer(s)	Contributions made to the plan for the plan year by employees	Discounted employer contributions: allocated toward unpaid minimum required contribution from prior years	Discounted employer contributions: made to avoid benefit restrictions adjusted to valuation date	Discounted employer contributions: allocated toward minimum required contribution for current year, adjusted to valuation date
4000	10,016,762	-	-	-	5,003,350	1,456,234	112.54%	110.86%	116.97%		14,300,000	-	-	-	13,905,390
4026	784,267	-	-	-	-	-	110.01%	85.90%	92.07%		135,000	-	-	-	134,045
4079	518	-	-	-	-	-	92.54%	92.54%	95.98%		60,526	-	-	-	59,076
4084	468	-	-	-	-	-	101.02%	101.02%	99.95%		81,902	-	-	-	79,303
4087	155,355	-	-	-	63,867	-	97.84%	97.84%	96.20%		239,892	-	-	-	234,435
4088	439	-	-	-	-	-	89.73%	89.73%	95.54%		145,911	-	-	-	142,287
4090	201,747	-	-	-	208,385	-	109.20%	115.96%	112.99%		148,710	-	-	-	144,907
4091	608,510	-	-	-	-	9,996,300	97.24%	131.61%	97.69%		6,607,500	207,739	-	-	6,351,320
4092*	226,583	-	-	-	-	2,437,433	96.70%	104.26%	95.68%		6,837,298	-	-	-	6,642,626
4094	1,082	-	-	-	-	-	91.89%	91.89%	92.58%		169,535	-	-	-	164,275
4096	59,438	-	-	-	-	-	106.44%	106.44%	108.63%		53,700	-	-	-	52,099
4097	443	-	-	-	-	368,677	85.55%	100.80%	84.19%		36,508	-	-	-	35,833
5000	7,838,243	-	-	-	-	-	124.65%	124.65%	124.35%		7,873,413	-	-	-	7,669,527
5001	106,051	-	-	-	22,345	-	92.03%	92.03%	94.84%		755,193	-	-	-	738,457
5010	230	-	-	-	22	-	94.32%	94.32%	96.54%		18,473	-	-	-	18,069
5021	302	-	-	-	-	-	88.12%	88.12%	94.00%		89,713	-	-	-	87,521
5026	656,555	-	-	-	1,691,218	-	109.32%	117.57%	110.78%		825,716	-	-	-	806,039
5034	41	-	-	-	-	-	86.09%	86.09%	90.10%		117,669	-	-	-	114,031
5042	800,406	-	-	-	-	-	131.96%	131.96%	95.51%		22,851	-	-	-	22,212
5044	16,524	-	-	-	20,825	-	146.68%	148.47%	148.54%		16,392	-	-	-	16,001
5045	27,124	-	-	-	-	-	125.61%	125.61%	129.20%		25,763	-	-	-	25,220
5047	122,449	-	-	-	-	-	98.11%	98.11%	102.46%		138,062	-	-	-	135,009
5050	686	-	-	-	60,334	47,248	89.58%	89.58%	97.42%		52,965	-	-	-	52,048
5051	793,491	-	-	-	106,545	-	120.39%	121.29%	117.21%		735,496	-	-	-	718,362
5065	628,195	-	-	-	47,225	-	122.27%	122.99%	117.12%		57,456	-	-	-	55,857
5079	20,908	-	-	-	-	-	143.25%	143.25%	136.18%		14,550	-	-	-	14,102
5080	1,055	-	-	-	1	-	95.94%	95.94%	96.43%		109,364	-	-	-	106,964
5091	256,754	-	-	-	-	-	110.15%	110.15%	110.56%		250,000	-	-	-	243,975
5093	19,479	-	-	-	-	-	87.31%	87.31%	92.86%		69,136	-	-	-	67,642
5118	209	-	-	-	428,368	-	90.79%	111.17%	112.43%		20,684	-	-	-	20,297
5121	2,638	-	-	-	-	2,865	87.37%	87.37%	88.44%		1,214,003	-	-	-	1,173,753
5125	968	-	-	-	-	34,039	89.71%	89.71%	93.10%		135,985	-	-	-	132,199
5126	614,151	-	-	-	-	-	106.21%	106.21%	105.15%		600,000	-	-	-	580,572
5127	98,807	-	-	-	1,197,516	-	99.62%	116.07%	117.76%		98,134	-	-	-	96,711
5128	2,015	-	-	-	-	-	91.31%	91.31%	96.55%		212,450	-	-	-	205,690
5129	1,102,963	-	-	-	-	4,286	121.31%	121.33%	119.04%		1,009,486	-	-	-	985,770
5130	90,256	-	-	-	-	-	107.16%	107.16%	108.40%		77,076	-	-	-	74,211
6000	4,554,906	-	-	-	-	-	115.59%	115.59%	116.69%		1,745,242	-	-	-	1,690,659
6016	212	-	-	-	-	-	91.91%	91.91%	96.10%		46,230	-	-	-	44,709
6028	502	-	-	-	-	-	91.74%	91.74%	93.96%		168,498	-	-	-	164,616
6037	46	-	-	-	4,889	-	94.37%	94.37%	99.79%		136,975	-	-	-	132,790
6040	398	-	-	-	10,485	53,464	87.79%	87.79%	100.62%		38,301	-	-	-	37,406
6042	487,287	-	-	-	-	-	118.56%	88.68%	90.16%		67,295	-	-	-	65,771
6044	72,500	-	-	-	9,568	-	108.33%	109.23%	106.24%		62,758	-	-	-	61,442
6049	251	-	-	-	279,707	-	90.59%	90.59%	100.07%		187,153	-	-	-	182,575
6050	81,509	-	-	-	138,255	-	114.80%	116.31%	119.56%		74,326	-	-	-	72,539
6070	22	-	-	-	-	-	85.15%	85.15%	89.71%		33,695	-	-	-	32,851
6077	938,487	-	-	-	1,581,296	-	103.78%	111.69%	114.55%		1,178,153	-	-	-	1,156,385
6079	149,182	-	-	-	-	-	103.80%	103.80%	102.00%		84,000	-	-	-	81,761
6086	268	-	-	-	-	-	82.48%	82.48%	87.27%		30,081	-	-	-	29,160
6093	203	-	-	-	328,326	112,294	98.66%	109.48%	105.48%		56,723	-	-	-	55,335
6099	297	-	-	-	-	-	91.36%	91.36%	97.20%		73,035	-	-	-	71,304
6107	29,516	-	-	-	36	-	101.02%	101.03%	103.34%		27,039	-	-	-	26,104
6110*	1,648	-	-	-	-	-	92.82%	92.82%	94.16%		10,009,431	-	-	-	9,751,444
6113*	92,841	-	-	-	-	-	106.36%	106.36%	103.46%		523,902	-	-	-	505,458
6115	27,705	-	-	-	80	-	102.07%	102.08%	103.30%		24,437	-	-	-	23,913
6116	612	-	-	-	11,623	-	90.07%	90.07%	94.61%		169,403	-	-	-	165,684

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Valuation Date: July 1, 2018
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2018 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

Employer Number	20a	20b	20c(1)	20c(2)	20c(3)	20c(4)	28	29	30	31(a)	31(b)	32a(1)	32a(2)	32b(1)	32b(2)
	Did the plan have a "funding shortfall" for the prior year? (yes/no)	If 20a is "yes", were required quarterly installments for the current year made in a timely manner? (yes/no)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 1st quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 2nd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 3rd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 4th quarter)	Unpaid minimum required contribution for all prior years	Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	Target normal cost (line 6)	Excess Assets, if applicable, but not greater than 31(a)	Outstanding balance: Net shortfall amortization installment	Installment: Net shortfall amortization installment	Outstanding balance: Waiver amortization installment	Installment: Waiver amortization installment
4000	No						-	-	-	6,518,044	6,518,044	-	-	-	-
4026	Yes	Yes	-	-	-	-	-	-	-	23,439	23,439	-	-	-	-
4079	Yes	Yes	-	-	-	-	-	-	-	44,716	-	108,789	14,287	-	-
4084	Yes	Yes	-	-	-	-	-	-	-	96,722	17,806	-	-	-	-
4087	Yes	Yes	-	-	-	-	-	-	-	64,063	-	112,405	-	-	-
4088	Yes	Yes	-	-	-	-	-	-	-	67,416	-	430,464	74,646	-	-
4090	No						-	-	-	88,467	88,467	-	-	-	-
4091	Yes	Yes	-	-	-	-	-	-	-	2,387,691	-	245,859	65,054	-	-
4092	Yes	Yes	-	-	-	-	-	-	-	1,897,490	-	1,062,515	247,279	-	-
4094	Yes	Yes	-	-	-	-	-	-	-	118,633	-	211,054	44,698	-	-
4096	No						-	-	-	52,114	52,114	-	-	-	-
4097	Yes	Yes	-	-	-	-	-	-	-	35,410	-	349,184	77,486	-	-
5000	No						-	-	-	4,237,504	4,237,504	-	-	-	-
5001	Yes	Yes	-	-	-	-	-	-	-	258,549	-	1,672,340	331,069	-	-
5010	Yes	No	-	-	-	-	-	-	-	17,550	-	60,710	413	-	-
5021	Yes	Yes	-	-	-	-	-	-	-	35,822	-	291,705	51,495	-	-
5026	No						-	-	-	825,716	825,716	-	-	-	-
5034	Yes	Yes	-	-	-	-	-	-	-	65,346	-	583,490	47,043	-	-
5042	Yes	Yes	-	-	-	-	-	-	-	22,175	22,175	-	-	-	-
5044	No						-	-	-	15,903	15,903	-	-	-	-
5045	No						-	-	-	25,013	25,013	-	-	-	-
5047	No						-	-	-	106,794	-	166,778	27,226	-	-
5050	Yes	Yes	-	-	-	-	-	-	-	51,422	-	326,257	56,439	-	-
5051	No						-	-	-	531,859	531,859	-	-	-	-
5065	No						-	-	-	212,538	212,538	-	-	-	-
5079	No						-	-	-	14,105	14,105	-	-	-	-
5080	Yes	Yes	-	-	-	-	-	-	-	65,427	-	205,905	41,084	-	-
5091	No						-	-	-	163,267	163,267	-	-	-	-
5093	Yes	Yes	-	-	-	-	-	-	-	18,435	-	146,133	11,977	-	-
5118	Yes	Yes	-	-	-	-	-	-	-	20,087	-	287,171	42,156	-	-
5121	Yes	Yes	-	-	-	-	-	-	-	699,458	-	2,318,935	473,104	-	-
5125	Yes	Yes	-	-	-	-	-	-	-	53,528	-	373,215	77,549	-	-
5126	No						-	-	-	316,508	316,508	-	-	-	-
5127	No						-	-	-	82,401	-	-	-	-	-
5128	Yes	No	-	-	-	-	-	-	-	149,616	-	320,153	55,020	-	-
5129	No						-	-	-	668,663	668,663	-	-	-	-
5130	No						-	-	-	73,772	73,772	-	-	-	-
6000	No						-	-	-	3,939,665	3,939,665	-	-	-	-
6016	Yes	Yes	-	-	-	-	-	-	-	44,507	-	215,666	-	-	-
6028	Yes	Yes	-	-	-	-	-	-	-	78,850	-	409,097	85,222	-	-
6037	Yes	No	-	-	-	-	-	-	-	83,230	-	298,832	49,150	-	-
6040	Yes	Yes	-	-	-	-	-	-	-	37,139	-	215,130	40,926	-	-
6042	Yes	Yes	-	-	-	-	-	-	-	11,913	11,913	-	-	-	-
6044	No						-	-	-	29,634	29,634	-	-	-	-
6049	Yes	Yes	-	-	-	-	-	-	-	91,435	-	554,603	90,539	-	-
6050	No						-	-	-	72,161	72,161	-	-	-	-
6070	Yes	No	-	-	-	-	-	-	-	11,255	-	118,562	21,565	-	-
6077	No						-	-	-	662,639	662,639	-	-	-	-
6079	No						-	-	-	142,909	142,909	-	-	-	-
6086	Yes	Yes	-	-	-	-	-	-	-	15,272	-	96,482	13,740	-	-
6093	Yes	Yes	-	-	-	-	-	-	-	55,208	-	-	-	-	-
6099	Yes	Yes	-	-	-	-	-	-	-	71,138	-	441,425	-	-	-
6107	No						-	-	-	25,906	16,474	-	-	-	-
6110	Yes	No	-	-	-	-	-	-	-	448,724	-	2,382,245	509,690	-	-
6113	No						-	-	-	36,389	36,389	-	-	-	-
6115	No						-	-	-	23,714	23,714	-	-	-	-
6116	Yes	Yes	-	-	-	-	-	-	-	137,549	-	349,285	27,502	-	-

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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2018 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	33Date	33	34	35CB	35PB	35	36	37	38a	38b	39	40	41a	41b	42	43
Employer Number	If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval	If a waiver has been approved for this plan year, enter the waived amount	Total funding requirement before reflecting carryover/prefunding balances (line 31 + line 32a +line 32b - line 33)	Balances used to offset funding requirement: Carryover balance	Balances used to offset funding requirement: Prefunding balance	Balances used to offset funding requirement: Total balance	Additional cash requirements (line 34 minus line 35(3))	Contributions allocated toward minimum required contribution for current year, adjusted to valuation date (line 19c)	total interest-adjusted excess contributions for current year	Portion of excess contribution attributable to use of prefunding and funding standard carryover balances	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	Unpaid minimum required contribution for all years	Alternative amortization schedule elected under Pension Relief Act of 2010	Eligible plan year(s) for which the election in line 41a was made	Amount of acceleration adjustment	Excess installment acceleration amount to be carried over to future plan years
4000			-	-	-	-	-	13,905,390	13,905,390	-	-	-				
4026			-	-	-	-	-	134,045	134,045	-	-	-				
4079			59,003	-	-	-	59,003	59,076	73	-	-	-				
4084			78,916	-	-	-	78,916	79,303	387	-	-	-				
4087			64,063	-	-	-	64,063	234,435	170,372	-	-	-		2010		-
4088			142,062	-	-	-	142,062	142,287	225	-	-	-				
4090			-	-	-	-	-	144,907	144,907	-	-	-				
4091			2,452,745	-	-	-	2,452,745	6,351,320	3,898,575	-	-	-				
4092*			2,144,759	-	475,552	475,552	1,669,207	6,642,626	4,973,419	475,552	-	-				
4094			163,331	-	-	-	163,331	164,275	944	-	-	-				
4096			-	-	-	-	-	52,099	52,099	-	-	-				
4097			112,896	-	77,486	77,486	35,410	35,833	423	423	-	-				
5000			-	-	-	-	-	7,669,527	7,669,527	-	-	-				
5001			589,618	-	-	-	589,618	738,457	148,839	-	-	-				
5010			17,963	-	-	-	17,963	18,069	106	-	-	-				
5021			87,317	-	-	-	87,317	87,521	204	-	-	-				
5026			-	-	-	-	-	806,039	806,039	-	-	-				
5034			113,389	-	-	-	113,389	114,031	642	-	-	-	15 years	2011	-	-
5042			-	-	-	-	-	22,212	22,212	-	-	-				
5044			-	-	-	-	-	16,001	16,001	-	-	-				
5045			-	-	-	-	-	25,220	25,220	-	-	-				
5047			134,020	-	-	-	134,020	135,009	989	-	-	-				
5050			107,861	56,439	-	56,439	51,422	52,048	626	626	-	-				
5051			-	-	-	-	-	718,362	718,362	-	-	-				
5065			-	-	-	-	-	55,857	55,857	-	-	-				
5079			-	-	-	-	-	14,102	14,102	-	-	-				
5080			106,511	-	-	-	106,511	106,964	453	-	-	-				
5091			-	-	-	-	-	243,975	243,975	-	-	-				
5093			30,412	-	-	-	30,412	67,642	37,230	-	-	-				
5118			62,243	42,156	-	42,156	20,087	20,297	210	210	-	-	15 years	2011	-	-
5121			1,172,562	-	2,865	2,865	1,169,697	1,173,753	4,056	2,865	-	-				
5125			131,077	-	-	-	131,077	132,199	1,122	-	-	-				
5126			-	-	-	-	-	580,572	580,572	-	-	-				
5127			82,401	-	-	-	82,401	95,711	13,310	-	-	-				
5128			204,636	-	-	-	204,636	205,690	1,054	-	-	-				
5129			-	-	-	-	-	985,770	985,770	-	-	-				
5130			-	-	-	-	-	74,211	74,211	-	-	-				
6000			-	-	-	-	-	1,690,659	1,690,659	-	-	-				
6016			44,507	-	-	-	44,507	44,709	202	-	-	-				
6028			164,072	-	-	-	164,072	164,616	544	-	-	-				
6037			132,380	-	-	-	132,380	132,790	410	-	-	-				
6040			78,065	10,485	30,440	40,925	37,140	37,406	266	266	-	-				
6042			-	-	-	-	-	65,771	65,771	-	-	-				
6044			-	-	-	-	-	61,442	61,442	-	-	-				
6049			181,974	-	-	-	181,974	182,575	601	-	-	-				
6050			-	-	-	-	-	72,539	72,539	-	-	-				
6070			32,820	-	-	-	32,820	32,851	31	-	-	-				
6077			-	-	-	-	-	1,156,385	1,156,385	-	-	-				
6079			-	-	-	-	-	81,761	81,761	-	-	-				
6086			29,012	-	-	-	29,012	29,160	148	-	-	-				
6093			55,208	-	-	-	55,208	55,335	127	-	-	-				
6099			71,138	-	-	-	71,138	71,304	166	-	-	-				
6107			9,432	-	-	-	9,432	26,104	16,672	-	-	-				
6110*			958,414	-	-	-	958,414	9,751,444	8,793,030	-	-	-				
6113*			-	-	-	-	-	505,458	505,458	-	-	-				
6115			-	-	-	-	-	23,913	23,913	-	-	-				
6116			165,051	-	-	-	165,051	165,684	633	-	-	-				

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2018 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	1	2a	2b	3a(1)	3a(2)	3b(1)	3b(2)	3c(1)(2)	3c(2)(2)	3c(3)(1)	3c(3)(2)	3d(1)	3d(2)	4	4a
Employer Number	Valuation date	Market value of assets	Actuarial value of assets	No. of Participants: Retired and beneficiaries receiving payments	Funding Target: Retired and beneficiaries receiving payments	No. of Participants: Terminated vested participants	Funding Target: Terminated vested participants	Funding Target: Active participants - Vested 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)
6120	7/1/2018	2,541,116	2,541,116	13	1,945,665	4	209,582	811	443,977	13	444,788	30	2,500,035	o	
6121*	7/1/2018	763,430	763,430	5	640,509	2	293,041	-	-	7	-	7	933,550	o	
6124	7/1/2018	8,393,506	8,393,506	38	3,071,683	32	901,055	12,207	3,555,471	56	3,567,678	126	7,540,416	o	
6125	7/1/2018	19,166,888	19,166,888	23	4,669,034	80	3,168,331	114,727	12,402,633	153	12,517,360	256	20,354,725	o	
6126	7/1/2018	3,760,979	3,760,979	9	1,456,476	29	1,253,552	34	13,117	1	13,151	39	2,723,179	o	
6129	7/1/2018	2,077,847	2,077,847	3	489,780	20	677,217	1,584	807,516	23	809,100	46	1,976,097	o	
6130	7/1/2018	3,092,261	3,092,261	21	1,348,005	42	1,668,486	275	739,467	21	739,742	84	3,756,233	o	
6132*	7/1/2018	771,825	771,825	3	489,296	3	204,560	-	160,732	1	160,732	7	854,588	o	
6135	7/1/2018	1,396,163	1,396,163	11	719,531	25	709,694	5	283,782	8	283,787	44	1,713,012	o	
6136	7/1/2018	3,003,682	3,003,682	8	2,024,744	5	386,808	1,959	889,057	5	891,016	18	3,302,568	o	
6138	7/1/2018	3,522,570	3,522,570	3	776,945	4	179,207	11,664	1,930,970	19	1,942,634	26	2,898,786	o	
6140	7/1/2018	2,485,428	2,485,428	4	401,759	11	740,908	1,022	868,653	16	869,675	31	2,012,342	o	
6141*	7/1/2018	11,450,308	11,450,308	66	4,322,467	35	839,869	4,108	3,535,405	45	3,539,513	146	8,701,849	o	
6142	7/1/2018	6,100,947	6,100,947	24	1,324,965	5	288,420	(4,369)	2,915,576	17	2,911,207	46	4,524,592	o	
6143	7/1/2018	5,776,896	5,776,896	36	3,446,862	28	914,996	7,092	1,176,614	29	1,183,706	93	5,545,564	o	
7000	7/1/2018	133,601,667	133,601,667	61	25,991,367	250	23,251,469	2,493,924	58,581,714	402	61,075,638	713	110,318,474	o	
7011	7/1/2018	33,621,136	33,621,136	79	23,693,626	39	3,504,565	25,562	6,751,269	25	6,776,831	143	33,975,022	o	
7015	7/1/2018	2,321,971	2,321,971	8	2,842,803	1	308,562	14	5,725	1	5,739	10	3,157,104	o	
7027	7/1/2018	14,489,004	14,489,004	35	7,461,554	23	1,669,011	26,264	3,924,738	31	3,951,002	89	13,081,567	o	
7031	7/1/2018	8,262,343	8,262,343	45	7,588,555	26	1,922,599	357	613,085	11	613,442	82	10,124,596	o	
7048	7/1/2018	5,143,494	5,143,494	19	4,164,395	2	446,303	2	670,835	5	670,837	26	5,281,535	o	
7056	7/1/2018	7,244,137	7,244,137	32	2,730,983	19	922,219	1,611	2,704,393	20	2,706,004	71	6,359,206	o	
7060	7/1/2018	1,182,736	1,182,736	3	939,638	3	144,144	80	290,129	5	290,209	11	1,373,991	o	
7064	7/1/2018	18,787,536	18,787,536	43	9,950,163	21	1,296,570	322,447	4,539,739	71	4,862,186	135	16,108,919	o	
7065	7/1/2018	2,471,183	2,471,183	12	1,634,332	5	270,812	61,970	659,180	7	721,150	24	2,626,294	o	
7088	7/1/2018	2,044,795	2,044,795	7	1,285,764	5	201,556	-	300,534	8	300,534	20	1,787,854	o	
7099	7/1/2018	5,108,020	5,108,020	2	373,575	7	1,009,086	219	1,159,597	9	1,159,816	18	2,542,477	o	
7100	7/1/2018	2,534,585	2,534,585	18	1,324,655	19	540,193	(2)	848,678	9	848,676	46	2,713,524	o	
7101	7/1/2018	5,118,006	5,118,006	1	474,365	5	351,561	5,649	3,897,184	10	3,902,833	16	4,728,759	o	
7114	7/1/2018	1,362,087	1,362,087	3	1,183,735	7	228,260	129	241,505	4	241,634	14	1,653,629	o	
7115	7/1/2018	1,484,017	1,484,017	4	518,300	6	344,754	61	645,770	14	645,831	24	1,508,885	o	
7117	7/1/2018	5,965,386	5,965,386	11	3,665,192	29	2,968,553	78	38,045	6	38,123	46	6,671,868	o	
7118	7/1/2018	20,397,751	20,397,751	16	2,691,418	52	2,978,855	111,721	10,146,020	94	10,257,741	162	15,928,014	o	
8000	7/1/2018	84,221,880	84,221,880	96	28,149,763	158	20,404,434	(22,912)	29,787,303	122	29,764,391	376	78,318,588	o	
8006	7/1/2018	4,594,982	4,594,982	20	3,045,024	45	1,516,141	260	551,799	21	552,059	86	5,113,224	o	
8026	7/1/2018	4,119,723	4,119,723	58	2,713,624	43	1,476,673	(124)	458,780	12	458,656	113	4,648,953	o	
8031	7/1/2018	30,134,002	30,134,002	166	13,950,970	240	8,247,027	(14,291)	9,116,410	133	9,102,119	539	31,300,116	o	
8051	7/1/2018	18,792,232	18,792,232	88	9,498,501	128	5,021,804	568	886,680	20	887,248	236	15,407,553	o	
8054	7/1/2018	1,997,193	1,997,193	8	1,457,324	30	791,364	114	157,606	7	157,720	45	2,406,408	o	
8066	7/1/2018	5,308,594	5,308,594	11	1,994,063	13	1,195,903	(41)	2,152,885	10	2,152,844	34	5,342,810	o	
8087	7/1/2018	1,301,214	1,301,214	5	1,219,459	5	269,793	-	-	-	-	10	1,489,252	o	
8104	7/1/2018	2,482,353	2,482,353	4	1,077,702	-	27,250	11,303	1,425,283	13	1,436,586	17	2,541,538	o	
8105	7/1/2018	42,163,002	42,163,002	46	15,253,144	98	8,923,260	60,123	17,635,352	99	17,695,475	243	41,871,879	o	
9007	7/1/2018	2,916,216	2,916,216	7	2,559,439	7	389,217	17,744	521,426	9	539,170	23	3,487,826	o	
9017	7/1/2018	1,250,908	1,250,908	10	951,801	24	531,745	(2)	74,225	6	74,223	40	1,557,769	o	
9026	7/1/2018	12,289,778	12,289,778	40	4,678,783	124	4,541,641	(1,895)	2,416,458	76	2,414,563	240	11,634,987	o	
9045	7/1/2018	2,269,047	2,269,047	6	742,430	7	605,172	(174)	540,857	14	540,683	27	1,888,285	o	
9057	7/1/2018	3,918,496	3,918,496	28	3,271,763	18	1,032,138	(132)	19,380	4	19,248	50	4,323,149	o	
9062	7/1/2018	3,003,897	3,003,897	5	1,934,214	1	262,627	6,874	1,243,583	10	1,250,457	16	3,447,298	o	
9072	7/1/2018	1,060,067	1,060,067	3	259,580	1	125,942	2,802	520,161	4	522,963	8	908,385	o	
9074	7/1/2018	9,905,690	9,905,690	7	2,354,139	10	515,231	92,224	7,321,688	54	7,413,912	71	10,283,282	o	
9076	7/1/2018	7,784,205	7,784,205	3	1,145,712	8	852,632	11,864	4,208,683	20	4,220,547	31	6,218,891	o	
9077	7/1/2018	1,889,297	1,889,297	3	446,369	1	63,047	7,500	1,258,261	10	1,265,761	14	1,775,177	o	
9080*	7/1/2018	2,169,548	2,169,548	7	881,805	10	395,779	9,323	1,236,102	24	1,245,425	41	2,523,009	o	
9082	7/1/2018	3,708,226	3,708,226	19	1,266,518	7	333,814	1,837	1,315,537	10	1,317,374	36	2,917,706	o	
9083	7/1/2018	3,090,913	3,090,913	7	1,235,570	7	86,410	906	556,668	35	557,574	49	1,879,554	o	
9084	7/1/2018	10,905,477	10,905,477	29	4,949,588	22	1,004,382	92,044	4,186,308	21	4,278,352	72	10,232,322	o	

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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	11b1(b)	11b2(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 excess of prior year's line 38a over 38b using prior year's effective interest rate	Prefunding balance: Interest on line 38b from prior year using prior year's actual return
6120		5.45%	33,812	14,389	61,050	-	-	14,389	61,050	4.02%	578	2,454	35,739	5.78%	2,066	-
6121*		5.50%	13,921	-	-	-	-	-	-	3.37%	-	-	31	5.74%	2	-
6124		5.75%	95,514	663,374	-	-	-	663,374	-	7.79%	51,677	-	115,090	5.97%	6,871	-
6125		5.84%	1,481,486	-	-	-	-	-	-	9.48%	-	-	4,013	6.01%	241	-
6126		5.67%	25,463	-	1,466,651	-	116,946	-	1,349,705	7.88%	-	106,357	280	5.90%	-	22
6129		5.81%	37,045	-	-	-	-	-	-	9.20%	-	-	96,545	5.95%	5,744	-
6130		5.75%	76,033	-	-	-	-	-	-	7.20%	-	-	318	5.90%	19	-
6132*		5.50%	12,269	-	-	-	-	-	-	4.83%	-	-	10	5.80%	1	-
6135		5.65%	36,693	-	-	-	-	-	-	6.20%	-	-	218	5.90%	13	-
6136		5.57%	45,205	277,455	40,633	72,417	-	205,038	40,633	4.35%	8,919	1,768	254	5.80%	-	11
6138		5.88%	248,882	1	-	-	-	1	-	10.27%	-	-	336,199	6.06%	20,374	-
6140		5.87%	25,964	-	409,300	-	-	-	409,300	9.81%	-	40,152	31,881	6.04%	1,926	-
6141*		5.65%	73,843	238,804	-	-	-	238,804	-	6.71%	16,024	-	3,130,875	5.86%	183,469	-
6142		5.76%	205,046	259	-	-	-	259	-	9.77%	25	-	554,694	5.93%	32,893	-
6143		5.68%	71,114	505,870	-	-	-	505,870	-	6.40%	32,376	-	110,567	5.88%	6,501	-
7000		5.84%	7,739,672	-	-	-	-	-	-	9.51%	-	-	10,928,392	6.03%	658,982	-
7011		5.58%	329,205	322,427	-	-	-	322,427	-	5.03%	16,218	-	936,872	5.85%	54,807	-
7015		5.45%	52,375	1	-	-	-	1	-	2.46%	-	-	1	5.72%	0	-
7027		5.63%	108,064	657,222	131,504	-	-	657,222	131,504	7.60%	49,949	9,994	385,361	5.86%	22,582	-
7031		5.54%	156,070	-	-	-	-	-	-	2.45%	-	-	870	5.78%	50	-
7048		5.50%	59,165	269,920	-	-	-	269,920	-	5.93%	16,006	-	145,006	5.78%	8,381	-
7056		5.55%	57,447	120,229	952,051	-	-	120,229	952,051	7.64%	9,185	72,737	74,005	5.86%	4,337	-
7060		5.64%	23,903	-	-	-	-	-	-	3.03%	-	-	171	5.83%	10	-
7064		5.66%	494,014	100,856	-	-	-	100,856	-	8.57%	8,643	-	1,092,199	5.92%	64,658	-
7065		5.72%	88,789	2,617	-	2,617	-	-	-	7.99%	-	-	802	5.87%	-	64
7088		5.63%	19,669	15,830	123,031	-	-	15,830	123,031	6.80%	1,045	8,120	41,207	5.87%	2,419	-
7099		5.83%	33,713	5,769	-	-	-	5,769	-	10.32%	595	-	1,435,740	5.97%	85,714	-
7100		5.63%	43,290	-	-	-	-	-	-	5.86%	-	-	312	5.89%	18	-
7101		5.82%	44,653	-	-	-	-	-	-	10.57%	-	-	153,324	5.84%	8,954	-
7114		5.60%	29,782	-	-	-	-	-	-	2.69%	-	-	585	5.87%	34	-
7115		5.62%	27,199	-	58	-	-	-	58	7.96%	-	5	286	5.79%	17	-
7117		5.52%	87,288	-	-	-	-	-	-	8.16%	-	-	40	5.78%	2	-
7118		5.73%	965,179	173,115	-	-	-	173,115	-	10.25%	17,744	-	999,207	5.96%	59,553	-
8000		5.81%	736,689	-	-	-	-	-	-	9.12%	-	-	903,252	6.00%	54,195	-
8006		5.54%	83,296	-	-	-	-	-	-	4.53%	-	-	284	5.80%	16	-
8026		5.62%	79,762	106	-	-	-	106	-	5.33%	6	-	927	5.87%	54	-
8031		5.74%	1,101,578	309,194	-	-	-	309,194	-	7.37%	22,788	-	3,041	5.95%	181	-
8051		5.65%	118,283	3,331,176	-	-	-	3,331,176	-	7.37%	245,508	-	4,935	5.86%	289	-
8054		5.65%	45,843	-	-	-	-	-	-	4.17%	-	-	673	5.89%	40	-
8066		5.57%	81,955	-	-	-	-	-	-	7.57%	-	-	69,710	5.85%	4,078	-
8087		5.52%	20,856	-	-	-	-	-	-	2.36%	-	-	261	5.77%	15	-
8104		5.96%	194,830	81,278	-	-	-	81,278	-	6.16%	5,007	-	61,011	5.92%	3,612	-
8105		5.75%	1,428,269	782,237	-	-	-	782,237	-	8.39%	65,630	-	156,806	5.98%	9,377	-
9007		5.71%	119,929	-	-	-	-	-	-	1.91%	-	-	1,098	5.92%	65	-
9017		5.55%	29,179	-	-	-	-	-	-	3.17%	-	-	186,769	5.81%	10,851	-
9026		5.70%	151,342	-	-	-	-	-	-	7.59%	-	-	162,781	5.95%	9,685	-
9045		5.69%	23,629	68,593	-	-	-	68,593	-	7.92%	5,433	-	97,348	5.87%	5,714	-
9057		5.59%	60,336	77	-	-	-	77	-	2.79%	2	-	920	5.81%	53	-
9062		5.75%	163,035	-	-	-	-	-	-	4.86%	-	-	789	5.87%	46	-
9072		5.80%	58,916	32,495	-	-	-	32,495	-	9.54%	3,100	-	9,790	5.91%	579	-
9074		5.68%	482,104	144,130	-	44,820	-	99,310	-	8.77%	8,709	-	5,931	5.90%	-	520
9076		5.68%	53,264	116,613	-	-	-	116,613	-	9.86%	11,498	-	51,363	5.93%	3,046	-
9077		5.27%	100,576	178,081	35,174	35,774	-	142,307	35,174	9.40%	13,377	3,306	50,594	5.88%	871	3,363
9080*		5.75%	54,940	-	-	-	-	-	-	8.58%	-	-	469	5.97%	28	-
9082		5.63%	29,768	98,914	78,731	-	-	98,914	78,731	8.76%	8,665	6,897	29,586	5.81%	1,719	-
9083		5.67%	38,264	-	73,876	-	-	5,778	73,876	10.50%	607	7,757	389,812	5.91%	23,038	-
9084		5.76%	93,314	771,764	-	-	-	771,764	-	6.59%	50,859	-	3,699	5.87%	217	-

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2018
EIN: 13-5645888
PN: 333

2018 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 (credit percentage use)	If current value of assets < 70% of funding target, enter such percentage	Contributions made to the plan for the plan year by employer(s)	Contributions made to the plan for the plan year by employees	Discounted employer contributions: allocated toward unpaid minimum required contribution from prior years	Discounted employer contributions: made to avoid benefit restrictions adjusted to valuation date	Discounted employer contributions: allocated toward minimum required contribution for current year, adjusted to valuation date
6120	37,805	-	-	-	14,967	63,504	98.50%	101.64%	104.27%		35,259	-	-	-	34,116
6121*	33	-	-	-	-	-	81.77%	81.77%	91.39%		396,313	-	-	-	386,422
6124	121,961	-	-	-	715,051	-	101.83%	111.31%	111.84%		277,600	-	-	-	272,753
6125	4,254	-	-	-	-	-	94.16%	94.16%	94.18%		1,589,673	-	-	-	1,550,245
6126	302	-	-	-	-	1,456,062	84.64%	138.10%	83.03%		25,835	-	-	-	25,475
6129	102,289	-	-	-	-	-	105.14%	105.14%	102.23%		100,000	-	-	-	97,600
6130	337	-	-	-	-	-	82.32%	82.32%	82.78%		157,688	-	-	-	153,044
6132*	11	-	-	-	-	-	90.31%	90.31%	93.24%		266,090	-	-	-	259,444
6135	231	-	-	-	-	-	81.50%	81.50%	84.30%		81,656	-	-	-	79,675
6136	265	-	-	-	213,957	42,401	83.18%	83.18%	94.99%		196,554	-	-	-	190,789
6138	356,573	-	-	-	1	-	121.51%	121.51%	117.21%		382,236	-	-	-	383,193
6140	33,807	-	-	-	-	449,452	101.17%	123.50%	102.84%		26,780	-	-	-	26,135
6141*	3,314,344	-	-	-	254,828	-	128.65%	92.37%	95.64%		-	-	-	-	-
6142	587,587	-	-	-	284	-	134.83%	134.83%	125.29%		253,948	-	-	-	247,031
6143	117,068	-	-	-	538,246	-	94.46%	104.17%	104.13%		76,001	-	-	-	74,267
7000	11,587,374	-	-	-	-	-	121.10%	121.10%	119.97%		713,739	-	-	-	694,038
7011	991,679	-	-	-	338,645	-	98.55%	98.55%	101.43%		1,020,000	-	-	-	993,151
7015	1	-	-	-	1	-	73.54%	73.54%	77.95%		411,636	-	-	-	403,307
7027	407,943	-	-	-	707,171	141,498	104.27%	110.75%	108.61%		318,983	-	-	-	311,883
7031	920	-	-	-	-	-	81.60%	81.60%	87.39%		450,163	-	-	-	434,668
7048	153,387	-	-	-	285,926	-	91.97%	91.97%	100.04%		278,900	-	-	-	273,504
7056	78,342	78,342	-	-	129,414	1,103,130	94.53%	113.91%	98.62%		130,766	-	-	-	129,342
7060	181	-	-	-	-	-	86.08%	86.08%	90.65%		519,709	-	-	-	493,791
7064	1,156,857	-	-	-	109,499	-	115.94%	116.62%	114.94%		807,956	-	-	-	789,047
7065	866	-	-	-	-	-	94.09%	94.09%	95.86%		101,392	-	-	-	98,239
7088	43,626	-	-	-	16,875	131,151	106.09%	114.37%	109.96%		42,000	-	-	-	41,201
7099	1,521,454	-	-	-	6,364	-	200.65%	200.90%	136.25%		34,766	-	-	-	33,808
7100	330	-	-	-	-	-	93.40%	93.40%	96.73%		44,441	-	-	-	43,682
7101	162,278	-	-	-	-	-	108.23%	108.23%	104.50%		185,000	-	-	-	180,609
7114	619	-	-	-	-	-	82.36%	82.36%	88.40%		67,804	-	-	-	66,572
7115	303	-	-	-	-	63	98.34%	98.34%	99.02%		27,931	-	-	-	27,436
7117	42	-	-	-	-	-	89.41%	89.41%	93.04%		243,141	-	-	-	236,750
7118	1,058,760	-	-	-	190,859	-	126.86%	128.06%	127.57%		1,191,000	-	-	-	1,180,316
8000	957,447	-	-	-	-	-	107.53%	107.53%	106.85%		759,608	-	-	-	738,859
8006	300	-	-	-	-	-	89.86%	89.86%	95.45%		118,453	-	-	-	115,651
8026	981	-	-	-	112	-	88.61%	88.61%	92.04%		113,851	-	-	-	110,256
8031	3,222	-	-	-	331,982	-	95.21%	95.21%	98.17%		1,416,719	-	-	-	1,381,104
8051	5,224	-	-	-	3,576,684	-	98.75%	121.96%	122.00%		121,863	-	-	-	118,998
8054	713	-	-	-	-	-	82.99%	82.99%	89.96%		102,291	-	-	-	99,151
8066	73,788	-	-	-	-	-	99.35%	99.35%	102.83%		90,154	-	-	-	87,802
8087	276	-	-	-	-	-	87.37%	87.37%	94.30%		54,051	-	-	-	53,253
8104	64,623	-	-	-	86,285	-	94.27%	94.27%	97.53%		230,303	-	-	-	225,216
8105	166,183	-	-	-	847,867	-	98.67%	100.69%	100.62%		2,000,000	-	-	-	1,956,790
9007	1,163	-	-	-	-	-	83.61%	83.61%	89.40%		194,900	-	-	-	189,027
9017	197,620	-	-	-	-	-	80.30%	80.30%	70.69%		69,902	-	-	-	65,915
9026	172,466	-	-	-	-	-	105.62%	105.62%	109.55%		155,963	-	-	-	152,126
9045	103,062	-	-	-	74,026	-	116.24%	120.16%	115.71%		100,000	-	-	-	97,722
9057	973	-	-	-	79	-	90.63%	90.63%	94.98%		82,028	-	-	-	80,699
9062	835	-	-	-	-	-	87.13%	87.13%	88.58%		220,307	-	-	-	213,592
9072	10,369	-	-	-	35,595	-	112.77%	116.69%	117.01%		10,788	-	-	-	10,577
9074	6,451	-	-	-	108,019	-	95.27%	95.27%	94.73%		600,000	-	-	-	590,250
9076	54,409	-	-	-	128,111	-	123.11%	125.17%	126.12%		54,885	-	-	-	53,466
9077	54,828	-	-	-	155,684	38,480	95.49%	106.42%	108.61%		84,000	-	-	-	82,325
9080*	497	-	-	-	-	-	85.99%	85.99%	85.49%		990,230	-	-	-	943,141
9082	31,305	-	-	-	107,579	85,628	120.47%	127.09%	119.81%		30,666	-	-	-	29,737
9083	412,850	-	-	-	6,385	81,633	159.76%	164.44%	136.35%		39,427	-	-	-	38,271
9084	3,916	-	-	-	822,623	-	98.53%	106.57%	106.80%		95,996	-	-	-	94,342

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2018 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	20a	20b	20c(1)	20c(2)	20c(3)	20c(4)	28	29	30	31(a)	31(b)	32a(1)	32a(2)	32b(1)	32b(2)
Employer Number	Did the plan have a "funding shortfall" for the prior year? (yes/no)	If 20a is "yes", were required quarterly installments for the current year made in a timely manner? (yes/no)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 1st quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 2nd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 3rd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 4th quarter)	Unpaid minimum required contribution for all prior years	Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	Target normal cost (line 6)	Excess Assets, if applicable, but not greater than 31(a)	Outstanding balance: Net shortfall amortization installment	Installment: Net shortfall amortization installment	Outstanding balance: Waiver amortization installment	Installment: Waiver amortization installment
6120	No						-	-	-	33,812	-	-	-	-	-
6121*	Yes	No	-	-	-	-	-	-	-	13,921	-	170,120	-	-	-
6124	No						-	-	-	95,514	95,514	-	-	-	-
6125	Yes	Yes	-	-	-	-	-	-	-	1,481,486	-	1,187,837	65,008	-	-
6126	Yes	Yes	-	-	-	-	-	-	-	25,463	-	418,262	128,458	-	-
6129	No						-	-	-	37,045	37,045	-	-	-	-
6130	Yes	Yes	-	-	-	-	-	-	-	76,033	-	663,972	65,795	-	-
6132*	Yes	No	-	-	-	-	-	-	-	12,269	-	82,763	6,032	-	-
6135	Yes	Yes	-	-	-	-	-	-	-	36,693	-	316,849	42,803	-	-
6136	Yes	Yes	-	-	-	-	-	-	-	45,205	-	555,244	99,208	-	-
6138	No						-	-	-	248,882	248,882	-	-	-	-
6140	No						-	-	-	25,964	23,634	-	-	-	-
6141*	Yes	Yes	-	-	-	-	-	-	-	73,843	73,843	-	-	-	-
6142	No						-	-	-	205,046	205,046	-	-	-	-
6143	Yes	No	-	-	-	-	-	-	-	71,114	-	-	-	-	-
7000	No						-	-	-	7,739,672	7,739,672	-	-	-	-
7011	No						-	-	-	329,205	-	492,531	80,406	-	-
7015	Yes	Yes	-	-	-	-	-	-	-	52,375	-	835,134	119,463	-	-
7027	No						-	-	-	108,064	108,064	-	-	-	-
7031	Yes	Yes	-	-	-	-	-	-	-	156,070	-	1,862,253	162,547	-	-
7048	Yes	Yes	-	-	-	-	-	-	-	59,165	-	423,967	23,377	-	-
7056	Yes	Yes	-	-	-	-	-	-	-	57,447	-	-	-	-	-
7060	Yes	Yes	-	-	-	-	-	-	-	23,903	-	191,255	26,722	-	-
7064	No						-	-	-	494,014	494,014	-	-	-	-
7065	Yes	Yes	-	-	-	-	-	-	-	88,789	-	155,111	8,884	-	-
7088	No						-	-	-	19,669	19,669	-	-	-	-
7099	No						-	-	-	33,713	-	-	-	-	-
7100	Yes	Yes	-	-	-	-	-	-	-	43,290	-	178,939	-	-	-
7101	No						-	-	-	44,653	44,653	-	-	-	-
7114	Yes	Yes	-	-	-	-	-	-	-	29,782	-	291,542	36,273	-	-
7115	Yes	Yes	-	-	-	-	-	-	-	27,199	-	24,931	-	-	-
7117	Yes	No	-	-	-	-	-	-	-	87,288	-	706,482	149,447	-	-
7118	No						-	-	-	865,179	865,179	-	-	-	-
8000	No						-	-	-	736,689	736,689	-	-	-	-
8006	Yes	Yes	-	-	-	-	-	-	-	83,296	-	518,242	32,102	-	-
8026	Yes	No	-	-	-	-	-	-	-	79,762	-	529,342	30,318	-	-
8031	Yes	Yes	-	-	-	-	-	-	-	1,101,578	-	1,498,096	277,042	-	-
8051	No						-	-	-	118,283	-	-	-	-	-
8054	Yes	Yes	-	-	-	-	-	-	-	45,843	-	409,215	52,729	-	-
8066	No						-	-	-	81,955	-	34,216	5,586	-	-
8087	Yes	Yes	-	-	-	-	-	-	-	20,856	-	188,038	32,352	-	-
8104	Yes	Yes	-	-	-	-	-	-	-	194,830	-	145,470	23,273	-	-
8105	Yes	No	-	-	-	-	-	-	-	1,428,269	-	556,521	120,024	-	-
9007	Yes	Yes	-	-	-	-	-	-	-	119,929	-	571,610	67,840	-	-
9017	Yes	No	-	-	-	-	-	-	-	29,179	-	306,861	36,716	-	-
9026	No						-	-	-	151,342	151,342	-	-	-	-
9045	No						-	-	-	23,629	23,629	-	-	-	-
9057	Yes	Yes	-	-	-	-	-	-	-	60,336	-	404,732	19,579	-	-
9062	Yes	Yes	-	-	-	-	-	-	-	163,035	-	443,401	49,135	-	-
9072	No						-	-	-	58,916	58,916	-	-	-	-
9074	Yes	Yes	-	-	-	-	-	-	-	482,104	-	-	-	-	-
9076	No						-	-	-	53,264	53,264	-	-	-	-
9077	Yes	Yes	-	-	-	-	-	-	-	100,576	-	-	-	-	-
9080*	Yes	Yes	-	-	-	-	-	-	-	54,940	-	353,461	21,801	-	-
9082	No						-	-	-	29,768	29,768	-	-	-	-
9083	No						-	-	-	38,264	38,264	-	-	-	-
9084	Yes	Yes	-	-	-	-	-	-	-	93,314	-	-	-	-	-

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
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2018 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	33Date	33	34	35CB	35PB	35	36	37	38a	38b	39	40	41a	41b	42	43
Employer Number	If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval	If a waiver has been approved for this plan year, enter the waived amount	Total funding requirement before reflecting carryover/prefunding balances (line 31 + line 32a +line 32b - line 33)	Balances used to offset funding requirement: Carryover balance	Balances used to offset funding requirement: Prefunding balance	Balances used to offset funding requirement: Total balance	Additional cash requirements (line 34 minus line 35(3))	Contributions allocated toward minimum required contribution for current year, adjusted to valuation date (line 19c)	total interest-adjusted excess contributions for current year	Portion of excess contribution attributable to use of prefunding and funding standard carryover balances	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	Unpaid minimum required contribution for all years	Alternative amortization schedule elected under Pension Relief Act of 2010	Eligible plan year(s) for which the election in line 41a was made	Amount of acceleration adjustment	Excess installment acceleration amount to be carried over to future plan years
6120			33,812	-	-	-	33,812	34,116	304	-	-	-				
6121*			34,527	-	-	-	34,527	386,422	351,895	-	-	-				
6124			-	-	-	-	-	272,753	272,753	-	-	-				
6125			1,546,494	-	-	-	1,546,494	1,550,245	3,751	-	-	-				
6126			153,921	-	128,496	128,496	25,425	25,475	50	50	-	-				
6129			-	-	-	-	-	97,600	97,600	-	-	-				
6130			141,828	-	-	-	141,828	153,044	11,216	-	-	-	15 years	2010, 2011	-	-
6132*			18,301	-	-	-	18,301	259,444	241,143	-	-	-				
6135			79,496	-	-	-	79,496	79,675	179	-	-	-	15 years	2011	-	-
6136			144,413	99,208	-	99,208	45,205	190,789	145,584	99,208	-	-				
6138			-	-	-	-	-	383,193	383,193	-	-	-				
6140			2,330	-	-	-	2,330	26,135	23,805	-	-	-				
6141*			-	-	-	-	-	-	-	-	-	-				
6142			-	-	-	-	-	247,031	247,031	-	-	-				
6143			71,114	-	-	-	71,114	74,267	3,153	-	-	-				
7000			-	-	-	-	-	694,038	694,038	-	-	-				
7011			409,611	-	-	-	409,611	993,151	593,540	-	-	-				
7015			171,838	-	-	-	171,838	403,307	231,469	-	-	-	15 years	2010, 2011	-	-
7027			-	-	-	-	-	311,883	311,883	-	-	-				
7031			318,617	-	-	-	318,617	434,668	116,051	-	-	-	15 years	2010, 2011	-	-
7048			82,542	-	-	-	82,542	273,504	190,962	-	-	-	15 years	2011	-	-
7056			57,447	-	-	-	57,447	129,342	71,895	-	-	-				
7060			50,625	-	-	-	50,625	493,791	443,166	-	-	-				
7064			-	-	-	-	-	789,047	789,047	-	-	-				
7065			97,673	-	-	-	97,673	98,239	566	-	-	-				
7088			-	-	-	-	-	41,201	41,201	-	-	-				
7099			-	-	-	-	-	33,808	33,808	-	-	-				
7100			43,290	-	-	-	43,290	43,682	392	-	-	-				
7101			-	-	-	-	-	180,609	180,609	-	-	-				
7114			66,055	-	-	-	66,055	66,572	517	-	-	-				
7115			27,199	-	-	-	27,199	27,436	237	-	-	-				
7117			236,735	-	-	-	236,735	236,750	15	-	-	-				
7118			-	-	-	-	-	1,180,316	1,180,316	-	-	-				
8000			-	-	-	-	-	738,859	738,859	-	-	-				
8006			115,398	-	-	-	115,398	115,651	253	-	-	-				
8026			110,080	111	-	111	109,969	110,256	287	111	-	-				
8031			1,378,620	-	-	-	1,378,620	1,381,104	2,484	-	-	-				
8051			118,283	-	-	-	118,283	118,998	715	-	-	-				
8054			98,572	-	-	-	98,572	99,151	579	-	-	-				
8066			87,541	-	-	-	87,541	87,802	261	-	-	-				
8087			53,208	-	-	-	53,208	53,253	45	-	-	-				
8104			224,103	-	-	-	224,103	225,215	1,112	-	-	-				
8105			1,548,293	-	-	-	1,548,293	1,956,790	408,497	-	-	-				
9007			187,769	-	-	-	187,769	189,027	1,258	-	-	-				
9017			65,895	-	-	-	65,895	65,915	20	-	-	-	15 years	2010, 2011	-	-
9026			-	-	-	-	-	152,126	152,126	-	-	-				
9045			-	-	-	-	-	97,722	97,722	-	-	-				
9057			79,915	-	-	-	79,915	80,699	784	-	-	-				
9062			212,170	-	-	-	212,170	213,592	1,422	-	-	-	15 years	2010, 2011	-	-
9072			-	-	-	-	-	10,577	10,577	-	-	-				
9074			602,953	18,539	-	18,539	584,414	590,250	5,836	5,836	-	-				
9076			-	-	-	-	-	53,466	53,466	-	-	-				
9077			100,576	85,932	-	85,932	14,644	82,325	67,681	67,681	-	-				
9080*			76,741	-	-	-	76,741	943,141	866,400	-	-	-				
9082			-	-	-	-	-	29,737	29,737	-	-	-				
9083			-	-	-	-	-	38,271	38,271	-	-	-				
9084			93,314	-	-	-	93,314	94,342	1,028	-	-	-				

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	1	2a	2b	3a(1)	3a(2)	3b(1)	3b(2)	3c(1)(2)	3c(2)(2)	3c(3)(1)	3c(3)(2)	3d(1)	3d(2)	4	4a
Employer Number	Valuation date	Market value of assets	Actuarial value of assets	No. of Participants: Retired and beneficiaries receiving payments	Funding Target: Retired and beneficiaries receiving payments	No. of Participants: Terminated vested participants	Funding Target: Terminated vested participants	Funding Target: Active participants - Non-vested benefits	Funding Target: Active participants - Vested benefits	No. of Participants: Total active participants	Funding Target: Total active participants	No. of Participants: Total	Funding Target: Total	Plan is in At-Risk Status	Funding target disregarding at-risk assumptions (if at-risk status)
9085	7/1/2018	4,612,696	4,612,696	2	144,729	10	118,001	(2,335)	5,134,717	60	5,132,382	72	5,395,112	o	
9087	7/1/2018	2,338,413	2,338,413	1	9,847	2	103,618	29,102	1,944,459	16	1,973,561	19	2,087,026	o	
10000	7/1/2018	71,051,963	71,051,963	86	24,419,383	131	11,509,518	182,918	27,843,879	98	28,026,797	315	63,955,698	o	
10019	7/1/2018	1,993,479	1,993,479	9	1,472,735	7	223,867	5,342	442,318	8	447,660	24	2,144,262	o	
10022	7/1/2018	4,582,322	4,582,322	3	1,379,762	2	272,356	25,552	3,409,465	4	3,435,017	9	5,087,135	o	
10026	7/1/2018	9,566,217	9,566,217	5	1,354,081	32	1,361,609	21,393	4,710,468	53	4,731,861	90	7,447,551	o	
10031	7/1/2018	8,733,344	8,733,344	21	3,256,307	38	1,905,545	11,294	2,404,600	26	2,415,894	85	7,577,746	o	
10035	7/1/2018	6,341,301	6,341,301	11	1,555,111	18	1,362,252	48,845	3,943,656	75	3,992,501	104	6,909,864	o	
10038	7/1/2018	3,980,196	3,980,196	23	2,551,455	21	777,600	753	890,643	11	891,396	55	4,220,451	o	
10047	7/1/2018	2,978,534	2,978,534	28	1,391,132	17	1,007,835	(63)	842,012	15	841,949	60	3,240,916	o	
10048	7/1/2018	904,422	904,422	2	691,362	2	131,645	56	102,392	4	102,448	8	925,455	o	
10049	7/1/2018	1,617,150	1,617,150	1	743,233	2	99,683	165	1,261,319	10	1,261,484	13	2,104,400	o	
10051	7/1/2018	3,946,533	3,946,533	21	1,096,703	24	598,139	3,366	2,734,247	29	2,737,613	74	4,432,455	o	
11009	7/1/2018	13,052,774	13,052,774	13	1,680,792	56	1,074,251	70,922	11,345,876	192	11,416,798	261	14,171,841	o	
12000	7/1/2018	62,011,204	62,011,204	57	25,597,215	146	22,813,113	172,213	9,914,263	15	10,086,476	218	58,496,804	o	
12004	7/1/2018	15,264,239	15,264,239	26	6,270,641	70	4,015,833	(789)	3,286,773	33	3,285,984	129	13,572,458	o	
12026	7/1/2018	54,191,654	54,191,654	52	25,296,695	61	4,169,303	323,307	14,666,287	109	14,989,594	222	44,455,592	o	
12028	7/1/2018	14,153,057	14,153,057	42	8,733,030	45	2,908,145	8,508	2,126,173	31	2,136,681	118	13,777,856	o	
12033	7/1/2018	3,508,471	3,508,471	15	1,076,201	7	1,053,410	3,327	824,815	7	828,142	29	2,957,753	o	
12042	7/1/2018	1,359,842	1,359,842	2	205,565	7	372,487	60	901,490	5	901,550	14	1,479,602	o	
12043	7/1/2018	1,670,023	1,670,023	4	351,586	4	363,989	46,527	1,325,426	26	1,371,953	34	2,087,528	o	
13000	7/1/2018	731,753,019	731,753,019	763	395,807,983	585	70,234,078	67,367	157,484,295	188	157,551,662	1,536	623,593,723	o	
13001	7/1/2018	48,588,512	48,588,512	31	15,614,126	71	9,407,980	609,836	15,042,781	101	15,652,617	203	40,674,723	o	
13002	7/1/2018	57,362,247	57,362,247	65	15,158,625	120	7,230,749	2,250,951	22,332,609	219	24,583,560	404	46,972,934	o	
109000	7/1/2018	78,590,192	78,590,192	64	29,529,888	177	17,805,069	1,574,213	31,806,275	83	33,380,488	324	80,715,445	o	
Orphans	7/1/2018	-	-	4,784	-	3,829	-	-	-	-	-	8,613	-	o	
Continuing Employer Total		3,788,013,009	3,788,013,009	11,057	1,536,241,995	12,411	591,434,707	31,481,097	1,254,529,882	10,183	1,286,010,979	33,651	3,413,687,681		-
Continuing and New Employer Total		3,788,013,009	3,788,013,009	11,057	1,536,241,995	12,411	591,434,707	31,481,097	1,254,529,882	10,183	1,286,010,979	33,651	3,413,687,681		-

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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	11b1(b)	11b2(b)
	Funding target reflecting at-risk assumptions (if at-risk status)	Effective interest rate	Target normal cost	Carryover balance: Balance at beginning of prior year (line 13a from prior year)	Prefunding balance: Balance at beginning of prior year (line 13b from prior year)	Carryover balance: Portion used to offset prior year's funding requirement (line 35CB from prior year)	Prefunding balance: Portion used to offset prior year's funding requirement (line 35PB from prior year)	Carryover balance: Amount remaining (line 7 minus line 8)	Prefunding balance: Amount remaining (line 7 minus line 8)	Actual Rate of Return	Carryover balance: Interest on line 9 using prior year's actual rate of return	Prefunding balance: Interest on line 9 using prior year's actual rate of return	Prefunding balance: Prior year's excess contribution	Prior Year's Effective Interest Rate	Prefunding balance: Interest on excess of prior year's line 38a over 38b using prior year's effective interest rate	Prefunding balance: Interest on line 38b from prior year using prior year's actual return
Employer Number																
9085		5.71%	115,941	-	-	-	-	-	-	11.36%	-	-	665	5.99%	40	-
9087		5.79%	188,244	-	-	-	-	-	-	11.39%	16,270	14,660	10,346	6.08%	629	-
10000		5.75%	2,717,326	142,846	128,710	-	-	142,846	128,710	8.53%	-	-	3,427,516	5.99%	205,308	-
10019		5.63%	75,702	-	-	-	-	-	-	8.22%	-	-	733	5.86%	43	-
10022		5.59%	307,819	-	-	-	-	-	-	7.93%	-	-	1,935	5.94%	115	-
10026		5.74%	369,590	1,266,671	425,815	-	-	1,266,671	425,815	9.84%	124,640	41,900	343,632	5.99%	20,584	-
10031		5.74%	70,332	754,223	-	-	-	754,223	-	7.65%	57,698	-	82,811	5.92%	4,902	-
10035		5.76%	561,869	22,036	-	-	-	22,036	-	8.79%	1,937	-	1,650	5.91%	98	-
10038		5.65%	62,238	2,328	-	2,328	-	-	-	6.32%	-	-	-	5.90%	-	-
10047		5.61%	54,226	44	-	-	-	44	-	6.87%	3	-	310	5.85%	18	-
10048		5.62%	13,743	-	-	-	-	-	-	11.02%	-	-	106	5.82%	6	-
10049		5.43%	41,932	-	-	-	-	-	-	6.21%	-	-	409	5.80%	24	-
10051		5.82%	200,962	-	36,965	-	-	-	36,965	8.44%	-	3,120	5,570	6.00%	334	-
11009		5.89%	1,324,868	-	-	-	-	-	-	9.88%	-	-	736	6.12%	45	-
12000		5.71%	511,196	1	-	-	-	1	-	8.56%	-	-	553,553	5.96%	32,992	-
12004		5.68%	124,163	-	1,230,299	-	-	-	1,230,299	8.18%	-	100,638	389,444	5.93%	23,094	-
12026		5.66%	1,256,149	3,423,266	-	-	-	3,423,266	-	7.68%	262,907	-	3,562,501	5.91%	210,544	-
12028		5.71%	149,120	173	656,209	-	-	173	656,209	5.47%	9	35,895	357,238	5.89%	21,041	-
12033		5.59%	84,225	-	194,628	-	-	-	194,628	8.28%	-	16,115	175,398	5.86%	10,278	-
12042		5.38%	24,093	-	-	-	-	-	-	10.25%	-	-	11,565	5.85%	677	-
12043		5.74%	199,401	7,296	-	-	-	7,296	-	9.65%	704	-	33,812	5.99%	2,025	-
13000		5.62%	12,319,172	-	-	-	-	-	-	6.14%	-	-	2,625,902	5.85%	153,615	-
13001		5.83%	2,067,012	1,288,120	-	-	-	1,288,120	-	8.52%	109,748	-	4,206,438	6.04%	254,069	-
13002		5.73%	1,158,830	-	61,648	-	-	-	61,648	10.29%	-	6,344	790,050	5.97%	47,166	-
109000		5.81%	2,895,681	-	-	-	-	-	-	7.98%	-	-	1,532,165	6.03%	92,390	-
Orphans		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Continuing Employer Total	-	5.74%	110,656,151	38,728,196	34,337,185	1,999,158	1,464,396	36,729,038	32,872,789		3,023,498	2,913,888	111,982,641	5.94%	6,657,379	22,038
Continuing and New Employer Total	-	5.74%	110,656,151	38,728,196	34,337,185	1,999,158	1,464,396	36,729,038	32,872,789	7.83%	3,023,498	2,913,888	111,982,641	5.94%	6,657,379	22,038

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	11c(b)	11d(b)	12(a)	12(b)	13(a)	13(b)	14	15	16	17	18b	18c	19a	19b	19c
Employer Number	Prefunding balance: Total available at beginning of current plan year to add to prefunding balance	Prefunding balance: Portion of line 11c(b) to be added to prefunding balance	Carryover balance: Reduction in balances due to elections or deemed elections	Prefunding balance: Reduction in balances due to elections or deemed elections	Carryover balance: Balance at beginning of current year (9(a) + 10(a) - 12(a))	Prefunding balance: Balance at beginning of current year (9(b) + 10(b) + 11d(b) - 12(b))	Funding Target Attainment Percentage	Adjusted Funding Target Attainment Percentage	Prior year's funding percentage (for credit balance use)	If current value of assets < 70% of funding target, enter such percentage	Contributions made to the plan for the plan year by employer(s)	Contributions made to the plan for the plan year by employees	Discounted employer contributions: allocated toward unpaid minimum required contribution from prior years	Discounted employer contributions: made to avoid benefit restrictions adjusted to valuation date	Discounted employer contributions: allocated toward minimum required contribution for current year, adjusted to valuation date
9085	705	-	-	-	-	-	85.49%	85.49%	86.12%	-	316,347	-	-	-	308,784
9087	10,975	-	-	-	159,116	143,370	97.55%	112.04%	105.66%	-	201,280	-	-	-	196,358
10000	3,632,824	-	-	-	-	-	111.09%	106.48%	110.91%	-	525,000	-	-	-	520,835
10019	776	-	-	-	-	-	92.96%	92.96%	92.20%	-	86,660	-	-	-	84,217
10022	2,050	-	-	-	-	-	90.07%	90.07%	90.91%	-	395,923	-	-	-	387,301
10026	364,216	-	-	-	1,391,311	467,715	103.48%	128.44%	122.07%	-	477,409	-	-	-	464,519
10031	87,713	-	-	-	811,921	-	104.53%	115.24%	116.22%	-	164,101	-	-	-	159,744
10035	1,748	-	-	-	23,973	-	91.42%	91.42%	93.19%	-	746,643	-	-	-	728,121
10038	-	-	-	-	-	-	94.30%	94.30%	96.89%	-	109,360	-	-	-	107,170
10047	328	-	-	-	47	-	91.90%	91.90%	95.11%	-	61,526	-	-	-	60,102
10048	112	-	-	-	-	-	97.72%	97.72%	94.66%	-	36,000	-	-	-	35,153
10049	433	-	-	-	-	-	76.84%	76.84%	79.53%	-	104,748	-	-	-	101,495
10051	5,904	-	-	-	-	40,085	88.13%	88.13%	91.30%	-	330,000	-	-	-	320,357
11009	781	-	-	-	-	-	92.10%	92.10%	92.27%	-	1,593,440	-	-	-	1,557,368
12000	586,545	-	-	-	1	-	106.00%	106.00%	109.81%	-	526,829	-	-	-	512,676
12004	412,538	-	-	-	-	1,330,937	102.65%	112.46%	103.89%	-	386,157	-	-	-	375,608
12026	3,773,045	-	-	-	3,686,173	-	113.60%	121.90%	118.29%	-	1,614,606	-	-	-	1,781,250
12028	378,279	-	-	-	182	-	97.69%	102.72%	99.81%	-	540,000	-	-	-	529,245
12033	185,676	-	-	-	-	210,743	111.49%	118.61%	108.52%	-	180,000	-	-	-	175,654
12042	12,242	-	-	-	-	-	91.90%	91.90%	92.60%	-	57,159	-	-	-	55,947
12043	35,837	-	8,000	-	-	-	80.00%	80.00%	101.59%	-	388,651	-	-	-	378,683
13000	2,779,517	-	-	-	-	-	117.34%	117.34%	122.01%	-	3,265,633	-	-	-	3,219,006
13001	4,460,507	-	-	-	1,397,868	-	116.01%	114.27%	115.74%	-	269,978	-	-	-	262,987
13002	837,216	-	-	-	-	67,992	121.97%	122.11%	120.04%	-	2,550,000	-	-	-	2,477,951
109000	1,624,555	-	-	-	-	-	97.36%	95.43%	97.71%	-	3,600,000	-	-	-	3,516,886
Orphans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Continuing Employer Total	118,662,058	5,078,342	8,000	-	39,744,536	40,865,019	108.60%	110.83%	110.68%	-	138,321,604	207,739	-	-	134,782,548
Continuing and New Employer Total	118,662,058	5,078,342	8,000	-	39,744,536	40,865,019	108.60%	110.83%	110.68%	-	138,321,604	207,739	-	-	134,782,548

* Employers withdrawn from the plan between July 1, 2018 and June 30, 2019

Orphan assets and liabilities are allocated to orphan-responsible employers.															
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Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2018
EIN: 13-5645888
PN: 333

2018 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	20a	20b	20c(1)	20c(2)	20c(3)	20c(4)	28	29	30	31(a)	31(b)	32a(1)	32a(2)	32b(1)	32b(2)
Employer Number	Did the plan have a "funding shortfall" for the prior year? (yes/no)	If 20a is "yes", were required quarterly installments for the current year made in a timely manner? (yes/no)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 1st quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 2nd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 3rd quarter)	If 20a is "yes", see instructions and complete the following table as applicable (liquidity shortfall as of end of 4th quarter)	Unpaid minimum required contribution for all prior years	Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	Target normal cost (line 6)	Excess Assets, if applicable, but not greater than 31(a)	Outstanding balance: Net shortfall amortization installment	Installment: Net shortfall amortization installment	Outstanding balance: Waiver amortization installment	Installment: Waiver amortization installment
9085	Yes	Yes	-	-	-	-	-	-	-	115,941	-	782,416	192,112	-	-
9087	Yes	Yes	-	-	-	-	-	-	-	188,244	-	-	-	-	-
10000	No						-	-	-	2,717,326	2,717,326	-	-	-	-
10019	Yes	Yes	-	-	-	-	-	-	-	75,702	-	150,783	7,825	-	-
10022	Yes	Yes	-	-	-	-	-	-	-	307,819	-	504,813	74,062	-	-
10026	No						-	-	-	369,590	259,640	-	-	-	-
10031	No						-	-	-	70,332	70,332	-	-	-	-
10035	Yes	Yes	-	-	-	-	-	-	-	561,869	-	592,536	164,687	-	-
10038	Yes	Yes	-	-	-	-	-	-	-	62,238	-	240,255	44,236	-	-
10047	Yes	Yes	-	-	-	-	-	-	-	54,226	-	262,429	5,694	-	-
10048	Yes	Yes	-	-	-	-	-	-	-	13,743	-	21,033	7,308	-	-
10049	Yes	Yes	-	-	-	-	-	-	-	41,932	-	487,250	59,089	-	-
10051	Yes	Yes	-	-	-	-	-	-	-	200,962	-	526,007	113,296	-	-
11009	Yes	Yes	-	-	-	-	-	-	-	1,324,868	-	1,119,067	225,098	-	-
12000	No						-	-	-	511,196	511,196	-	-	-	-
12004	No						-	-	-	124,163	124,163	-	-	-	-
12026	No						-	-	-	1,256,149	1,256,149	-	-	-	-
12028	Yes	Yes	-	-	-	-	-	-	-	149,120	-	-	-	-	-
12033	No						-	-	-	84,225	84,225	-	-	-	-
12042	Yes	Yes	-	-	-	-	-	-	-	24,093	-	119,760	7,726	-	-
12043	No						-	-	-	199,401	-	417,505	68,158	-	-
13000	No						-	-	-	12,319,172	12,319,172	-	-	-	-
13001	No						-	-	-	2,067,012	2,067,012	-	-	-	-
13002	No						-	-	-	1,158,830	1,158,830	-	-	-	-
109000	Yes	Yes	-	-	-	-	-	-	-	2,895,681	-	2,125,253	573,498	-	-
Orphans	No						-	-	-	-	-	-	-	-	-
Continuing Employer Total			-	-	-	-	-	-	-	110,656,151	74,903,326	74,238,143	12,972,087	-	-
Continuing and New Employer Total	Yes	No	-	-	-	-	-	-	-	110,656,151	74,903,326	74,238,143	12,972,087	-	-

* Employers withdrawn from the plan between July 1, 2018 and June 30, 2019

Orphan assets and liabilities are allocated to orphan-responsible employers.

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2018
EIN: 13-5645888
PN: 333

2018 FORM 5500 SCHEDULE SB - INFORMATION FOR EACH INDIVIDUAL EMPLOYER

	33Date	33	34	35CB	35PB	35	36	37	38a	38b	39	40	41a	41b	42	43
Employer Number	If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval	If a waiver has been approved for this plan year, enter the waived amount	Total funding requirement before reflecting carryover/prefunding balances (line 31 + line 32a +line 32b - line 33)	Balances used to offset funding requirement: Carryover balance	Balances used to offset funding requirement: Prefunding balance	Balances used to offset funding requirement: Total balance	Additional cash requirements (line 34 minus line 35(3))	Contributions allocated toward minimum required contribution for current year, adjusted to valuation date (line 19c)	total interest-adjusted excess contributions for current year	Portion of excess contribution attributable to use of prefunding and funding standard carryover balances	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	Unpaid minimum required contribution for all years	Alternative amortization schedule elected under Pension Relief Act of 2010	Eligible plan year(s) for which the election in line 41a was made	Amount of acceleration adjustment	Excess installment acceleration amount to be carried over to future plan years
9085			308,053	-	-	-	308,053	308,784	731	-	-	-				
9087			188,244	-	-	-	188,244	196,358	8,114	-	-	-				
10000			-	-	-	-	-	520,835	520,835	-	-	-				
10019			83,527	-	-	-	83,527	84,217	690	-	-	-	15 years	2010	-	-
10022			381,881	-	-	-	381,881	387,301	5,420	-	-	-				
10026			109,950	-	-	-	109,950	464,519	354,569	-	-	-				
10031			-	-	-	-	-	159,744	159,744	-	-	-				
10035			726,556	-	-	-	726,556	728,121	1,565	-	-	-				
10038			106,474	-	-	-	106,474	107,170	696	-	-	-				
10047			59,920	-	-	-	59,920	60,102	182	-	-	-				
10048			21,051	-	-	-	21,051	35,153	14,102	-	-	-				
10049			101,021	-	-	-	101,021	101,495	474	-	-	-	15 years	2010, 2011	-	-
10051			314,258	-	-	-	314,258	320,357	6,099	-	-	-				
11009			1,549,966	-	-	-	1,549,966	1,557,368	7,402	-	-	-				
12000			-	-	-	-	-	512,676	512,676	-	-	-				
12004			-	-	-	-	-	375,608	375,608	-	-	-				
12026			-	-	-	-	-	1,781,250	1,781,250	-	-	-				
12028			149,120	-	-	-	149,120	529,245	380,125	-	-	-				
12033			-	-	-	-	-	175,654	175,654	-	-	-				
12042			31,819	-	-	-	31,819	55,947	24,128	-	-	-	15 years	2010	-	-
12043			267,559	-	-	-	267,559	378,683	111,124	-	-	-				
13000			-	-	-	-	-	3,219,006	3,219,006	-	-	-				
13001			-	-	-	-	-	262,987	262,987	-	-	-				
13002			-	-	-	-	-	2,477,951	2,477,951	-	-	-				
109000			3,469,179	-	-	-	3,469,179	3,516,886	47,707	-	-	-				
Orphans			-	-	-	-	-	-	-	-	-	-				
Continuing Employer Total		-	48,724,912	312,870	1,076,625	1,389,495	47,335,417	134,782,548	87,447,126	710,246	-	-	15 years	2010, 2011		
Continuing and New Employer Total		-	48,724,912	312,870	1,076,625	1,389,495	47,335,417	134,782,548	87,447,126	710,246	-	-	15 years	2010, 2011		

* Employers withdrawn from the plan between July 1, 2018 and June 30, 2019

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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	+
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 @11/1/1995))	+
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	Basic as Earned	40	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	+
5080	January 1 Basic	10	2-6 YEAR	1.50% High-5	+

Retirement Fund ID#	Salary Def	Salary Def code	Vesting	Benefit Formula	Formula Add/Red 1
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	1.50% 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	+
8000	W-2 (Includes Commissions and LTJ)	70	5 YEAR	2.25% High-3	+
8006	January 1 Basic and Full Commission	11	5 YEAR	1.00% High-5	+
8026	Basic as Earned	40	5 YEAR	1.50% / 2.00% High-5 w/ Floating Covered Compensation	+
8031	January 1 Basic	10	5 YEAR	1.00% High-5	+
8051	January 1 Basic	10	2-6 YEAR	2.00% High-5	+
8054	January 1 Basic	10	5 YEAR	1.50% High-5	+
8066	January 1 Basic	10	5 YEAR	1.00% Career	+
8087	January 1 Basic, Prior Year Bonus & OT and Full Commission	31	5 YEAR	2.00% High-3	+
8104	January 1 Basic	10	5 YEAR	2.50% High-3	+
8105	Basic as Earned plus OT and Full Commission	51	3-7 YEAR	1.73% High-5 + .65% High-5 in excess of Covered Compensation (service capped at 20 years)	+
9007	W-2 (Includes Commissions)	70	2-6 YEAR	1.50% High-3	+
9017	January 1 Basic	10	5 YEAR	1.00% / 1.50% High-3 w/ Floating Covered Compensation	+
9026	January 1 Basic	10	5 YEAR	.5% Career	+
9045	January 1 Basic	10	5 YEAR	2.00% Career	+
9057	January 1 Basic, Prior Year Bonus & OT	30	5 YEAR	2.00% Career	+
9062	January 1 Basic	10	5 YEAR	2.00% High-3	+
9072	January 1 Basic, Prior Year Bonus & OT	30	5 YEAR	2.00% High-5	+
9074	January 1 Basic	10	2-6 YEAR	55% High-5 w/ 30 Year Service Minimum	+
9076	W-2 (Includes Commissions)	70	2-6 YEAR	50% High-5 w/ 20 Year Service Minimum at NRD + 15% High-5 in excess of Floating Covered Compensation w/ 26 Year Service Minimum at the SSNRA	+
9077	W-2 (Includes Commissions)	70	2-6 YEAR	50% High-5 w/ 35 Year Service Minimum at NRD + 22.75% High-5 in excess of Floating Covered Compensation w/ 35 Year Service Minimum at SSNRA	+
9080	Section 415 compensation	76	3-7 YEAR	1.75% High-3	+
9082	Basic as Earned	40	5 YEAR	[1.5% H-5 up to 25 yrs + .65% H-5 in excess of CCL up to 30 yrs + .75% H-5 in excess of 25 years] reduced 1/15 per yr for NRD svc < 15 yrs	+
9083	Basic as Earned	40	3-7 YEAR	25% High-5 w/ 25 Year Service Minimum	+

Retirement Fund ID#	Salary Def	Salary Def code	Vesting	Benefit Formula	Formula Add/Red 1
9084	W-2 (Includes Commissions)	70	5 YEAR	2.25% Career	+
9085	W-2 (Includes Commissions)	70	3-7 YEAR	1.6% / 2.1% Career Average with \$10,000 Fixed Covered Compensation Level (35 svc cap on 2.1% piece)	+
9087	W-2 (Includes Commissions)	70	3 YEAR	.95% High-5 for all service + .65% High-5 in excess of \$4,800 CCL x service capped at 45 years (project & prorate formula)	+
10000	Basic as Earned, Bonus & OT as Earned	60	5 YEAR	2.00% High-3 w/ 30 Year Service Cap	+
10019	January 1 Basic	10	5 YEAR	1.50% Career	+
10022	W-2 (Includes Commissions)	70	2-6 YEAR	3.00% High-3	+
10026	January 1 Basic and Full Commission	11	5 YEAR	1.00% High-5	+
10031	Basic as Earned and Full Commission	41	5 YEAR	1.50% High-3	+
10035	January 1 Basic and Partial Commission capped at \$200,000	12	5 YEAR	1.00% High-5	+
10038	January 1 Basic	10	5 YEAR	2.00% Career	+
10047	Basic as Earned plus OT	50	2-6 YEAR	1.00% High-5	+
10048	W-2 (Includes Commissions)	70	2-6 YEAR	.55% High-5 w/ 25 Year Service Minimum	+
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	Basic as Earned	40	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, Bonus & OT as Earned	60	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	N/A - frozen at inception	70	5 YEAR	N/A - frozen at inception	

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									
1069	.02	5					U									
1070	.015	3					U									
1073	.0175	3					U									
1074	.0175	5					U									
1077	.01	0					U									
1079	.0115	5					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									
5080	.015	5					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
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	.015	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									
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		+	.0085	5	2	20			U
9007	.015	3					U									
9017	.01	3	2				P		+	.015	3	2				P
9026	.005	0					U									
9045	.02	0					U									
9057	.02	0					U									
9062	.02	3					U									
9072	.02	5					U									
9074	.55	5				30	U									
9076	.5	5	2			20	P		+	.15	5	2			26	P
9077	.5	5	2			35	P		+	.2275	5	2			35	P
9080	.0175	3					U									
9082	.015	5		25			P		+	.0065	5	2	30			P
9083	.25	5				25	P									

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
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									
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																
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 Min 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
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											45			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%
5080											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 Min 3	Service Def 3	Misc 3	Early Retirement Age	Early Ret Svc Requirement	Unreduced Age	ERF
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			A/E
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
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
9080											21			SPECIAL
9082		+	.0075	5						service > 25 years	55	15		SPECIAL
9083											21			A/E

Retirement Fund ID#	Misc 2	Formula Add/Red 3	Accrual Rate 3	Avg Sal 3	Integration Opt 3	Service Max 3	Service Min 3	Target Svc Min 3	Service Def 3	Misc 3	Early Retirement Age	Early Ret Svc Requirement	Unreduced Age	ERF
9084											55	15		SPECIAL
9085											21			SPECIAL
9087											21			SPECIAL
10000											45			3%
10019											45			3%
10022											45		60	3%
10026											45			A/E
10031											45			3%
10035											45			A/E
10038											45			3%
10047											45			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			
101000											45			R/70
101019											55			A/E
101074											55			R/80 - A/E
101079											21			
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			
202000											45			SPECIAL
205121											55			A/E
205129											60			SPECIAL
213002											45			
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
1000	7	12X	12	1%	1	YES	1	45		1-3 TIMES	1	YES	1		0			
1001	3	12X	12	1%	1	YES				BASIC	0	NO	0		0	YES	7/1/2005	
1004	1	10 C&C	10	0%	0	NO			4/1/2005	BASIC	0	NO	0		0	YES	2/1/2007	
1006	1	12X	12	0%	0	YES				1-3 TIMES	1	YES	1		0			
1007	3	12X	12	1%	1	YES		59.5		1-3 TIMES	1	YES	1		0			
1019	3	12X	12	2%	2	YES		59.5		BASIC	0	NO	0		0	YES	9/1/2004	
1020	3	12X	12	1%	1	YES		45		BASIC	0	NO	0		0	YES	7/1/2005	1/1/2003
1024	1	10 C&C	10	0%	0	YES			6/1/2004	BASIC	0	NO	0		0	YES	7/1/2005	
1025	3	12X	12	1%	1	YES				BASIC	0	NO	0		0	YES	4/1/2011	
1027	3	12X	12	1%	1	YES				BASIC	0	NO	0		0	YES	3/1/2015	
1030	1	10 C&C	10	0%	0	YES				BASIC	0	NO	0		0	YES	9/1/2017	
1032	1	10 C&C	10	0%	0	NO		45		BASIC	0	NO	0		0			
1034	1	12X	12	0%	0	YES				BASIC	0	NO	0		0	YES	2/1/2017	
1046	1	12X	12	0%	0	YES				BASIC	0	NO	0		0	YES	7/1/2015	
1055	3	10 C&C	10	0%	0	NO			7/1/2005	1-3 TIMES	1	NO	0		0			
1063	8	10 C&C	10	1%	1	NO		55		BASIC	0	NO	0		0	YES	9/1/2004	
1069	1	10 C&C	10	0%	0	NO		55		BASIC	0	NO	0		0	YES	7/1/2007	
1070	3	10 C&C	10	0%	0	NO		55		1-3 TIMES	1	NO	0		0			
1073	3	10 C&C	10	0%	0	NO		55		BASIC	0	NO	0		0			
1074	8	10 C&C	10	3%	3	NO				BASIC	0	NO	0		0	YES	1/1/2012	
1077	1	10 C&C	10	1%	1	NO			7/1/2006	BASIC	0	NO	0		0	YES	9/1/2013	
1079	1	ST. LIFE	11	0%	0	NO				REA	20	NO	0		0	YES	1/1/2007	
1080	SPECIAL	10 C&C	10	0%	0	NO		< \$15,000		SPECIAL	SPECIAL	NO	0		0	YES	7/1/2006	
1082	1	10 C&C	10	0%	0	NO				BASIC	0	NO	0		0			
1083	3	10 C&C	10	1%	1	NO				BASIC	0	NO	0		0	YES	3/1/2006	
1086	N/A	ST. LIFE	11	0%	0	NO		55+10		SPECIAL	SPECIAL	NO	0		0	YES	7/1/2007	
1088	SPECIAL	10 C&C	10	0%	0	NO		21		PVAB	21	SPECIAL	SPECIAL		0			
2000	7	12X	12	1%	1	YES		59.5		1-3 TIMES	1	YES	1		0			
2003	1	12X	12	0%	0	NO		45		1-3 TIMES	1	YES	1		0			
2006	3	12X	12	1%	1	YES			12/1/2002	BASIC	0	NO	0		0	YES	7/1/2007	
2009	1	10 C&C	10	0%	0	NO				BASIC	0	NO	0		0	YES	8/1/2002	2/1/2001
2012	3	12X	12	1%	1	YES		55		1-3 TIMES	1	YES	1		0			
2018	7	10 C&C	10	0%	0	NO		55		BASIC	0	NO	0		0	YES	7/1/2011	
2022	1	10 C&C	10	0%	0	NO		55		BASIC	0	NO	0		0	YES	1/1/2009	
2023	1	10 C&C	10	0%	0	NO		55		BASIC	0	NO	0		0	YES	11/1/2013	
2026	SPECIAL	10 C&C	10	0%	0	NO		21		SPECIAL	SPECIAL	NO	0		0			
2027	1	10 C&C	10	0%	0	NO			11/1/2003	BASIC	0	NO	0		0	YES	5/1/2008	
2029	SPECIAL	ST. LIFE	11	0%	0	NO		21		SPECIAL	SPECIAL	NO	0		0	YES	7/1/2008	
2030	SPECIAL	ST. LIFE	11	0%	0	NO		< \$20,000		SPECIAL	SPECIAL	SPECIAL	SPECIAL		0	YES	1/1/2017	
2032	SPECIAL	ST. LIFE	11	0%	0	NO		55+10		REA	20	YES	1		0			
2033	1	10 C&C	10	0%	0	NO		21		100 TIMES	100	NO	0		0			
2034	SPECIAL	ST. LIFE	11	0%	0	NO		45		REA	20	NO	0		0	YES	1/1/2014	
2037	SPECIAL	ST. LIFE	11	0%	0	NO		21		PVAB	21	NO	0		0	YES	10/1/2015	
2038	N/A	10 C&C	10	0%	0	NO		65		BASIC	0	NO	0		0	YES	12/1/2016	
2039	3	ST. LIFE	11	0%	0	NO		55+15 & < \$10,000		REA	20	NO	0		0			
3000	3	12X	12	0%	0	YES		45		1-3 TIMES	1	YES	1		0			
3011	3	12X	12	1%	1	YES				BASIC	0	NO	0		0	YES	2/1/2016	
3012	3	12X	12	2%	2	YES		59.5		1-3 TIMES	1	YES	1		0			
3019	3	12X	12	1%	1	YES		45		BASIC	0	NO	0		0	YES	7/1/2006	
3023	3	12X	12	1%	1	YES				1-3 TIMES	1	YES	1		0			
3031	3	12X	12	1%	1	YES		56		1-3 TIMES	1	YES	1		0			
3032	1	10 C&C	10	1%	1	YES		55		1-3 TIMES	1	NO	0		0			
3036	1	10 C&C	10	0%	0	YES				BASIC	0	NO	0		0	YES	1/1/2013	
3054	1	10 C&C	10	0%	0	NO				BASIC	0	NO	0		0	YES	1/1/2016	
3063	1	10 C&C	10	0%	0	NO		55		1-3 TIMES	1	NO	0		0			
3069	1	10 C&C	10	0%	0	NO		55		BASIC	0	NO	0		0	YES	1/1/2006	
3073	1	10 C&C	10	0%	0	NO		55		BASIC	0	NO	0		0	YES	4/1/2009	
3074	SPECIAL	ST. LIFE	11	0%	0	NO		21		SPECIAL	SPECIAL	NO	0		0	YES	7/1/2006	
3077	1	ST. LIFE	11	0%	0	NO		21		PVAB	21	NO	0		0	YES	7/1/2018	
4000	17	10 C&C	10	0%	0	YES		50		BASIC	0	YES	1		0			
4026	3	12X	12	2%	2	YES		45		BASIC	0	NO	0		0	YES	10/1/2015	
4079	1	10 C&C	10	0%	0	NO		55		100 TIMES	100	NO	0		0			
4084	7	10 C&C	10	1%	1	NO		45		1-3 TIMES	1	YES	1		0			
4087	SPECIAL	10 C&C	10	0%	0	NO				BASIC	0	NO	0		0	YES	9/1/2011	
4088	SPECIAL	ST. LIFE	11	0%	0	NO		< \$10,000		REA	20	NO	0		0	YES	7/1/2011	
4090	SPECIAL	10 C&C	10	0%	0	NO		55+15		BASIC	0	NO	0		0			
4091	1	10 C&C	10	0%	0	NO		21		BASIC	0	NO	0	CONTRIB	1			
4092	SPECIAL	ST. LIFE	11	0%	0	NO				PVAB	21	SPECIAL	SPECIAL		0			
4094	SPECIAL	5 C&C	5	0%	0	NO		55+10		100 TIMES	100	NO	0		0			
4096	SPECIAL	ST. LIFE	11	0%	0	NO		21		REA	20	NO	0		0	YES	1/1/2013	
4097	1	10 C&C	10	0%	0	NO		45		PVAB	21	NO	0		0	YES	11/1/2010	
5000	17	12X	12	1%	1	YES			2/1/2006	1-3 TIMES	1	YES	1		0			
5001	1	10 C&C	10	1%	1	YES				BASIC	0	NO	0		0	YES	6/1/2012	
5010	1	10 C&C	10	0%	0	NO		50		BASIC	0	NO	0		0	YES	7/1/2003	1/1/2003
5021	3	12X	12	1%	1	YES				BASIC	0	NO	0		0	YES	7/1/2016	
5026	3	12X	12	1%	1	YES				1-3 TIMES	1	YES	1		0			
5034	1	10 C&C	10	0%	0	NO				BASIC	0	NO	0		0	YES	1/1/2011	
5042	3	12X	12	1%	1	YES				BASIC	0	NO	0		0	YES	1/1/2017	
5044	3	12X	12	1%	1	YES		59.5		BASIC	0	NO	0		0	YES	6/1/2016	
5045	3	12X	12	1%	1	YES				BASIC	0	NO	0		0	YES	11/15/2016	
5047	3	12X	12	1%	1	YES				BASIC	0	NO	0		0	YES	2/1/2013	
5050	1	10 C&C	10	0%	0	NO				BASIC	0	NO	0		0	YES	4/1/2005	
5051	8	12X	12	2%	2	YES				1-3 TIMES	1	YES	1		0			
5065	3	12X	12	1%	1	YES				1-3 TIMES	1	YES	1		0			
5079	3	12X	12	1%	1	YES				BASIC	0	NO	0		0	YES	7/1/2011	
5080	3	12X	12	1%	1	YES				BASIC	0	NO	0		0	YES	4/1/2016	

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
5091	1	10 C&C	10	0%	0	NO				BASIC	0	NO	0		0			
5093	3	12X	12	1%	1	YES				BASIC	0	NO	0		0	YES	10/1/2003	
5118	1	10 C&C	10	0%	0	NO		55		BASIC	0	NO	0		0	YES	1/1/2006	
5121	1	10 C&C	10	0%	0	NO		55		BASIC	0	NO	0		0			
5125	SPECIAL	ST. LIFE	11	0%	0	NO		55+10		PVAB	21	NO	0		0	YES	5/1/2005	
5126	SPECIAL	ST. LIFE	11	0%	0	NO		55+10		REA	20	NO	0		0	YES	6/1/2014	
5127	SPECIAL	ST. LIFE	11	0%	0	NO		21		PVAB	21	NO	0		0	YES	7/1/2014	
5128	SPECIAL	10 C&C	10	0%	0	NO		21		BASIC	0	NO	0		0			
5129	SPECIAL	10 C&C	10	0%	0	NO		< \$10,000		100 TIMES	100	NO	0		0			
5130	SPECIAL	ST. LIFE	11	0%	0	NO		55+10		PVAB	21	NO	0		0	YES	7/1/2017	
6000	7	12X	12	3%	3	YES		45		SPECIAL	SPECIAL	YES	1		0			
6016	1	10 C&C	10	0%	0	NO			3/1/2002	BASIC	0	NO	0		0	YES	1/1/2004	3/1/2002
6028	1	10 C&C	10	0%	0	NO				BASIC	0	NO	0		0	YES	5/1/2011	
6037	3	12X	12	1%	1	YES		45		BASIC	0	NO	0		0	YES	7/1/2007	
6040	3	12X	12	1%	1	YES		55		BASIC	0	NO	0		0	YES	10/1/2008	
6042	1	10 C&C	10	1%	1	NO		45		BASIC	0	NO	0		0	YES	7/1/2014	
6044	1	10 C&C	10	0%	0	NO		45		BASIC	0	NO	0		0	YES	7/1/2008	8/1/2002
6049	3	12X	12	1%	1	YES				BASIC	0	NO	0		0	YES	7/1/2012	
6050	1	10 C&C	10	0%	0	NO				BASIC	0	NO	0		0	YES	10/1/2008	
6070	8	12X	12	2%	2	YES		45		BASIC	0	NO	0		0	YES	1/1/2010	
6077	1	10 C&C	10	0%	0	NO				BASIC	0	NO	0		0			
6079	3	12X	12	1%	1	YES				1-3 TIMES	1	YES	1		0			
6086	3	12X	12	1%	1	YES				1-3 TIMES	1	YES	1		0			
6093	1	10 C&C	10	0%	0	NO			10/1/2006	BASIC	0	NO	0		0	YES	1/1/2016	
6099	1	10 C&C	10	0%	0	NO				BASIC	0	NO	0		0	YES	1/1/2011	
6107	3	12X	12	1%	1	YES		59.5		BASIC	0	NO	0		0	YES	6/1/2006	
6110	1	10 C&C	10	0%	0	NO		59.5		BASIC	0	NO	0		0	YES	1/1/2008	
6113	1	10 C&C	10	0%	0	NO				BASIC	0	NO	0		0	YES	6/1/2012	
6115	7	10 C&C	10	0%	0	NO				BASIC	0	NO	0		0	YES	7/1/2006	
6116	1	10 C&C	10	0%	0	NO				BASIC	0	NO	0		0			
6120	3	10 C&C	10	0%	0	NO				BASIC	0	NO	0		0	YES	6/1/2012	
6121	3	10 C&C	10	0%	0	NO		55		BASIC	0	NO	0		0	YES	1/1/2008	
6124	1	10 C&C	10	0%	0	NO				BASIC	0	NO	0		0	YES	3/1/2011	
6125	1	10 C&C	10	1%	1	NO		55		1-3 TIMES	1	NO	0		0			
6126	1	10 C&C	10	0%	0	NO		55		BASIC	0	NO	0		0	YES	4/1/2004	
6128	1	10 C&C	10	0%	0	NO		55		BASIC	0	NO	0		0	YES	7/1/2006	
6130	1	10 C&C	10	0%	0	NO			7/1/2004	BASIC	0	NO	0		0	YES	7/1/2005	
6132	1	10 C&C	10	0%	0	NO		55		BASIC	0	NO	0		0	YES	1/1/2008	
6135	1	10 C&C	10	0%	0	NO		55		BASIC	0	NO	0		0	YES	6/1/2010	
6136	1	12X	12	0%	0	YES			8/1/2005	BASIC	0	NO	0		0	YES	10/1/2006	
6138	1	10 C&C	10	0%	0	NO		21		SPECIAL	SPECIAL	NO	0		0			
6140	1	5 C&C	5	0%	0	NO		55+10		SPECIAL	SPECIAL	NO	0		0	YES	1/1/2011	
6141	SPECIAL	10 C&C	10	0%	0	NO				BASIC	0	NO	0		0	YES	7/1/2011	
6142	SPECIAL	ST. LIFE	11	0%	0	NO				REA	20	NO	0		0			
6143	SPECIAL	ST. LIFE	11	0%	0	NO		< \$15,000		REA	20	NO	0		0	YES	7/1/2011	
7000	1	10 C&C	10	0%	0	YES		45		SPECIAL	SPECIAL	YES	1		0			
7011	3	12X	12	1%	1	YES				BASIC	0	NO	0		0	YES	7/1/2015	
7015	1	10 C&C	10	1%	1	NO			3/1/2004	BASIC	0	NO	0		0	YES	7/1/2006	
7027	3	12X	12	1%	1	YES				BASIC	0	NO	0		0	YES	12/1/2016	
7031	1	12X	12	1%	1	NO				BASIC	0	NO	0		0	YES	7/1/2006	
7048	3	12X	12	1%	1	YES				BASIC	0	NO	0		0	YES	4/1/2006	
7056	3	12X	12	1%	1	YES				BASIC	0	NO	0		0	YES	7/1/2012	
7060	3	12X	12	1%	1	YES		45		BASIC	0	NO	0		0	YES	7/1/2005	
7064	1	10 C&C	10	0%	0	YES				1-3 TIMES	1	YES	1		0			
7065	3	12X	12	1%	1	YES				1-3 TIMES	1	YES	1		0			
7088	3	12X	12	1%	1	YES				BASIC	0	NO	0		0	YES	10/1/2008	
7099	3	12X	12	1%	1	YES		59.5		BASIC	0	NO	0		0	YES	7/1/2015	
7100	1	12X	12	1%	1	NO				BASIC	0	NO	0		0	YES	6/1/2006	12/1/2002
7101	7	12X	12	1%	1	YES		55		1-3 TIMES	1	YES	1		0			
7114	1	10 C&C	10	0%	0	NO		55		BASIC	0	NO	0		0	YES	7/1/2010	
7115	1	10 C&C	10	0%	0	NO		55		BASIC	0	NO	0		0	YES	4/1/2004	
7117	1	10 C&C	10	0%	0	NO		55		BASIC	0	NO	0		0	YES	2/1/2014	
7118	1	10 C&C	10	0%	0	NO		21		SPECIAL PVAB	SPECIAL	NO	0		0			
8000	1	12X	12		SPECIAL	YES			1/1/2004	SPECIAL	SPECIAL	NO	0		0	YES	1/1/2017	
8008	3	10 C&C	10	0%	0	NO		45		BASIC	0	NO	0		0	YES	9/1/2002	
8026	1	10 C&C	10	0%	0	NO			7/1/2006	BASIC	0	NO	0		0	YES	7/1/2008	
8031	1	10 C&C	10	0%	0	NO				BASIC	0	NO	0		0			
8051	3	12X	12	1%	1	YES				BASIC	0	NO	0		0	YES	7/1/2004	
8054	1	10 C&C	10	1%	1	NO		55		BASIC	0	NO	0		0	YES	4/1/2006	
8066	1	12X	12	0%	0	NO		59.5		BASIC	0	NO	0		0			
8087	7	12X	12	1%	1	YES		45		BASIC	0	NO	0		0	YES	6/1/2006	
8104	1	10 C&C	10	0%	0	NO				BASIC	0	NO	0		0			
8105	SPECIAL	ST. LIFE	11	1%	1	NO				PVAB	21	NO	0		0			
9007	3	12X	12	1%	1	YES		55		1-3 TIMES	1	YES	1		0			
9017	1	10 C&C	10	0%	0	NO		45		BASIC	0	NO	0		0	YES	2/1/2002	
9026	1	12X	12	0%	0	NO		55		BASIC	0	NO	0		0	YES	7/1/2010	2/1/2001
9045	1	10 C&C	10	0%	0	YES				BASIC	0	NO	0		0	YES	3/1/2007	
9057	1	10 C&C	10	0%	0	NO				BASIC	0	NO	0		0	YES	6/1/2006	2/1/2001
9062	3	12X	12	1%	1	YES				1-3 TIMES	1	YES	1		0			
9072	1	10 C&C	10	0%	0	NO		45		1-3 TIMES	1	YES	1		0			
9074	8	10 C&C	10	0%	0	NO		55		1-3 TIMES	1	NO	0		0			
9076	SPECIAL	10 C&C	10	0%	0	NO		21		PVAB	21	NO	0		0	YES	6/1/2012	
9077	SPECIAL	ST. LIFE	11	0%	0	NO		21		100 TIMES	100	NO	0		0			
9080	SPECIAL	10 C&C	10	0%	0	NO		21		SPECIAL	SPECIAL	SPECIAL	SPECIAL		0	YES	7/1/2011	
9082	SPECIAL	10 C&C	10	0%	0	NO		< \$15,000		PVAB	21	NO	0		0	YES	4/1/2010	
9083	1	10 C&C	10	0%	0	NO		21		BASIC	0	NO	0		0	YES	1/1/2012	

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
9084	SPECIAL	10 C&C	10	0%	0	NO				PVAB	21	NO	0		0	YES	7/1/2017	7/1/2013
9085	SPECIAL	10 C&C	10	0%	0	NO		21		SPECIAL	SPECIAL	NO	0		0	YES	7/1/2013	
9087	SPECIAL	10 C&C	10	0%	0	NO		21		SPECIAL	SPECIAL	SPECIAL	SPECIAL		0			
10000	3	10 C&C	10	0%	0	YES			9/1/2003	BASIC	0	NO	0		0			
10019	3	12X	12	1%	1	YES				1-3 TIMES	1	YES	1		0			
10022	3	12X	12	2%	2	YES				1-3 TIMES	1	YES	1		0			
10026	1	10 C&C	10	1%	1	NO		45		BASIC	0	NO	0		0			
10031	3	12X	12	1%	1	YES				BASIC	0	NO	0		0	YES	7/1/2014	
10035	1	10 C&C	10	0%	0	NO		45		BASIC	0	NO	0		0			
10038	3	12X	12	1%	1	YES				BASIC	0	NO	0		0	YES	1/1/2009	
10047	1	10 C&C	10	0%	0	NO		55		BASIC	0	NO	0		0	YES	1/1/2009	
10048	1	10 C&C	10	0%	0	NO		55		BASIC	0	NO	0		0	YES	7/1/2005	
10049	SPECIAL	ST. LIFE	11	0%	0	NO		55+10		PVAB	21	NO	0		0	YES	1/1/2003	
10051	1	ST. LIFE	11	0%	0	NO		55+10		PVAB	21	NO	0		0			
11009	SPECIAL	10 C&C	10	0%	0	NO		21		PVAB	21	NO	0		0			
11018	SPECIAL	10 C&C	10	0%	0	NO		20		BASIC	0	NO	0		0	YES	4/1/2018	
12000	3	12X	12	1%	1	YES		45		BASIC	0	NO	0		0	YES	1/1/2017	
12004	1	10 C&C	10	1%	1	NO		45		BASIC	0	NO	0		0	YES	2/1/2010	
12026	1	10 C&C	10	0%	0	NO		55		BASIC	0	NO	0		0			
12028	3	12X	12	1%	1	YES				BASIC	0	NO	0		0	YES	4/1/2013	
12033	3	12X	12	1%	1	YES				1-3 TIMES	1	YES	1		0			
12042	1	10 C&C	10	0%	0	NO		55		BASIC	0	NO	0		0	YES	7/1/2006	
12043	SPECIAL	10 C&C	10	0%	0	NO		54.5+15		PVAB	21	NO	0		0			
13000	7	12X	12	1%	1	YES		45		1-3 TIMES	1	YES	1		0			
13001	1	10 C&C	10	1%	1	NO			4/1/2003	1-3 TIMES	1	YES	1		0			
13002	N/A	10 C&C	10	1%	1	NO		45		SPECIAL	SPECIAL	YES	1		0			
101000	7	12X	12	1%	1	YES		45		1-3 TIMES	1	YES	1		0			
101019	1	10 C&C	10	0%	0	NO		59.5		BASIC	0	NO	0		0	YES	9/1/2004	
101074	18	ST. LIFE	11	0%	0	NO				REA	20	NO	0		0	YES	1/1/2012	
101079	N/A	ST. LIFE	11	0%	0	NO		21		SPECIAL	SPECIAL	NO	0		0	YES	1/1/2007	
101080	SPECIAL	ST. LIFE	11	0%	0	NO		55+10		REA	20	NO	0		0	YES	1/1/1998	
102000	SPECIAL	ST. LIFE	11	0%	0	NO		59.5		1-3 TIMES	1	YES	1		0			
103000	1	ST. LIFE	11	0%	0	NO		55		1-3 TIMES	1	YES	1		0			
103023	3	12X	12	1%	1	NO				1-3 TIMES	1	YES	1		0			
104000	1	10 C&C	10	0%	0	NO				BASIC	0	YES	1		0			
104091	1	10 C&C	10	0%	0	NO		21		BASIC	0	NO	0		0			
105000	1	ST. LIFE	11	0%	0	NO				PVAB	21	YES	1		0			
105121	1	10 C&C	10	0%	0	NO				BASIC	0	NO	0		0			
105129	SPECIAL	10 C&C	10	0%	0	NO		< \$10,000		100 TIMES	100	NO	0		0			
105130	SPECIAL	ST. LIFE	11	0%	0	NO		55+10		PVAB	21	NO	0		0	YES	7/1/2017	
106000	SPECIAL	ST. LIFE	11	0%	0	NO		45		SPECIAL	SPECIAL	YES	1		0			
107000	1	10 C&C	10	0%	0	NO		45		SPECIAL	SPECIAL	YES	1		0			
107088	3	12X	12	1%	1	NO				BASIC	0	NO	0		0	YES	10/1/2008	
108026	1	10 C&C	10	0%	0	NO				BASIC	0	NO	0		0	YES	7/1/2008	
108066	3	12X	12	1%	1	YES				BASIC	0	NO	0		0	YES	1/1/2011	
108105	SPECIAL	ST. LIFE	11	0%	0	NO				PVAB	21	NO	0		0			
109000	17	ST. LIFE	11	0%	0	YES		55		PVAB	21	YES	1		0			
111009	N/A	10 C&C	10	0%	0	NO		21		PVAB	21	NO	0		0			
112028	3	12X	12	1%	1	YES				BASIC	0	NO	0		0	YES	4/1/2013	
113001	1	10 C&C	10	1%	1	NO				1-3 TIMES	1	YES	1		0			
113002	N/A	10 C&C	10	0%	0	NO		45		SPECIAL	SPECIAL	YES	1		0			
202000	SPECIAL	ST. LIFE	11	0%	0	NO		59.5		1-3 TIMES	1	YES	1		0			
205121	1	10 C&C	10	0%	0	NO				BASIC	0	NO	0		0			
205129	SPECIAL	10 C&C	10	0%	0	NO		< \$10,000		100 TIMES	100	NO	0		0			
213002	N/A	10 C&C	10	0%	0	NO		45		SPECIAL	SPECIAL	YES	1		0			
313002	SPECIAL	ST. LIFE	11	0%	0	NO				REA	20	NO	0		0	YES	4/1/2003	

Retirement Fund ID#	Split Plan No	Special Provision 1
1000	101000	
1001		
1004		Lump Sum: Feature removed 4/1/2005 so protect LS accrued benefit through effective date
1006		
1007		\$100,000 commission cap effective 1/1/2008
1019	101019	Split benefit structure effective 1/1/2003 (1019 & 101019)
1020		
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		
1069		
1070		
1073		
1074	101074	1/1 COLA
1077		
1079	101079	Benefit Formula: 1.15% High-5 w/ 25 Year Service Cap
1080	101080	Benefit Formula: (2% High-5 - .65% High-3 up to CC) for Svc < 25 Years + (.5% High-5 for Svc > 25 Years (10 Year Cap) only w/ >20 Years @1/1995))
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	102000/202000	
2003		Benefit Formula: Split Accrual Rate: 2.00% High-5 for service up to 7/1/2016 + 1.50% High-5 for service after 7/1/2016
2006		Vesting: 100% immediate vesting for employees from 2035
2009		
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	103000	
3011		
3012		
3019		
3023	103023	
3031		
3032		
3036		
3054		
3063		
3069		
3073		Lump Sum: Lump sum at any age for participants in the prior plan as of 6/30/1999
3074		Vesting: 1-55%, 2-60%, 3-65%, 4-70%, 5-75%, 6-80%, 7-100%
3077		Benefit Formula: 2.15% High-5 + .65% High-5 in excess of Floating Covered Compensation (service capped at 25 years on both pieces)
4000	104000	ERF: Rule of 70 with AE 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	104091	Benefit Formula: 4% High-5 with 20 Year Service Cap (ignores last 5 years if service > 5 years)
4092		Benefit Formula: 1.50% / 1.85% High-3 w/ Floating Covered Compensation (service capped at 30 years) + 1.85% High-3 for service in excess of 30 years
4094		Benefit Formula: 65% Career Average (if service precedes 1/1/1996, use 1995 salary for all such service) w/ 35 year svc cap (project & prorate formula)
4096		Benefit Formula: 1.50% H-5 for svc up to 25 yrs + .75% H-5 for svc > 25 yrs but < 35 yrs + (.75% if SSNRA=65, .7% if SSNRA=66, .65% if SSNRA=67) H-5 > Floating COL for svc up to 35 yrs
4097		Benefit Formula: 1.5% High-5 x service + .51% High-5 in excess of \$10,000 Fixed Covered Compensation x service where service is capped at 40 years maximum (project and prorate)
5000	105000	
5001		
5010		
5021		
5026		
5034		
5042		
5044		
5045		
5047		
5050		
5051		
5065		
5079		
5080		

Retirement Fund ID#	Split Plan No	Special Provision 1
5091		
5093		
5118		
5121	105121/205121	
5125		Benefit Formula: 1.45% / 2.10% High-3 w/ Floating Covered Compensation
5126		Benefit Formula: 1.15% High-5 + .55% High-5 in excess of Floating Covered Compensation (service capped at 35 years on .55% piece)
5127		Benefit Formula: 1.05% High-3 + .6% High-3 in excess of Covered Compensation (service capped at 35 years)
5128		Benefit Formula = 54% High-5 w/ 25 Year Service Minimum
5129	105129/205129	Benefit Formula: 50% H-5 w/ 30 Year Service Minimum (15 Year Minimum if enrolled on or before 1/1/2002)
5130	105130	Benefit Formula: .85% / 1.50% High-5 w/ \$10,000 Fixed Covered Compensation (service capped at 35 years) - project and prorate
6000	106000	Death Benefit: Maximum (Basic, 1-3X, 30 Year Treasury Lump Sum)
6016		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	107000	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	107088	Split benefit structure effective 2/1/2003 (7088 & 107088)
7099		
7100		
7101		
7114		
7115		
7117		
7118		Lump Sum: Lump sum at any age
8000		Death Benefit: Maximum (Basic, 30 Year Treasury Lump Sum)
8006		
8026	108026	
8031		
8051		
8054		
8066		
8087		
8104		
8105	108105	Benefit Formula: 1.73% High-5 + .65% High-5 in excess of Covered Compensation (service capped at 20 years)
9007		Top Heavy Plan: Changed vesting schedule from 5 year cliff to 2 - 6 for as long as they plan remains Top Heavy.
9017		
9026		
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
9080		ERF: 55 + 10 yrs vesting svc then 1/15 & 1/30 otherwise 6%. UP64
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

Retirement Fund ID#	Split Plan No	Special Provision 1
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
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		Effective 4/1/2018, the client adopted an age 45 ERA & LSA and the In-Service Distribution option at age 65.
10048		
10049		Benefit Formula: Benefits are frozen upon commencement (1/2003) - no Benefit Formula
10051		Benefit Formula: 12/31/1994 accrued bft + 1.4% High-5 for service up to 10 years + 1.05% High-5 for service in excess of 10 years for service since 1/1/1995
11009	111009	NRD: Later of Age 62 or 5th anniversary in the plan
11018		ERF: 1/15 & 1/30 back to age 55 and MEDB AE ERF prior to age 55
12000		Benefit Formula: Split Accrual Rate: 2.50% High-3 for service up to 8/1/2013 + 2.00% High-3 for service after 8/1/2013
12004		
12026		
12028	112028	
12033		
12042		
12043		Benefit Formula: 1.2% High-5 for all service + .5% High-5 in excess of \$10,000 Fixed Covered Compensation (service capped at 40 years)
13000		
13001	113001	Lump Sum: Protected 4/1/2003 lump sum
13002	113002/213002/313002	Cash Balance Plan effective 3/1/2017 (traditional DB plan was frozen 2/28/2017) - see resolution or Board minutes for details
101000	1000	Effective 1/1/16, client adopted 2% H-3 and Rule of 70 with 3% default ERF's for future service accruals only. An offset was calculated to protect the old 1.5% H-5 and splits protect the old R70 - AE
101019	1019	Benefit Formula: 1.25% / 1.85% High-3 w/ Floating Covered Compensation (service capped at 25 years)
101074	1074	Normal Form: St Life (REA death benefit)
101079	1079	Cash Balance: Annual 1/1 Interest adjustment is based on 1 Year Treasury (3 month lookback) + 1%. Pay credit = Flat 5%
101080	1080	Plan is Frozen at Commencement
102000	2000/202000	Benefit Formula: Hired >= 7/08: 2% H-5 w 30 yr cap; For 2000 Ees, if NOT age 50+5 vst on 7/08 = 2.5% H-3 x svc up to 7/08 + 2% H-5 x svc after 7/08 (total svc cap at 30 yrs; H-3 & H-5 calc'd at term)
103000	3000	Normal Form: St Life
103023	3023	Effective 7/1/2015, plan provisions were changed to equal 3023. Less generous ancillary benefits accrued prior to 7/1/2015 are protected with split benefits.
104000	4000	
104091	4091	Optional Forms: 75% & 100% J&S
105000	5000	Normal Form: St Life
105121	5121/205121	
105129	5129/205129	Benefit Formula: 40% H-5 w/ 30 Year Service Minimum (15 Year Minimum if enrolled on or before 1/1/2002)
105130	5130	Benefit Formula: .85% / 1.50% High-5 w/ \$10,000 Fixed Covered Compensation (service capped at 35 years) - project and prorate
106000	6000	Death Benefit: Maximum (Basic, 1-3X, 30 Year Treasury Lump Sum)
107000	7000	Death Benefit: Max (Basic, 1-3X, PPA Lump Sum)
107088	7088	
108026	8026	
108066	8066	
108105	8105	Benefit Formula: 1.00% / 1.50% Career Integrated w/ Floating Covered Compensation + Most Recent 1/1 PAS
109000	9000	Normal Form: St Life
111009	11009	Benefit Formula: Cash Balance-3% pay credit, minimum 2% interest credit. EE's enrolled prior to 1/1/11 have a one-time election to convert from tradit. DB (11009) to CB. EE's have 12/31/10 frz bft.
112028	12028	
113001	13001	
113002	13002/213002/313002	Cash Balance Plan effective 3/1/2017 (traditional DB plan was frozen 2/28/2017) - see resolution or Board minutes for details
202000	2000/102000	ERF: Special Rule of 70 - if age + vest svc >=70 pts then 3% ERF table otherwise use AE ERF table
205121	5121/105121	Formerly 5072. Participant data records protect 2% H-5 (frozen add-on), 12X, Rule of 80 ERF, 1% Incr and RAP (split), age 45 Early Ret Age (spec guaranty) and 2-5 vesting (special vesting schedule).
205129	5129/105129	Benefit Formula: 30% H-5 w/ 30 Year Service Minimum (15 Year Minimum if enrolled on or before 1/1/2002)
213002	13002/113002/313002	Cash Balance Plan effective 3/1/2017 (traditional DB plan was frozen 2/28/2017) - see resolution or Board minutes for details
313002	13002/113002/213002	Benefit Formula: Plan was frozen 4/1/2003 (former RSG plan - no actives)

Retirement Fund ID#	Special Provision 2
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	
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 commencement.
5000	
5001	
5010	
5021	
5026	
5034	
5042	
5044	
5045	
5047	
5050	
5051	
5065	
5079	
5080	

Retirement Fund ID#	Special Provision 2
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 LT1 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	
6129	
6130	
6132	
6135	
6136	
6138	Death Benefit: PVAB accrued benefit except pvab of married member not less than a/e of 1/2 50% J&S
6140	Death Benefit: Pre-Ret=married = Q 50% J&S except age 65 + married then 100% J&S, Post Ret=single - none, married & >ERA then act eq of 5 C&C
6141	ERF: 1/15 & 1/30
6142	ERF: Up84 @ 6.5% interest
6143	ERF: 1/15 & 1/30, Normal Form: St. Life annuity with REA Death Benefit
7000	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
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.
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

Retirement Fund ID#	Special Provision 2
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	
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	
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	
5080	

Retirement Fund ID#	Special Provision 3
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	
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%)
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	

Retirement Fund ID#	Special Provision 3
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	
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	
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	
5080	

Retirement Fund ID#	Special Provision 4
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	
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) deferrals + section 125 deferrals)
9077	Lump Sum: Lump sum and annuities payable at any age. Salary Definition: Special W-2 includes EE 401(k) contribs and sect 125 contribs
9080	Optional Forms: 5 C&C, 15 C&C, 66.67%, 75%, 100% J&S, LS any age
9082	Disability: maximum (12 x Monthly High-5, AE benefit). Effective 4/1/10 disab bft = PVAB only.
9083	

Retirement Fund ID#	Special Provision 4
9084	
9085	Death Benefit: Max (PVAB, PPA Lump Sum)
9087	Disability: maximum (24 x Monthly High-5, PVAB)
10000	
10019	
10022	
10026	
10031	
10035	
10038	
10047	
10048	
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	
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	
5080	

Retirement Fund ID#	Special Provision 5
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	
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)
9080	Exclusions: Employees covered under a collective bargaining agreement
9082	
9083	

Retirement Fund ID#	Special Provision 5
9084	
9085	
9087	
10000	
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	

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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		
	FEDERAL JUDICIARY OFFICE BLDG	US313490CD49	0.000%	2/15/2020	8,615,000	857,633	8,501,540
	FNMA POOL #0BN8963	US3140JR5Z06	2.534%	9/1/2044	3,753,600	3,779,406	3,810,805
	RESOLUTION FDG CORP	US761157AD86	8.875%	7/15/2020	1,000,000	994,010	1,072,190
	SBA GTD LN POOL CTFS #100079	US831628CQ32	5.825%	3/25/2036	1,633,986	1,734,578	1,815,783
	SBA GTD LN POOL CTFS #100139	US831628EL27	6.000%	10/25/2028	949,766	1,016,249	1,057,792
	SBA GTD LN POOL CTFS #509399	US83164LNQ04	6.575%	4/25/2023	450,873	470,599	464,792
	SBA GTD LN POOL CTFS #509546	US83164LTB70	6.575%	11/25/2022	675,748	704,467	699,953
	SBA GTD LN POOL CTFS #509602	US83164LU330	5.325%	4/25/2025	1,039,128	1,079,394	1,061,677
	SBA GTD LN POOL CTFS #509980	US83164MCR88	4.329%	7/25/2028	893,626	918,201	920,095
	SBA GTD LN POOL CTFS #510377	US83164MQ690	5.825%	5/25/2027	2,830,555	3,021,618	3,000,445
	SBA GTD LN POOL CTFS #510428	US83164MSR15	4.000%	2/25/2043	5,000,000	5,193,750	5,187,500
	SBA GTD LN POOL CTFS #521840	US83165AHR86	6.340%	10/25/2023	975,887	1,021,021	1,014,805
	SBA GTD LN POOL CTFS #521975	US83165AMY72	6.244%	1/25/2026	632,342	670,282	665,970
	SBA GTD LN POOL CTFS #522040	US83165APZ11	6.303%	6/25/2024	1,250,920	1,313,466	1,305,473
	SBA GTD LN POOL CTFS #522118	US83165ASF20	5.491%	1/25/2027	1,043,402	1,096,876	1,091,805
	SBA GTD LN POOL CTFS #522171	US83165AT464	5.442%	3/25/2027	321,350	337,819	336,026
	SBA GTD LN POOL CTFS #522193	US83165AUS13	5.503%	3/25/2028	756,459	799,010	793,178
	SBA GTD LN POOL CTFS #522304	US83165AX904	5.307%	6/25/2028	914,286	961,143	964,069
	SBA GTD LN POOL CTFS #522424	US83165A4H41	5.717%	8/25/2029	731,010	780,353	782,122
	SBA GTD PARTN CTFS 2011-20J 1	US83162CUH41	2.760%	10/1/2031	3,297,385	3,243,802	3,324,555
	SBA GTD PARTN CTFS 2013-20A 1	US83162CVG58	2.130%	1/1/2033	3,278,026	3,146,905	3,245,213
	SBA GTD PARTN CTFS 2013-20I 1	US83162CVU43	3.620%	9/1/2033	8,155,777	8,386,896	8,593,253
	SBA GTD PARTN CTFS 2013-20J 1	US83162CVV26	3.370%	10/1/2033	2,738,366	2,778,158	2,836,071
	SBA GTD PARTN CTFS 2013-20K 1	US83162CVX81	3.380%	11/1/2033	2,618,635	2,643,492	2,718,955
	SBA GTD PARTN CTFS 2014-20F 1	US83162CWH23	2.990%	6/1/2034	4,500,395	4,437,108	4,633,832
	SBA GTD PARTN CTFS 2015-20F 1	US83162CXB44	2.980%	6/1/2035	1,535,755	1,517,518	1,590,582
	SBA GTD PARTN CTFS 2016-20L 1	US83162CYE73	2.810%	12/1/2036	4,093,135	3,948,596	4,194,072
	SBA GTD PARTN CTFS 2017-10A 1	US831641FH33	2.845%	3/10/2027	4,248,169	4,149,441	4,319,835
	SBA GTD PARTN CTFS 2017-20E 1	US83162CYQ04	2.880%	5/1/2037	4,577,823	4,430,474	4,711,541
	SBA GTD PARTN CTFS 2017-20F 1	US83162CYR86	2.810%	6/1/2037	5,413,843	5,235,546	5,549,135
	SBA GTD PARTN CTFS 2017-20G 1	US83162CYT43	2.980%	7/1/2037	8,034,573	7,874,241	8,319,479
	SBA GTD PARTN CTFS 2017-20L 1	US83162CZA43	2.780%	12/1/2037	2,310,580	2,239,818	2,366,912
	SBA GTD PARTN CTFS 2018-20E 1	US83162CZL08	3.500%	5/1/2038	3,782,104	3,781,513	4,023,289
	U S TREASURY BOND	US912810ET17	7.625%	2/15/2025	240,000	326,025	314,100
	U S TREASURY BOND	US912810FB99	6.125%	11/15/2027	125,000	149,336	165,313

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	ISIN/IDENTIFIER	Rate Maturity Par Value		
	TOTAL US GOVERNMENT SECURITIES		92,417,502	85,038,747
				95,452,155
	AEGON FUNDING CO LLC	US007634AA64 5.750% 12/15/2020 4,430,000	4,705,189	4,637,280
	AGATE BAY MORTGAGE 1 1A6 144A	US00841TAN90 3.500% 7/25/2044 3,783,989	3,713,039	3,819,218
	AM CAPITAL FUNDING LL 1 A 144A	US00166AAA51 4.980% 12/15/2023 5,000,000	5,012,500	5,268,350
	AM CAPITAL FUNDING LL 1 B 144A	US00166AAB35 5.980% 12/15/2023 4,000,000	4,100,000	4,115,040
	AMERICA MOVIL SAB DE CV	US02364WBD65 3.125% 7/16/2022 8,000,000	7,863,920	8,177,440
	AMERICAN AIRLINES 2015-1 CLASS	US023770AA81 3.375% 11/1/2028 3,008,023	2,913,992	3,057,956
	AMERICAN AIRLINES 2016-2 CLASS	US023764AA14 3.650% 12/15/2029 2,762,550	2,653,706	2,817,248
	AMERICAN AIRLINES 2017-1 CLASS	US02378AAA51 4.000% 8/15/2030 2,150,100	2,114,043	2,232,793
	AMERICAN INTERNATIONAL GROUP I	US026874DD67 3.750% 7/10/2025 4,000,000	3,884,880	4,187,760
	AMERICAN TOWER TRUST #1 144A	US03027WAK80 3.652% 3/15/2048 9,020,000	8,803,774	9,434,920
	AMERICAN WATER CAPITAL CORP	US03040WAS44 3.750% 9/1/2028 2,000,000	1,999,620	2,124,540
	AMGEN INC	US031162BN92 3.625% 5/15/2022 5,000,000	5,202,400	5,158,150
	APOLLO MANAGEMENT HOLDING 144A	US03765HAD35 4.872% 2/15/2029 10,000,000	10,107,330	10,780,800
	ARL SECOND LLC 1A A1 144A	US00214MAA18 2.920% 6/15/2044 5,690,900	5,577,082	5,721,461
	ASCENTIUM EQUIPMENT 1A B 144A	US04365AAD00 3.460% 11/13/2023 3,000,000	3,000,000	3,075,150
	ATHENE GLOBAL FUNDING 144A	US04685A2E07 3.000% 7/1/2022 3,000,000	2,912,700	3,035,700
	ATHENE HOLDING LTD	US04686JAA97 4.125% 1/12/2028 4,000,000	3,714,880	4,032,720
	BANK OF AMERICA CORP	US638585AP43 7.250% 10/15/2025 5,300,000	5,978,382	6,469,180
	BANK OF AMERICA CORP	US06051GGL77 3.705% 4/24/2028 5,000,000	4,818,150	5,253,500
	BANK OF AMERICA CORP	US06051GHG73 3.970% 3/5/2029 3,000,000	2,896,290	3,206,430
	BANK OF AMERICA CORP	US06051GHH42 4.271% 7/23/2029 2,000,000	1,972,580	2,184,400
	BANK OF NEW YORK MELLON CORP/T	US06406HCQ02 3.950% 11/18/2025 3,000,000	3,048,180	3,252,030
	BANK OF NOVA SCOTIA/THE	US06416CAC29 1.875% 4/26/2021 1,000,000	968,030	996,550
	BLACKROCK INC	US09247XAJ00 3.375% 6/1/2022 5,000,000	5,241,950	5,174,800
	BLACKSTONE HOLDINGS FINAN 144A	US09256BAJ61 3.150% 10/2/2027 7,619,000	7,158,739	7,646,124
	BRIGHTHOUSE FINANCIAL INC	US10922NAC74 3.700% 6/22/2027 6,000,000	5,344,420	5,700,540
	BRITISH TELECOMMUNICATIONS PLC	US111021AE12 9.625% 12/15/2030 325,000	440,566	490,172
	BURLINGTON NORTHERN SANTA FE L	US12189TAN46 6.750% 3/15/2029 1,100,000	1,337,655	1,448,425
	CAL FUNDING II LTD 2A A 144A	US12805PAJ57 4.340% 9/25/2043 9,481,250	9,513,143	9,705,197
	CBS CORP	US925524AH30 7.875% 7/30/2030 5,000,000	7,161,800	6,800,650
	CCUBS COMMERCIAL MORTGAG C1 AS	US12508GAX43 3.907% 11/15/2050 5,000,000	5,061,719	5,306,350
	CHASE HOME LENDI ATR1 A15 144A	US16158RAR75 0.010% 4/25/2049 1,984,439	1,996,532	2,011,824
	CHUBB INA HOLDINGS INC	US00440EAU10 2.875% 11/3/2022 5,000,000	4,916,650	5,092,950
	CIBOLO CANYONS SPECIAL IM 144A	US69342WAB72 3.000% 8/20/2020 2,495,710	2,492,591	2,489,471
	CITICORP LEASE PASS-THROU 144A	US17305BAB71 8.040% 12/15/2019 7,437,694	8,487,524	7,620,884
	CITIGROUP INC	US172967AM36 6.875% 6/1/2025 6,000,000	7,515,510	7,161,720
	CITIGROUP INC	US172967KU42 4.125% 7/25/2028 10,000,000	10,158,000	10,591,300

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	ISIN/IDENTIFIER	Rate Maturity Par Value		
	CITIGROUP INC	US172967ME81 3.980% 3/20/2030 5,000,000	5,352,650	5,340,400
	CITIZENS FINANCIAL GROUP INC	US174610AC92 4.023% 10/1/2024 10,000,000	9,669,300	10,270,200
	CLI FUNDING VI LLC 1A A 144A	US12563LAL18 3.710% 5/18/2044 6,932,614	6,932,554	7,011,022
	CLOUD PASS-THROUG 1A CLOU 144A	US18913AAA34 3.554% 12/5/2022 2,767,858	2,789,245	2,797,751
	CME GROUP INC	US12572QAG01 3.000% 3/15/2025 3,000,000	2,904,330	3,106,380
	COINSTAR FUNDING LL 1A A2 144A	US19260MAA45 5.216% 4/25/2047 6,860,000	6,947,090	7,023,817
	COLLEGE AVENUE STUDE A A2 144A	US194204AB93 3.750% 11/26/2046 3,986,269	3,936,565	4,103,545
	COMCAST CABLE HOLDINGS LLC	US879240AQ23 10.125% 4/15/2022 2,500,000	2,857,925	2,995,350
	COMMONWEALTH BANK OF AUST 144A	US20271AAF49 2.125% 7/22/2020 1,000,000	983,770	999,650
	CONN'S RECEIVABLES FU A A 144A	US20827DAA81 3.400% 10/16/2023 2,259,836	2,259,815	2,269,056
	CONTINENTAL AIRLINES 2000-2 CL	US210805DD61 7.707% 10/2/2022 635,593	662,924	657,712
	CREDIT SUISSE GROUP FUNDING GU	US225433AD39 2.750% 3/26/2020 2,600,000	2,578,524	2,604,056
	CROWN CASTLE TOWERS LLC 144A	US22822RBB50 3.222% 5/15/2042 1,205,000	1,177,888	1,218,315
	CROWN CASTLE TOWERS LLC 144A	US22822RBH21 4.241% 7/15/2048 5,000,000	5,213,750	5,375,500
	CSX TRANSPORTATION INC	US126410LK34 9.750% 6/15/2020 1,512,000	1,518,940	1,615,859
	CVS HEALTH CORP	US126650BJ87 6.250% 6/1/2027 5,000,000	6,418,990	5,889,550
	DELL EQUIPMENT FINANC 1 B 144A	US24704AAE64 3.340% 6/22/2023 6,050,000	6,060,984	6,151,459
	DOUBLELINE OPPORTUNISTIC FUND	999289702 87,653	100,000,000	145,375,340
	DUKE ENERGY PROGRESS LLC	US144141DC90 2.800% 5/15/2022 2,177,000	2,141,167	2,214,314
	EDVESTINU PRIVATE EDU A A 144A	US28166GAA31 3.580% 11/25/2038 2,953,252	2,952,736	3,001,833
	ELEMENT RAIL LEASIN 1A B1 144A	US629400AF96 5.927% 3/19/2046 15,000,000	15,975,000	15,894,750
	EQUINOR ASA	US656531AC45 7.750% 6/15/2023 100,000	116,246	119,617
	EXELON GENERATION CO LLC	US30161MAJ27 5.750% 10/1/2041 167,000	186,594	185,221
	FINIAL HOLDINGS INC	US989822AA99 7.125% 10/15/2023 4,943,000	5,942,254	5,730,766
	FIVE CORNERS FUNDING TRUS 144A	US33829TAA43 4.419% 11/15/2023 3,000,000	3,086,910	3,215,880
	FIVE GUYS FUNDING 1AW 1AW 144A	US33830JAB17 3.600% 7/25/2047 7,940,000	7,791,280	7,999,550
	FOCUS BRANDS FUNDI 1W A2W 144A	US34417QAB41 4.434% 10/29/2048 4,975,000	5,095,683	5,130,718
	FOURSIGHT CAPITAL AUT 2 B 144A	US35105MAD39 3.800% 11/15/2023 2,000,000	1,999,898	2,059,460
	GEORGIA-PACIFIC LLC	US373298BP28 7.250% 6/1/2028 6,104,000	8,295,257	8,016,444
	GEORGIA-PACIFIC LLC	US373298BR83 7.750% 11/15/2029 4,247,000	6,152,374	6,014,177
	GMAC COMMERCIAL BRAG CERT 144A	US36185PAA30 5.550% 8/10/2038 8,176,117	8,863,420	8,748,445
	GMAC COMMERCIAL MO STEW A 144A	US36186TAA43 6.045% 11/10/2040 9,622,228	10,656,618	10,584,451
	GOLDEN BEAR 2016-1 L 2A A 144A	US38082JAA79 3.160% 9/20/2047 2,130,094	2,058,204	2,161,257
	GOLDMAN SACHS GROUP INC/THE	US38141EC238 3.850% 7/8/2024 10,000,000	9,987,467	10,491,200
	GOLDMAN SACHS GROUP INC/THE	US38145GAH39 3.500% 11/16/2026 5,000,000	4,847,750	5,123,350
	GOLDMAN SACHS GROUP INC/THE	US38141GWZ35 4.223% 5/1/2029 5,000,000	4,856,350	5,362,550
	GOODGREEN 2018-1 1A A 144A	US38218GAA04 3.930% 10/15/2053 4,845,961	4,964,081	5,052,496
	GRACIE POINT PREMIUM A A1 144A	US38411BAG32 4.057% 12/31/2024 18,488,000	18,488,000	18,488,000

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	GRACIE POINT PREMIUM A A2 144A	US38411BAH15 4.107% 12/31/2020 7,545,000	7,545,000	7,545,000
	HANA SBL LOAN TRUST 1A A 144A	US40964KAA34 5.586% 8/25/2042 3,828,189	3,943,035	3,851,503
	HARLEY-DAVIDSON INC	US412822AD08 3.500% 7/28/2025 2,000,000	1,937,980	2,013,460
	HAWAIIAN AIRLINES 2013-1 CLASS	US419838AA57 3.900% 7/15/2027 9,512,141	9,684,642	9,676,701
	HERO FUNDING 2017-3 3A A1 144A	US42771AAA43 3.190% 9/20/2048 2,389,845	2,370,428	2,429,780
	HERO FUNDING TRUST 2A A1 144A	US42771LAB80 3.280% 9/20/2048 3,966,962	3,902,499	4,009,845
	HERO FUNDING TRUST 3A A1 144A	US42770XAA54 3.080% 9/20/2042 2,308,743	2,276,277	2,347,484
	HERO FUNDING TRUST 3A A2 144A	US42770XAC11 3.910% 9/20/2042 2,979,890	2,996,652	3,117,054
	HSBC HOLDINGS PLC	US404280BT50 4.583% 6/19/2029 5,000,000	5,041,580	5,468,300
	HSBC HOLDINGS PLC	US404280CC17 3.973% 5/22/2030 15,000,000	15,666,050	15,668,400
	ING GROEP NV	US456837AQ60 4.050% 4/9/2029 4,000,000	3,998,680	4,266,840
	INTERCONTINENTAL EXCHANGE INC	US45866FAD69 3.750% 12/1/2025 7,380,000	7,392,749	7,877,323
	INTERNATIONAL BUSINESS MACHINE	US459200AM34 7.000% 10/30/2025 20,000	23,334	24,972
	INVESCO FINANCE PLC	US46132FAA84 3.125% 11/30/2022 1,000,000	987,070	1,022,720
	INVESCO FINANCE PLC	US46132FAB67 4.000% 1/30/2024 1,118,000	1,131,628	1,185,438
	J.P. MORGAN MORTGAG 2 A15 144A	US46650TAQ58 4.000% 8/25/2049 4,367,664	4,394,962	4,433,179
	JACKSON NATIONAL LIFE GLO 144A	US46849LSN28 2.600% 12/9/2020 3,000,000	2,963,850	3,014,040
	JOHN DEERE CAPITAL CORP	US24422ERM39 2.750% 3/15/2022 5,000,000	4,922,250	5,096,300
	JOHN DEERE OWNER TRUST 20 A A4	US47789JAE64 3.000% 1/15/2026 4,500,000	4,499,828	4,603,455
	JP MORGAN MORTGA INV1 A15 144A	US46591DAQ25 4.000% 10/25/2049 12,720,811	12,905,395	13,027,383
	JP MORGAN MORTGAG LTV1 A5 144A	US465964AE45 4.500% 4/25/2049 1,048,172	1,058,403	1,071,830
	JP MORGAN MORTGAGE 3 A15 144A	US46650QAS75 4.000% 9/25/2049 4,660,408	4,685,894	4,753,616
	JP MORGAN MORTGAGE 5 A15 144A	US46591FAR55 4.000% 11/25/2049 8,000,000	8,135,000	8,135,200
	JP MORGAN MORTGAGE T 1 A4 144A	US46650HAD08 4.000% 5/25/2049 2,415,277	2,433,014	2,457,327
	JP MORGAN MORTGAGE T 2 A5 144A	US46648HAE36 3.500% 5/25/2047 7,446,346	7,627,851	7,555,733
	JPMCC COMMERCIAL MORT COR4 ASB	US48128YAX94 3.938% 3/10/2052 4,430,000	4,562,890	4,795,386
	JPMCC COMMERCIAL MORTGA JP5 AS	US46647TAX63 3.876% 3/15/2050 3,000,000	3,021,797	3,172,830
	JPMORGAN CHASE & CO	US46647PAR73 4.005% 4/23/2029 10,000,000	9,940,675	10,787,300
	JPMORGAN CHASE & CO	US46647PAV85 4.203% 7/23/2029 1,000,000	1,001,300	1,093,360
	JPMORGAN CHASE & CO	US46647PBD78 3.702% 5/6/2030 3,000,000	3,000,000	3,163,110
	KEENAN DEVELOPMENT ASSOCI 144A	US48730PAC41 5.020% 7/15/2028 620,350	649,419	651,088
	KKR GROUP FINANCE CO LLC 144A	US48248NAA81 6.375% 9/29/2020 4,105,000	4,402,921	4,296,416
	KKR GROUP FINANCE CO VI L 144A	US48252AAA97 3.750% 7/1/2029 1,000,000	1,027,100	1,026,280
	KROGER CO/THE	US501044BT76 7.700% 6/1/2029 1,500,000	2,003,565	1,934,730
	KROGER CO/THE	US501044BV23 8.000% 9/15/2029 2,795,000	3,669,794	3,726,490
	LAKE COUNTRY MORTG HE1 M5 144A	US50820TAJ88 4.486% 7/25/2034 3,000,000	3,060,000	3,081,030
	LCOR ALEXANDRIA LLC 144A	US50181QAH11 6.800% 9/15/2028 14,987,570	17,654,261	18,132,412
	LCOR ALEXANDRIA LLC 144A	US50181QAN88 9.628% 8/24/2024 730,140	924,474	837,836
	LEGG MASON INC	US524901AV77 4.750% 3/15/2026 2,500,000	2,567,975	2,677,375

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	LIBERTY MUTUAL GROUP INC 144A	US53079EAW49 4.950% 5/1/2022 3,000,000	3,250,770	3,177,300
	LONGTRAIN LEASING I 1A A2 144A	US543190AB89 4.060% 1/15/2045 11,000,000	11,330,000	11,339,005
	MACQUARIE BANK LTD 144A	US55608XAA54 6.625% 4/7/2021 3,364,000	3,640,386	3,592,046
	MARBURY WATER SYSTEM 144A	US56613QAB95 4.250% 8/15/2031 4,730,000	4,730,000	4,706,350
	MASSMUTUAL GLOBAL FUNDING 144A	US57629WBV19 3.600% 4/9/2024 5,000,000	4,989,650	5,261,050
	MASSMUTUAL GLOBAL FUNDING 144A	US57629WCD02 2.500% 4/13/2022 5,000,000	4,859,450	5,042,000
	METROPOLITAN LIFE GLOBAL 144A	US59217GBR92 2.500% 12/3/2020 5,000,000	4,994,400	5,011,750
	MILL CITY MORTGAGE L 1 M3 144A	US59981HAD35 3.250% 11/25/2058 5,633,000	5,621,998	5,621,734
	MILL CITY MORTGAGE L 3 M1 144A	US59980CAE30 3.250% 1/25/2061 4,975,838	4,930,158	5,016,590
	MILL CITY MORTGAGE T 2 B1 144A	US599808BJ03 3.872% 9/25/2057 8,777,000	8,914,141	9,003,359
	MOBIL CORP	US607059AT90 8.625% 8/15/2021 240,000	313,238	270,991
	MORGAN STANLEY	US6174467X10 5.000% 11/24/2025 7,700,000	7,816,501	8,524,516
	MORGAN STANLEY	US61744YAK47 3.591% 7/22/2028 5,000,000	4,780,000	5,206,250
	NATIONAL BANK OF CANADA	US63307A2G95 2.200% 11/2/2020 2,000,000	1,954,120	1,996,000
	NATIONAL RURAL UTILITIES COOPE	US637432NN13 3.050% 4/25/2027 1,000,000	960,870	1,025,500
	NATIONAL RURAL UTILITIES COOPE	US637432NP60 3.400% 2/7/2028 3,000,000	2,930,850	3,135,570
	NEW RESIDENTIAL MOR 2A B1 144A	US64830DAM56 4.000% 12/25/2057 9,859,333	10,026,387	10,105,817
	NEW YORK LIFE GLOBAL FUND 144A	US64952WCV37 1.950% 9/28/2020 10,000,000	9,757,500	9,979,900
	NORFOLK SOUTHERN CORP	US655844AJ75 7.800% 5/15/2027 2,177,000	2,655,047	2,880,715
	NORFOLK SOUTHERN RAILWAY CO	US655855FA75 9.750% 6/15/2020 2,088,000	2,097,584	2,232,928
	NP SPE II LLC 1A B1 144A	US62946AAE47 5.607% 10/21/2047 8,000,000	8,360,000	8,561,680
	OCCIDENTAL PETROLEUM CORP	US674599BE44 9.250% 8/1/2019 500,000	496,250	502,720
	OHANA MILITARY COMMUNITIE 144A	US677071AM45 5.462% 10/1/2026 6,025,306	6,824,080	6,533,480
	OMNICOM GROUP INC / OMNICOM CA	US681919AZ97 3.625% 5/1/2022 5,000,000	5,158,950	5,161,800
	ONSLow BAY MORTGAGE 1 1A3 144A	US68285AAC45 2.750% 11/25/2045 6,953,764	6,958,110	6,921,638
	ONSLow BAY MORTGAGE 1 2A4 144A	US68285ABL35 3.000% 11/25/2045 7,007,613	6,976,615	7,042,721
	ONTARIO TEACHERS' CADILLA 144A	US68327LAC00 4.125% 2/1/2029 2,000,000	2,022,180	2,173,960
	PACIFIC BEACON LLC 144A	US69403WAA53 5.379% 7/15/2026 1,386,036	1,562,617	1,503,322
	PACIFICORP	US695114BE78 6.710% 1/15/2026 3,500,000	4,414,865	4,082,855
	PEOPLE'S UNITED FINANCIAL INC	US712704AA31 3.650% 12/6/2022 5,000,000	5,077,500	5,146,850
	PFS FINANCING CORP B A 144A	US69335PCQ63 2.890% 2/15/2023 1,500,000	1,481,660	1,513,635
	PFS FINANCING CORP D A 144A	US69335PCL76 2.400% 10/17/2022 5,000,000	4,904,297	5,008,750
	PFS FINANCING CORP D A 144A	US69335PCV58 3.190% 4/17/2023 10,330,000	10,289,983	10,492,388
	PHILIP MORRIS INTERNATIONAL IN	US718172BM02 3.250% 11/10/2024 5,000,000	5,153,100	5,178,050
	PNC BANK NA	US69349LAQ14 4.200% 11/1/2025 7,000,000	6,966,280	7,595,420
	PNC BANK NA	US69353REQ74 3.250% 6/1/2025 2,128,000	2,132,107	2,206,417
	PNC FINANCIAL SERVICES GROUP I	US693476BN25 3.300% 3/8/2022 5,000,000	5,141,950	5,147,000
	PRINCIPAL LIFE GLOBAL FUN 144A	US74256LAU35 3.000% 4/18/2026 5,000,000	4,718,800	5,069,500
	PROTECTIVE LIFE GLOBAL FU 144A	US74368CAF14 2.262% 4/8/2020 3,000,000	2,956,380	2,995,050

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	PUBLIC SERVICE CO OF COLORADO	US744448CP44 3.700% 6/15/2028 500,000	498,925	539,280
	RAYMOND JAMES FINANCIAL INC	US754730AE94 3.625% 9/15/2026 2,375,000	2,313,064	2,442,426
	RBSSP RESECURITIZAT 1 2A1 144A	US74928YAC30 4.433% 7/26/2045 758,236	773,401	778,754
	REINSURANCE GROUP OF AMERICA I	US759351AM18 3.950% 9/15/2026 3,000,000	2,941,520	3,131,580
	REINSURANCE GROUP OF AMERICA I	US759351AN90 3.900% 5/15/2029 9,000,000	9,125,800	9,342,360
	ROCHESTER GAS & ELECTRIC 144A	US771367CD97 3.100% 6/1/2027 6,000,000	5,694,840	6,137,400
	ROYAL BANK OF CANADA	US78012KJA60 2.350% 10/30/2020 5,000,000	4,912,200	5,010,200
	ROYAL BANK OF CANADA	US78014RAY62 3.070% 7/5/2030 10,000,000	10,000,000	9,900,000
	SBA TOWER TRUST 2A C 144A	US78403DAH35 3.869% 10/15/2049 5,000,000	4,940,850	5,162,950
	SEQUOIA MORTGAGE TRUST 20 3 B3	US81745FAG19 4.131% 7/25/2042 1,914,652	1,991,238	1,980,190
	SEQUOIA MORTGAGE TRUST 20 4 B3	US81744VAJ17 4.072% 9/25/2042 2,029,441	2,110,619	2,080,725
	SEQUOIA MORTGAGE TRUST 20 5 B3	US81744XAE85 3.896% 11/25/2042 2,905,366	3,021,581	2,975,182
	SIMMONS FIRST NATIONAL CORP	US828730AB73 5.000% 4/1/2028 5,000,000	5,043,750	5,122,550
	SLM STUDENT LOAN TRUST 200 9 B	US78445JAB35 4.830% 10/25/2083 5,000,000	5,125,000	5,107,000
	SMB PRIVATE EDUCATI C A2A 144A	US78449KAB61 2.340% 9/15/2034 1,671,654	1,621,504	1,662,226
	SOFI CONSUMER LOAN PR 5 B 144A	US83404YAB92 4.550% 9/25/2028 7,978,000	8,317,065	8,256,991
	SOFI PROFESSIONAL B A1FX 144A	US83404WAA53 2.780% 8/17/2048 2,795,099	2,794,980	2,810,584
	SOFI PROFESSIONAL B A2FX 144A	US83404RAB42 3.340% 8/25/2047 5,127,000	5,107,573	5,262,866
	SOFI PROFESSIONAL B A2FX 144A	US83404WAB37 3.090% 8/17/2048 2,500,000	2,499,859	2,540,625
	SOFI PROFESSIONAL C A2FX 144A	US78490DAB01 3.590% 1/25/2048 4,000,000	3,998,058	4,163,800
	SOUTH CAROLINA STUDENT LOA A A	US83715RAH57 3.904% 1/25/2036 3,973,052	4,007,816	3,981,117
	SOUTHERN POWER CO	US843646AM23 4.150% 12/1/2025 8,000,000	8,012,150	8,526,240
	SOUTHERN UNION CO	US844030AA45 7.600% 2/1/2024 6,000,000	7,003,440	6,968,820
	SPIRIT MASTER FUNDI 4A A2 144A	US84861CAB19 4.629% 1/20/2045 9,236,162	9,744,151	9,893,904
	SWISS RE TREASURY US CORP 144A	US87089HAA14 2.875% 12/6/2022 3,250,000	3,167,353	3,289,228
	TAL ADVANTAGE VI LLC 1A A 144A	US874074AA56 4.500% 4/20/2042 4,691,039	4,774,415	4,796,635
	TEXTAINER MARINE CON 1A A 144A	US88315LAC28 3.960% 4/20/2044 3,946,667	3,945,374	4,081,840
	TM 1505 L L C / LX CRO	US009A1LBGG0 6.070% 6/5/2034 10,633,806	12,174,432	11,803,525
	TORO MTG FDG TR 2017 144A	US891098AA37 4.000% 4/25/2074 15,938,040	15,066,024	16,036,696
	TOWD POINT HE TRUS HE1 A1 144A	US89178AAA43 3.341% 4/25/2048 15,000,000	14,952,312	14,952,000
	TOWD POINT MORTGAGE 4 M2 144A	US89171UAG40 3.750% 4/25/2055 6,276,000	6,235,846	6,494,405
	TOWD POINT MORTGAGE 5 A1B 144A	US89171VAK35 2.750% 5/25/2055 3,722,938	3,743,879	3,730,532
	TRICON AMERICAN HO SFR1 D 144A	US89613DAD57 3.414% 9/17/2034 10,000,000	10,087,500	10,078,200
	TRINITY RAIL LEASIN 1A A2 144A	US89657AAB26 4.620% 6/17/2048 5,000,000	5,100,000	5,286,600
	TRITON CONTAINER FIN 1A A 144A	US89679HAJ41 3.950% 3/20/2043 5,543,125	5,522,779	5,673,555
	TRITON CONTAINER FIN 2A A 144A	US89679HAN52 4.190% 6/22/2043 4,275,000	4,273,476	4,386,193
	UNITED INSURANCE HOLDINGS CORP	US910710AA09 6.250% 12/15/2027 11,000,000	11,000,000	11,465,190
	UNITED TECHNOLOGIES CORP	US913017AT69 6.700% 8/1/2028 50,000	52,937	64,285
	VELOCITY COMMERCIAL 2 AFX 144A	US92258VAB36 3.070% 11/25/2047 7,093,518	7,146,720	7,140,406

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	VELOCITY COMMERCIAL CAPI 2 AFL	US92258TAA07	4.204%	10/25/2046	3,495,216	3,556,383	3,519,159
	VISA INC	US92826CAD48	3.150%	12/14/2025	7,000,000	6,801,120	7,343,560
	WACHOVIA CORP	US337358BH79	7.574%	8/1/2026	4,000,000	5,090,373	5,021,600
	WASTE MANAGEMENT INC	US902917AH67	7.000%	7/15/2028	7,661,000	9,491,558	9,994,770
	WELLS FARGO & CO	US95001D3P31	4.125%	1/30/2029	5,000,000	5,000,000	5,030,550
	WENDY'S FUNDING LL 1A A2I 144A	US95058XAG34	3.783%	6/15/2049	5,000,000	5,000,000	5,000,000
	WESTLAKE AUTOMOBILE 2A B 144A	US96042FAD69	3.200%	1/16/2024	4,237,000	4,238,655	4,259,583
	WESTPAC BANKING CORP 144A	US96122WAL46	2.100%	2/25/2021	2,000,000	1,948,800	2,000,700
	WINTRUST FINANCIAL CORP	US97650WAG33	4.850%	6/6/2029	10,000,000	10,000,000	10,054,200
	TOTAL CORPORATE DEBT INSTRUMENTS				981,181,542	1,109,638,312	1,175,954,776
	HOUSTON TX HGR EDU FIN CORP	US442378EG63	8.750%	5/15/2026	2,060,000	2,451,400	2,595,312
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EAS00	6.250%	12/1/2019	375,000	393,803	374,036
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EAT82	5.400%	12/1/2020	935,000	935,000	913,878
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EAU55	5.750%	12/1/2021	700,000	700,000	675,227
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EAV39	5.950%	12/1/2022	1,205,000	1,205,000	1,144,099
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EBB65	6.900%	12/1/2034	4,100,000	4,034,564	3,438,547
	LA PAZ CNTY AZ INDL DEV AUTH I	US50375EBC49	7.000%	12/1/2040	4,500,000	4,420,755	3,638,115
	MASSACHUSETTS ST EDUCTNL FING	US57563RQH56	3.455%	7/1/2028	1,000,000	1,000,000	1,060,540
	MASSACHUSETTS ST EDUCTNL FING	US57563RQJ13	3.505%	7/1/2029	1,500,000	1,500,000	1,590,090
	NEW JERSEY ST ECON DEV AUTH LE	US645913AA22	7.425%	2/15/2029	5,000,000	6,412,739	6,316,000
	NEW YORK CITY NY TRANSITIONAL	US64971XAY40	3.040%	8/1/2027	2,905,000	2,816,049	3,011,788
	NEW YORK ST TRANSPRTN DEV CORP	US650116BJ43	3.573%	7/1/2029	2,975,000	3,046,549	3,107,447
	SAN JOSE CA REDEV AGY SUCCESSO	US798170AM80	3.250%	8/1/2029	1,355,000	1,293,442	1,399,309
	TEXAS ST PUBLIC FIN AUTH CHRT	US88276PCH73	8.125%	2/15/2027	9,235,000	10,915,404	11,432,284
	TOTAL STATE AND MUNICIPAL SECURITIES				37,845,000	41,124,704	40,696,671
	FARM CREDIT BANK OF TEXAS	US30767E3071	0.000%		15,000	18,692,850	16,500,000
	FIRST NATIONAL OF COLORADO STA	US321107AA26	0.040%	9/15/2037	5,000,000	3,850,000	3,600,000
	FIRSTAR REALTY LLC 144A	US33765A2024	0.000%		1,000	914,950	1,137,500
	TOTAL PREFERRED				5,016,000	23,457,800	21,237,500
	ENTREPRENEUR US LRG CAP-RTL	US2938286042			7,730,308	80,005,294	117,268,776
	ENTREPRENEUR US SM CAP-INST	US2938285051			10,590,567	108,616,623	134,606,102
	ENTREPRENEURSHARES GLBL-INST	US2938282082			2,394,571	35,087,654	37,786,325
	ERSHARES ENTREPRENEUR 30 ETF	US2938288022			3,665,770	55,468,511	64,026,339

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	ERSHARES NON-US SMALLCAP ETF	US2938288857		1,332,450	22,178,645	22,511,743
	TOTAL REGISTERED INVESTMENT COMPANIES			25,713,666	301,356,726	376,199,285
	3M CO	US88579Y1010		400	28,690	69,336
	AMS AG	AT0000A18XM4		1,184	29,587	46,474
	ASKUL CORP	JP3119920001		1,200	34,056	25,651
	BAIDU INC	US0567521085		16,557	3,543,935	1,943,130
	BANCO SANTANDER CHILE	US05965X1090		24,793	770,552	741,807
	BANCO SANTANDER MEXICO SA INST	US05969B1035		34,117	246,671	260,995
	BEIERSDORF AG	DE0005200000		226	22,731	27,165
	BRIDGESTONE CORP	JP3830800003		25,700	1,000,727	1,011,875
	CHINA MOBILE LTD	HK0941009539		284,000	2,834,841	2,586,445
	CIE GENERALE DES ETABLISSEMENT	FR0000121261		18,576	2,553,206	2,359,768
	DAITO TRUST CONSTRUCTION CO LT	JP3486800000		3,500	540,489	446,190
	DEUTSCHE BOERSE AG	DE0005810055		26,629	3,082,622	3,772,443
	DUBAI FINANCIAL MARKET PJSC	AED000901010		322,776	92,459	62,039
	ENDESA SA	ES0130670112		46,317	1,061,254	1,192,583
	FABRINET	KYG3323L1005		829	23,565	41,176
	FAIRFAX FINANCIAL HOLDINGS LTD	CA3039011026		49	24,188	24,102
	FORTRESS TRANSPORTATION & INFR	US34960P1012		1,602,471	23,096,415	24,197,312
	FS BANCORP/LAGRANGE IN	US30262T1060		33,792	760,320	2,039,009
	GALAPAGOS NV	BE0003818359		840	80,915	108,525
	GLAXOSMITHKLINE PLC	GB0009252882		146,880	2,595,330	2,947,204
	GOLUB CAPITAL BDC INC	US38173M1027		1,750,797	27,447,877	31,164,187
	HYDRO ONE LIMITED	CA4488112083		8,545	150,955	149,354
	IGM FINANCIAL INC	CA4495861060		25,469	887,833	728,744
	ITALGAS SPA	IT0005211237		8,074	43,871	54,322
	JAPAN TOBACCO INC	JP3726800000		53,500	1,534,463	1,181,578
	JERONIMO MARTINS SGPS SA	PTJMT0AE0001		709	8,094	11,437
	KASIKORNBANK PCL	TH0016010017		80,800	578,158	499,278
	KINGFISHER PLC	GB0033195214		14,346	47,467	39,237
	KONINKLIJKE AHOLD DELHAIZE NV	NL0011794037		103,761	2,289,277	2,337,028
	KUEHNE + NAGEL INTERNATIONAL A	CH0025238863		2,272	332,353	337,654
	LI & FUNG LTD	BMG5485F1692		1,240,000	685,415	215,859
	MABUCHI MOTOR CO LTD	JP3870000001		9,300	411,045	318,085
	MAGNA INTL INC	CA5592224011		2,625	134,739	130,893
	NATIONAL GRID PLC	GB00BDR05C01		39,599	461,045	421,224
	NESTLE SA	CH0038863350		327	27,655	33,894

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	ISIN/IDENTIFIER	Rate	Maturity	Par Value		
	NINTENDO CO LTD JP3756600007			7,600	2,545,973	2,785,632
	NIPPON TELEGRAPH & TELEPHONE C JP3735400008			33,700	1,553,098	1,569,268
	NOKIA OYJ FI0009000681			312,046	1,554,314	1,551,493
	NOKIAN RENKAAT OYJ FI0009005318			1,625	48,012	50,816
	NOVARTIS AG CH0012005267			534	39,261	48,854
	NTT DOCOMO INC JP3165650007			70,700	1,671,377	1,648,726
	ONO PHARMACEUTICAL CO LTD JP3197600004			5,400	125,733	96,833
	PHILIP MORRIS INTERNATIONAL IN US7181721090			25,563	2,111,431	2,007,462
	RECKITT BENCKISER GROUP PLC GB00B24CGK77			11,796	1,081,809	932,893
	ROCHE HOLDING AG CH0012032048			11,828	2,916,658	3,331,857
	RTL GROUP SA LU0061462528			4,778	385,061	245,071
	SAFRAN SA FR0000073272			2,752	288,468	403,813
	SECOM CO LTD JP3421800008			1,900	147,390	163,547
	SGS SA CH0002497458			20	51,313	51,015
	SHIMAMURA CO LTD JP3358200008			3,900	428,945	291,396
	SHIZUOKA BANK LTD/THE JP3351200005			6,300	46,716	46,428
	SINGAPORE EXCHANGE LTD SG1J26887955			25,900	141,515	151,615
	SNAM SPA IT0003153415			225,714	1,002,562	1,123,535
	SUBARU CORP JP3814800003			41,400	1,132,280	1,006,373
	SUNCOR ENERGY INC CA8672241079			10,564	374,637	330,239
	SWISSCOM AG CH0008742519			2,667	1,401,837	1,340,612
	TECNICAS REUNIDAS SA ES0178165017			33,304	1,051,136	855,624
	TELEFONICA DEUTSCHLAND HOLDING DE000A1J5RX9			457,220	2,186,845	1,279,316
	TENARIS SA US88031M1099			14,066	450,216	370,076
	THALES SA FR0000121329			397	42,426	49,121
	UBS GROUP AG CH0244767585			9,828	179,766	116,928
	WAL-MART DE MEXICO SAB DE CV MX01WA000038			83,412	194,611	227,507
	TOTAL EQUITY- COMMON STOCKS			7,335,874	100,616,193	103,602,055
	A&M CAPITAL PARTNERS LP 99VVAXFT8			11,445,706	10,005,279	11,445,706
	A&M CAPITAL OPPORTUNITIES FUND LP 99VVBECL9			9,762,114	8,871,108	9,762,114
	AEA MEZZANINE FUND III LP 99VVAVPT1			7,243,274	9,317,420	7,243,274
	AEA MEZZANINE FUND IV LP 99VVBRU71			3,631,666	3,793,869	3,631,666
	ARCLIGHT ENERGY PARTNERS FD VI 99VVA61H8			26,633,279	21,939,781	26,633,279
	ARROWHEAD CAPITAL FUND III LP 99VVBKTL7			1,824,552	2,175,200	1,824,552
	BISON CAPITAL PARTNERS IV LP 99VVAVP04			7,617,869	10,911,220	7,617,869
	BISON CAPITAL PARTNERS V LP 999K60946			10,385,352	9,984,744	10,385,352
	BLACKSTONE TACTICAL OPPORTUNITIES FUND III 99VVBNSQ3			10,313,929	11,716,059	10,313,929

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, 2019

(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		
	BP NATURAL GAS OPPORTUNITIES II	99VVBZGB0	350,043	897,689
	CENTERFIELD CAPITAL PARTNERS III	99VVA PLN1	7,896,893	8,398,558
	DC CAPITAL PARTNERS FUND II (CAYMAN) LP	99VVB BUX9	5,433,632	3,538,908
	DYAL II PENSION INVESTORS LP	99VVA 3GR7	13,963,540	21,399,931
	DYAL III PENSION INVESTORS LP	99VVA 6A88	10,629,768	9,365,056
	DYAL OFFSHORE INVESTORS II LP	99VVA KWD2	8,295,366	15,202,169
	ENERGY IMPACT FUND LP	99VVB JUN4	20,726,957	19,134,478
	GoldPoint Mezzanine Partners IV LP	99VVB CT8	8,664,161	8,313,794
	GOLDPOINT PARTNERS CO-INVESTMENT V LP	99VVA ZEX5	21,021,502	15,582,851
	GOLDPOINT PARTNERS CO-INVESTMENT VI LP	99VVB KT29	6,814,637	6,806,080
	GOLUB CAPITAL INVESTMENT	99VVA 3H70	3,333,333	50,000,000
	GREENSPRING OPPORTUNITIES IV LP	99VVB E826	20,606,014	18,456,821
	HARBERT CREDIT SOLUTIONS FUND IV LP	99VVB H9R3	8,517,320	10,166,840
	HARBERT MEZZANINE PARTNERS III LP	99VVA 3K68	10,801,632	14,049,328
	HIGHSTAR CAPITAL GP IV LP	99VVA LMM1	9,150,870	14,920,118
	ICG NORTH AMERICAN PRIVATE DEBT FUND LP	99VVA 0Q50	10,543,325	9,739,545
	ICG NORTH AMERICAN PRIVATE DEBT FUND II (OFFSHORE) LP	99VVB WRG4	1,053,001	1,039,399
	LIGHTHOUSE PRTRNS-INLET POINT ALT INCOME OFFSHORE FUND	99VVB E9U3	25,000	25,000,000
	LOVELL MINNICK EQUITY PARTNERS IV	99VVA 49P7	20,703,691	14,860,965
	MEDLEY OPPORTUNITY FUND II LP	99VVA T3G8	6,356,475	15,498,052
	MIDOCEAN TACTICAL CREDIT FUND II LP	99VVB SCY0	5,949,755	5,682,067
	MIDOCEAN TACTICAL CREDIT FUND LP	99VVB CB75	4,729,804	2,689,941
	MML CAPITAL PARTNERS FUND VI LP	EX99WH5L2	16,692,943	13,894,206
	MONARCH CAPITAL PARTNERS III LP	99VVA 3K50	18,149,418	19,253,365
	MONARCH CAPITAL PARTNERS OFFSHORE IV LP	99VVB SC20	15,589,510	13,970,637
	MORGAN STANLEY IFHF SPV LP	99VVA JMK0	138,708	0
	NB PRIVATE EQUITY CREDIT OPPORTUNITIES FUND	99VVB G XK3	11,107,889	13,433,640
	NB SECONDARY OPPORTUNITIES FD III LP	99VVA XKM7	11,178,166	3,976,813
	NB SECONDARY OPPORTUNITIES OFFSHORE FUND IV LP	NC99WMHS9	7,217,487	5,412,019
	NB STRATEGIC CO-INVESTMENT PARTNERS II LP	99VVA TAM7	6,956,233	10,576,264
	NB STRATEGIC CO-INVESTMENT PARTNERS III LP	99VVA 6634	18,388,748	13,711,929
	NEW CANAAN FUNDING MEZZANINE V	99VVA PLZ4	1,787,128	5,499,938
	NEW CANAAN FUNDING MEZZANINE VI	99VVA 8BY6	4,504,166	4,173,919
	NYLCAP MEZZANINE PARTNERS III	999313315	10,924,854	15,964,974
	OAK HILL CAPITAL PARTNERS IV	99VVB H571	12,835,339	13,380,748
	PALLADIUM EQUITY PARTNERS IV LP	99VVA ZSG7	15,550,810	15,538,361
	PWP GROWTH EQUITY FUND I LP	99VVA 1RP3	26,768,459	22,327,237
	PWP GROWTH EQUITY FUND II LP	99VVB NAV9	14,115,635	11,788,580

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
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(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	ISIN/IDENTIFIER	Rate Maturity Par Value		
	RCP DIRECT II FEEDER LTD	99VVA08C5	27,424,273	21,662,537
	RCP DIRECT III CAYMAN FEEDER LP	99VVBVB1	3,162,341	3,000,000
	RCP FUND SOF III CAYMAN FEEDER LP	99VVBVC9	1,003,369	900,000
	RCP FUND VIII FEEDER LTD	99VVA3F0	14,183,494	10,614,628
	RCP SOF II FEEDER LP	99VVAR422	9,549,656	12,160,330
	RFE INVT PARTNERS VIII L P	99VVA8T8	10,022,570	10,633,271
	STIEVEN FINANCIAL OFFSHORE	99VVAQ9L7	2,417	4,000,000
	TALARA CAPITAL ENERGY II	99VVBWP99	1,600,655	1,948,886
	TRILANTIC CAPITAL PARTNERS V LP	99VVAQC33	14,791,389	14,943,555
	TRILANTIC CAPITAL PARTNERS VI PARALLEL (NORTH AMERICA) LP	99VVBQGG9	3,918,465	4,403,979
	TRINITY HUNT PARTNERS IV LP	99VVA8T6	23,586,178	13,093,582
	TRINITY HUNT PARTNERS V LP	99VVB6A2	5,192,731	2,977,258
	VCFA PRIVATE EQUITY PART IV LP	99VVA8VY7	323,309	2,953,294
	VCFA VENTURE PARTNERS III LP	999058266	341,380	2,553,410
	ZARVONA III-B LP	99VVB8T4	3,694,710	3,156,371
	TOTAL PRIVATE EQUITY		605,126,892	671,361,003
	BEACON CAPITAL STRATEGIC PARTNERS VII LP	99VVA8CL3	9,594,322	7,725,627
	BEACON CAPITAL STRATEGIC PARTNERS 8 LP	99VVB8F4	1,600,569	1,887,937
	CARLYLE REALTY PARTNERS VIII LP	99VVBSCM6	2,653,023	2,184,548
	COLONY INDUSTRIAL FUND LP	99VVBXM85	20,137,500	20,000,000
	EQUUS INVESTMENT PARTNERSHIP XI LP	99VVB8SG0	10,866,359	10,827,897
	HARBERT EUROPEAN REAL ESTATE FUND V (SCOTLAND) LP	EY99WVH7	458,393	773,536
	NB REAL ESTATE SECONDARY OPPORTUNITIES OFFSHORE FUND LP	99VVB8U41	11,823,564	9,050,000
	OAKTREE REAL ESTATE OPPORTUNITIES FUND VI	99VVA8F84	8,170,101	11,478,491
	PRIME STORAGE FUND II LP	9SG000136	22,689,190	21,422,176
	RAITH REAL ESTATE FUND II LP	99VVB8V67	300,779	480,814
	SENTINEL REAL ESTATE FUND	999178023	433	28,963,339
	TH REAL ESTATE U.S. STRATEGIC INDUSTRIAL FUND I LP	99VVB8X14	6,089,805	5,072,462
	TOTAL REAL ESTATE FUNDS		94,384,038	119,866,827
	BLACKROCK EAFE EQUITY INDEX FUND	999G05866	213,079	44,716,804
	BLACKROCK EQUITY INDEX FUND A	99VVAHQK0	106,724	70,360,804
	BLACKROCK INT TERM CREDIT BD INDEX FND	999F25668	1,359,544	66,415,834
	BLACKROCK INTERMEDIATE GOVT/CR BND INDEX FND	999G05841	5,406,877	177,459,136
	BLACKROCK LONG TERM CREDIT BD INDEX FND	999G05874	416,850	32,246,332

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	ISIN/IDENTIFIER	Rate	Maturity	Par Value			
	BLACKROCK RUSSELL 1000 VALUE FUND	99VVAHQL8		1,291,126	123,230,042	180,577,559	
	BLACKROCK RUSSELL 2000 GROWTH FUND	99VVALMN9		13,862	286,040	684,086	
	BLACKROCK RUSSELL 2000 INDEX FUND A	999G05858		38,617	682,804	2,084,890	
	BLACKROCK RUSSELL 2000 VALUE FUND	99VVBSB47		525,347	34,149,708	31,389,910	
	SSGA S & P 500 FLAGSHIP FND	999G05833		268,833	127,065,226	196,369,981	
	SSGA 20+ YEAR HIGH QUALITY US CORP BOND INDEX NL FND	999G36978		2,466,723	34,507,214	43,207,115	
	SSGA 5-20 YEAR HIGH QUALITY US CORP BOND INDEX NL FND	999G36960		4,135,872	46,559,116	61,413,556	
	SSGA LONG CREDIT INDEX NL FUND	999G05825		751,424	30,021,858	36,322,348	
	SSGA RUSSELL 2000 GROWTH INDEX NL STRATEGY	99VVALMP4		15,061	305,706	710,659	
	SSGA S&P MIDCAP 400 INDEX NL FND	99VVAQ9F0		60,855	8,702,260	17,113,373	
	SSGA US LONG GOVT BOND INDEX LENDING SERIES FND	99VVBT856		2,268,429	74,998,787	87,992,346	
*	EB TEMP INV FD	996115960	2.376%	12/31/2049	52,161,390	52,161,390	
	TOTAL COMMON COLLECTIVE			71,500,612	923,869,062	1,192,350,433	
	GOLDMAN SACHS BANK USA CD		2.450%	11/18/19	100,000	100,000	
	MIDLAND STATES BANK		2.200%	9/23/19	100,000	100,000	
	MORGAN STANLEY PVT BANK CD		2.400%	10/13/20	100,000	100,408	
	NBT BK NA NORWICH NY CD		2.550%	8/6/20	100,000	100,000	
	WELLS FARGO BK NA CD		2.650%	3/30/20	100,000	100,000	
	TOTAL CERTIFICATE OF DEPOSITS			500,000	500,000	500,408	
	CANADIAN DOLLAR	CAD		123,079	92,737	94,187	
	EURO CURRENCY UNIT	EUR		429,211	485,781	488,786	
	HONG KONG DOLLAR	HKD		405,140	51,855	51,858	
	ISRAELI SHEKEL	ILS		26,034	7,265	7,300	
	JAPANESE YEN	JPY		12,974,757	120,419	120,427	
	MEXICAN PESO	MXN		72,151	3,772	3,756	
	NEW ZEALAND DOLLAR	NZD		633	417	425	
	NORWEGIAN KRONE	NOK		40,641	4,709	4,767	
	POUND STERLING	GBP		279,441	357,802	355,645	
	SINGAPORE DOLLAR	SGD		5,897	4,323	4,359	
	SWISS FRANC	CHF		88,601	88,144	90,872	
	PEOPLES UNITED BANK				39,196	39,196	
*	BNY MELLON CASH RESERVE	996087094	0.60%	12/31/2049	3,822,544	3,822,544	
	TOTAL INTEREST BEARING CASH				5,078,964	5,084,120	

PENTEGRA DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS
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(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	<div>ISIN/IDENTIFIER</div> <div>TOTAL INVESTMENTS</div>	<div>Rate Maturity Par Value</div>		<div><u>3,835,531,070</u></div>

* 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, 2018
EIN: 13-5645888
PN: 333

2018 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL: \$ 81,693,983 \$ 74,238,143 \$ 12,972,087

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
1001	Shortfall Base	7/1/2018	\$ 2,139,388	7	\$ 2,139,388	\$ 349,255
1001	Shortfall Base	7/1/2017	\$ 308,495	6	\$ 273,617	\$ 50,659
1001	Shortfall Base	7/1/2016	\$ (318,055)	5	\$ (243,661)	\$ (52,550)
1001	Shortfall Base	7/1/2015	\$ 1,912,183	4	\$ 1,201,828	\$ 318,002
1007	Shortfall Base	7/1/2016	\$ 251,748	5	\$ 192,866	\$ 41,595
1007	Shortfall Base	7/1/2015	\$ 355,453	4	\$ 223,406	\$ 59,113
1007	Shortfall Base	7/1/2013	\$ 1,045,321	2	\$ 342,331	\$ 174,456
1019	Shortfall Base	7/1/2018	\$ 1,275,454	7	\$ 1,275,454	\$ 208,218
1019	Shortfall Base	7/1/2017	\$ (99,832)	6	\$ (88,547)	\$ (16,394)
1019	Shortfall Base	7/1/2016	\$ 228,779	5	\$ 175,269	\$ 37,800
1019	Shortfall Base	7/1/2015	\$ 945,747	4	\$ 594,414	\$ 157,281
1024	Shortfall Base	7/1/2018	\$ 84,617	7	\$ 84,617	\$ 13,814
1024	Shortfall Base	7/1/2017	\$ 44,175	6	\$ 39,180	\$ 7,254
1024	Shortfall Base	7/1/2016	\$ 10,361	5	\$ 7,938	\$ 1,712
1024	Shortfall Base	7/1/2015	\$ 132,544	4	\$ 83,304	\$ 22,042
1024	Shortfall Base	7/1/2014	\$ (152,599)	3	\$ (73,763)	\$ (25,539)
1024	Shortfall Base	7/1/2013	\$ 133,397	2	\$ 43,686	\$ 22,263
1024	Shortfall Base	7/1/2012	\$ (236,910)	1	\$ (40,209)	\$ (40,209)
1025	Shortfall Base	7/1/2018	\$ 33,989	7	\$ 33,989	\$ 5,549
1027	Shortfall Base	7/1/2018	\$ 62,049	7	\$ 62,049	\$ 10,129
1027	Shortfall Base	7/1/2017	\$ (219,428)	6	\$ (194,620)	\$ (36,033)
1027	Shortfall Base	7/1/2016	\$ 593,495	5	\$ 454,675	\$ 98,059
1030	Shortfall Base	7/1/2018	\$ (31,056)	7	\$ (31,056)	\$ (5,070)
1030	Shortfall Base	7/1/2017	\$ (24,253)	6	\$ (21,513)	\$ (3,983)
1030	Shortfall Base	7/1/2016	\$ 59,268	5	\$ 45,403	\$ 9,792
1030	Shortfall Base	7/1/2015	\$ 111,244	4	\$ 69,917	\$ 18,500
1032	Shortfall Base	7/1/2018	\$ 473,265	7	\$ 473,265	\$ 77,260
1032	Shortfall Base	7/1/2017	\$ 19,277	6	\$ 17,100	\$ 3,166
1032	Shortfall Base	7/1/2016	\$ 50,028	5	\$ 38,327	\$ 8,266
1032	Shortfall Base	7/1/2015	\$ 214,151	4	\$ 134,596	\$ 35,614
1034	Shortfall Base	7/1/2018	\$ 152,595	7	\$ 152,595	\$ 24,911
1034	Shortfall Base	7/1/2017	\$ 175,699	6	\$ 155,834	\$ 28,852
1034	Shortfall Base	7/1/2016	\$ 321,579	5	\$ 246,360	\$ 53,132
1034	Shortfall Base	7/1/2015	\$ 177,360	4	\$ 111,475	\$ 29,496
1055	Shortfall Base	7/1/2018	\$ 652,170	7	\$ 652,170	\$ 106,467
1055	Shortfall Base	7/1/2017	\$ (15,903)	6	\$ (14,102)	\$ (2,611)
1055	Shortfall Base	7/1/2016	\$ 750,925	5	\$ 575,281	\$ 124,070
1055	Shortfall Base	7/1/2015	\$ 214,265	4	\$ 134,668	\$ 35,633
1069	Shortfall Base	7/1/2018	\$ (83,346)	7	\$ (83,346)	\$ (13,606)
1069	Shortfall Base	7/1/2017	\$ (34,674)	6	\$ (30,754)	\$ (5,694)
1069	Shortfall Base	7/1/2016	\$ 190,894	5	\$ 146,243	\$ 31,540
1069	Shortfall Base	7/1/2015	\$ 255,061	4	\$ 160,307	\$ 42,417
1069	Shortfall Base	7/1/2014	\$ (291,158)	3	\$ (140,739)	\$ (48,728)
1069	Shortfall Base	7/1/2013	\$ 335,149	2	\$ 109,758	\$ 55,934
1070	Shortfall Base	7/1/2016	\$ 585,406	5	\$ 448,480	\$ 96,723
1074	Shortfall Base	7/1/2018	\$ 1,757,303	7	\$ 1,757,303	\$ 286,879
1077	Shortfall Base	7/1/2018	\$ 254,186	7	\$ 254,186	\$ 41,496
1077	Shortfall Base	7/1/2017	\$ 267,632	6	\$ 237,370	\$ 43,948
1077	Shortfall Base	7/1/2016	\$ 166,134	5	\$ 127,274	\$ 27,449
1077	Shortfall Base	7/1/2015	\$ 631,240	4	\$ 396,741	\$ 104,977
1080	Shortfall Base	7/1/2018	\$ 1,890,037	7	\$ 1,890,037	\$ 308,548
1080	Shortfall Base	7/1/2016	\$ 1,673,236	5	\$ 1,281,866	\$ 276,458
1080	Shortfall Base	7/1/2015	\$ 2,867,731	4	\$ 1,802,402	\$ 476,913
1080	Shortfall Base	7/1/2014	\$ (2,993,302)	3	\$ (1,446,891)	\$ (500,956)
1080	Shortfall Base	7/1/2013	\$ 3,756,041	2	\$ 1,230,060	\$ 626,853
1080	Shortfall Base	7/1/2012	\$ (6,660,166)	1	\$ (1,130,394)	\$ (1,130,394)
1083	Shortfall Base	7/1/2018	\$ (26,281)	7	\$ (26,281)	
1083	Shortfall Base	7/1/2017	\$ 168,938	6	\$ 149,839	
1083	Shortfall Base	7/1/2016	\$ (39,334)	5	\$ (30,134)	
1083	Shortfall Base	7/1/2015	\$ 270,304	4	\$ 169,888	
1083	Shortfall Base	7/1/2014	\$ (207,674)	3	\$ (100,384)	
1083	Shortfall Base	7/1/2013	\$ 374,899	2	\$ 122,776	
1083	Shortfall Base	7/1/2012	\$ (613,916)	1	\$ (104,197)	
2009	Shortfall Base	7/1/2018	\$ 151,260	7	\$ 151,260	\$ 24,693
2009	Shortfall Base	7/1/2015	\$ 77,719	4	\$ 48,848	\$ 12,925
2012	Shortfall Base	7/1/2018	\$ 589,376	7	\$ 589,376	\$ 96,216
2018	Shortfall Base	7/1/2018	\$ 295,577	7	\$ 295,577	\$ 48,253
2018	Shortfall Base	7/1/2017	\$ 114,733	6	\$ 101,763	\$ 18,841
2018	Shortfall Base	7/1/2016	\$ 347,873	5	\$ 266,506	\$ 57,477

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2018
EIN: 13-5645888
PN: 333

2018 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL: \$ 81,693,983 \$ 74,238,143 \$ 12,972,087

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
2018	Shortfall Base	7/1/2015	\$ 142,139	4	\$ 89,335	\$ 23,638
2023	Shortfall Base	7/1/2018	\$ 113,189	7	\$ 113,189	\$ 18,478
2023	Shortfall Base	7/1/2017	\$ 62,336	6	\$ 55,286	\$ 10,236
2027	Shortfall Base	7/1/2018	\$ 32,445	7	\$ 32,445	\$ 5,297
2027	Shortfall Base	7/1/2017	\$ 19,790	6	\$ 17,554	\$ 3,250
2027	Shortfall Base	7/1/2016	\$ 35,077	5	\$ 26,875	\$ 5,796
2027	Shortfall Base	7/1/2015	\$ 81,897	4	\$ 51,474	\$ 13,620
2027	Shortfall Base	7/1/2014	\$ (126,980)	3	\$ (61,378)	\$ (21,251)
2027	Shortfall Base	7/1/2013	\$ 150,385	2	\$ 49,249	\$ 25,098
2030	Shortfall Base	7/1/2018	\$ 2,945,746	7	\$ 2,945,746	\$ 480,893
2030	Shortfall Base	7/1/2017	\$ 1,704,574	6	\$ 1,511,844	\$ 279,911
2030	Shortfall Base	7/1/2016	\$ 4,343,089	5	\$ 3,327,239	\$ 717,580
2030	Shortfall Base	7/1/2015	\$ 3,864,586	4	\$ 2,428,936	\$ 642,693
2039	Shortfall Base	7/1/2018	\$ 912,746	7	\$ 912,746	\$ 149,006
2039	Shortfall Base	7/1/2017	\$ (922,162)	6	\$ (817,897)	\$ (151,430)
2039	Shortfall Base	7/1/2016	\$ 4,125,666	5	\$ 3,160,673	\$ 681,657
3012	Shortfall Base	7/1/2016	\$ 2,880,265	5	\$ 2,206,569	\$ 475,887
3023	Shortfall Base	7/1/2018	\$ 480,297	7	\$ 480,297	\$ 78,408
3023	Shortfall Base	7/1/2017	\$ 177,561	6	\$ 157,487	\$ 29,158
3023	Shortfall Base	7/1/2016	\$ 234,960	5	\$ 180,003	\$ 38,821
3054	Shortfall Base	7/1/2018	\$ 1,065,219	7	\$ 1,065,219	\$ 173,897
3054	Shortfall Base	7/1/2017	\$ 238,129	6	\$ 211,207	\$ 39,104
3054	Shortfall Base	7/1/2016	\$ (37,312)	5	\$ (28,586)	\$ (6,165)
3054	Shortfall Base	7/1/2015	\$ 837,599	4	\$ 526,439	\$ 139,295
3063	Shortfall Base	7/1/2018	\$ 429,105	7	\$ 429,105	\$ 70,051
3069	Shortfall Base	7/1/2018	\$ 748	7	\$ 748	\$ 122
3069	Shortfall Base	7/1/2017	\$ (31,816)	6	\$ (28,221)	\$ (5,225)
3069	Shortfall Base	7/1/2016	\$ 114,137	5	\$ 87,440	\$ 18,858
3069	Shortfall Base	7/1/2015	\$ 51,468	4	\$ 32,347	\$ 8,559
3073	Shortfall Base	7/1/2018	\$ 4,758	7	\$ 4,758	\$ 777
3073	Shortfall Base	7/1/2017	\$ (22,090)	6	\$ (19,590)	\$ (3,627)
3073	Shortfall Base	7/1/2016	\$ 14,395	5	\$ 11,026	\$ 2,378
3073	Shortfall Base	7/1/2015	\$ 74,317	4	\$ 46,708	\$ 12,359
3073	Shortfall Base	7/1/2014	\$ (33,667)	3	\$ (16,272)	\$ (5,634)
3073	Shortfall Base	7/1/2013	\$ 44,986	2	\$ 14,733	\$ 7,508
3074	Shortfall Base	7/1/2018	\$ 128,312	7	\$ 128,312	\$ 20,947
3074	Shortfall Base	7/1/2017	\$ 105,921	6	\$ 93,942	\$ 17,393
3074	Shortfall Base	7/1/2016	\$ 88,022	5	\$ 67,432	\$ 14,543
3074	Shortfall Base	7/1/2015	\$ 172,177	4	\$ 108,217	\$ 28,634
3074	Shortfall Base	7/1/2014	\$ (109,676)	3	\$ (53,014)	\$ (18,355)
3074	Shortfall Base	7/1/2013	\$ 245,836	2	\$ 80,508	\$ 41,028
3074	Shortfall Base	7/1/2012	\$ (411,029)	1	\$ (69,762)	\$ (69,762)
4079	Shortfall Base	7/1/2018	\$ 75,176	7	\$ 75,176	\$ 12,272
4079	Shortfall Base	7/1/2017	\$ (32,097)	6	\$ (28,470)	\$ (5,271)
4079	Shortfall Base	7/1/2016	\$ 45,881	5	\$ 35,151	\$ 7,581
4079	Shortfall Base	7/1/2015	\$ 42,940	4	\$ 26,988	\$ 7,141
4079	Shortfall Base	7/1/2014	\$ (43,947)	3	\$ (21,243)	\$ (7,355)
4079	Shortfall Base	7/1/2013	\$ 132,430	2	\$ 43,370	\$ 22,102
4079	Shortfall Base	7/1/2012	\$ (130,700)	1	\$ (22,183)	\$ (22,183)
4087	Shortfall Base	7/1/2018	\$ (105,143)	7	\$ (105,143)	
4087	Shortfall Base	7/1/2017	\$ (20,287)	6	\$ (17,991)	
4087	Shortfall Base	7/1/2016	\$ 11,306	5	\$ 8,661	
4087	Shortfall Base	7/1/2015	\$ (84,836)	4	\$ (53,319)	
4087	Shortfall Base	7/1/2014	\$ (159,956)	3	\$ (77,319)	
4087	Shortfall Base	7/1/2013	\$ 335,434	2	\$ 109,850	
4087	Shortfall Base	7/1/2012	\$ (594,374)	1	\$ (100,880)	
4087	Shortfall Base	7/1/2010	\$ 581,968	7	\$ 348,546	
4088	Shortfall Base	7/1/2018	\$ 266,983	7	\$ 266,983	\$ 43,585
4088	Shortfall Base	7/1/2017	\$ 155,019	6	\$ 137,492	\$ 25,456
4088	Shortfall Base	7/1/2016	\$ 33,923	5	\$ 25,989	\$ 5,605

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2018
EIN: 13-5645888
PN: 333

2018 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL: \$ 81,693,983 \$ 74,238,143 \$ 12,972,087

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
4091	Shortfall Base	7/1/2015	\$ 391,177	4	\$ 245,859	\$ 65,054
4092	Shortfall Base	7/1/2018	\$ (22,665)	7	\$ (22,665)	\$ (3,700)
4092	Shortfall Base	7/1/2017	\$ (625,751)	6	\$ (555,001)	\$ (102,756)
4092	Shortfall Base	7/1/2016	\$ 2,140,951	5	\$ 1,640,181	\$ 353,735
4094	Shortfall Base	7/1/2018	\$ 57,299	7	\$ 57,299	\$ 9,354
4094	Shortfall Base	7/1/2017	\$ 1,358	6	\$ 1,204	\$ 223
4094	Shortfall Base	7/1/2016	\$ 139,883	5	\$ 107,165	\$ 23,112
4094	Shortfall Base	7/1/2015	\$ 72,210	4	\$ 45,386	\$ 12,009
4097	Shortfall Base	7/1/2018	\$ 32,646	7	\$ 32,646	\$ 5,329
4097	Shortfall Base	7/1/2017	\$ 109,533	6	\$ 97,151	\$ 17,987
4097	Shortfall Base	7/1/2016	\$ 145,682	5	\$ 111,607	\$ 24,070
4097	Shortfall Base	7/1/2015	\$ 140,656	4	\$ 88,406	\$ 23,392
4097	Shortfall Base	7/1/2014	\$ 40,079	3	\$ 19,374	\$ 6,708
5001	Shortfall Base	7/1/2018	\$ 753,922	7	\$ 753,922	\$ 123,078
5001	Shortfall Base	7/1/2017	\$ 302,639	6	\$ 268,421	\$ 49,697
5001	Shortfall Base	7/1/2016	\$ 365,316	5	\$ 279,870	\$ 60,359
5001	Shortfall Base	7/1/2015	\$ 588,895	4	\$ 370,127	\$ 97,935
5010	Shortfall Base	7/1/2018	\$ 36,125	7	\$ 36,125	\$ 5,897
5010	Shortfall Base	7/1/2017	\$ 700	6	\$ 621	\$ 115
5010	Shortfall Base	7/1/2016	\$ 16,885	5	\$ 12,937	\$ 2,790
5010	Shortfall Base	7/1/2015	\$ 46,103	4	\$ 28,976	\$ 7,667
5010	Shortfall Base	7/1/2014	\$ (100,895)	3	\$ (48,771)	\$ (16,886)
5010	Shortfall Base	7/1/2013	\$ 186,754	2	\$ 61,160	\$ 31,168
5010	Shortfall Base	7/1/2012	\$ (178,750)	1	\$ (30,338)	\$ (30,338)
5021	Shortfall Base	7/1/2018	\$ 163,365	7	\$ 163,365	\$ 26,669
5021	Shortfall Base	7/1/2017	\$ 133,531	6	\$ 118,431	\$ 21,927
5021	Shortfall Base	7/1/2016	\$ (7,395)	5	\$ (5,666)	\$ (1,222)
5021	Shortfall Base	7/1/2015	\$ 24,783	4	\$ 15,575	\$ 4,121
5034	Shortfall Base	7/1/2018	\$ 165,368	7	\$ 165,368	\$ 26,996
5034	Shortfall Base	7/1/2017	\$ 202,907	6	\$ 179,967	\$ 33,320
5034	Shortfall Base	7/1/2016	\$ 56,790	5	\$ 43,507	\$ 9,383
5034	Shortfall Base	7/1/2015	\$ 193,721	4	\$ 121,754	\$ 32,216
5034	Shortfall Base	7/1/2014	\$ (239,045)	3	\$ (115,548)	\$ (40,006)
5034	Shortfall Base	7/1/2013	\$ 277,337	2	\$ 90,824	\$ 46,285
5034	Shortfall Base	7/1/2012	\$ (521,245)	1	\$ (88,468)	\$ (88,468)
5034	Shortfall Base	7/1/2011	\$ 293,190	8	\$ 186,086	\$ 27,317
5047	Shortfall Base	7/1/2018	\$ 166,778	7	\$ 166,778	\$ 27,226
5050	Shortfall Base	7/1/2018	\$ 181,139	7	\$ 181,139	\$ 29,571
5050	Shortfall Base	7/1/2017	\$ 163,616	6	\$ 145,118	\$ 26,868
5080	Shortfall Base	7/1/2018	\$ 52,964	7	\$ 52,964	\$ 8,646
5080	Shortfall Base	7/1/2017	\$ 50,883	6	\$ 45,132	\$ 8,356
5080	Shortfall Base	7/1/2016	\$ 118,556	5	\$ 90,825	\$ 19,588
5080	Shortfall Base	7/1/2015	\$ 27,022	4	\$ 16,984	\$ 4,494
5093	Shortfall Base	7/1/2018	\$ 82,668	7	\$ 82,668	\$ 13,496
5093	Shortfall Base	7/1/2017	\$ 64,574	6	\$ 57,274	\$ 10,604
5093	Shortfall Base	7/1/2016	\$ 14,583	5	\$ 11,170	\$ 2,409
5093	Shortfall Base	7/1/2015	\$ 79,033	4	\$ 49,671	\$ 13,143
5093	Shortfall Base	7/1/2014	\$ (140,679)	3	\$ (68,001)	\$ (23,544)
5093	Shortfall Base	7/1/2013	\$ 108,856	2	\$ 35,649	\$ 18,167
5093	Shortfall Base	7/1/2012	\$ (131,379)	1	\$ (22,298)	\$ (22,298)
5118	Shortfall Base	7/1/2011	\$ 452,449	8	\$ 287,171	\$ 42,156
5121	Shortfall Base	7/1/2018	\$ 502,011	7	\$ 502,011	\$ 81,953
5121	Shortfall Base	7/1/2017	\$ 679,612	6	\$ 602,769	\$ 111,600
5121	Shortfall Base	7/1/2016	\$ 1,112,774	5	\$ 852,494	\$ 183,856
5121	Shortfall Base	7/1/2015	\$ 575,423	4	\$ 361,661	\$ 95,695
5125	Shortfall Base	7/1/2018	\$ 169,194	7	\$ 169,194	\$ 27,621
5125	Shortfall Base	7/1/2017	\$ 71,168	6	\$ 63,123	\$ 11,687
5125	Shortfall Base	7/1/2016	\$ (25,599)	5	\$ (19,613)	\$ (4,230)
5125	Shortfall Base	7/1/2015	\$ 255,381	4	\$ 160,511	\$ 42,471
5128	Shortfall Base	7/1/2018	\$ 194,338	7	\$ 194,338	\$ 31,726
5128	Shortfall Base	7/1/2017	\$ 141,853	6	\$ 125,815	\$ 23,294
6016	Shortfall Base	7/1/2018	\$ 72,897	7	\$ 72,897	
6016	Shortfall Base	7/1/2017	\$ 14,625	6	\$ 12,974	
6016	Shortfall Base	7/1/2016	\$ (27,479)	5	\$ (21,051)	
6016	Shortfall Base	7/1/2015	\$ 127,595	4	\$ 80,193	
6016	Shortfall Base	7/1/2014	\$ (145,324)	3	\$ (70,245)	
6016	Shortfall Base	7/1/2013	\$ 158,757	2	\$ 51,991	

Plan Sponsor: Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions
Plan Name: Pentegra Defined Benefit Plan for Financial Institutions
Valuation Date: July 1, 2018
EIN: 13-5645888
PN: 333

2018 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL: \$ 81,693,983 \$ 74,238,143 \$ 12,972,087

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
6016	Shortfall Base	7/1/2012	\$ (458,626)	1	\$ (77,840)	
6016	Shortfall Base	7/1/2011	\$ 262,722	8	\$ 166,747	
6028	Shortfall Base	7/1/2018	\$ 160,900	7	\$ 160,900	\$ 26,267
6028	Shortfall Base	7/1/2017	\$ 40,358	6	\$ 35,793	\$ 6,627
6028	Shortfall Base	7/1/2016	\$ 103,337	5	\$ 79,168	\$ 17,074
6028	Shortfall Base	7/1/2015	\$ 211,985	4	\$ 133,236	\$ 35,254
6037	Shortfall Base	7/1/2018	\$ 282,115	7	\$ 282,115	\$ 46,055
6037	Shortfall Base	7/1/2017	\$ 18,846	6	\$ 16,717	\$ 3,095
6040	Shortfall Base	7/1/2018	\$ 104,377	7	\$ 104,377	\$ 17,040
6040	Shortfall Base	7/1/2016	\$ 144,567	5	\$ 110,753	\$ 23,886
6049	Shortfall Base	7/1/2018	\$ 554,603	7	\$ 554,603	\$ 90,539
6070	Shortfall Base	7/1/2018	\$ 46,087	7	\$ 46,087	\$ 7,524
6070	Shortfall Base	7/1/2017	\$ 71,832	6	\$ 63,712	\$ 11,796
6070	Shortfall Base	7/1/2016	\$ 1,965	5	\$ 1,507	\$ 325
6070	Shortfall Base	7/1/2015	\$ 11,547	4	\$ 7,256	\$ 1,920
6086	Shortfall Base	7/1/2018	\$ 42,247	7	\$ 42,247	\$ 6,897
6086	Shortfall Base	7/1/2017	\$ 31,376	6	\$ 27,827	\$ 5,152
6086	Shortfall Base	7/1/2016	\$ 11,215	5	\$ 8,592	\$ 1,853
6086	Shortfall Base	7/1/2015	\$ 35,269	4	\$ 22,166	\$ 5,865
6086	Shortfall Base	7/1/2014	\$ (17,016)	3	\$ (8,226)	\$ (2,848)
6086	Shortfall Base	7/1/2013	\$ 43,934	2	\$ 14,387	\$ 7,332
6086	Shortfall Base	7/1/2012	\$ (61,928)	1	\$ (10,511)	\$ (10,511)
6099	Shortfall Base	7/1/2018	\$ 224,407	7	\$ 224,407	
6099	Shortfall Base	7/1/2017	\$ (69,357)	6	\$ (61,514)	
6099	Shortfall Base	7/1/2016	\$ 70,405	5	\$ 53,939	
6099	Shortfall Base	7/1/2015	\$ (154,891)	4	\$ (97,351)	
6099	Shortfall Base	7/1/2014	\$ (367,763)	3	\$ (177,767)	
6099	Shortfall Base	7/1/2013	\$ 320,850	2	\$ 105,074	
6099	Shortfall Base	7/1/2012	\$ (628,072)	1	\$ (106,599)	
6099	Shortfall Base	7/1/2011	\$ 392,798	8	\$ 249,309	
6099	Shortfall Base	7/1/2010	\$ 420,637	7	\$ 251,927	
6110	Shortfall Base	7/1/2018	\$ 802,483	7	\$ 802,483	\$ 131,005
6110	Shortfall Base	7/1/2017	\$ 79,943	6	\$ 70,906	\$ 13,128
6110	Shortfall Base	7/1/2016	\$ 898,587	5	\$ 688,409	\$ 148,468
6110	Shortfall Base	7/1/2015	\$ 1,305,380	4	\$ 820,447	\$ 217,089
6116	Shortfall Base	7/1/2018	\$ 177,060	7	\$ 177,060	\$ 28,905
6116	Shortfall Base	7/1/2017	\$ 161,094	6	\$ 142,882	\$ 26,454
6116	Shortfall Base	7/1/2016	\$ 64,984	5	\$ 49,785	\$ 10,737
6116	Shortfall Base	7/1/2015	\$ (37,367)	4	\$ (23,485)	\$ (6,214)
6116	Shortfall Base	7/1/2013	\$ 220,573	2	\$ 72,235	\$ 36,812
6116	Shortfall Base	7/1/2012	\$ (407,670)	1	\$ (69,192)	\$ (69,192)
6121	Shortfall Base	7/1/2018	\$ 102,074	7	\$ 102,074	\$ 16,664
6121	Shortfall Base	7/1/2017	\$ 14,158	6	\$ 12,558	\$ 2,325
6121	Shortfall Base	7/1/2016	\$ 16,474	5	\$ 12,621	\$ 2,722
6121	Shortfall Base	7/1/2015	\$ 97,794	4	\$ 61,463	\$ 16,263
6121	Shortfall Base	7/1/2014	\$ (54,125)	3	\$ (26,162)	\$ (9,058)
6121	Shortfall Base	7/1/2013	\$ 98,855	2	\$ 32,374	\$ 16,498
6121	Shortfall Base	7/1/2012	\$ (146,168)	1	\$ (24,808)	\$ (24,808)
6125	Shortfall Base	7/1/2018	\$ 285,866	7	\$ 285,866	\$ 46,668
6125	Shortfall Base	7/1/2017	\$ (19,013)	6	\$ (16,862)	\$ (3,122)
6125	Shortfall Base	7/1/2016	\$ 1,079,561	5	\$ 827,052	\$ 178,369
6125	Shortfall Base	7/1/2015	\$ 668,902	4	\$ 420,410	\$ 111,240
6125	Shortfall Base	7/1/2014	\$ (851,636)	3	\$ (411,661)	\$ (142,529)
6125	Shortfall Base	7/1/2013	\$ 1,299,214	2	\$ 425,479	\$ 216,829
6125	Shortfall Base	7/1/2012	\$ (2,017,662)	1	\$ (342,447)	\$ (342,447)
6126	Shortfall Base	7/1/2018	\$ 70,517	7	\$ 70,517	\$ 11,512
6126	Shortfall Base	7/1/2017	\$ 21,444	6	\$ 19,017	\$ 3,521
6126	Shortfall Base	7/1/2016	\$ 130,726	5	\$ 100,149	\$ 21,599
6126	Shortfall Base	7/1/2015	\$ 257,864	4	\$ 162,072	\$ 42,884
6126	Shortfall Base	7/1/2014	\$ (190,560)	3	\$ (92,112)	\$ (31,892)
6126	Shortfall Base	7/1/2013	\$ 484,346	2	\$ 158,619	\$ 80,834
6130	Shortfall Base	7/1/2018	\$ 62,007	7	\$ 62,007	\$ 10,123
6130	Shortfall Base	7/1/2017	\$ 32,936	6	\$ 29,209	\$ 5,408
6130	Shortfall Base	7/1/2016	\$ 122,636	5	\$ 93,950	\$ 20,262
6130	Shortfall Base	7/1/2015	\$ 213,632	4	\$ 134,271	\$ 35,528
6130	Shortfall Base	7/1/2014	\$ (233,087)	3	\$ (112,668)	\$ (39,009)

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

Plan Name: Pentegra Defined Benefit Plan for Financial Institutions

Valuation Date: July 1, 2018

EIN: 13-5645888

PN: 333

2018 FORM 5500 SCHEDULE SB, LINE 32

SCHEDULE OF AMORTIZATION BASES

TOTAL: \$ 81,693,983 \$ 74,238,143 \$ 12,972,087

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
6130	Shortfall Base	7/1/2013	\$ 268,839	2	\$ 88,042	\$ 44,867
6130	Shortfall Base	7/1/2012	\$ (478,503)	1	\$ (81,214)	\$ (81,214)
6130	Shortfall Base	7/1/2011	\$ 353,714	8	\$ 224,500	\$ 32,956
6130	Shortfall Base	7/1/2010	\$ 377,143	7	\$ 225,875	\$ 36,874
6132	Shortfall Base	7/1/2018	\$ 33,136	7	\$ 33,136	\$ 5,409
6132	Shortfall Base	7/1/2017	\$ 26,447	6	\$ 23,457	\$ 4,343
6132	Shortfall Base	7/1/2016	\$ 18,771	5	\$ 14,379	\$ 3,101
6132	Shortfall Base	7/1/2015	\$ 45,414	4	\$ 28,541	\$ 7,552
6132	Shortfall Base	7/1/2014	\$ (43,145)	3	\$ (20,856)	\$ (7,221)
6132	Shortfall Base	7/1/2013	\$ 70,102	2	\$ 22,957	\$ 11,699
6132	Shortfall Base	7/1/2012	\$ (111,068)	1	\$ (18,851)	\$ (18,851)
6135	Shortfall Base	7/1/2018	\$ 74,570	7	\$ 74,570	\$ 12,174
6135	Shortfall Base	7/1/2017	\$ 34,073	6	\$ 30,219	\$ 5,595
6135	Shortfall Base	7/1/2016	\$ 37,425	5	\$ 28,669	\$ 6,183
6135	Shortfall Base	7/1/2015	\$ 73,690	4	\$ 46,315	\$ 12,255
6135	Shortfall Base	7/1/2014	\$ (35,100)	3	\$ (16,966)	\$ (5,874)
6135	Shortfall Base	7/1/2013	\$ 239,732	2	\$ 78,509	\$ 40,009
6135	Shortfall Base	7/1/2012	\$ (266,744)	1	\$ (45,273)	\$ (45,273)
6135	Shortfall Base	7/1/2011	\$ 190,331	8	\$ 120,806	\$ 17,734
6136	Shortfall Base	7/1/2018	\$ 164,108	7	\$ 164,108	\$ 26,791
6136	Shortfall Base	7/1/2017	\$ 440,996	6	\$ 391,136	\$ 72,417
7011	Shortfall Base	7/1/2018	\$ 492,531	7	\$ 492,531	\$ 80,406
7015	Shortfall Base	7/1/2018	\$ 187,777	7	\$ 187,777	\$ 30,655
7015	Shortfall Base	7/1/2017	\$ 118,732	6	\$ 105,306	\$ 19,497
7015	Shortfall Base	7/1/2016	\$ 124,511	5	\$ 95,387	\$ 20,572
7015	Shortfall Base	7/1/2015	\$ 233,898	4	\$ 147,008	\$ 38,898
7015	Shortfall Base	7/1/2014	\$ (117,774)	3	\$ (56,930)	\$ (19,711)
7015	Shortfall Base	7/1/2013	\$ 252,975	2	\$ 82,847	\$ 42,220
7015	Shortfall Base	7/1/2012	\$ (383,303)	1	\$ (65,056)	\$ (65,056)
7015	Shortfall Base	7/1/2011	\$ 279,655	8	\$ 177,496	\$ 26,056
7015	Shortfall Base	7/1/2010	\$ 269,321	7	\$ 161,299	\$ 26,332
7031	Shortfall Base	7/1/2018	\$ 576,018	7	\$ 576,018	\$ 94,035
7031	Shortfall Base	7/1/2017	\$ 415,327	6	\$ 368,370	\$ 68,202
7031	Shortfall Base	7/1/2016	\$ (126,254)	5	\$ (96,723)	\$ (20,860)
7031	Shortfall Base	7/1/2015	\$ 494,539	4	\$ 310,822	\$ 82,243
7031	Shortfall Base	7/1/2014	\$ (585,057)	3	\$ (282,804)	\$ (97,915)
7031	Shortfall Base	7/1/2013	\$ 745,145	2	\$ 244,027	\$ 124,359
7031	Shortfall Base	7/1/2012	\$ (1,383,182)	1	\$ (234,760)	\$ (234,760)
7031	Shortfall Base	7/1/2011	\$ 1,178,052	8	\$ 747,710	\$ 109,762
7031	Shortfall Base	7/1/2010	\$ 383,346	7	\$ 229,593	\$ 37,481
7048	Shortfall Base	7/1/2018	\$ (39,159)	7	\$ (39,159)	\$ (6,393)
7048	Shortfall Base	7/1/2016	\$ 224,522	5	\$ 172,005	\$ 37,096
7048	Shortfall Base	7/1/2015	\$ (20,701)	4	\$ (13,012)	\$ (3,443)
7048	Shortfall Base	7/1/2013	\$ 375,539	2	\$ 122,984	\$ 62,674
7048	Shortfall Base	7/1/2012	\$ (643,252)	1	\$ (109,176)	\$ (109,176)
7048	Shortfall Base	7/1/2011	\$ 457,424	8	\$ 290,325	\$ 42,619
7060	Shortfall Base	7/1/2018	\$ 86,714	7	\$ 86,714	\$ 14,156
7060	Shortfall Base	7/1/2017	\$ 72,297	6	\$ 64,123	\$ 11,872
7060	Shortfall Base	7/1/2016	\$ 15,822	5	\$ 12,120	\$ 2,614
7060	Shortfall Base	7/1/2015	\$ 84,283	4	\$ 52,975	\$ 14,017
7060	Shortfall Base	7/1/2014	\$ (84,133)	3	\$ (40,667)	\$ (14,080)
7060	Shortfall Base	7/1/2013	\$ 111,133	2	\$ 36,394	\$ 18,547
7060	Shortfall Base	7/1/2012	\$ (120,219)	1	\$ (20,404)	\$ (20,404)
7065	Shortfall Base	7/1/2018	\$ 69,029	7	\$ 69,029	\$ 11,269
7065	Shortfall Base	7/1/2017	\$ 23,713	6	\$ 21,032	\$ 3,894
7065	Shortfall Base	7/1/2016	\$ 65,907	5	\$ 50,490	\$ 10,889
7065	Shortfall Base	7/1/2015	\$ 111,754	4	\$ 70,238	\$ 18,585
7065	Shortfall Base	7/1/2014	\$ (151,602)	3	\$ (73,281)	\$ (25,372)
7065	Shortfall Base	7/1/2013	\$ 174,253	2	\$ 57,065	\$ 29,081
7065	Shortfall Base	7/1/2012	\$ (232,507)	1	\$ (39,462)	\$ (39,462)
7100	Shortfall Base	7/1/2018	\$ 108,131	7	\$ 108,131	
7100	Shortfall Base	7/1/2017	\$ 42,360	6	\$ 37,570	
7100	Shortfall Base	7/1/2016	\$ 20,706	5	\$ 15,862	
7100	Shortfall Base	7/1/2015	\$ 134,136	4	\$ 84,305	
7100	Shortfall Base	7/1/2014	\$ (149,294)	3	\$ (72,166)	
7100	Shortfall Base	7/1/2013	\$ 198,111	2	\$ 64,879	
7100	Shortfall Base	7/1/2012	\$ (351,404)	1	\$ (59,642)	

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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2018 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL: \$ 81,693,983 \$ 74,238,143 \$ 12,972,087

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
7114	Shortfall Base	7/1/2018	\$ 122,965	7	\$ 122,965	\$ 20,074
7114	Shortfall Base	7/1/2017	\$ 77,338	6	\$ 68,595	\$ 12,700
7114	Shortfall Base	7/1/2016	\$ 61,758	5	\$ 47,313	\$ 10,204
7114	Shortfall Base	7/1/2015	\$ 96,794	4	\$ 60,836	\$ 16,097
7114	Shortfall Base	7/1/2014	\$ (62,265)	3	\$ (30,099)	\$ (10,421)
7114	Shortfall Base	7/1/2013	\$ 213,662	2	\$ 69,971	\$ 35,658
7114	Shortfall Base	7/1/2012	\$ (283,039)	1	\$ (48,039)	\$ (48,039)
7115	Shortfall Base	7/1/2018	\$ 12,075	7	\$ 12,075	
7115	Shortfall Base	7/1/2017	\$ (4,142)	6	\$ (3,673)	
7115	Shortfall Base	7/1/2016	\$ 40,837	5	\$ 31,284	
7115	Shortfall Base	7/1/2015	\$ 31,073	4	\$ 19,531	
7115	Shortfall Base	7/1/2014	\$ (91,551)	3	\$ (44,254)	
7115	Shortfall Base	7/1/2013	\$ 127,341	2	\$ 41,702	
7115	Shortfall Base	7/1/2012	\$ (186,976)	1	\$ (31,734)	
7117	Shortfall Base	7/1/2018	\$ 298,777	7	\$ 298,777	\$ 48,775
7117	Shortfall Base	7/1/2017	\$ (53,789)	6	\$ (47,708)	\$ (8,833)
7117	Shortfall Base	7/1/2016	\$ 293,362	5	\$ 224,743	\$ 48,470
7117	Shortfall Base	7/1/2015	\$ 367,013	4	\$ 230,670	\$ 61,035
8006	Shortfall Base	7/1/2018	\$ 314,274	7	\$ 314,274	\$ 51,305
8006	Shortfall Base	7/1/2017	\$ 138,946	6	\$ 123,238	\$ 22,817
8006	Shortfall Base	7/1/2016	\$ 47,834	5	\$ 36,644	\$ 7,903
8006	Shortfall Base	7/1/2015	\$ 239,620	4	\$ 150,606	\$ 39,850
8006	Shortfall Base	7/1/2014	\$ (284,931)	3	\$ (137,730)	\$ (47,686)
8006	Shortfall Base	7/1/2013	\$ 456,402	2	\$ 149,467	\$ 76,170
8006	Shortfall Base	7/1/2012	\$ (696,756)	1	\$ (118,257)	\$ (118,257)
8026	Shortfall Base	7/1/2018	\$ 244,468	7	\$ 244,468	\$ 39,909
8026	Shortfall Base	7/1/2017	\$ 143,357	6	\$ 127,149	\$ 23,541
8026	Shortfall Base	7/1/2016	\$ 37,780	5	\$ 28,943	\$ 6,242
8026	Shortfall Base	7/1/2015	\$ 216,678	4	\$ 136,184	\$ 36,034
8026	Shortfall Base	7/1/2014	\$ (351,109)	3	\$ (169,717)	\$ (58,761)
8026	Shortfall Base	7/1/2013	\$ 1,114,353	2	\$ 364,939	\$ 185,977
8026	Shortfall Base	7/1/2012	\$ (1,193,841)	1	\$ (202,624)	\$ (202,624)
8031	Shortfall Base	7/1/2018	\$ 764,650	7	\$ 764,650	\$ 124,829
8031	Shortfall Base	7/1/2017	\$ 220,452	6	\$ 195,527	\$ 36,201
8031	Shortfall Base	7/1/2016	\$ 702,151	5	\$ 537,919	\$ 116,012
8054	Shortfall Base	7/1/2018	\$ 213,112	7	\$ 213,112	\$ 34,790
8054	Shortfall Base	7/1/2017	\$ 93,377	6	\$ 82,821	\$ 15,334
8054	Shortfall Base	7/1/2016	\$ 37,726	5	\$ 28,901	\$ 6,233
8054	Shortfall Base	7/1/2015	\$ 161,168	4	\$ 101,297	\$ 26,803
8054	Shortfall Base	7/1/2014	\$ (121,503)	3	\$ (58,733)	\$ (20,335)
8054	Shortfall Base	7/1/2013	\$ 323,251	2	\$ 105,861	\$ 53,948
8054	Shortfall Base	7/1/2012	\$ (377,339)	1	\$ (64,044)	\$ (64,044)
8066	Shortfall Base	7/1/2018	\$ 34,216	7	\$ 34,216	\$ 5,586
8087	Shortfall Base	7/1/2018	\$ 112,449	7	\$ 112,449	\$ 18,357
8087	Shortfall Base	7/1/2017	\$ 85,227	6	\$ 75,589	\$ 13,995
8104	Shortfall Base	7/1/2018	\$ 25,314	7	\$ 25,314	\$ 4,133
8104	Shortfall Base	7/1/2017	\$ 28,588	6	\$ 25,353	\$ 4,694
8104	Shortfall Base	7/1/2016	\$ 123,749	5	\$ 94,803	\$ 20,446
8105	Shortfall Base	7/1/2016	\$ 726,432	5	\$ 556,521	\$ 120,024
9007	Shortfall Base	7/1/2018	\$ 269,635	7	\$ 269,635	\$ 44,018
9007	Shortfall Base	7/1/2017	\$ 187,426	6	\$ 166,237	\$ 30,778
9007	Shortfall Base	7/1/2016	\$ 153,486	5	\$ 117,583	\$ 25,359
9007	Shortfall Base	7/1/2015	\$ 148,716	4	\$ 93,470	\$ 24,732
9007	Shortfall Base	7/1/2014	\$ (146,791)	3	\$ (70,956)	\$ (24,567)
9007	Shortfall Base	7/1/2013	\$ 175,102	2	\$ 57,344	\$ 29,223
9007	Shortfall Base	7/1/2012	\$ (363,546)	1	\$ (61,703)	\$ (61,703)
9017	Shortfall Base	7/1/2018	\$ (108,398)	7	\$ (108,398)	\$ (17,696)
9017	Shortfall Base	7/1/2017	\$ 53,866	6	\$ 47,773	\$ 8,845
9017	Shortfall Base	7/1/2016	\$ 141,385	5	\$ 108,314	\$ 23,360
9017	Shortfall Base	7/1/2015	\$ 94,849	4	\$ 59,615	\$ 15,774
9017	Shortfall Base	7/1/2014	\$ (105,645)	3	\$ (51,067)	\$ (17,681)
9017	Shortfall Base	7/1/2013	\$ 151,052	2	\$ 49,467	\$ 25,209
9017	Shortfall Base	7/1/2012	\$ (224,686)	1	\$ (38,135)	\$ (38,135)
9017	Shortfall Base	7/1/2011	\$ 193,872	8	\$ 123,047	\$ 18,063
9017	Shortfall Base	7/1/2010	\$ 194,096	7	\$ 116,245	\$ 18,977
9057	Shortfall Base	7/1/2018	\$ 217,815	7	\$ 217,815	\$ 35,558
9057	Shortfall Base	7/1/2017	\$ 265,326	6	\$ 235,328	\$ 43,570

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2018 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL: \$ 81,693,983 \$ 74,238,143 \$ 12,972,087

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
9057	Shortfall Base	7/1/2016	\$ (103,756)	5	\$ (79,488)	\$ (17,143)
9057	Shortfall Base	7/1/2015	\$ 182,189	4	\$ 114,509	\$ 30,299
9057	Shortfall Base	7/1/2014	\$ (242,820)	3	\$ (117,373)	\$ (40,638)
9057	Shortfall Base	7/1/2013	\$ 411,019	2	\$ 134,604	\$ 68,596
9057	Shortfall Base	7/1/2012	\$ (593,095)	1	\$ (100,663)	\$ (100,663)
9062	Shortfall Base	7/1/2018	\$ 85,952	7	\$ 85,952	\$ 14,032
9062	Shortfall Base	7/1/2017	\$ 68,915	6	\$ 61,125	\$ 11,317
9062	Shortfall Base	7/1/2016	\$ 5,153	5	\$ 3,946	\$ 851
9062	Shortfall Base	7/1/2015	\$ 140,567	4	\$ 88,349	\$ 23,377
9062	Shortfall Base	7/1/2014	\$ (59,157)	3	\$ (28,594)	\$ (9,900)
9062	Shortfall Base	7/1/2013	\$ 173,390	2	\$ 56,782	\$ 28,937
9062	Shortfall Base	7/1/2012	\$ (325,731)	1	\$ (55,285)	\$ (55,285)
9062	Shortfall Base	7/1/2011	\$ 184,380	8	\$ 117,025	\$ 17,179
9062	Shortfall Base	7/1/2010	\$ 190,510	7	\$ 114,101	\$ 18,627
9074	Shortfall Base	7/1/2018	\$ (60,663)	7	\$ (60,663)	\$ (9,903)
9074	Shortfall Base	7/1/2017	\$ (30,557)	6	\$ (27,103)	\$ (5,018)
9074	Shortfall Base	7/1/2016	\$ 425,356	5	\$ 325,866	\$ 70,279
9074	Shortfall Base	7/1/2015	\$ 393,806	4	\$ 247,511	\$ 65,491
9080	Shortfall Base	7/1/2018	\$ 75,878	7	\$ 75,878	\$ 12,387
9080	Shortfall Base	7/1/2017	\$ 16,767	6	\$ 14,869	\$ 2,753
9080	Shortfall Base	7/1/2016	\$ 194,192	5	\$ 148,770	\$ 32,085
9080	Shortfall Base	7/1/2015	\$ 248,712	4	\$ 156,320	\$ 41,362
9080	Shortfall Base	7/1/2014	\$ (114,722)	3	\$ (55,455)	\$ (19,200)
9080	Shortfall Base	7/1/2013	\$ 377,747	2	\$ 123,708	\$ 63,043
9080	Shortfall Base	7/1/2012	\$ (651,813)	1	\$ (110,629)	\$ (110,629)
9085	Shortfall Base	7/1/2018	\$ 177,151	7	\$ 177,151	\$ 28,920
9085	Shortfall Base	7/1/2017	\$ (27,496)	6	\$ (24,386)	\$ (4,515)
9085	Shortfall Base	7/1/2016	\$ 507,964	5	\$ 389,153	\$ 83,928
9085	Shortfall Base	7/1/2015	\$ 400,799	4	\$ 251,906	\$ 66,654
9085	Shortfall Base	7/1/2014	\$ (290,452)	3	\$ (140,398)	\$ (48,610)
9085	Shortfall Base	7/1/2013	\$ 393,879	2	\$ 128,990	\$ 65,735
10019	Shortfall Base	7/1/2018	\$ 7,699	7	\$ 7,699	\$ 1,257
10019	Shortfall Base	7/1/2017	\$ 228	6	\$ 200	\$ 37
10019	Shortfall Base	7/1/2016	\$ 103,702	5	\$ 79,446	\$ 17,134
10019	Shortfall Base	7/1/2015	\$ 67,868	4	\$ 42,657	\$ 11,287
10019	Shortfall Base	7/1/2014	\$ (111,641)	3	\$ (53,964)	\$ (18,684)
10019	Shortfall Base	7/1/2013	\$ 127,194	2	\$ 41,655	\$ 21,228
10019	Shortfall Base	7/1/2012	\$ (210,087)	1	\$ (35,657)	\$ (35,657)
10019	Shortfall Base	7/1/2010	\$ 114,788	7	\$ 68,747	\$ 11,223
10022	Shortfall Base	7/1/2018	\$ 159,784	7	\$ 159,784	\$ 26,085
10022	Shortfall Base	7/1/2017	\$ 73,794	6	\$ 65,451	\$ 12,118
10022	Shortfall Base	7/1/2016	\$ 139,033	5	\$ 106,515	\$ 22,972
10022	Shortfall Base	7/1/2015	\$ 315,288	4	\$ 198,161	\$ 52,433
10022	Shortfall Base	7/1/2014	\$ (141,363)	3	\$ (68,330)	\$ (23,658)
10022	Shortfall Base	7/1/2013	\$ 368,131	2	\$ 120,558	\$ 61,438
10022	Shortfall Base	7/1/2012	\$ (455,595)	1	\$ (77,326)	\$ (77,326)
10035	Shortfall Base	7/1/2018	\$ 208,897	7	\$ 208,897	\$ 34,102
10035	Shortfall Base	7/1/2017	\$ (12,179)	6	\$ (10,802)	\$ (2,000)
10035	Shortfall Base	7/1/2016	\$ 128,466	5	\$ 98,420	\$ 21,226
10035	Shortfall Base	7/1/2015	\$ 256,485	4	\$ 161,203	\$ 42,654
10035	Shortfall Base	7/1/2013	\$ 411,672	2	\$ 134,818	\$ 68,705
10038	Shortfall Base	7/1/2018	\$ 128,414	7	\$ 128,414	\$ 20,964
10038	Shortfall Base	7/1/2017	\$ 31,348	6	\$ 27,805	\$ 5,148
10038	Shortfall Base	7/1/2016	\$ 109,696	5	\$ 84,036	\$ 18,124
10047	Shortfall Base	7/1/2018	\$ 129,587	7	\$ 129,587	\$ 21,155
10047	Shortfall Base	7/1/2017	\$ 38,290	6	\$ 33,962	\$ 6,288
10047	Shortfall Base	7/1/2016	\$ 128,181	5	\$ 98,202	\$ 21,179
10047	Shortfall Base	7/1/2015	\$ 160,745	4	\$ 101,029	\$ 26,732
10047	Shortfall Base	7/1/2014	\$ (196,680)	3	\$ (95,070)	\$ (32,916)
10047	Shortfall Base	7/1/2013	\$ 195,913	2	\$ 64,159	\$ 32,696
10047	Shortfall Base	7/1/2012	\$ (409,135)	1	\$ (69,440)	\$ (69,440)
10048	Shortfall Base	7/1/2018	\$ (19,281)	7	\$ (19,281)	\$ (3,148)
10048	Shortfall Base	7/1/2017	\$ (28,648)	6	\$ (25,407)	\$ (4,704)
10048	Shortfall Base	7/1/2016	\$ 59,484	5	\$ 45,570	\$ 9,828
10048	Shortfall Base	7/1/2015	\$ 32,060	4	\$ 20,151	\$ 5,332
10049	Shortfall Base	7/1/2018	\$ 104,054	7	\$ 104,054	\$ 16,987
10049	Shortfall Base	7/1/2017	\$ 40,105	6	\$ 35,572	\$ 6,586
10049	Shortfall Base	7/1/2016	\$ 56,383	5	\$ 43,196	\$ 9,316
10049	Shortfall Base	7/1/2015	\$ 125,201	4	\$ 78,689	\$ 20,821
10049	Shortfall Base	7/1/2014	\$ (81,880)	3	\$ (39,578)	\$ (13,703)
10049	Shortfall Base	7/1/2013	\$ 131,119	2	\$ 42,941	\$ 21,883
10049	Shortfall Base	7/1/2012	\$ (258,938)	1	\$ (43,948)	\$ (43,948)
10049	Shortfall Base	7/1/2011	\$ 223,165	8	\$ 141,644	\$ 20,793
10049	Shortfall Base	7/1/2010	\$ 208,175	7	\$ 124,680	\$ 20,354
10051	Shortfall Base	7/1/2018	\$ 185,031	7	\$ 185,031	\$ 30,206
10051	Shortfall Base	7/1/2017	\$ 23,928	6	\$ 21,221	\$ 3,929
10051	Shortfall Base	7/1/2016	\$ 145,278	5	\$ 111,296	\$ 24,003

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2018 FORM 5500 SCHEDULE SB, LINE 32
SCHEDULE OF AMORTIZATION BASES

TOTAL: \$ 81,693,983 \$ 74,238,143 \$ 12,972,087

Employer Number	Type of Base	Date Established	Initial Amount	Remaining Amortization Period	Outstanding Balance	Amortization Payment
10051	Shortfall Base	7/1/2015	\$ 331,672	4	\$ 208,459	\$ 55,158
11009	Shortfall Base	7/1/2018	\$ 309,115	7	\$ 309,115	\$ 50,463
11009	Shortfall Base	7/1/2017	\$ 1,700	6	\$ 1,507	\$ 279
11009	Shortfall Base	7/1/2016	\$ 1,055,275	5	\$ 808,445	\$ 174,356
12042	Shortfall Base	7/1/2018	\$ 31,590	7	\$ 31,590	\$ 5,157
12042	Shortfall Base	7/1/2017	\$ (15,060)	6	\$ (13,357)	\$ (2,473)
12042	Shortfall Base	7/1/2016	\$ 179	5	\$ 139	\$ 30
12042	Shortfall Base	7/1/2015	\$ 54,669	4	\$ 34,361	\$ 9,092
12042	Shortfall Base	7/1/2014	\$ (87,213)	3	\$ (42,157)	\$ (14,596)
12042	Shortfall Base	7/1/2013	\$ 95,975	2	\$ 31,430	\$ 16,017
12042	Shortfall Base	7/1/2012	\$ (128,116)	1	\$ (21,744)	\$ (21,744)
12042	Shortfall Base	7/1/2010	\$ 166,131	7	\$ 99,498	\$ 16,243
12043	Shortfall Base	7/1/2018	\$ 417,505	7	\$ 417,505	\$ 68,158
109000	Shortfall Base	7/1/2018	\$ 814,618	7	\$ 814,618	\$ 132,986
109000	Shortfall Base	7/1/2017	\$ (2,070,219)	6	\$ (1,836,151)	\$ (339,955)
109000	Shortfall Base	7/1/2016	\$ 1,391,693	5	\$ 1,066,174	\$ 229,940
109000	Shortfall Base	7/1/2015	\$ 3,310,383	4	\$ 2,080,612	\$ 550,527

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SCHEDULE SB ATTACHMENTS

Schedule SB, line 25 –Method Change for the current valuation year

The decrement timing used in the valuation was changed from beginning of year to rounded middle of year. Under rounded middle of year decrement timing, all decrements are assumed to occur at the middle of the year and eligibility for benefits, commencement and cessation of benefits, and other events are assumed to occur at the middle of the year.

This change in funding method was made in accordance with a class ruling issued to Willis Towers Watson on March 18, 2019, and the effects of the change fall within the parameters of the class ruling.

Pentegra DB Plan

Summary of Plan Amendments

Employer	Effective date	Amendment
7101	6/30/2018	Hard Freeze
7064	9/1/2017	Accrual rate changed from 2% to 1.5%. ERF changed from 3% to AE
5125	3/1/2018	Lump Sum option available to all retirees now including those who retired early (55 & 10v)
3077	6/30/2018	Hard Freeze
3000	1/1/2018	Plan Salary Definition change. Salary for each calendar year of benefit service shall be amended to basic salary rate as in effect for each month of such year
2034	2/1/2018	ERA 45 (w/ Lump Sum feature available as well)
11018	Merger 3/1/2018; Freeze 3/31/2018	Merger of old Altier Credit Union into America First Federal Credit Union. America First Credit Union is hard freezing DB plan effective 3/31/2018
105000	1/1/2018	Plan Salary Definition change. Salary for each calendar year of benefit service shall be amended to basic salary rate as in effect for each month of such year, plus overtime payments and bonuses earned in, each month of such year
1030	8/31/2017	Hard Freeze - no enhanced death, basic death continues
1007	1/1/2018	Plan Salary Definition change. Basic annual salary rate as of BOY, or date of employment, including commissions earned in the preceding calendar year, not to exceed \$150,000
10047	4/1/2018	ERA 45 (w/ Lump Sum feature available as well)